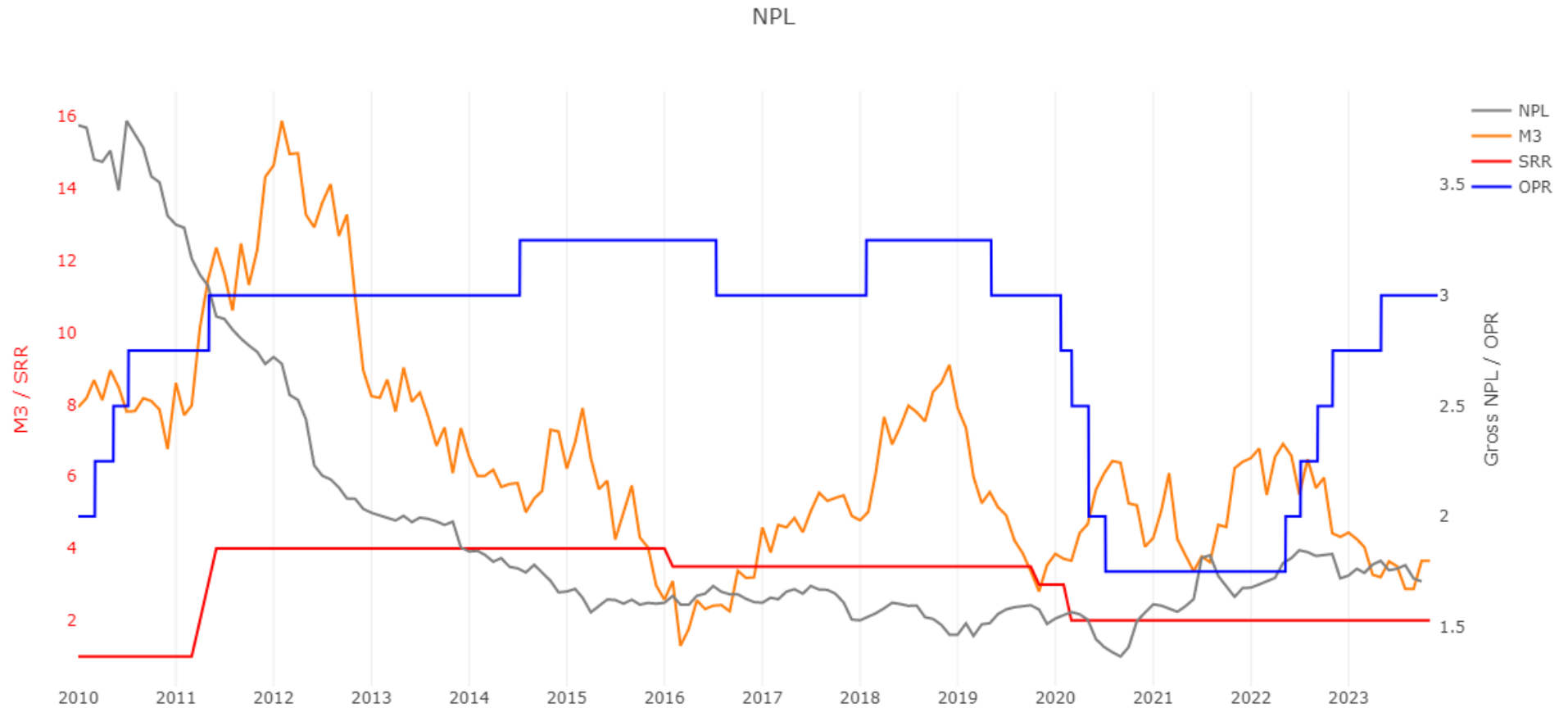
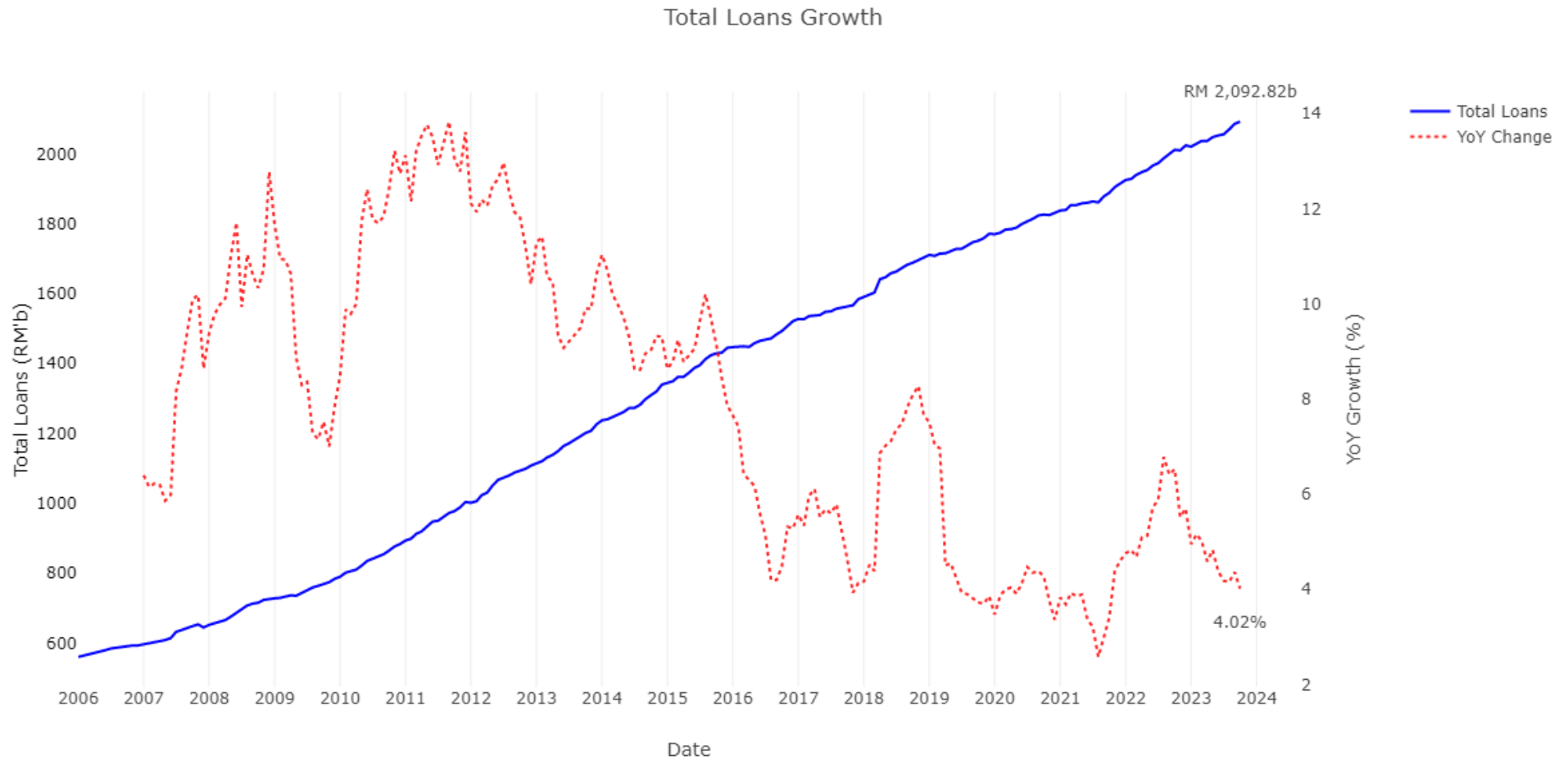


Bank Loan Stats (October 2023 Update)



M3 YoY Growth is 3.66%. Non-performing Loan (NPL) is 1.70%, which is lower compared to last year (1.82%)

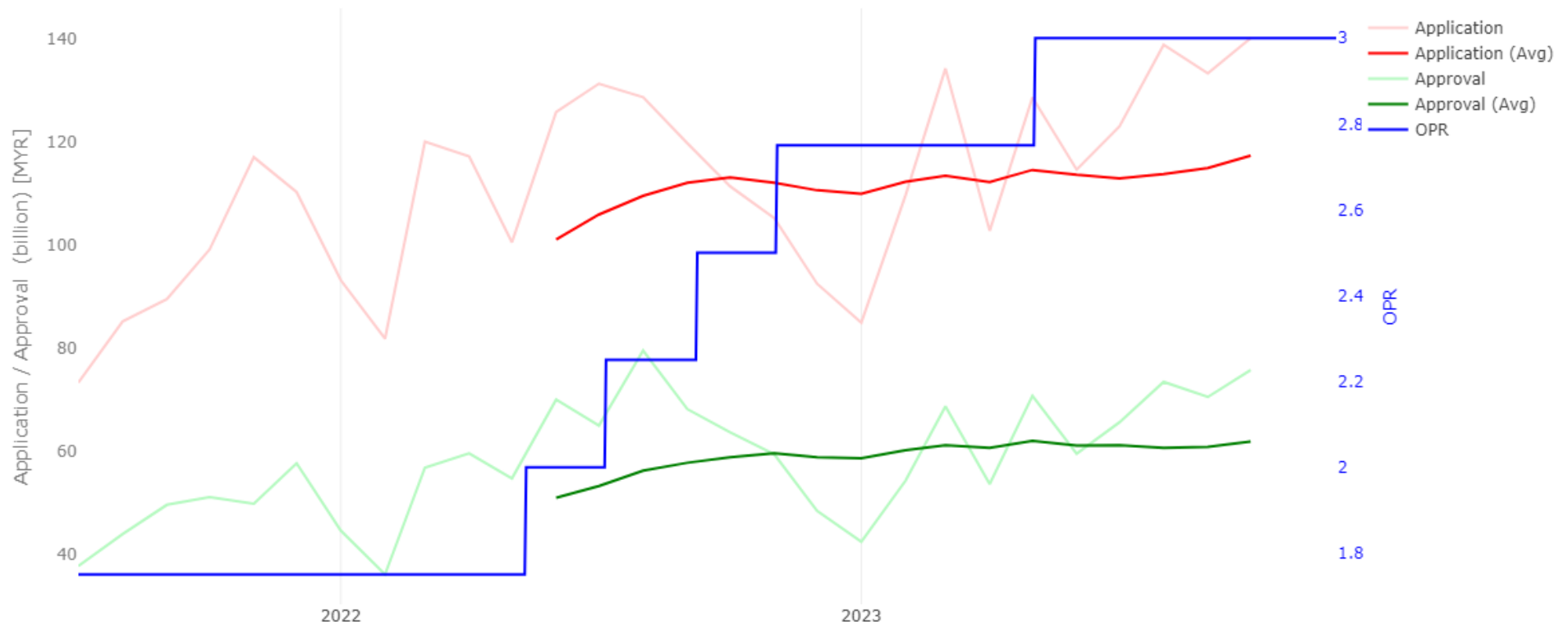
Total Loans Growth



Total Loans Growth (YoY) is 4.02%; MoM Growth is 0.30%.

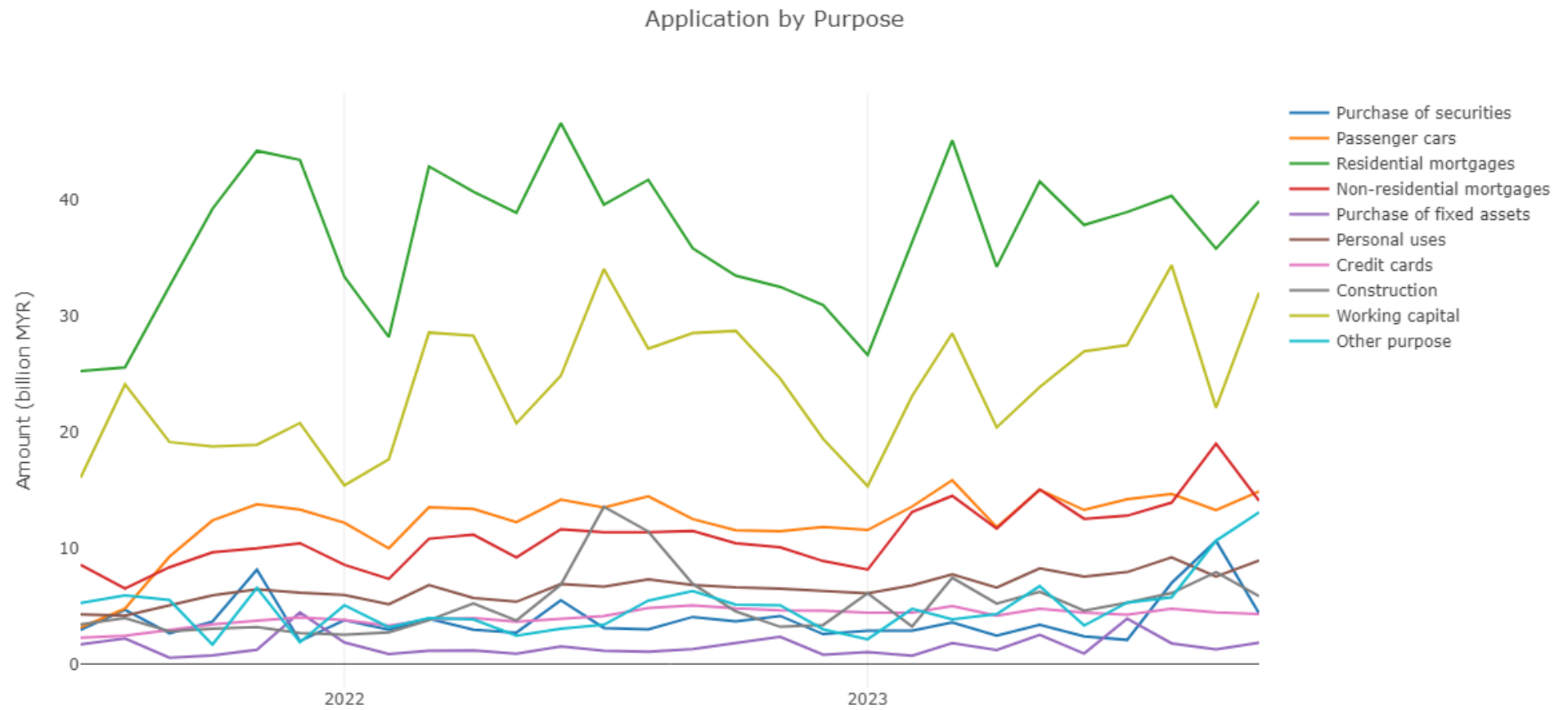
Total Bank Loan Application and Approval

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

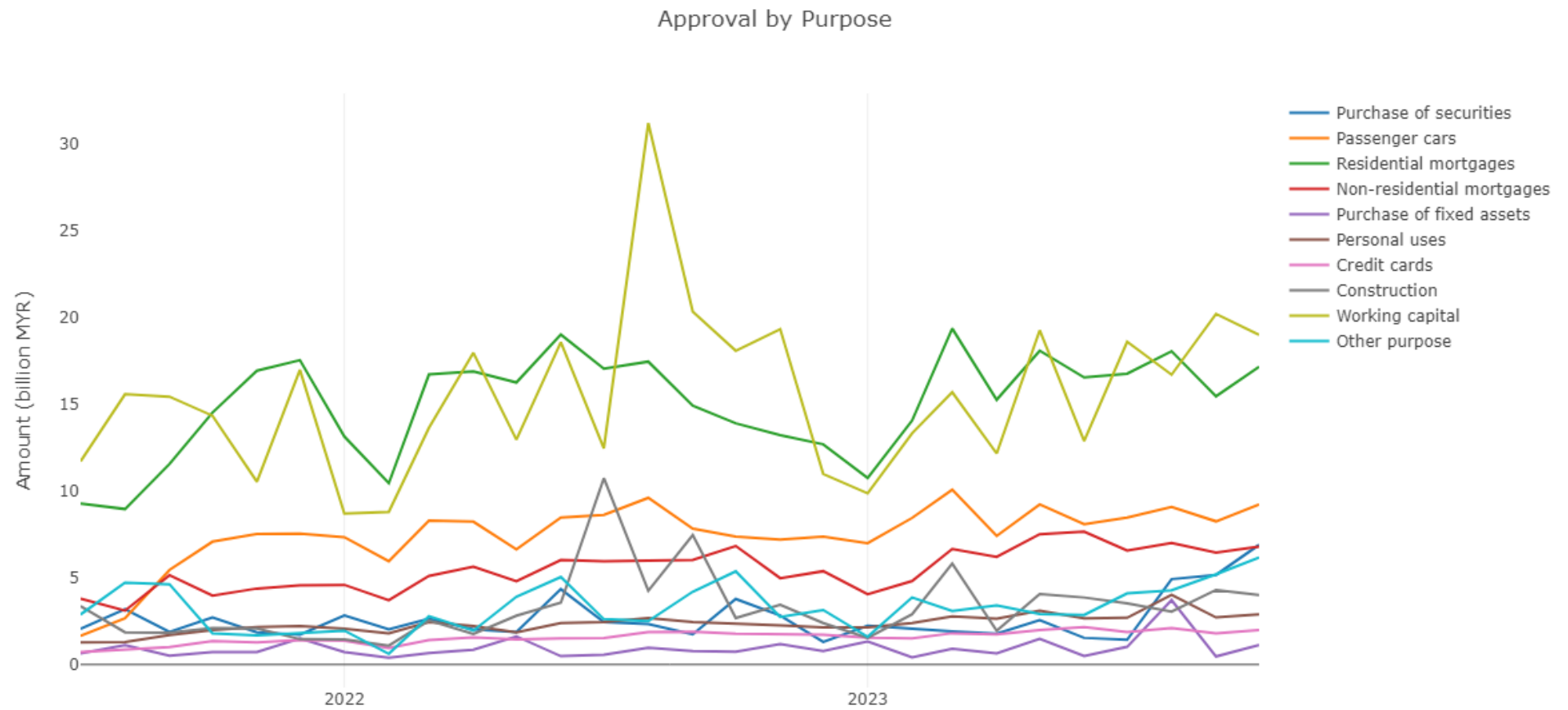


As of October 2023, Total Bank Loan Application MoM and YoY change are 5.11% and 25.81% respectively; Total Bank Loan Approval MoM and YoY change are 7.43% and 18.98% respectively.

Loan Application by Purpose



Loan Approval by Purpose



YoY% Change in Loan Application

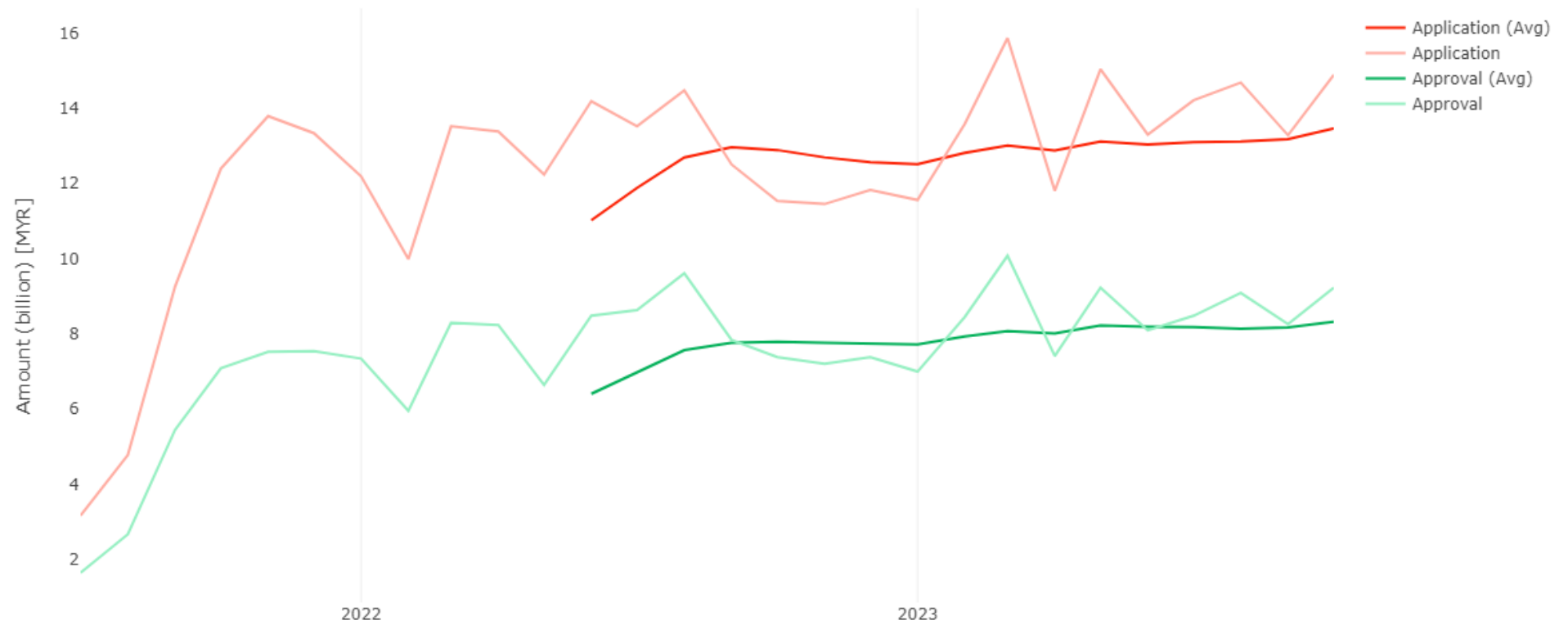
Purpose	Jul23-YoY	Aug23-YoY	Sep23-YoY	Oct23-YoY
Other purpose	56.33	5.31	68.98	155.34
Non-residential mortgages	12.53	22.36	65.57	35.09
Personal uses	18.72	25.58	10.66	34.80
Passenger cars	5.13	1.47	6.21	29.06
Construction	-60.92	-46.46	14.52	29.00
Residential mortgages	-1.61	-3.32	-0.10	19.18
Purchase of securities	-33.07	134.08	161.19	18.88
Working capital	-19.24	26.50	-22.53	11.48
Purchase of fixed assets	241.83	69.39	-2.27	2.00
Credit cards	3.39	-1.20	-11.91	-10.34

YoY% Change in Loan Approval

Purpose	Jul23-YoY	Aug23-YoY	Sep23-YoY	Oct23-YoY
Purchase of securities	-41.39	111.44	197.35	82.53
Purchase of fixed assets	78.68	283.84	-40.57	50.14
Construction	-67.22	-28.28	-42.32	49.23
Passenger cars	-1.78	-5.43	5.33	25.03
Residential mortgages	-1.63	3.43	3.61	23.44
Personal uses	10.08	49.53	10.56	21.08
Other purpose	56.89	70.66	23.86	14.64
Credit cards	22.76	12.24	-5.40	11.19
Working capital	49.18	-46.47	-0.69	5.11
Non-residential mortgages	10.63	16.85	6.81	-0.68

Passenger Cars

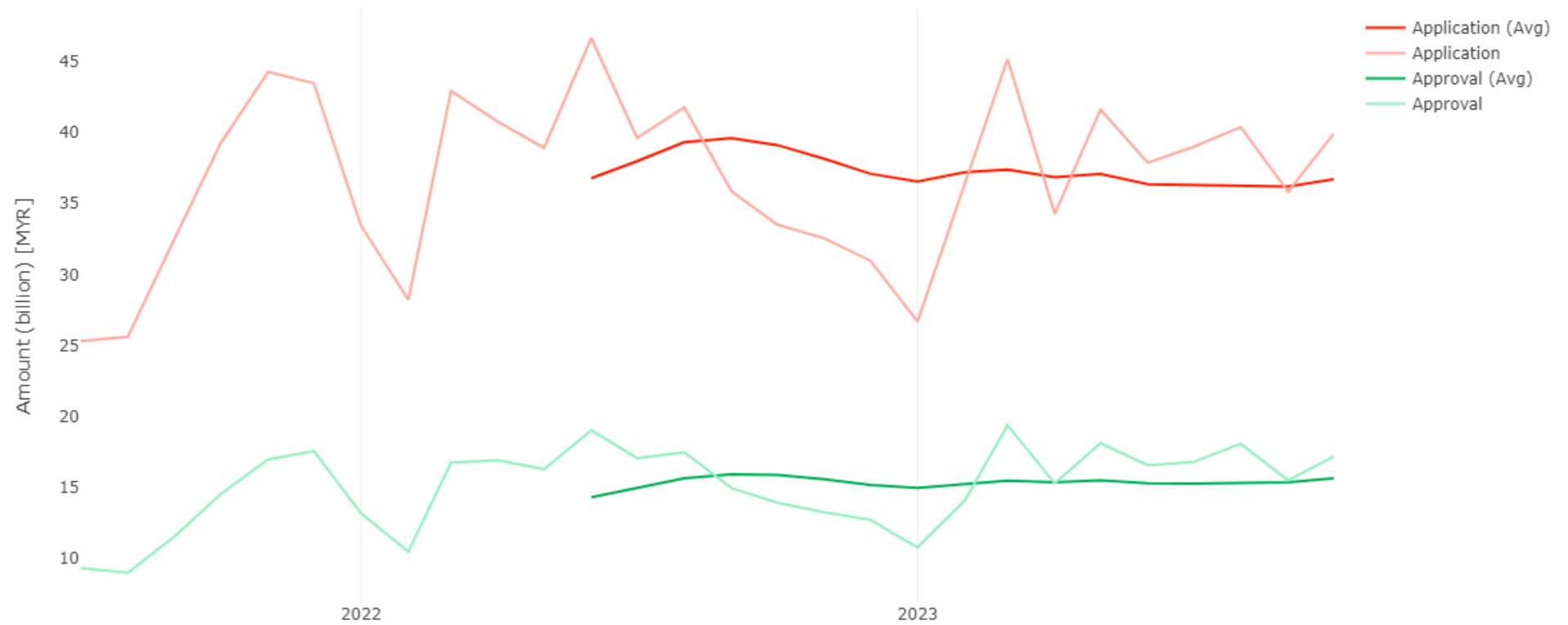
Passenger cars (Rolling 12 Months Average)



Passenger cars Application YoY Change is 29.06%, Approval YoY Change is 25.03%

Residential Mortgages

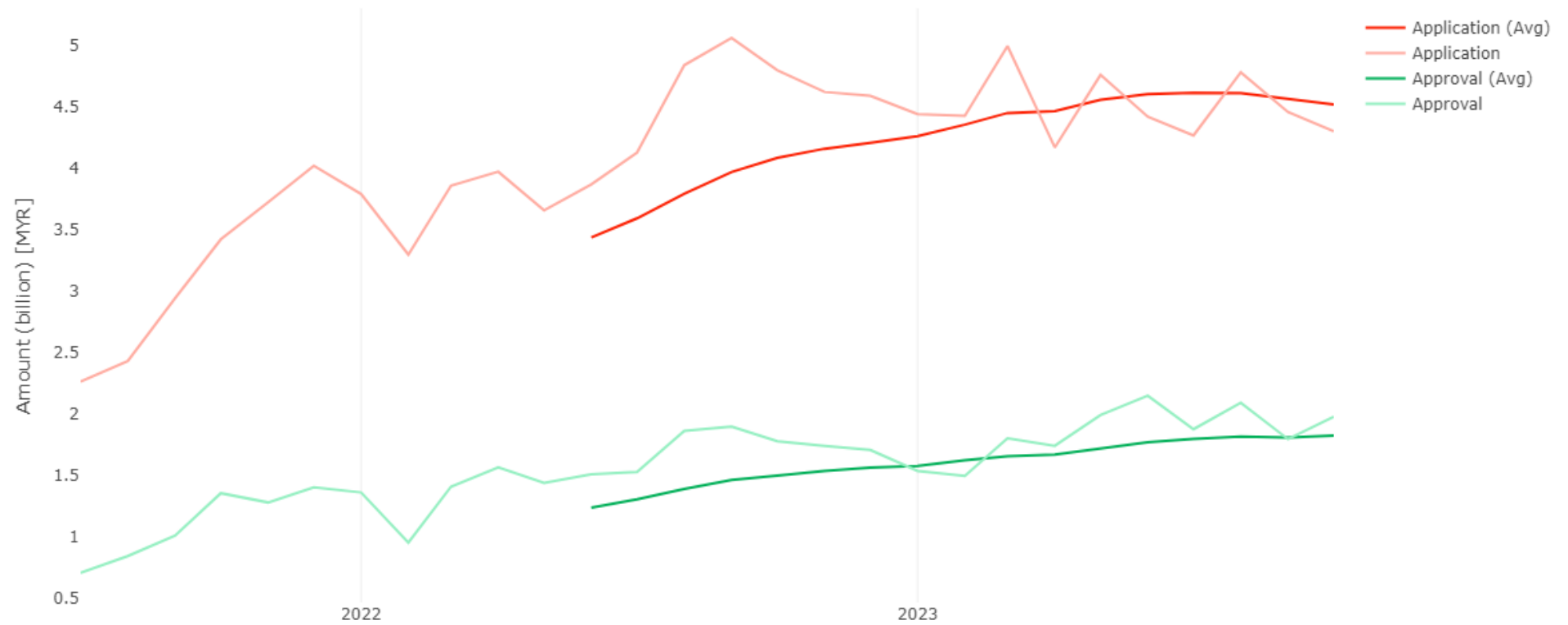
Residential mortgages (Rolling 12 Months Average)



Residential mortgages Application YoY Change is 19.18%, Approval YoY Change is 23.44%

Credit cards

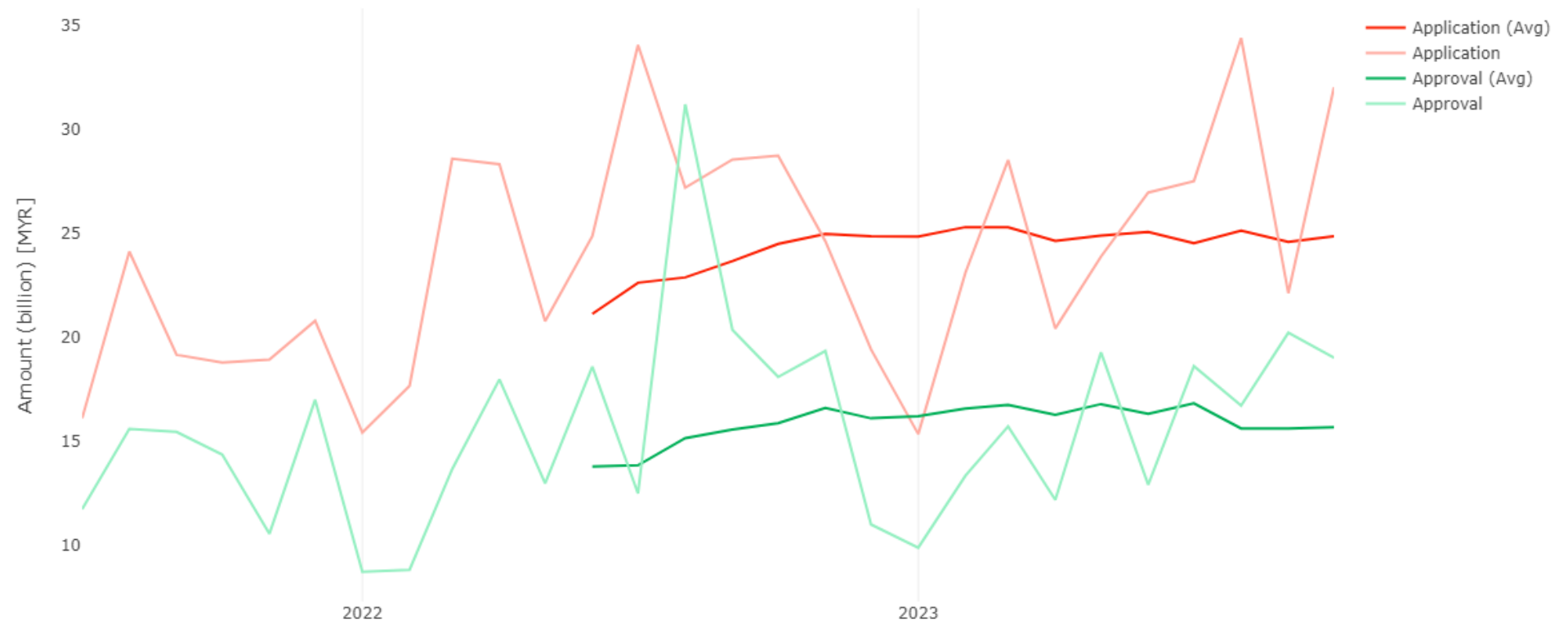
Credit cards (Rolling 12 Months Average)



Credit cards Application YoY Change is -10.34%, Approval YoY Change is 11.19%

Working Capital

Working capital (Rolling 12 Months Average)



Working capital Application YoY Change is 11.48%, Approval YoY Change is 5.11%