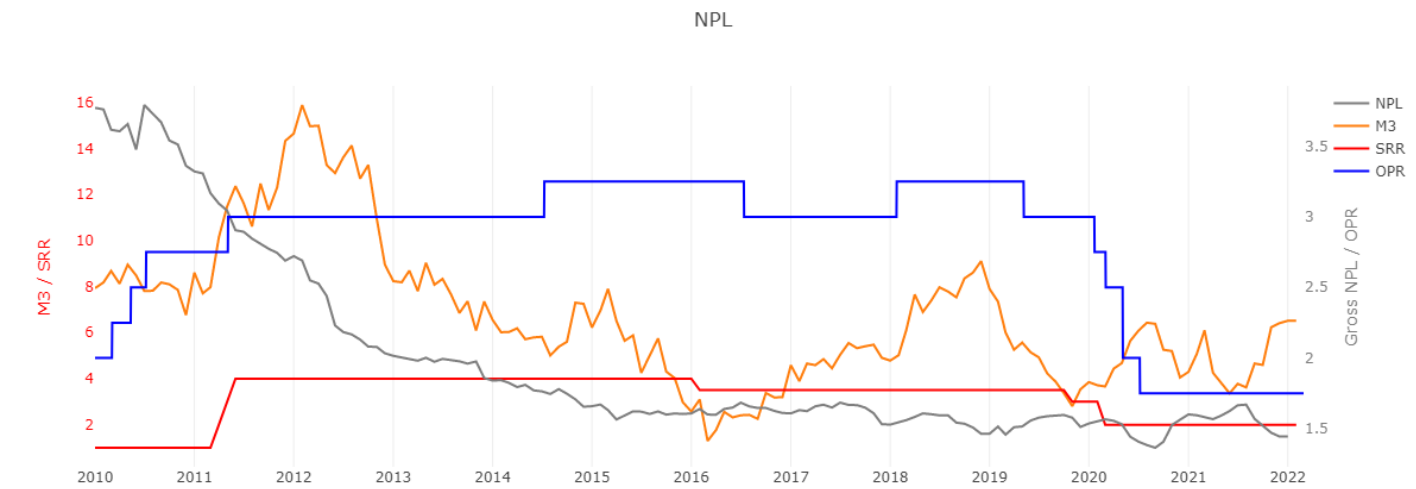
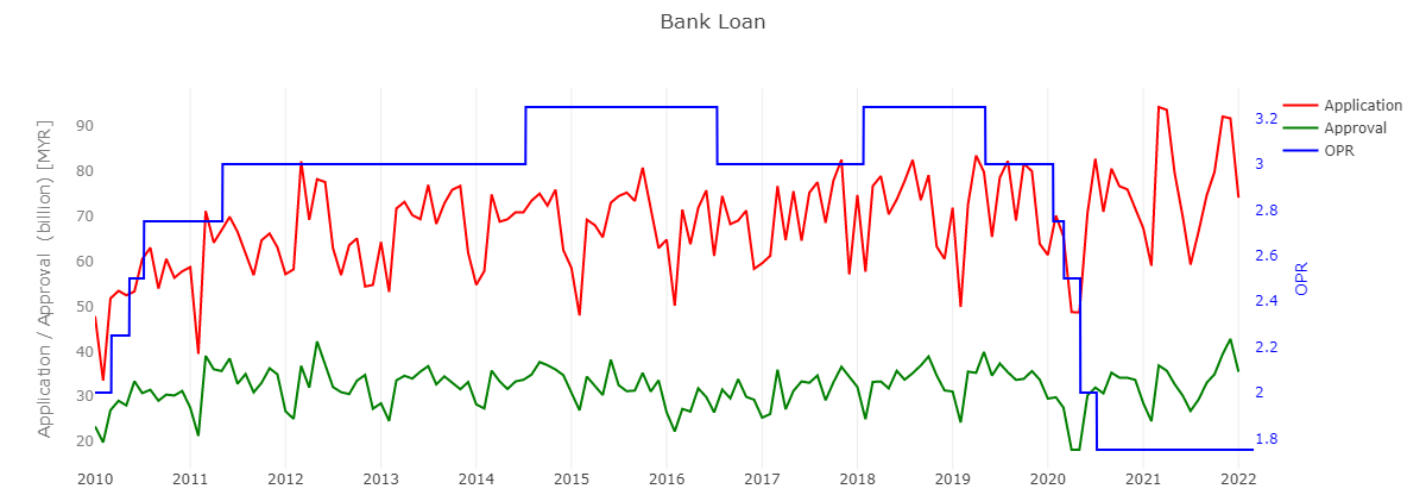


Bank Loan Stats 2022-01

Overview



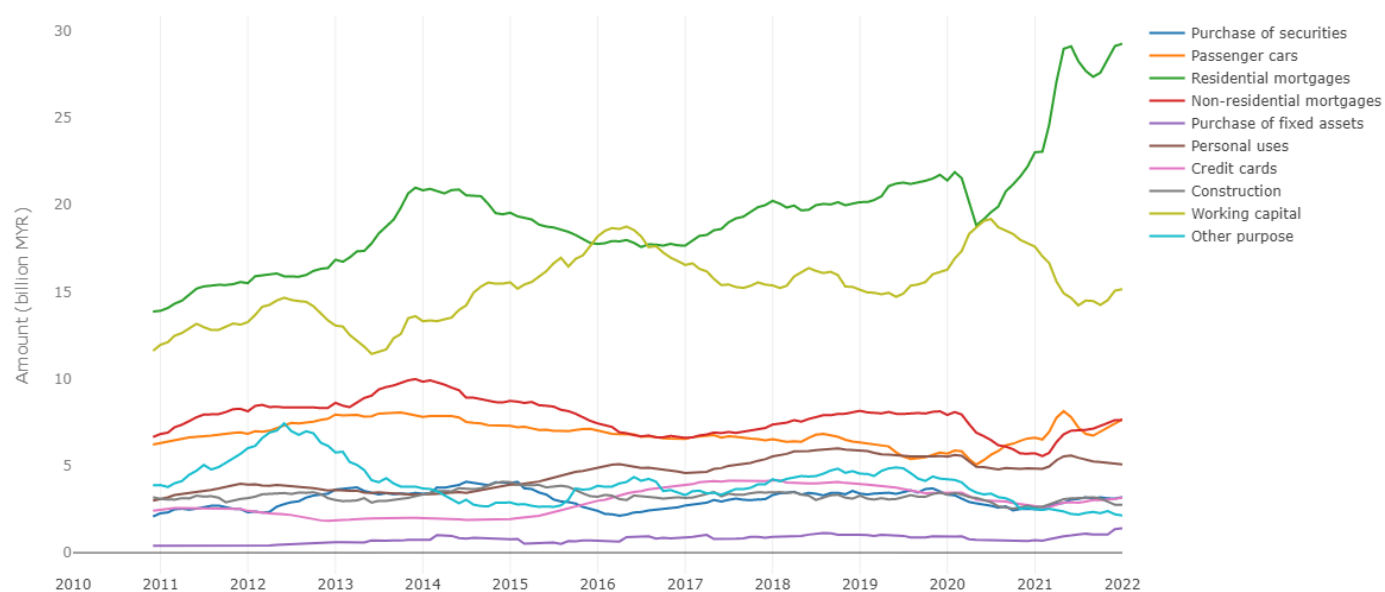
M3 is higher YoY; while Non-performing Loan (NPL) is lower YoY.



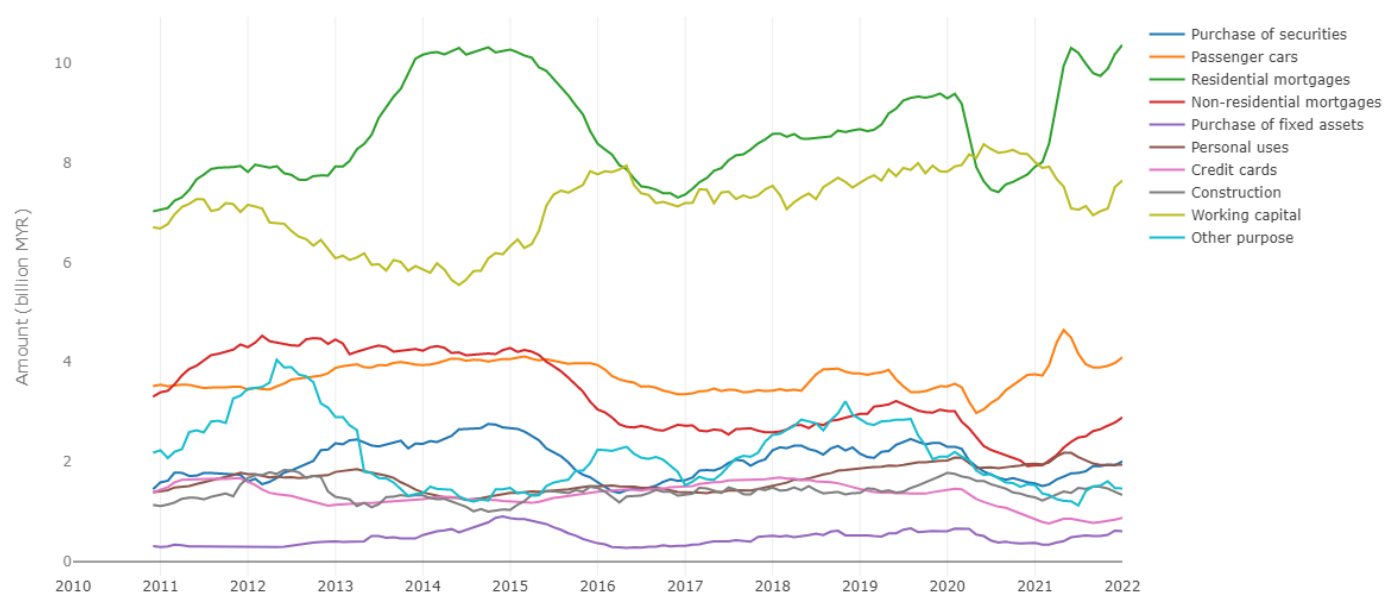
Total bank loan application and approval have increased YoY.

Loan Application and Approval by Purpose (Rolling 12 Months Average)

Application by Purpose



Approval by Purpose



Loan Application YoY%

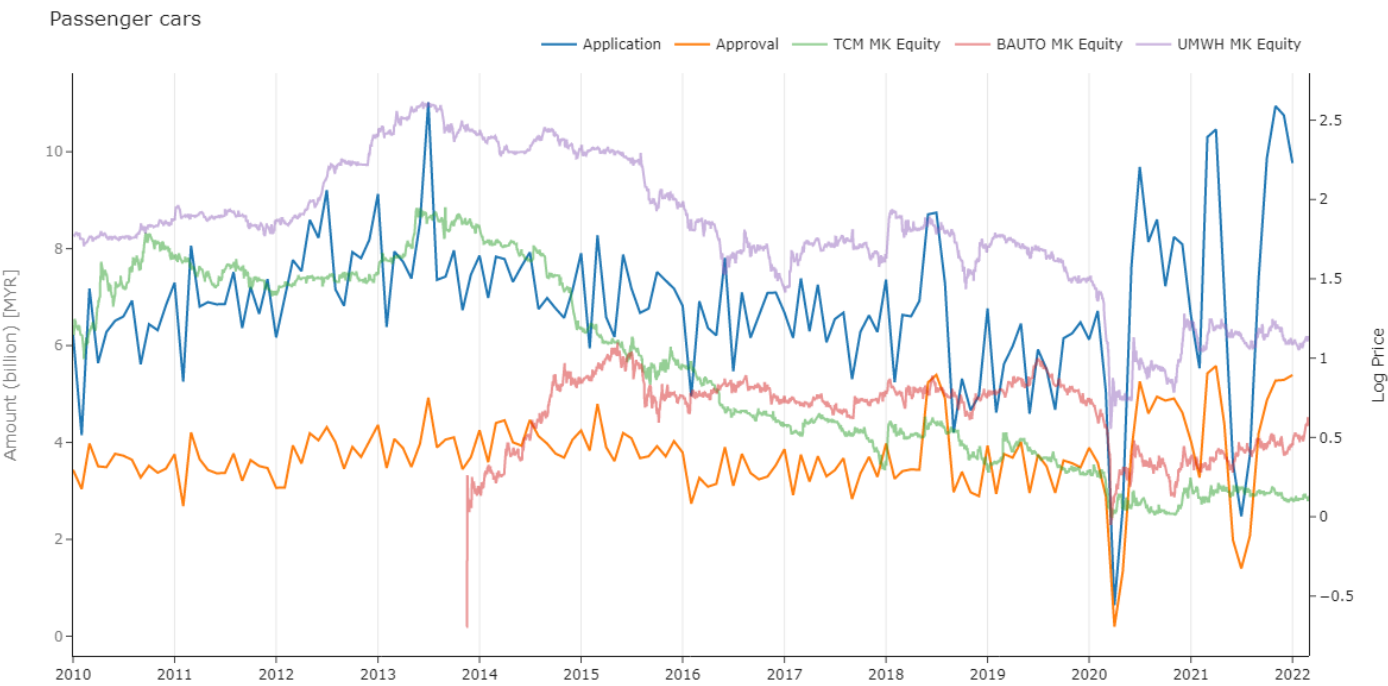
	2021Oct- YoY	2021Nov- YoY	2021Dec- YoY	2022Jan- YoY
Purchase of fixed assets	-17.030000	16.810000	577.040000	66.790000
Passenger cars	36.700000	32.770000	32.900000	47.560000
Purchase of securities	25.300000	-18.100000	-6.460000	36.870000
Credit cards	3.460000	8.600000	17.460000	29.700000
Working capital	-16.680000	22.350000	56.740000	8.080000
Residential mortgages	9.740000	36.090000	33.790000	6.450000
Construction	-24.400000	-50.830000	-47.450000	2.770000
Non-residential mortgages	24.180000	33.560000	29.820000	1.300000
Personal uses	-6.430000	-6.310000	-9.640000	-13.170000
Other purpose	-50.320000	104.540000	-73.700000	-37.410000

Loan Approval YoY%

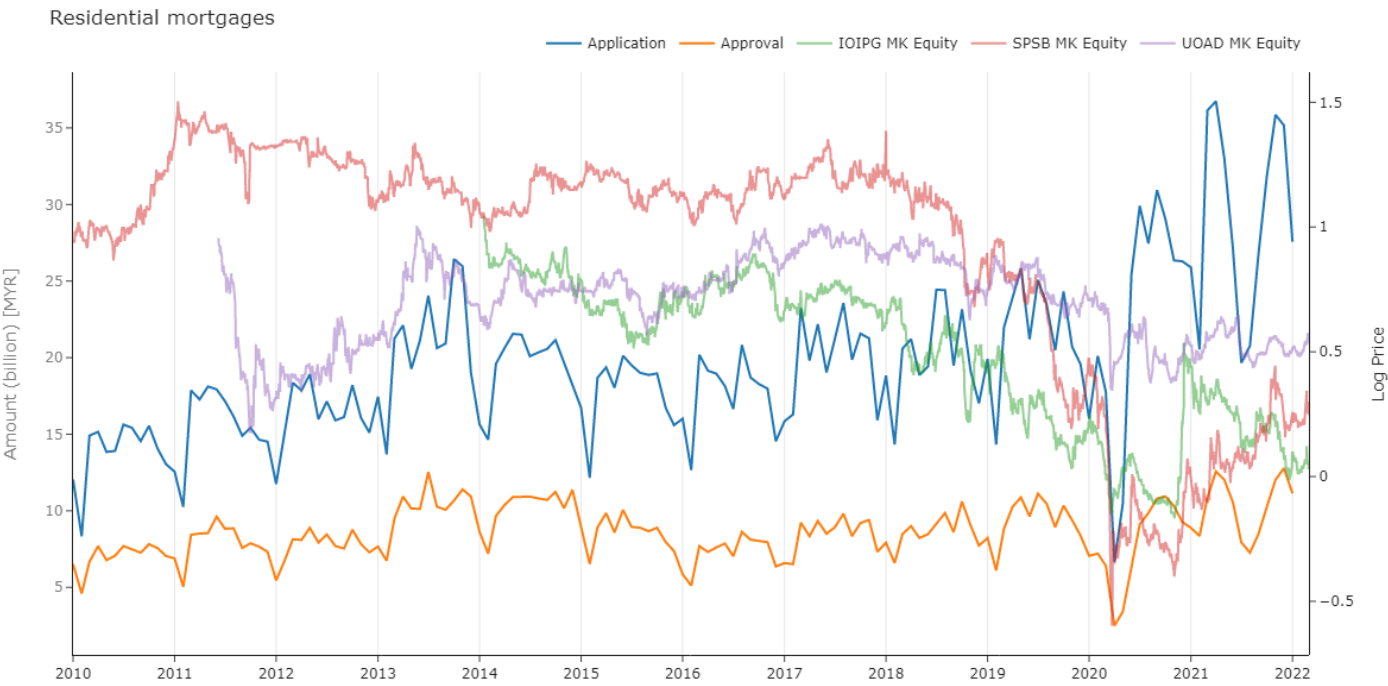
	2021Oct- YoY	2021Nov- YoY	2021Dec- YoY	2022Jan- YoY
Purchase of securities	-0.320000	16.910000	-8.670000	72.280000
Credit cards	23.880000	23.660000	36.570000	63.530000
Non-residential mortgages	18.310000	39.050000	31.620000	51.690000
Passenger cars	0.210000	7.530000	14.590000	33.940000
Working capital	12.750000	8.250000	66.410000	30.490000
Residential mortgages	-6.060000	16.660000	37.850000	25.270000
Personal uses	-14.100000	1.100000	-0.430000	3.130000
Other purpose	18.740000	74.050000	-61.700000	-7.240000
Purchase of fixed assets	-0.950000	87.790000	250.570000	-38.010000
Construction	-4.810000	-21.250000	-48.350000	-38.930000

Loan Application and Approval for Credit cards, Passenger cars, Residential mortgages and Working capital have increased consistently and significantly YoY for the past three to four months.

Top 3 Loan Purposes with Highest YoY Change



Loan application and approval seems to exhibit a positive correlation to the automotive stock prices. The relationship seems to experience a slight divergence in 2021.



Working capital

