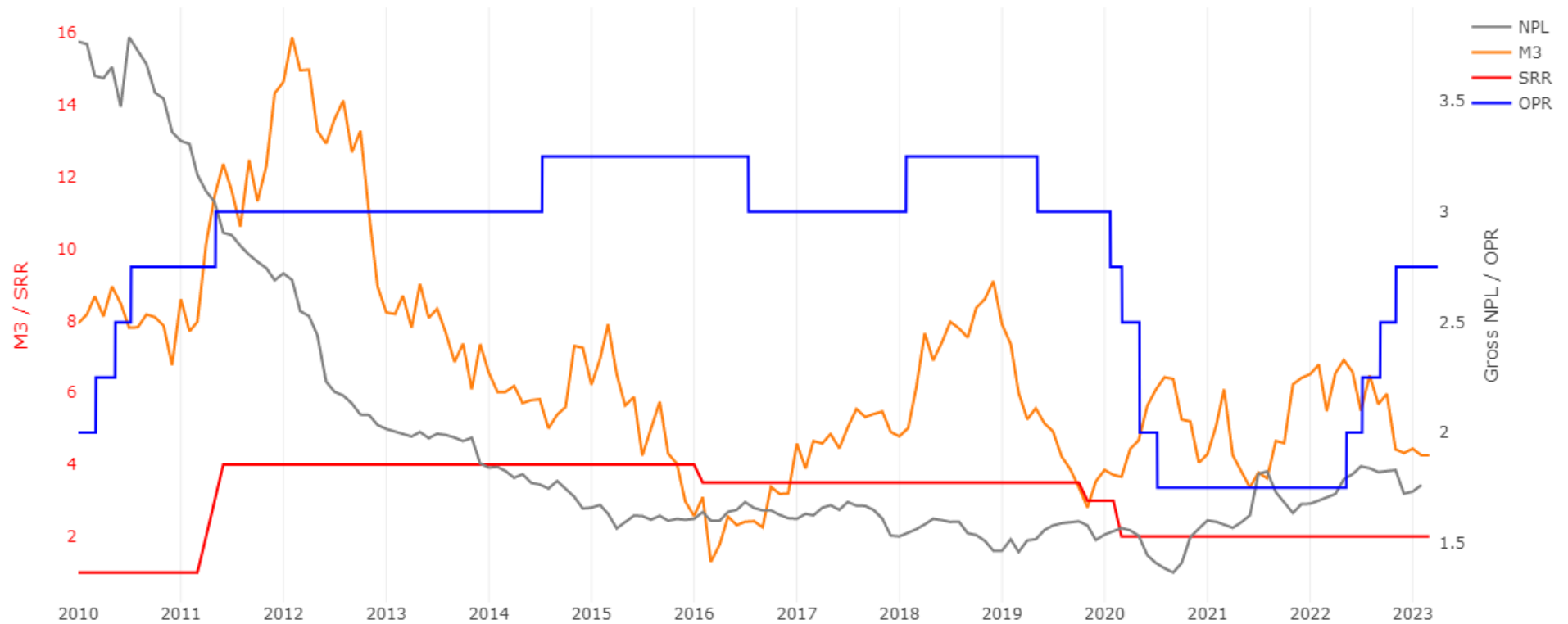


Bank Loan Stats (February 2023 Update)

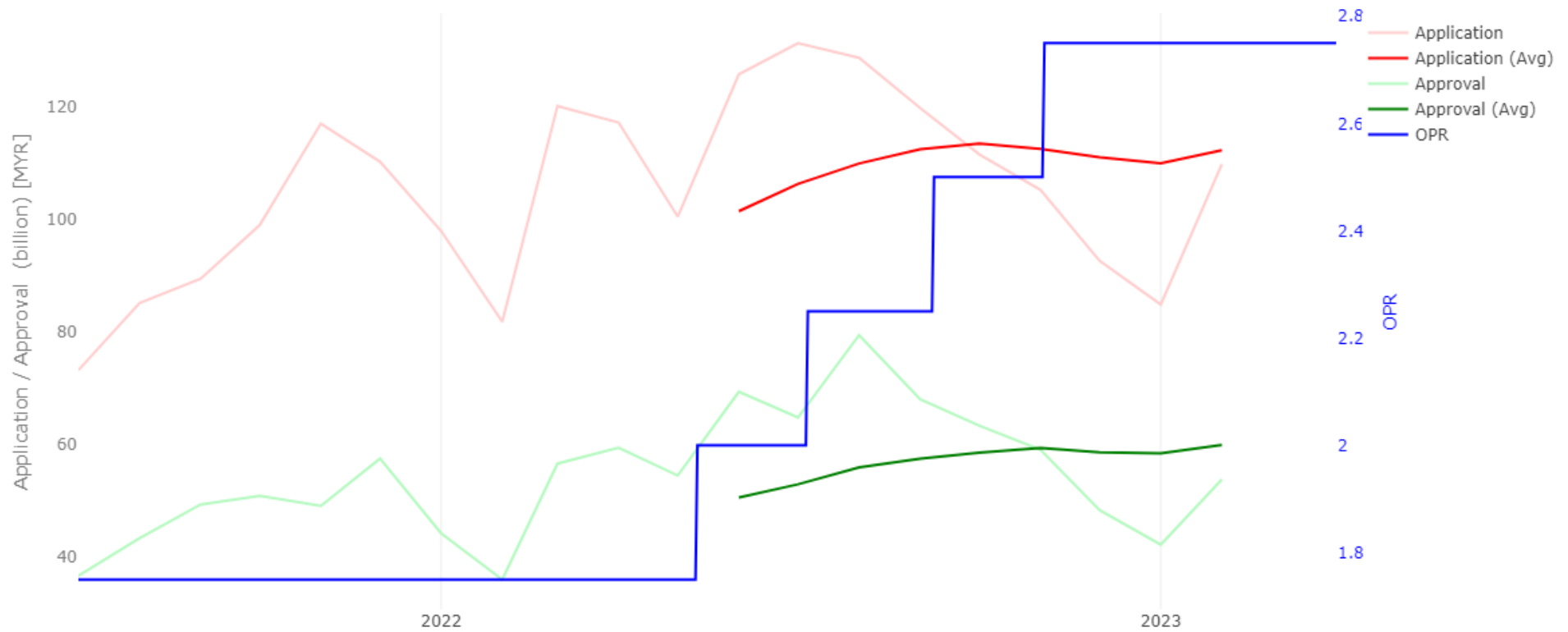
NPL



M3 YoY Growth is 4.26%. Non-performing Loan (NPL) is 1.76%, which is higher compared to last year (1.69%)

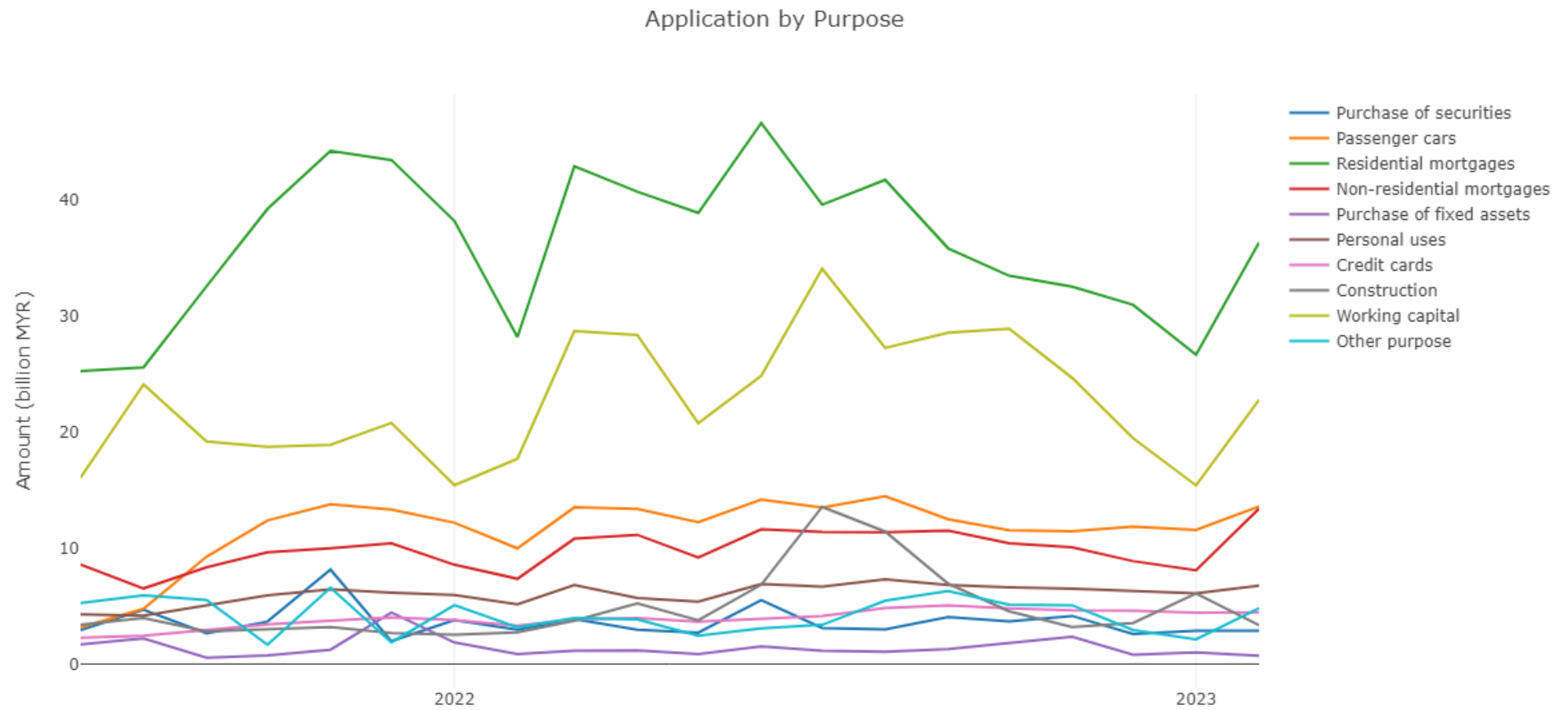
Total Bank Loan Application and Approval

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



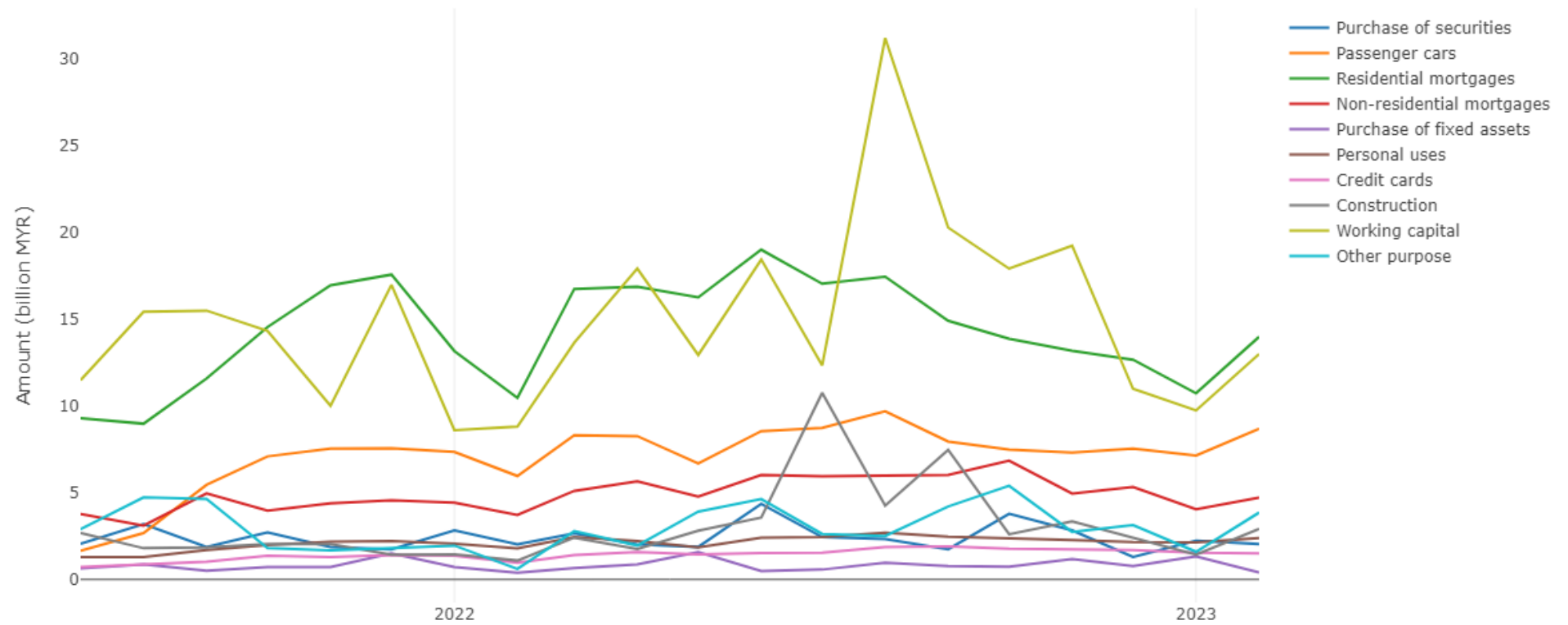
As of February 2023, Total Bank Loan Application MoM and YoY change are 29.38% and 34.18% respectively; Total Bank Loan Approval MoM and YoY change are 27.42% and 49.33% respectively.

Loan Application by Purpose



Loan Approval by Purpose

Approval by Purpose



YoY% Change in Loan Application

Purpose	Nov22-YoY	Dec22-YoY	Jan23-YoY	Feb23-YoY
Non-residential mortgages	0.96	-14.84	-5.64	82.32
Other purpose	-22.94	56.02	-58.11	52.03
Passenger cars	-16.91	-11.11	-5.12	36.25
Credit cards	24.09	14.09	17.16	35.19
Personal uses	1.29	2.31	2.70	31.56
Residential mortgages	-26.49	-28.73	-30.19	28.92
Working capital	30.46	-6.30	-0.13	28.59
Construction	0.23	31.75	140.42	23.44
Purchase of securities	-49.03	30.43	-24.27	-3.36
Purchase of fixed assets	90.36	-81.64	-45.35	-16.64

YoY% Change in Loan Approval

Purpose	Nov22-YoY	Dec22-YoY	Jan23-YoY	Feb23-YoY
Other purpose	62.97	70.96	-18.22	528.59
Construction	63.02	68.76	-1.01	167.68
Credit cards	35.78	21.06	12.65	56.08
Working capital	92.07	-35.31	13.21	47.46
Passenger cars	-3.04	-0.13	-2.91	45.47
Residential mortgages	-22.21	-27.92	-18.45	33.53
Personal uses	4.37	-2.88	4.06	32.63
Non-residential mortgages	13.06	16.79	-8.57	27.17
Purchase of fixed assets	62.99	-48.39	87.19	2.75
Purchase of securities	52.15	-24.80	-20.94	0.70

Passenger Cars

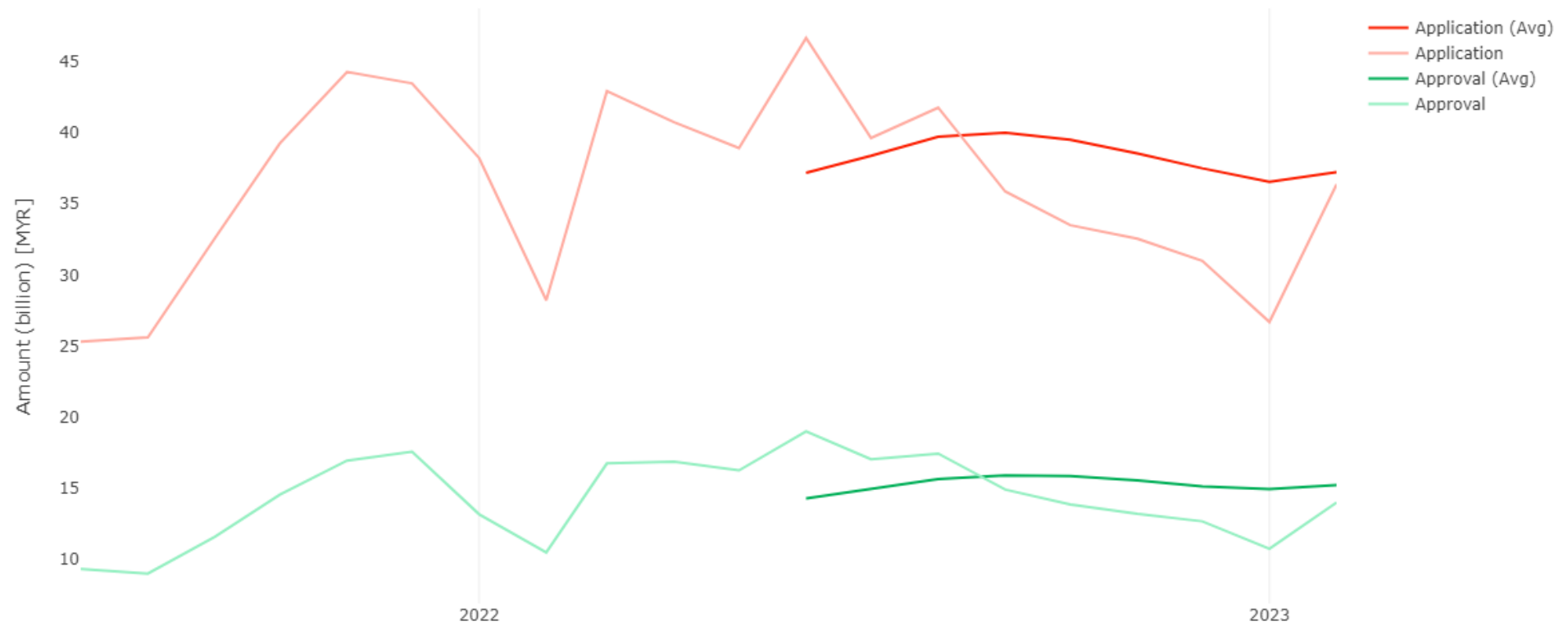
Passenger cars (Rolling 12 Months Average)



Passenger cars Application YoY Change is 36.25%, Approval YoY Change is 45.47%

Residential Mortgages

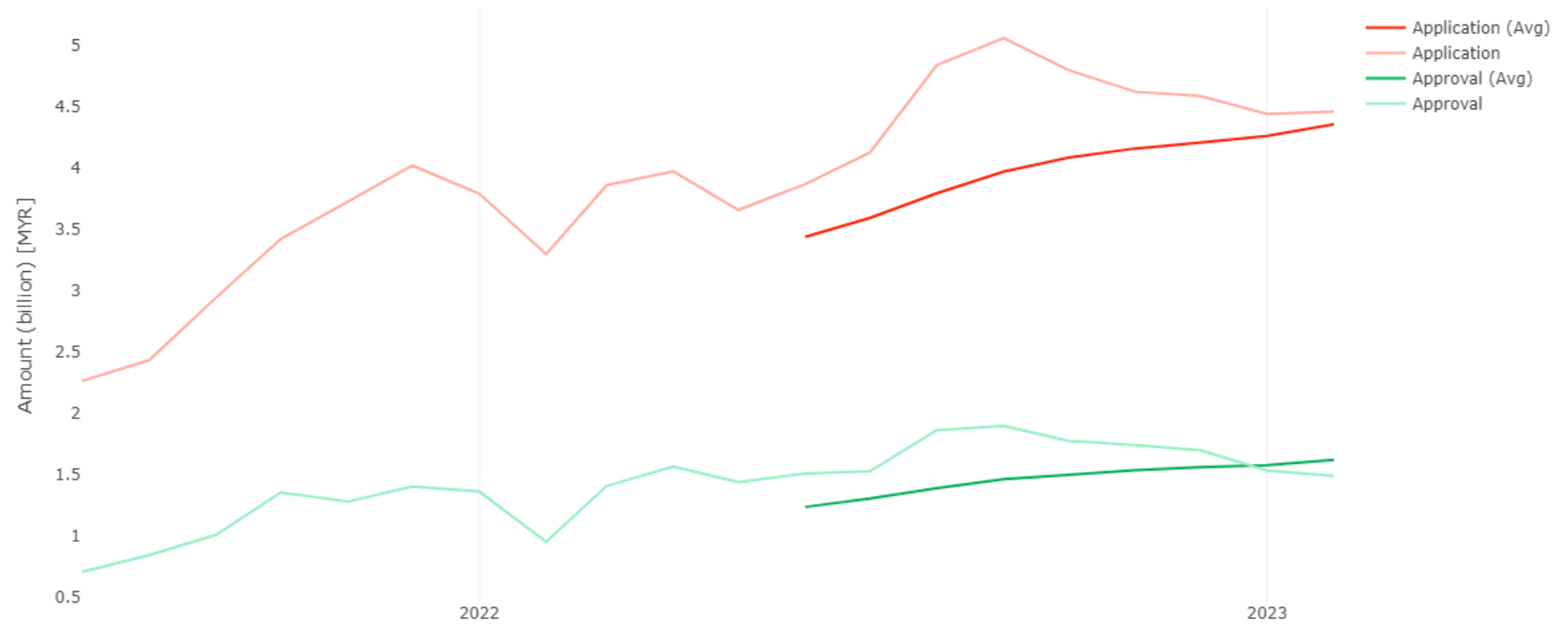
Residential mortgages (Rolling 12 Months Average)



Residential mortgages Application YoY Change is 28.92%, Approval YoY Change is 33.53%

Credit cards

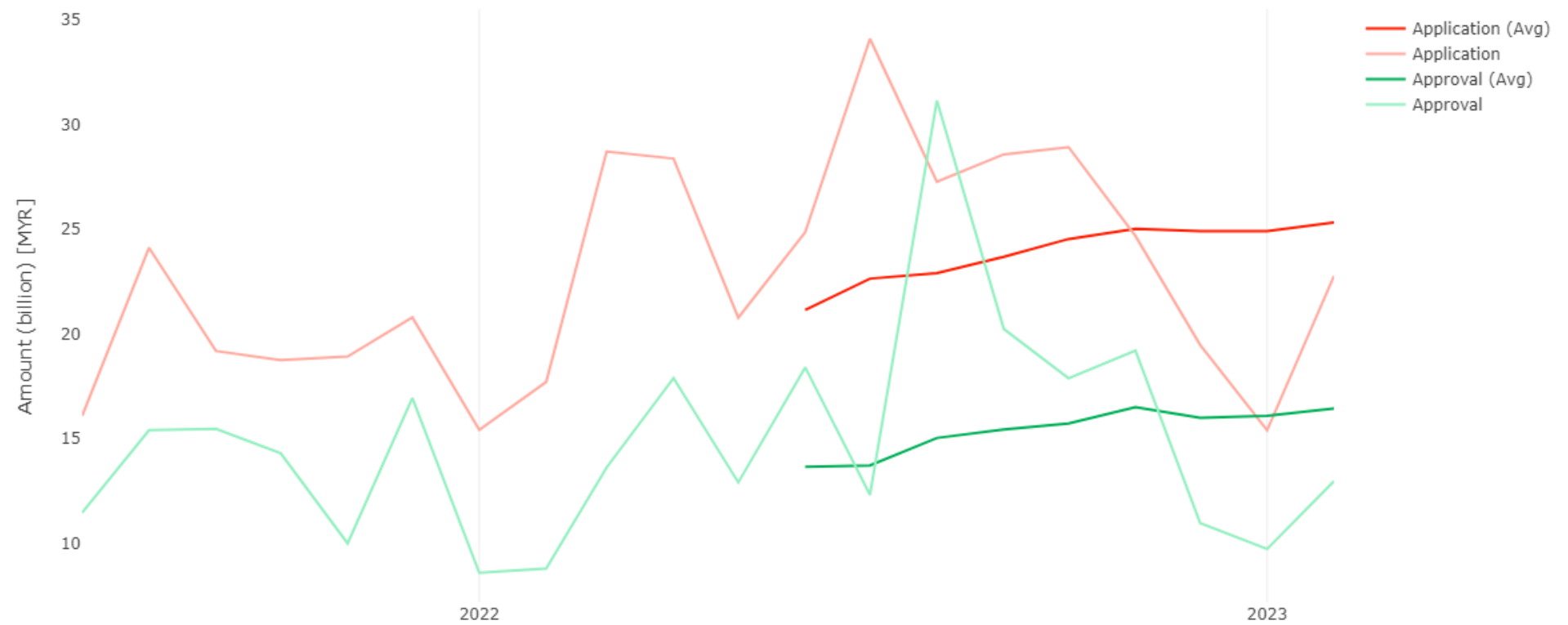
Credit cards (Rolling 12 Months Average)



Credit cards Application YoY Change is 35.19%, Approval YoY Change is 56.08%

Working Capital

Working capital (Rolling 12 Months Average)



Working capital Application YoY Change is 28.59%, Approval YoY Change is 47.46%