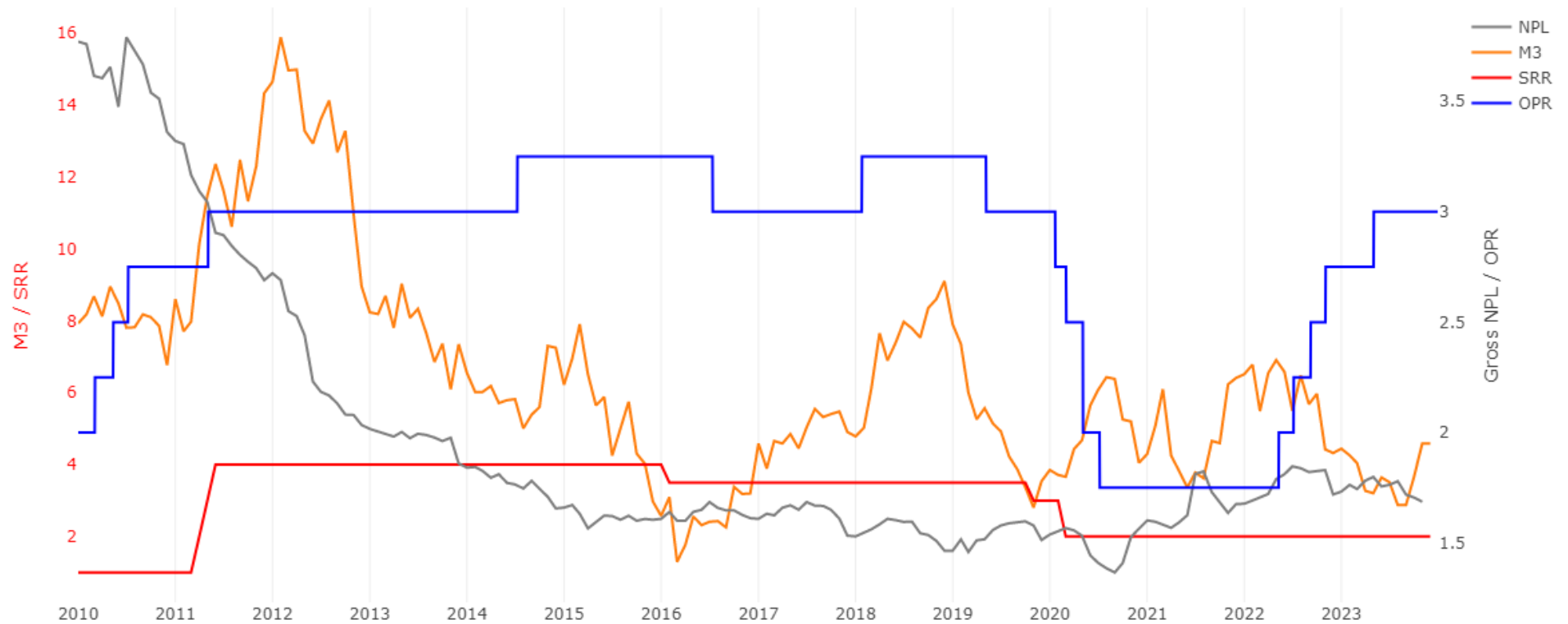


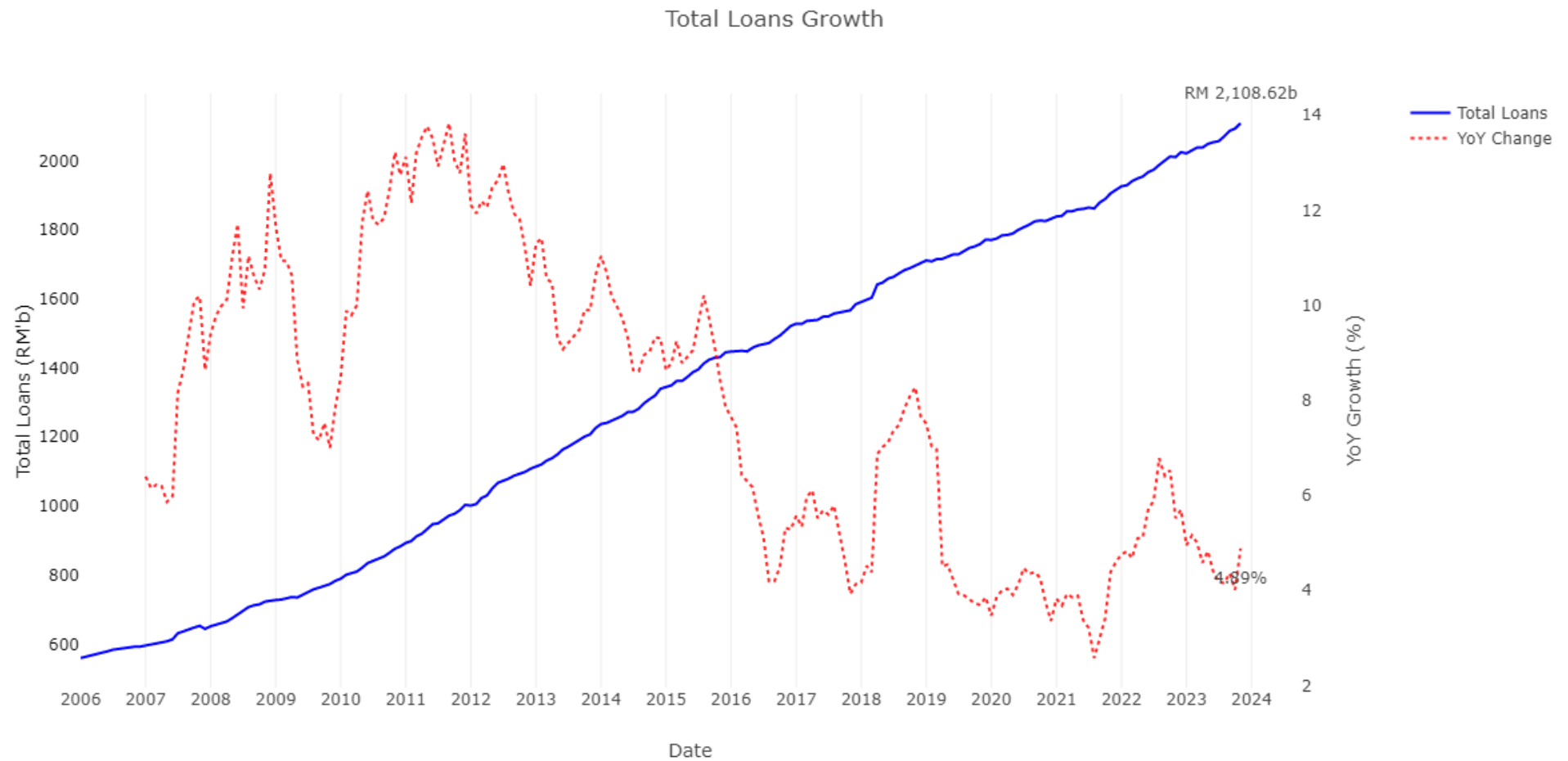
## Bank Loan Stats (November 2023 Update)

NPL



M3 YoY Growth is 4.59%. Non-performing Loan (NPL) is 1.69%, which is lower compared to last year (1.83%)

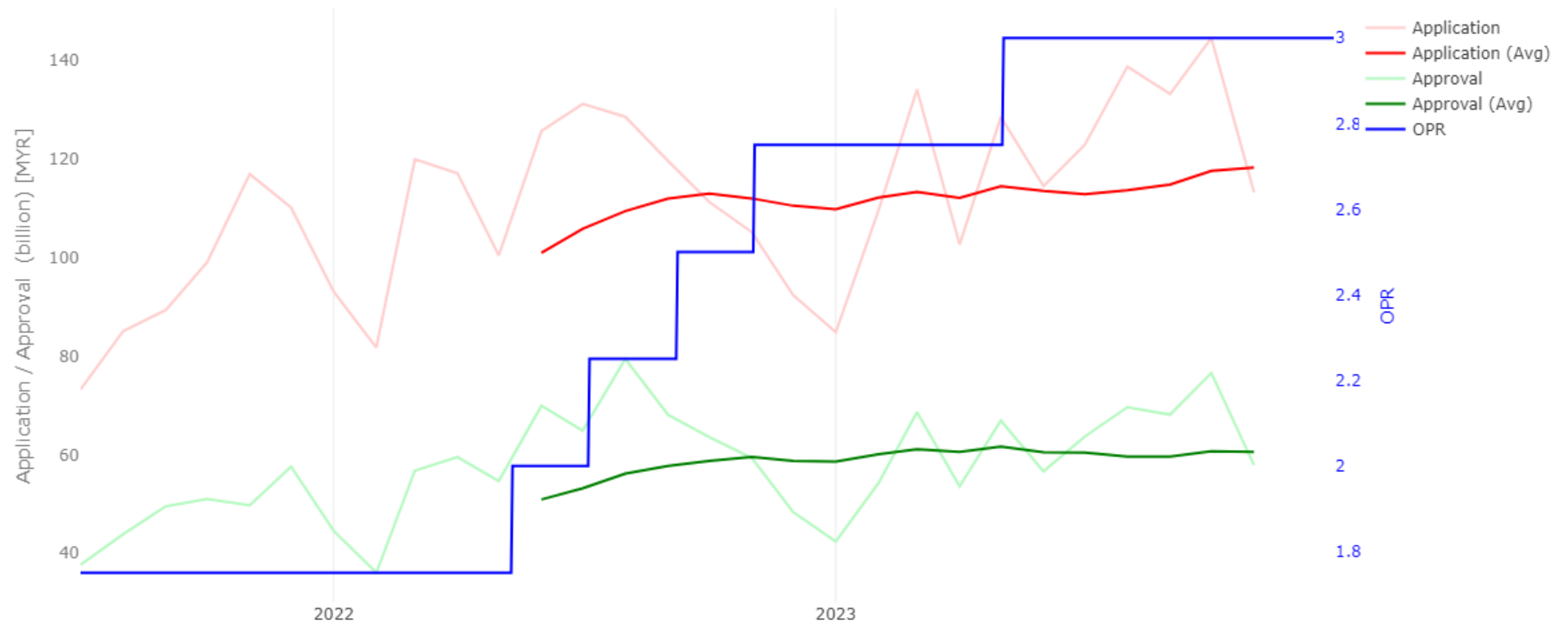
## Total Loans Growth



Total Loans Growth (YoY) is 4.89%; MoM Growth is 0.75%.

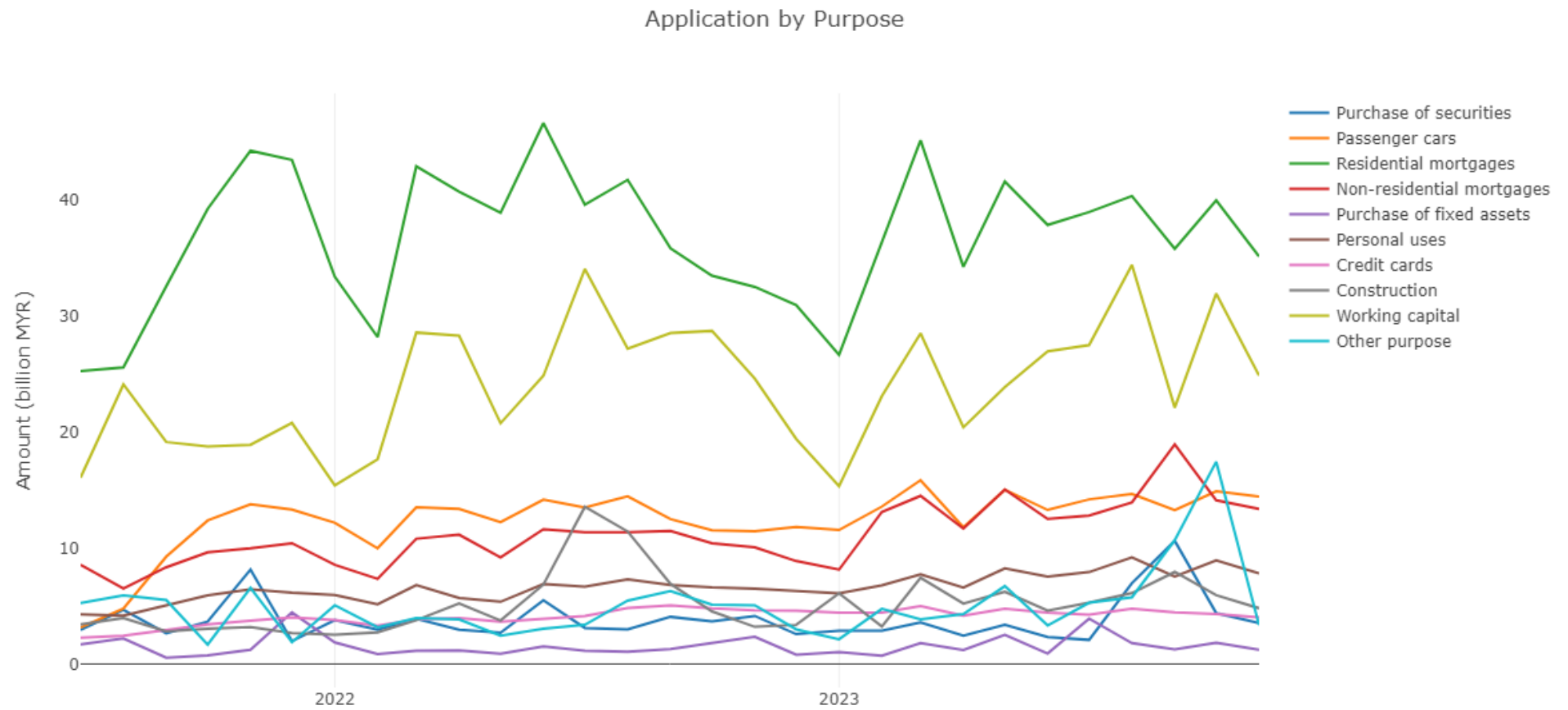
## Total Bank Loan Application and Approval

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

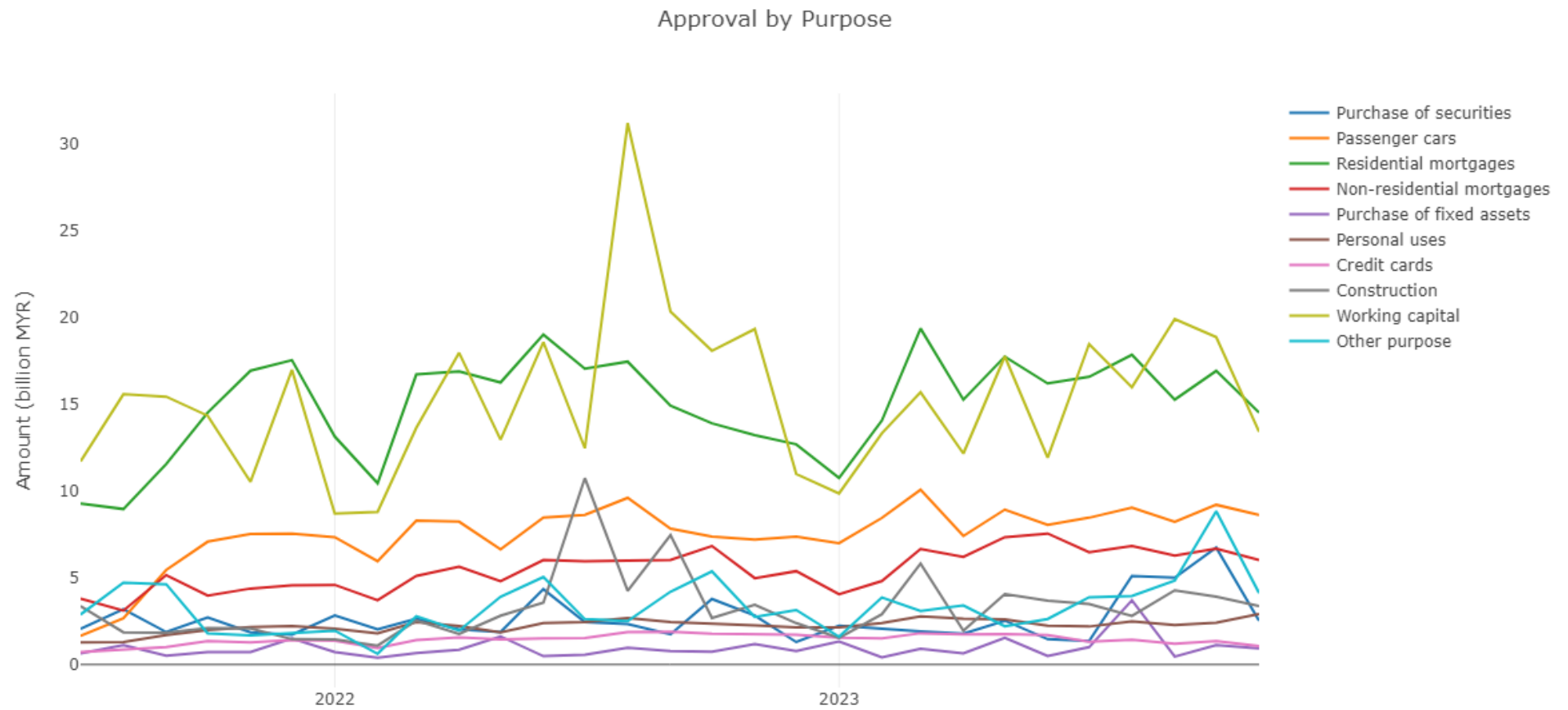


As of November 2023, Total Bank Loan Application MoM and YoY change are -21.65% and 7.74% respectively; Total Bank Loan Approval MoM and YoY change are -24.40% and -2.42% respectively.

## Loan Application by Purpose



## Loan Approval by Purpose



## YoY% Change in Loan Application

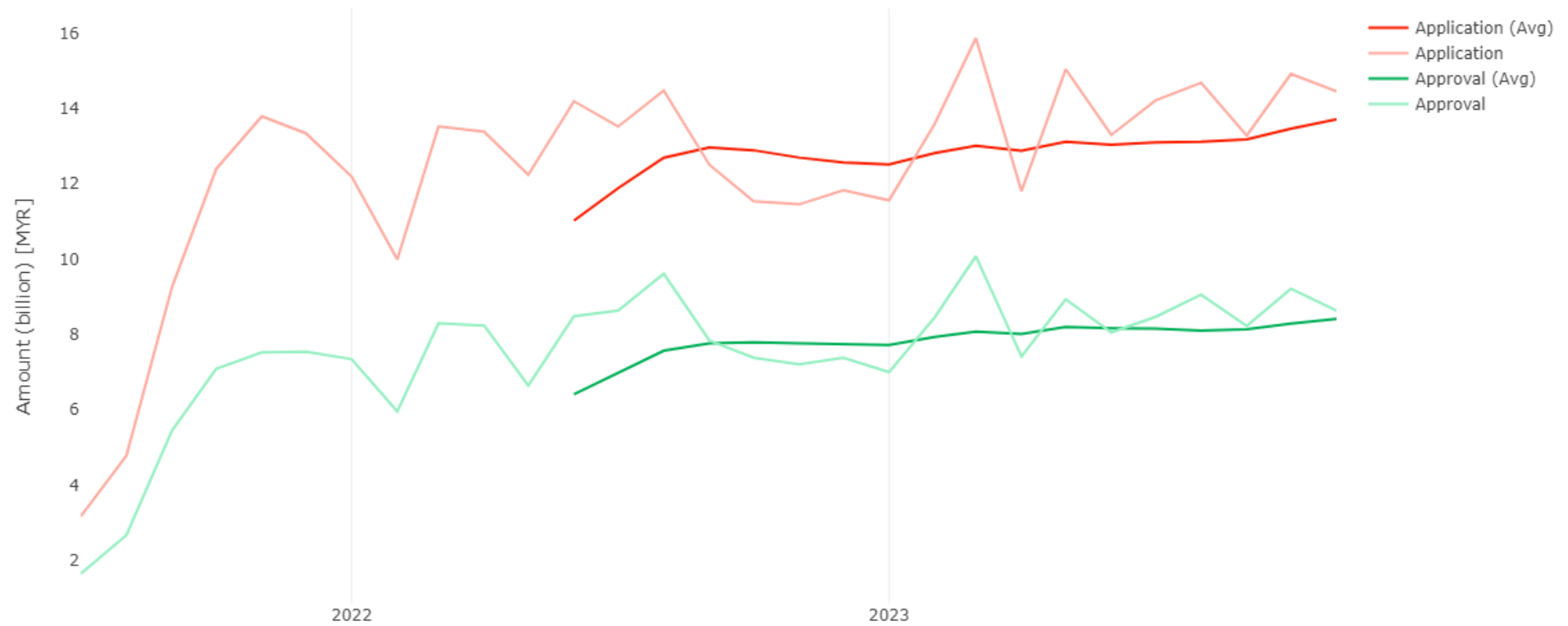
Purpose	Aug23-YoY	Sep23-YoY	Oct23-YoY	Nov23-YoY
Construction	-46.47	14.90	30.82	49.96
Non-residential mortgages	22.53	65.17	35.41	32.63
Passenger cars	1.45	6.17	29.30	26.19
Personal uses	25.59	10.68	34.88	20.09
Residential mortgages	-3.33	-0.12	19.41	8.10
Working capital	26.58	-22.52	11.20	1.06
Credit cards	-1.20	-11.91	-10.15	-12.88
Purchase of securities	134.01	161.19	19.13	-14.60
Other purpose	5.31	69.63	240.69	-33.93
Purchase of fixed assets	70.81	-1.84	1.95	-48.28

## YoY% Change in Loan Approval

Purpose	Aug23-YoY	Sep23-YoY	Oct23-YoY	Nov23-YoY
Other purpose	57.72	15.11	64.44	50.64
Personal uses	-7.36	-7.52	1.27	28.85
Non-residential mortgages	13.87	3.92	-2.37	21.13
Passenger cars	-5.79	4.89	24.78	19.87
Residential mortgages	2.28	2.29	21.75	9.87
Construction	-34.10	-42.66	45.98	-2.14
Purchase of securities	119.21	188.15	78.28	-10.94
Purchase of fixed assets	283.20	-42.13	49.85	-21.13
Working capital	-48.79	-2.16	4.39	-30.59
Credit cards	-22.97	-36.74	-23.66	-38.74

## Passenger Cars

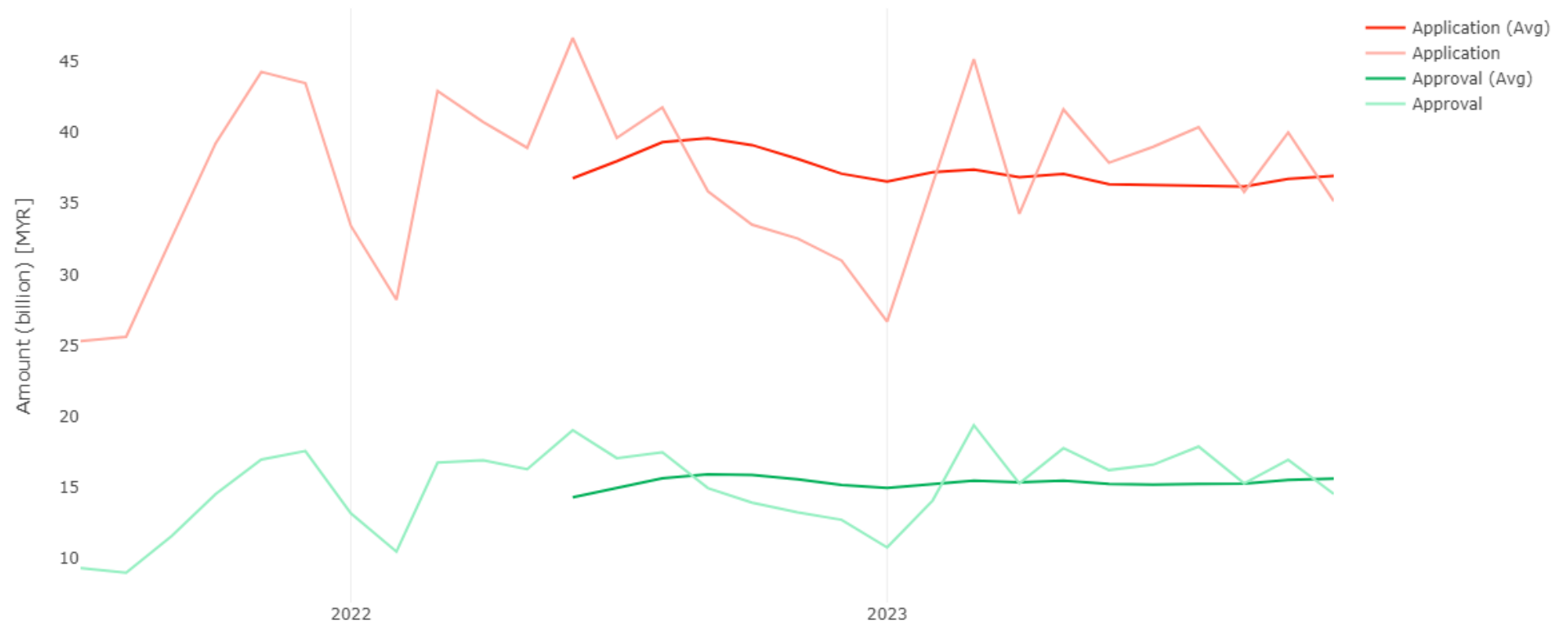
Passenger cars (Rolling 12 Months Average)



Passenger cars Application YoY Change is 26.19%, Approval YoY Change is 19.87%

## Residential Mortgages

Residential mortgages (Rolling 12 Months Average)

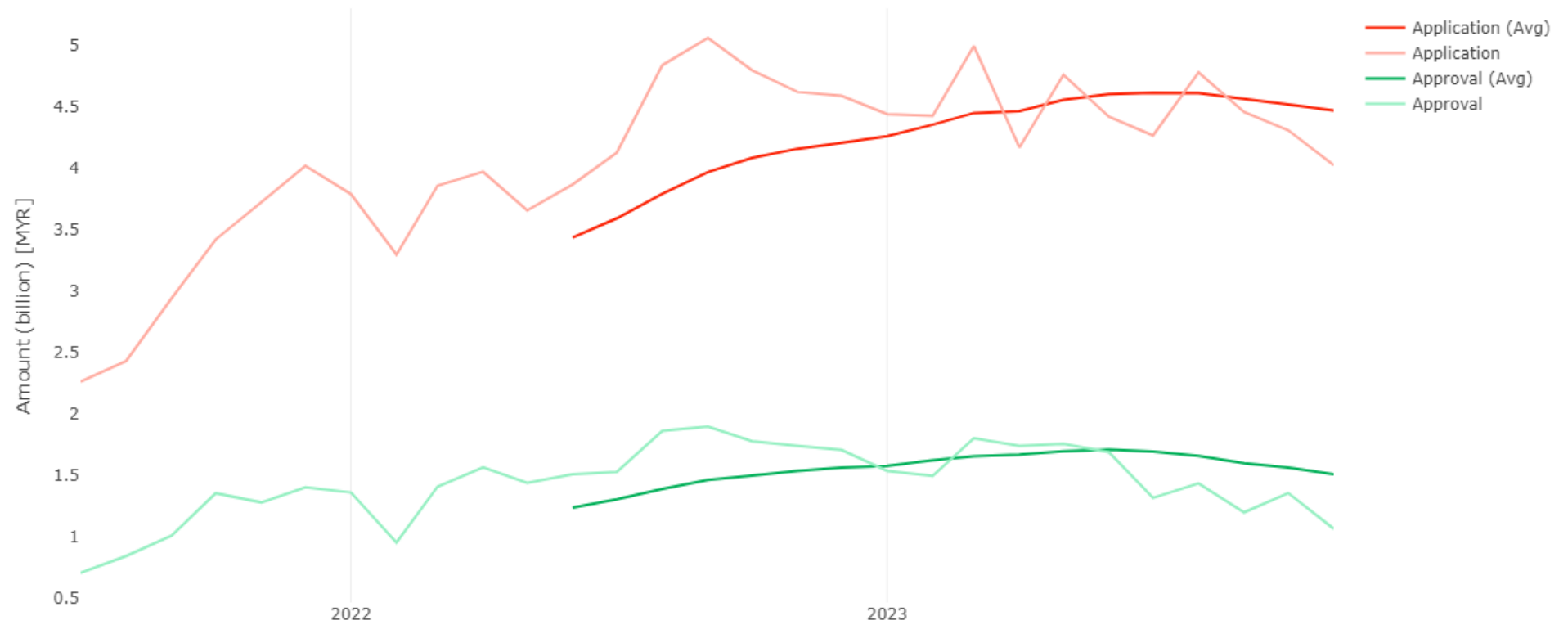


Residential mortgages Application YoY Change is 8.10%, Approval YoY Change is 9.87%



## Credit cards

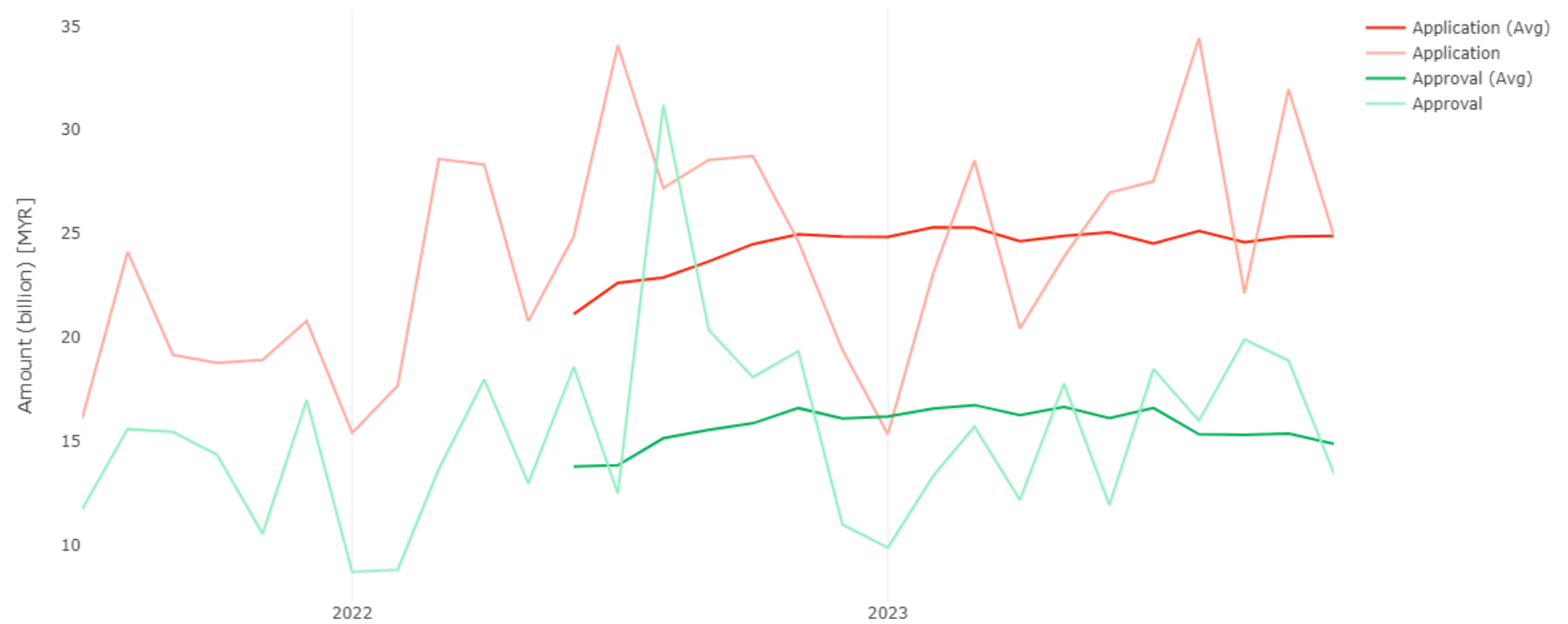
Credit cards (Rolling 12 Months Average)



Credit cards Application YoY Change is -12.88%, Approval YoY Change is -38.74%

## Working Capital

Working capital (Rolling 12 Months Average)



Working capital Application YoY Change is 1.06%, Approval YoY Change is -30.59%