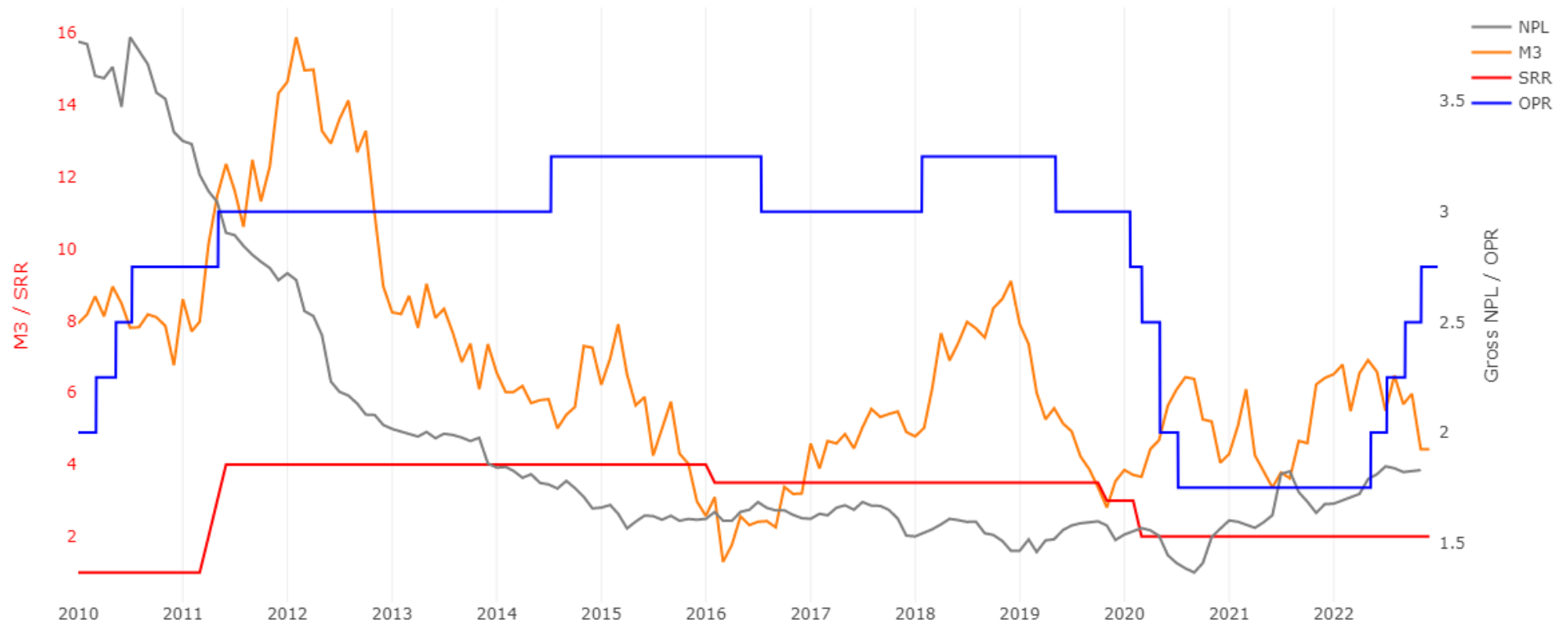


## Bank Loan Stats (January 2023 Update)

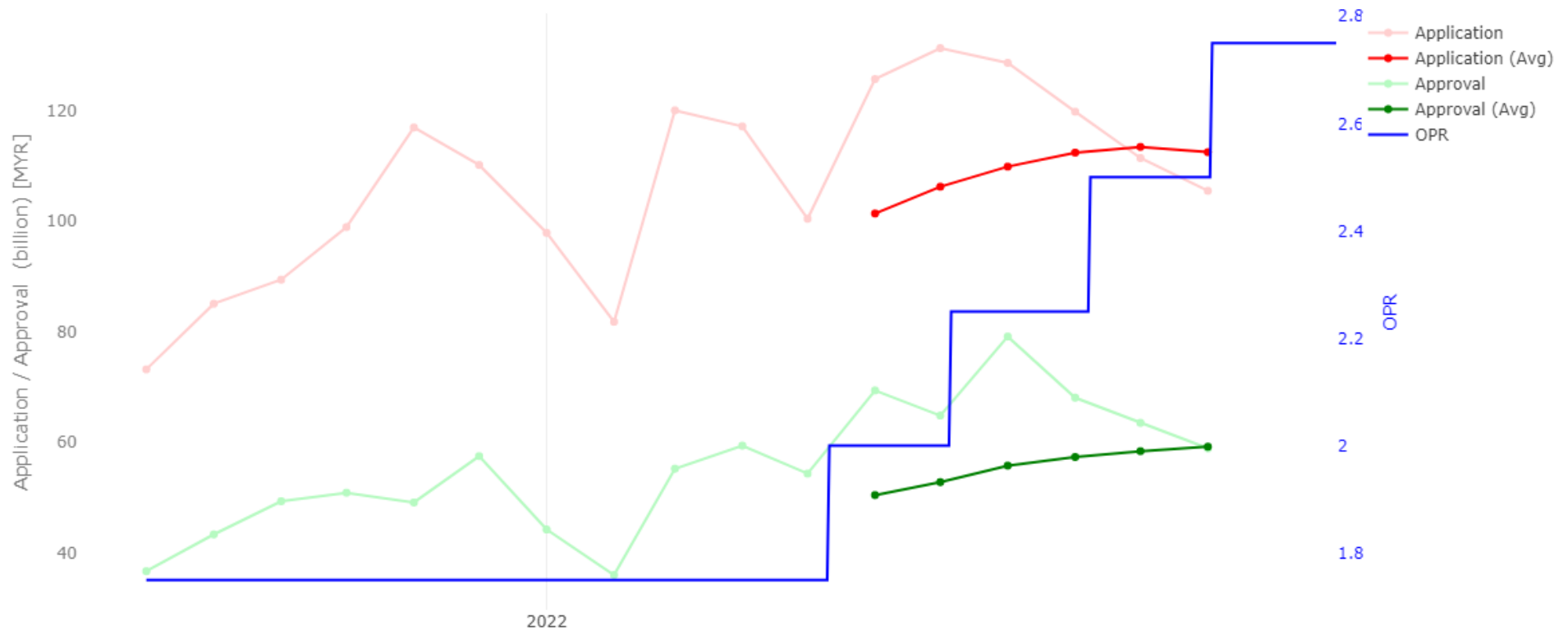
NPL



M3 YoY Growth is 4.42%. Non-performing Loan (NPL) is 1.83%, which is higher compared to last year (1.64%)

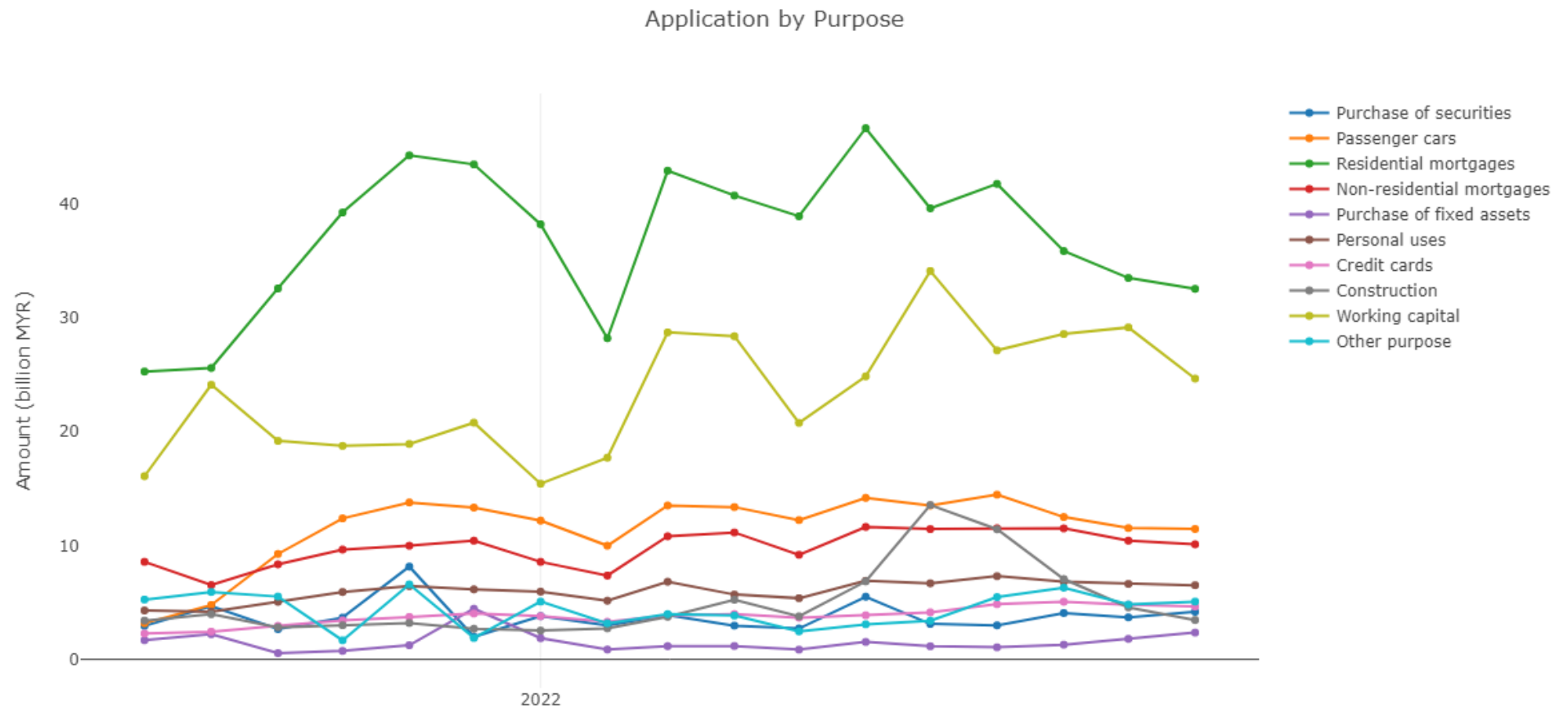
## Total Bank Loan Application and Approval

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



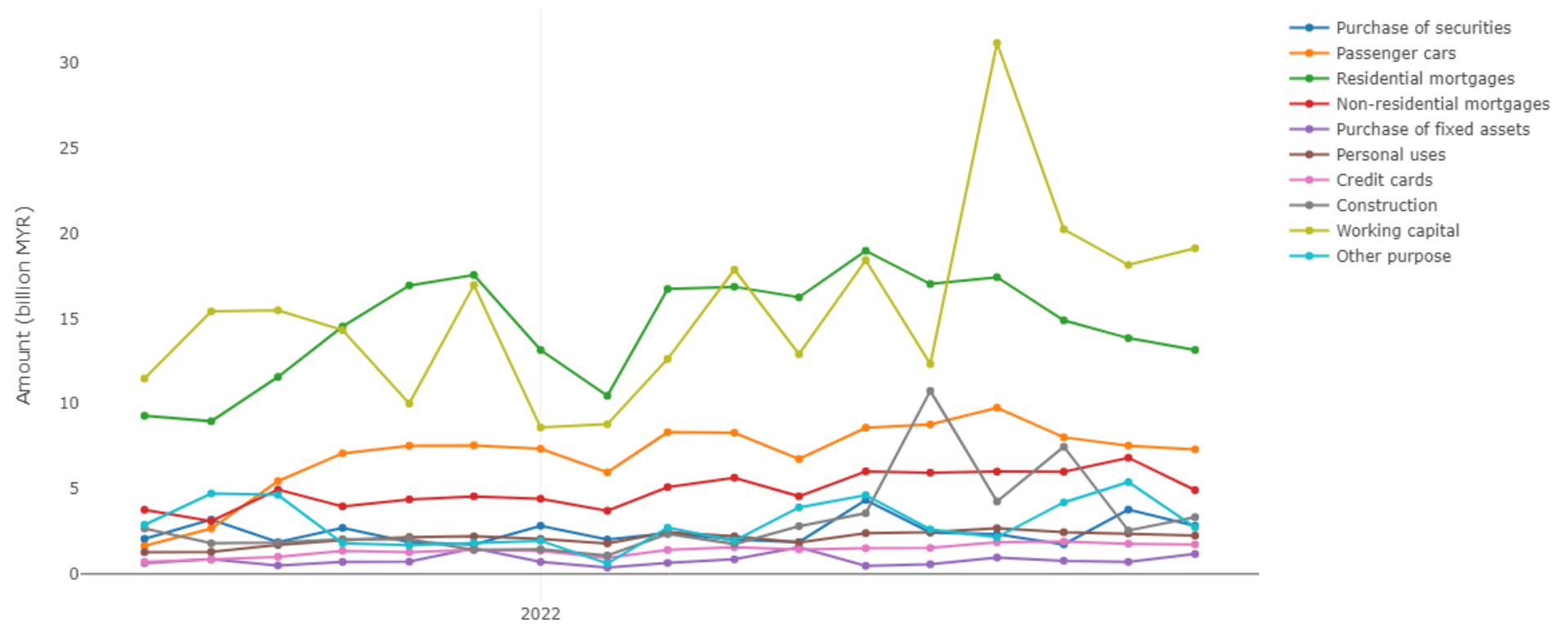
As of November 2022, Total Bank Loan Application MoM and YoY change are -5.32% and -9.79% respectively; Total Bank Loan Approval MoM and YoY change are -7.26% and 19.93% respectively.

## Loan Application by Purpose



## Loan Approval by Purpose

Approval by Purpose



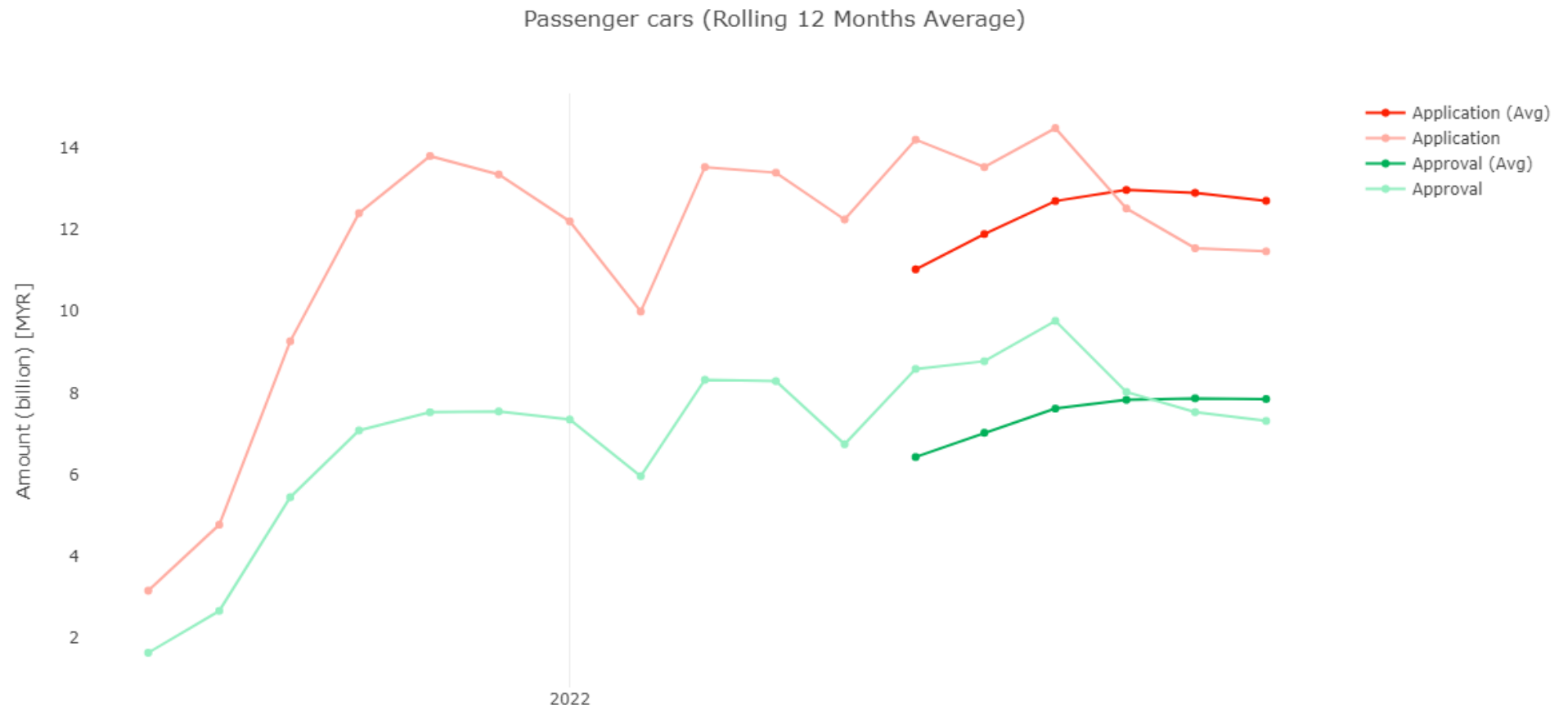
## YoY% Change in Loan Application

Purpose	Aug22-YoY	Sep22-YoY	Oct22-YoY	Nov22-YoY
Purchase of fixed assets	-52.11	137.40	142.72	89.36
Working capital	12.51	48.91	55.51	30.35
Credit cards	98.85	71.89	40.20	24.52
Construction	188.02	150.61	52.56	8.10
Personal uses	74.75	34.94	12.01	1.28
Non-residential mortgages	76.55	37.83	8.11	1.25
Passenger cars	202.82	35.03	-6.91	-16.90
Other purpose	-7.59	14.13	188.54	-22.88
Residential mortgages	63.19	10.08	-14.65	-26.48
Purchase of securities	-36.12	53.31	0.52	-48.66

## YoY% Change in Loan Approval

Purpose	Aug22-YoY	Sep22-YoY	Oct22-YoY	Nov22-YoY
Working capital	102.19	30.71	26.71	91.06
Construction	136.32	305.66	24.90	62.96
Other purpose	-54.38	-9.47	199.44	62.77
Purchase of fixed assets	12.76	55.22	0.40	62.22
Purchase of securities	-27.05	-7.16	39.70	52.12
Credit cards	120.04	87.45	30.94	35.28
Non-residential mortgages	93.45	21.23	72.01	12.40
Personal uses	106.81	44.02	20.20	4.21
Passenger cars	265.13	47.22	6.31	-2.83
Residential mortgages	94.28	28.74	-4.70	-22.35

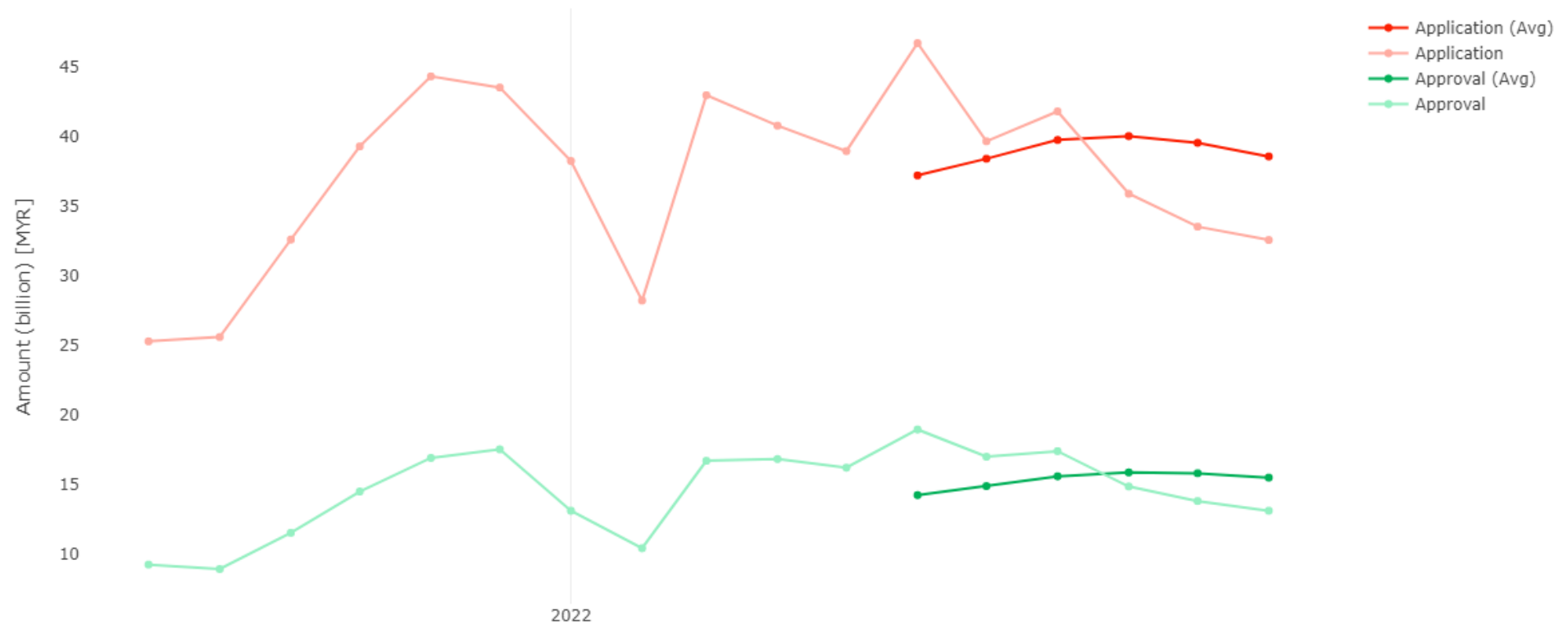
## Passenger Cars



Passenger cars Application YoY Change is -16.90%, Approval YoY Change is -2.83%

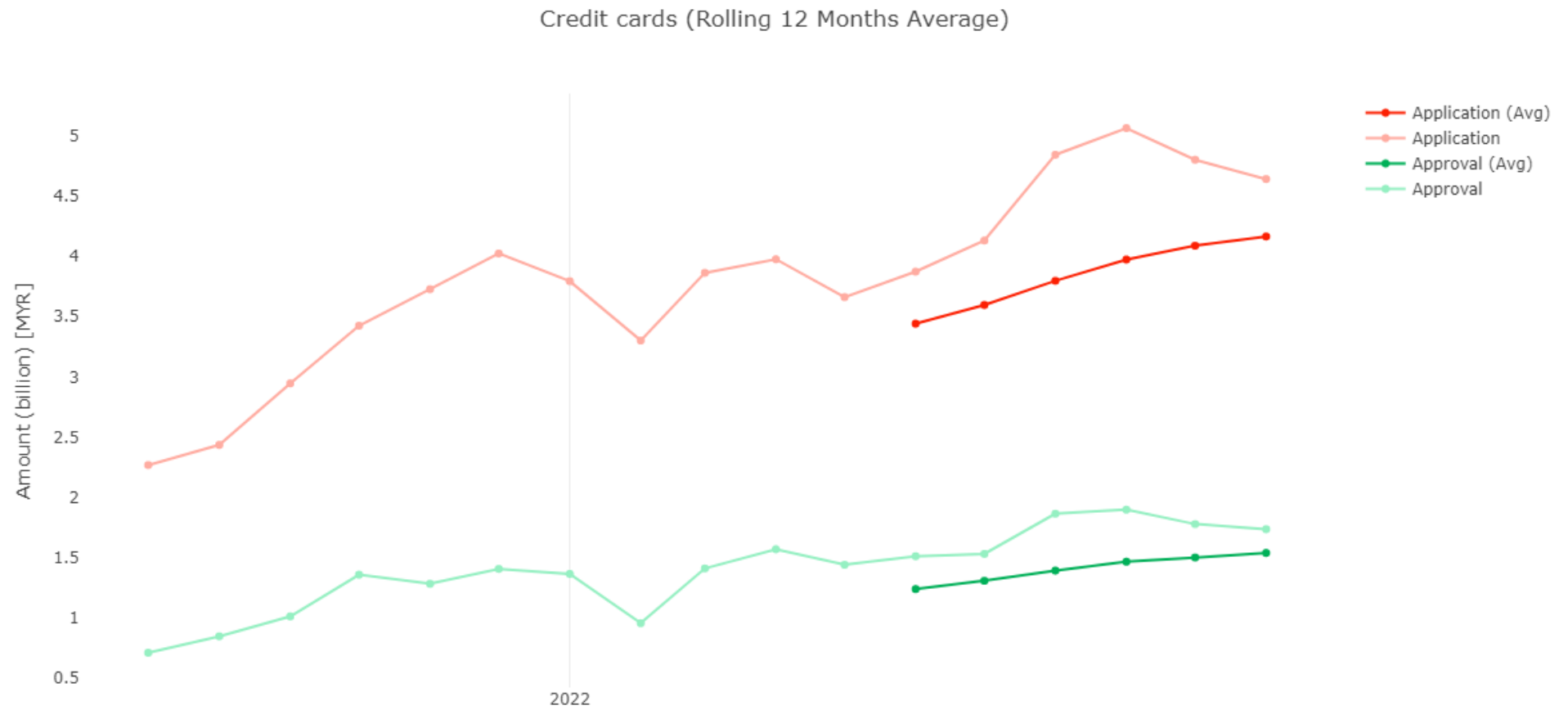
## Residential Mortgages

Residential mortgages (Rolling 12 Months Average)



Residential mortgages Application YoY Change is -26.48%, Approval YoY Change is -22.35%

## Credit cards



Credit cards Application YoY Change is 24.52%, Approval YoY Change is 35.28%



## Working Capital

Working capital (Rolling 12 Months Average)



Working capital Application YoY Change is 30.35%, Approval YoY Change is 91.06%