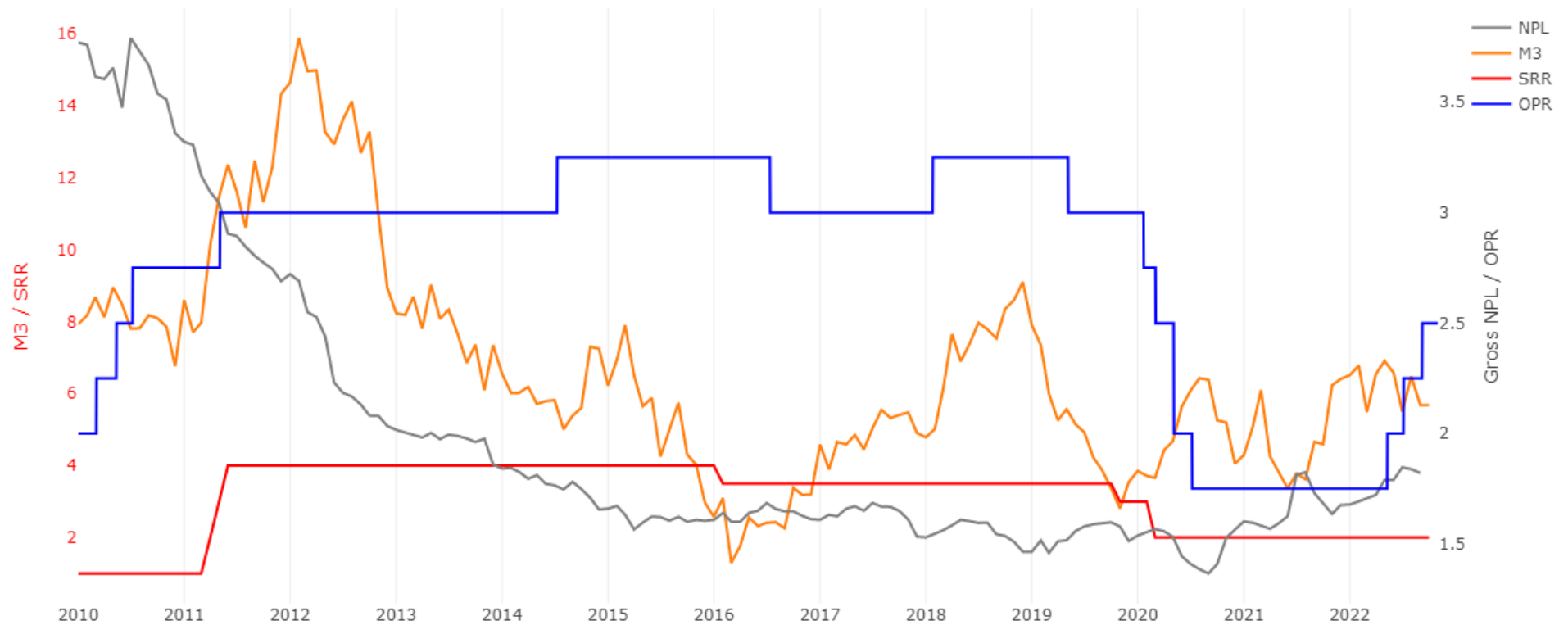


Bank Loan Stats (November 2022 Update)

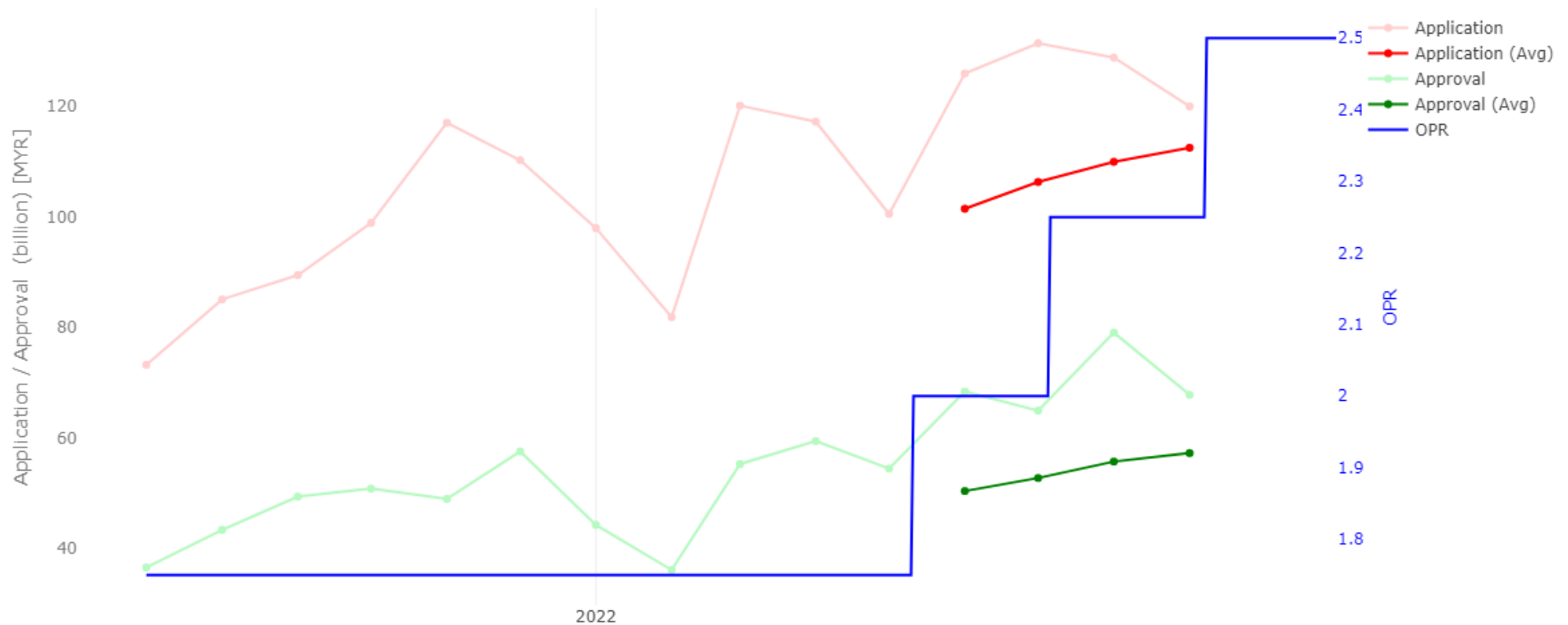
NPL



M3 YoY Growth is 5.68%. Non-performing Loan (NPL) is 1.82%, which is higher compared to last year (1.73%)

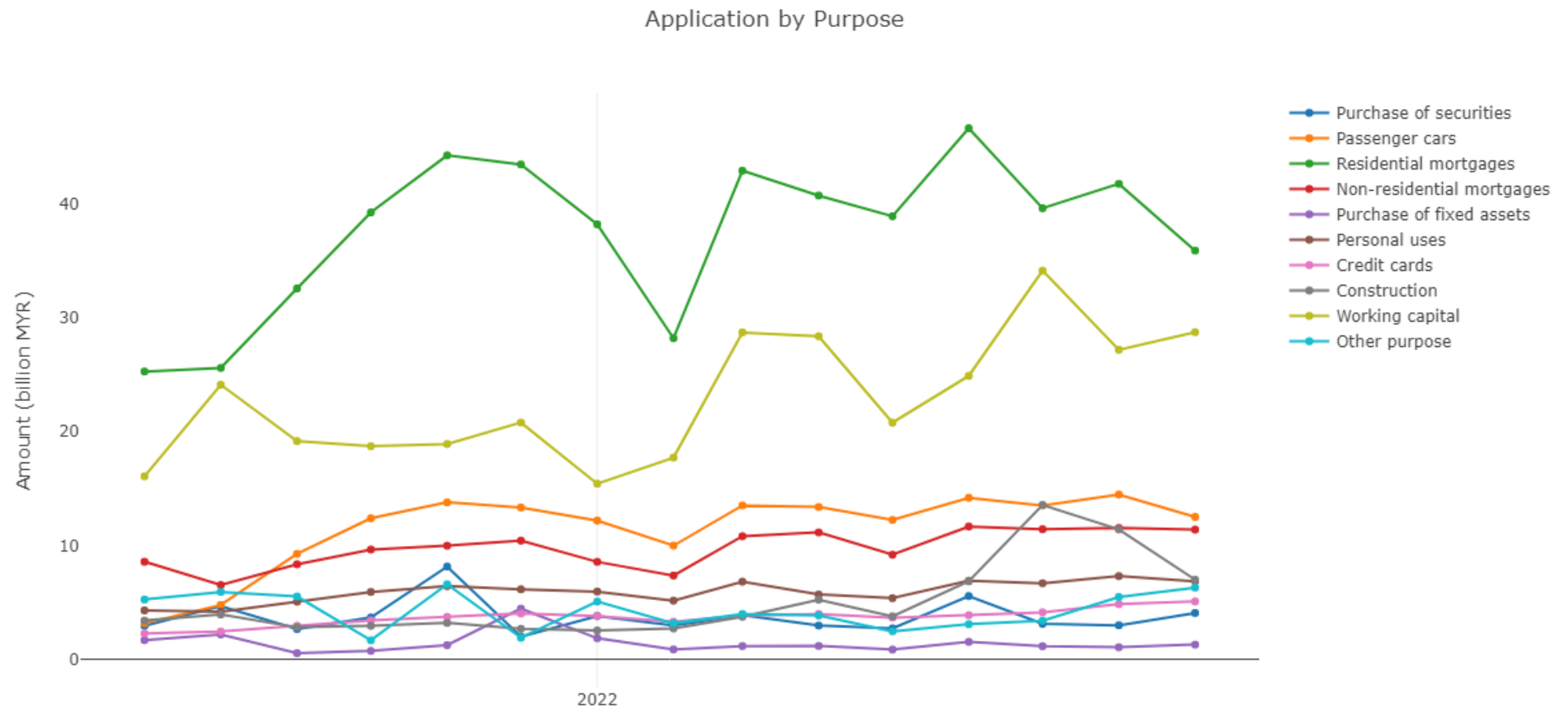
Total Bank Loan Application and Approval

Total Bank Loan Application and Approval (Rolling 12 Months Average)



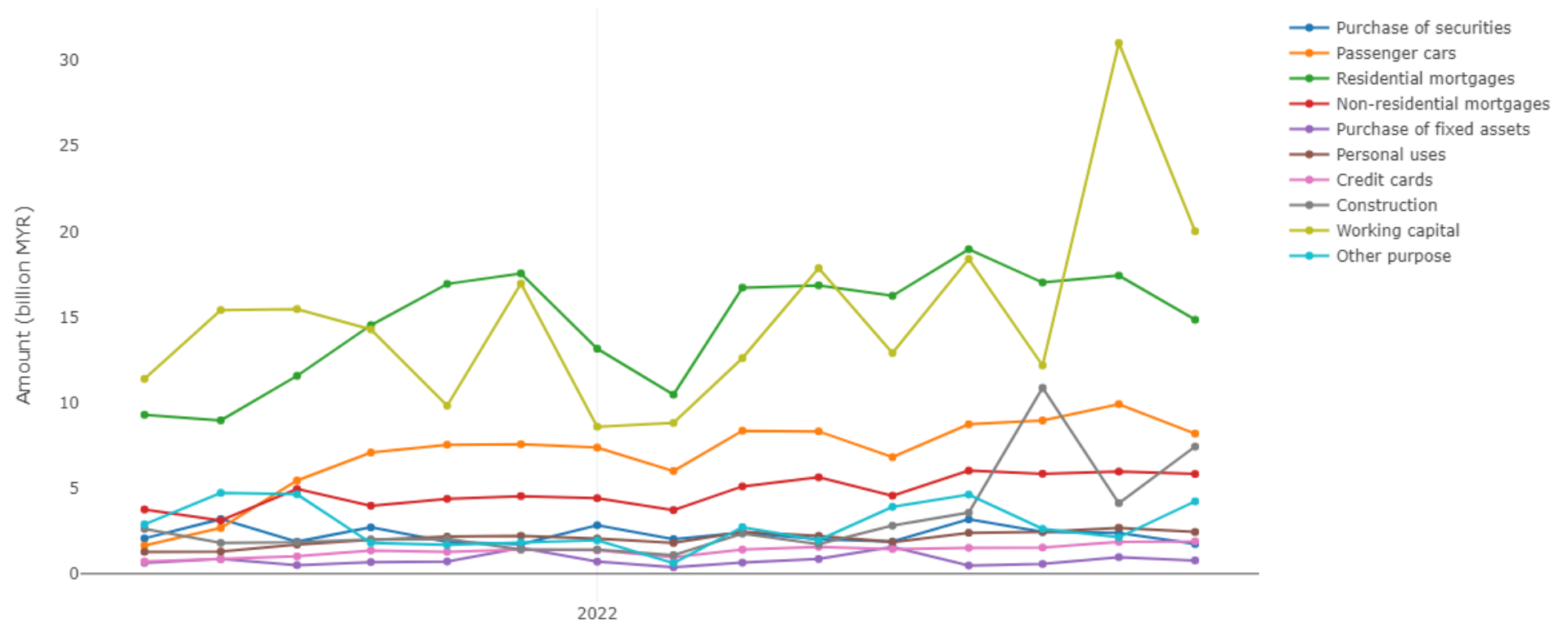
As of September 2022, Total Bank Loan Application MoM and YoY change are -6.84% and 34.12% respectively; Total Bank Loan Approval MoM and YoY change are -14.23% and 37.32% respectively.

Loan Application by Purpose



Loan Approval by Purpose

Approval by Purpose



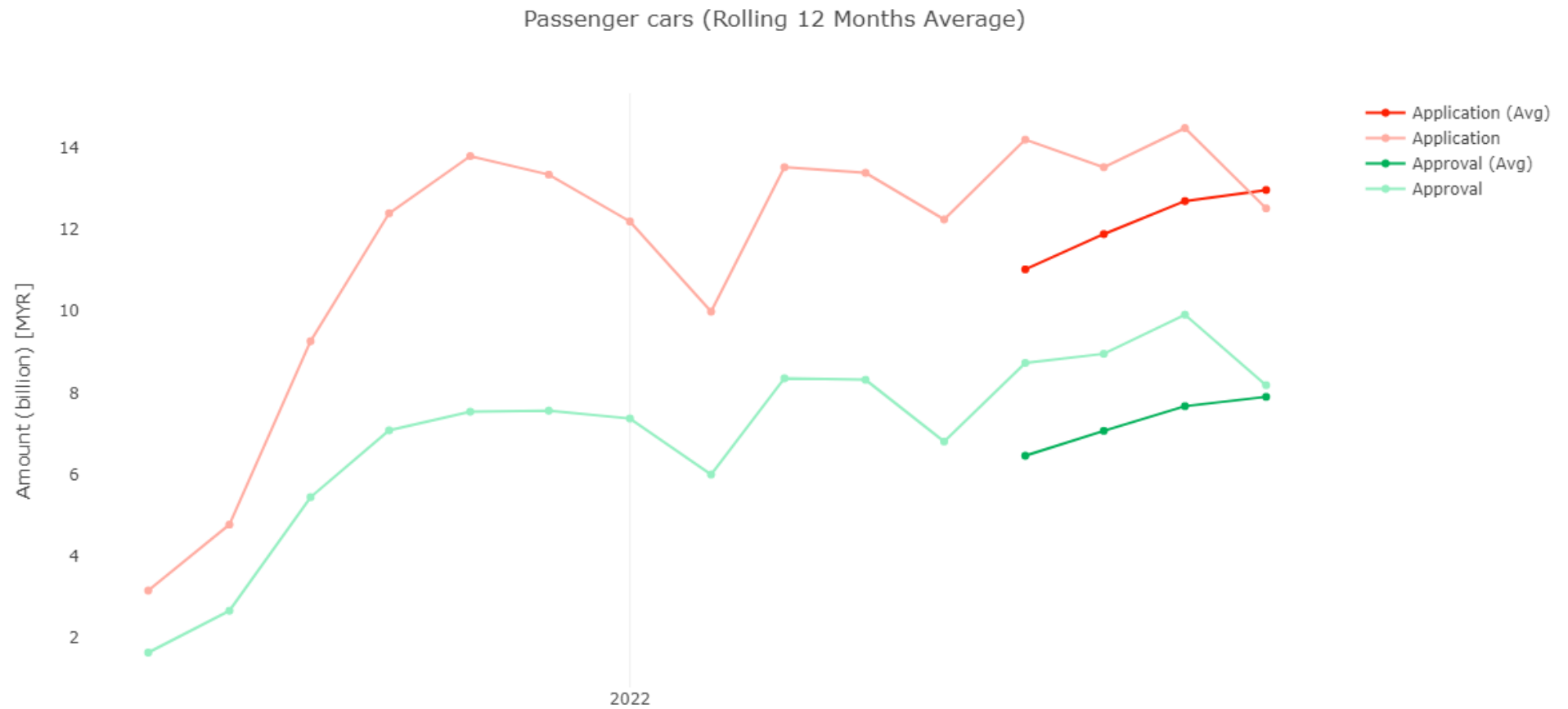
YoY% Change in Loan Application

Purpose	Jul22-YoY	Aug22-YoY	Sep22-YoY
Construction	298.72	190.39	148.49
Purchase of fixed assets	-31.78	-51.51	139.82
Credit cards	82.15	98.89	72.54
Purchase of securities	6.07	-36.12	53.32
Working capital	112.39	12.72	49.92
Non-residential mortgages	33.39	76.85	36.48
Personal uses	55.63	74.82	35.57
Passenger cars	326.87	202.94	35.08
Other purpose	-35.44	-7.59	14.16
Residential mortgages	56.73	63.21	10.19

YoY% Change in Loan Approval

Purpose	Jul22-YoY	Aug22-YoY	Sep22-YoY
Construction	314.58	129.19	304.94
Credit cards	115.30	119.87	86.60
Purchase of fixed assets	-10.39	12.67	54.64
Passenger cars	442.86	270.86	50.25
Personal uses	90.81	106.73	43.30
Working capital	6.89	101.27	29.39
Residential mortgages	83.21	94.42	28.35
Non-residential mortgages	55.69	92.31	17.73
Purchase of securities	18.37	-25.38	-7.29
Other purpose	-9.30	-55.00	-8.94

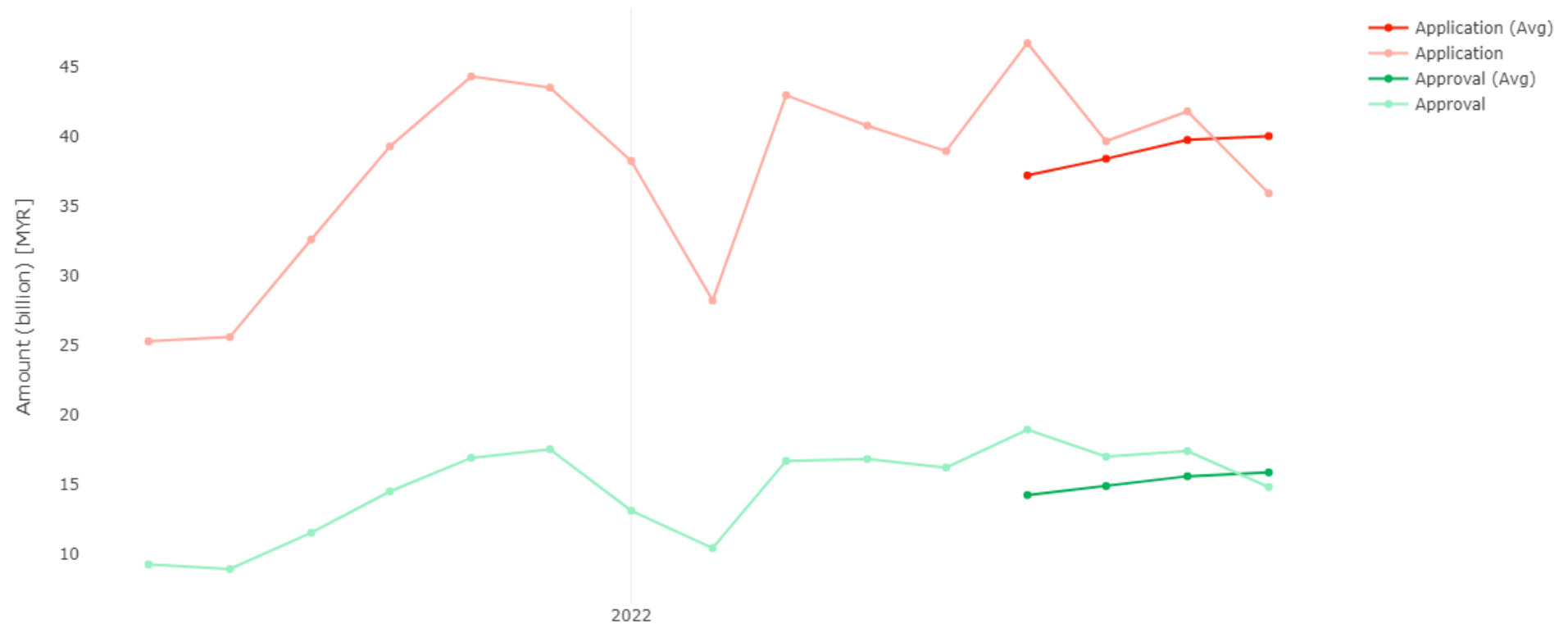
Passenger Cars



Passenger cars Application YoY Change is 35.08%, Approval YoY Change is 50.25%

Residential Mortgages

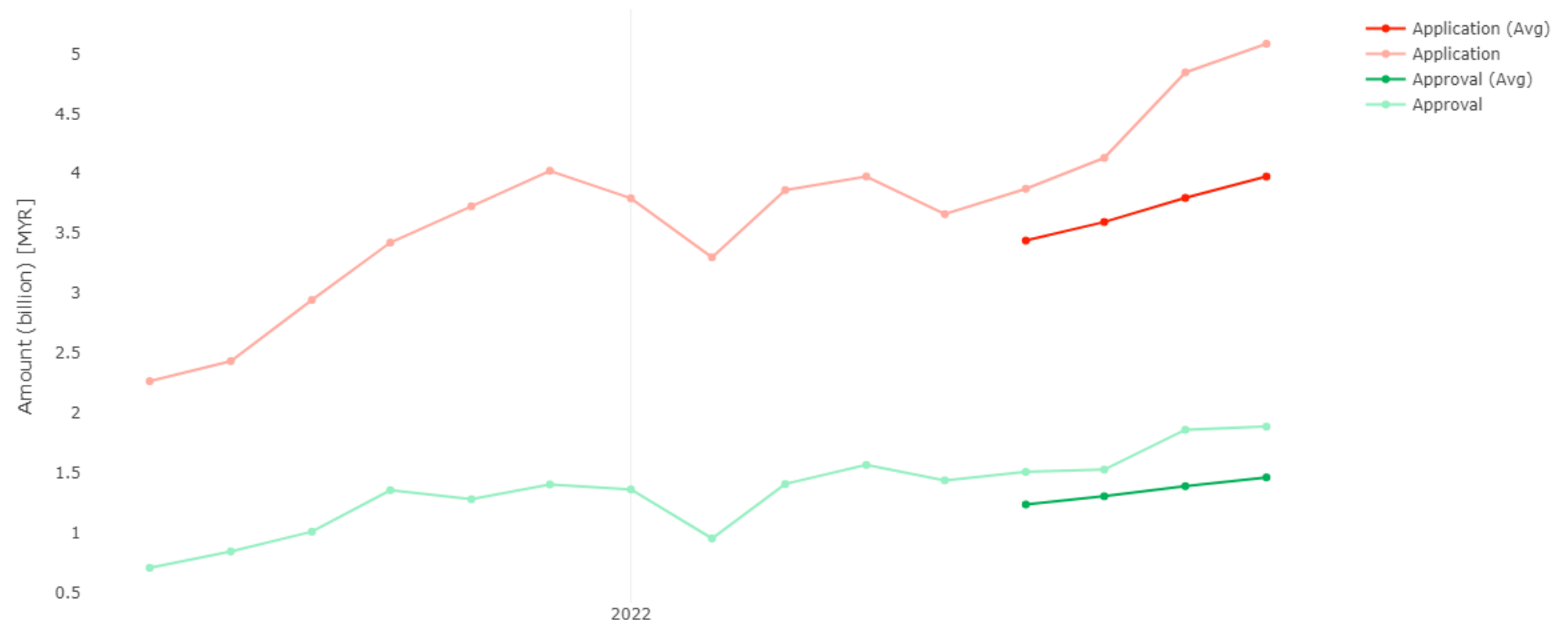
Residential mortgages (Rolling 12 Months Average)



Residential mortgages Application YoY Change is 10.19%, Approval YoY Change is 28.35%

Credit cards

Credit cards (Rolling 12 Months Average)



Credit cards Application YoY Change is 72.54%, Approval YoY Change is 86.60%

Working Capital

Working capital (Rolling 12 Months Average)



Working capital Application YoY Change is 49.92%, Approval YoY Change is 29.39%