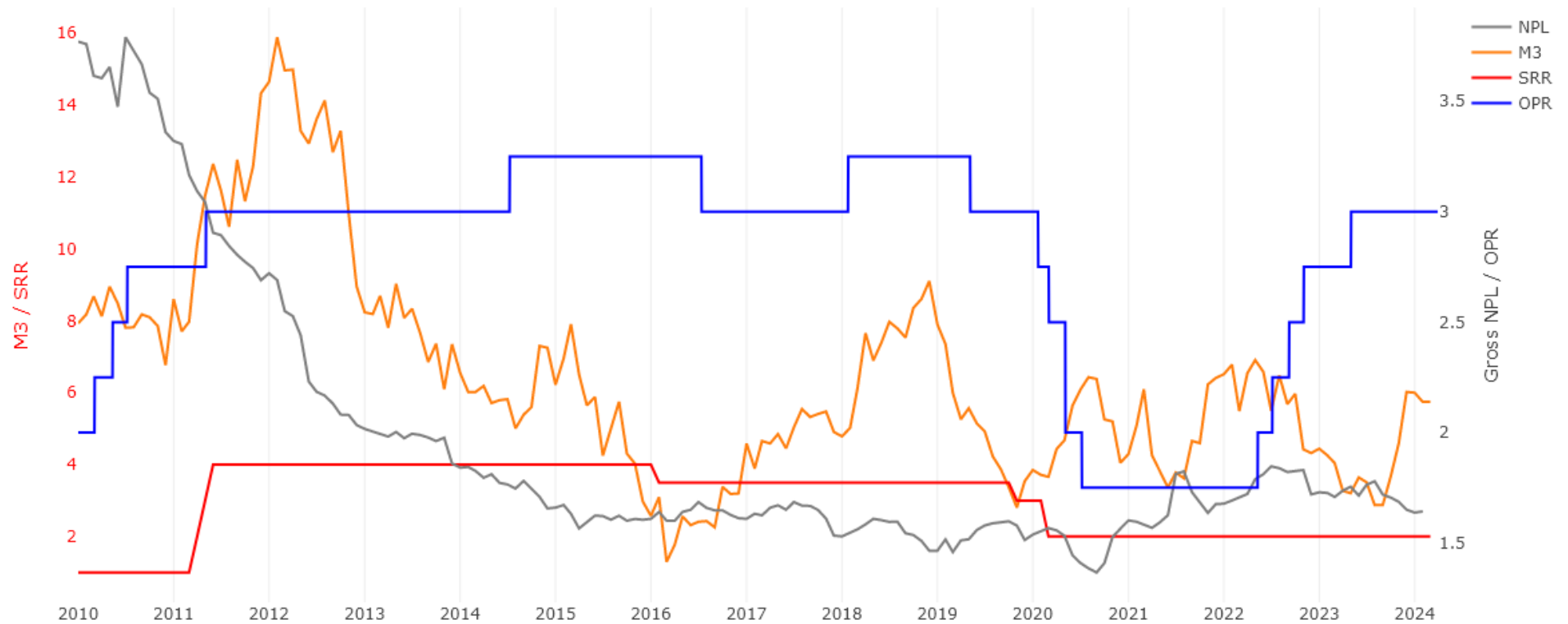


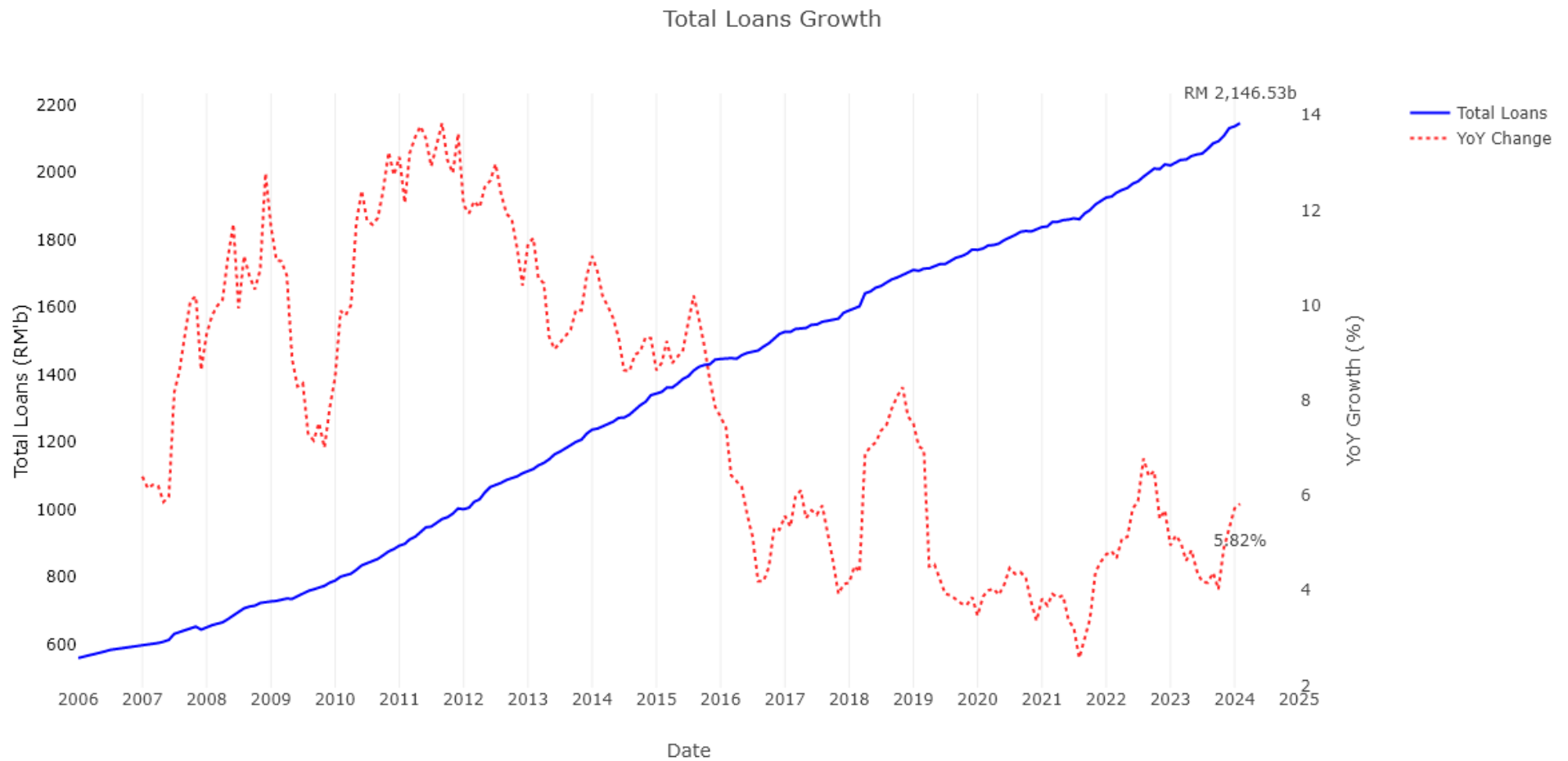
Bank Loan Stats (February 2024 Update)

NPL



M3 YoY Growth is 5.74%. Non-performing Loan (NPL) is 1.64%, which is lower compared to last year (1.73%)

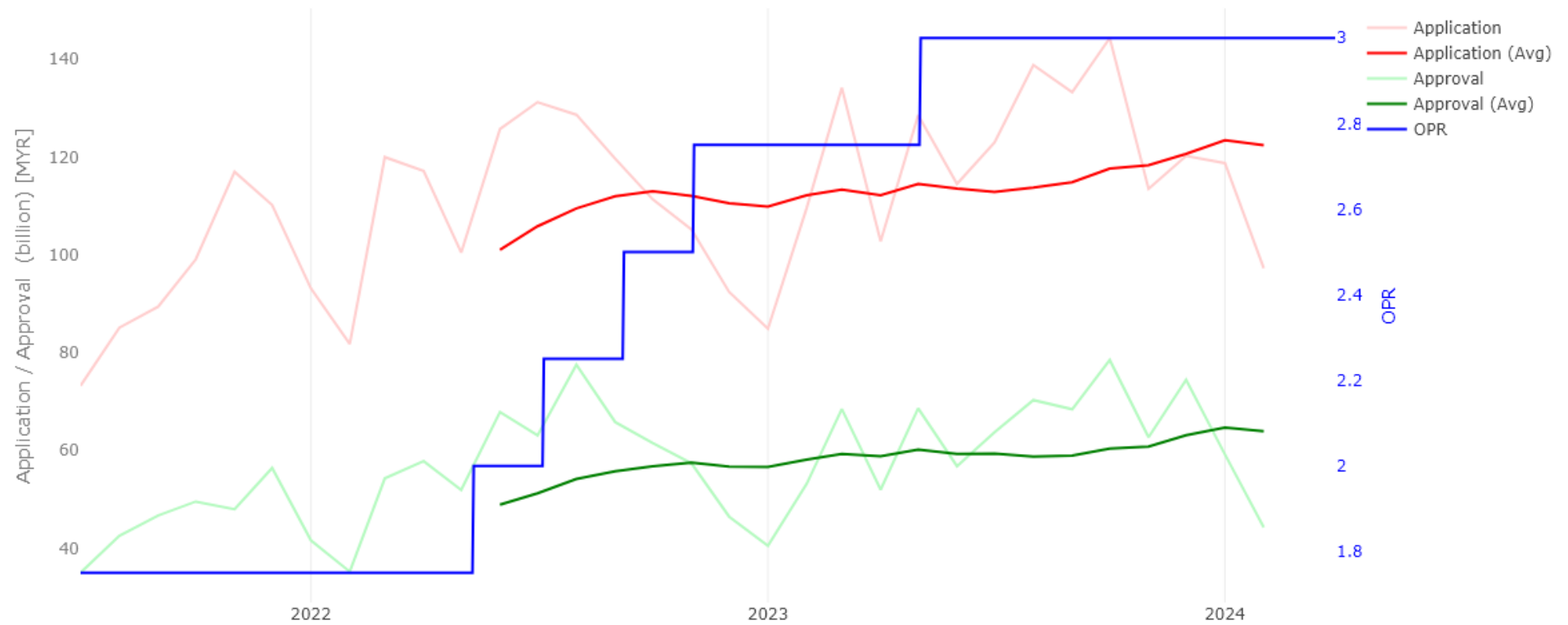
Total Loans Growth



Total Loans Growth (YoY) is 5.82%; MoM Growth is 0.45%.

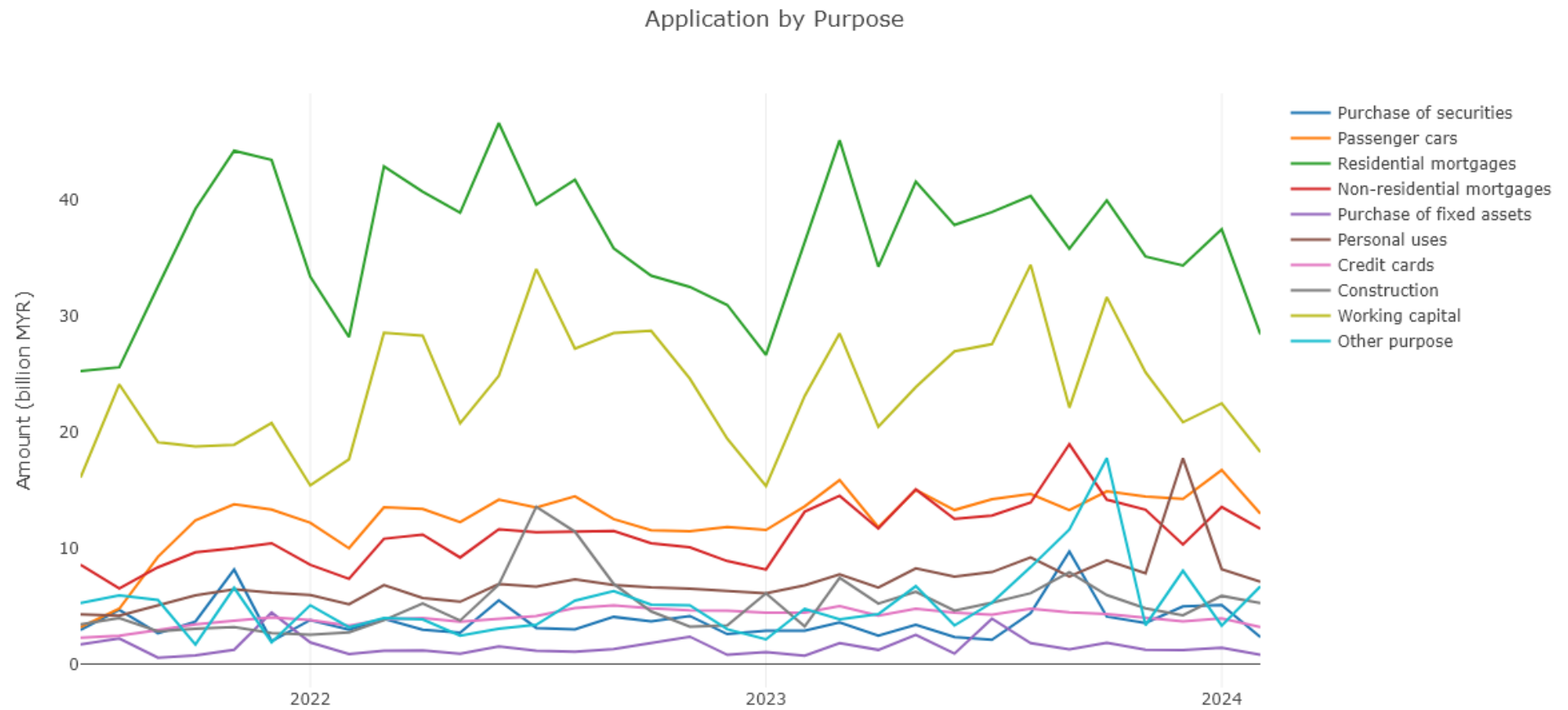
Total Bank Loan Application and Approval

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



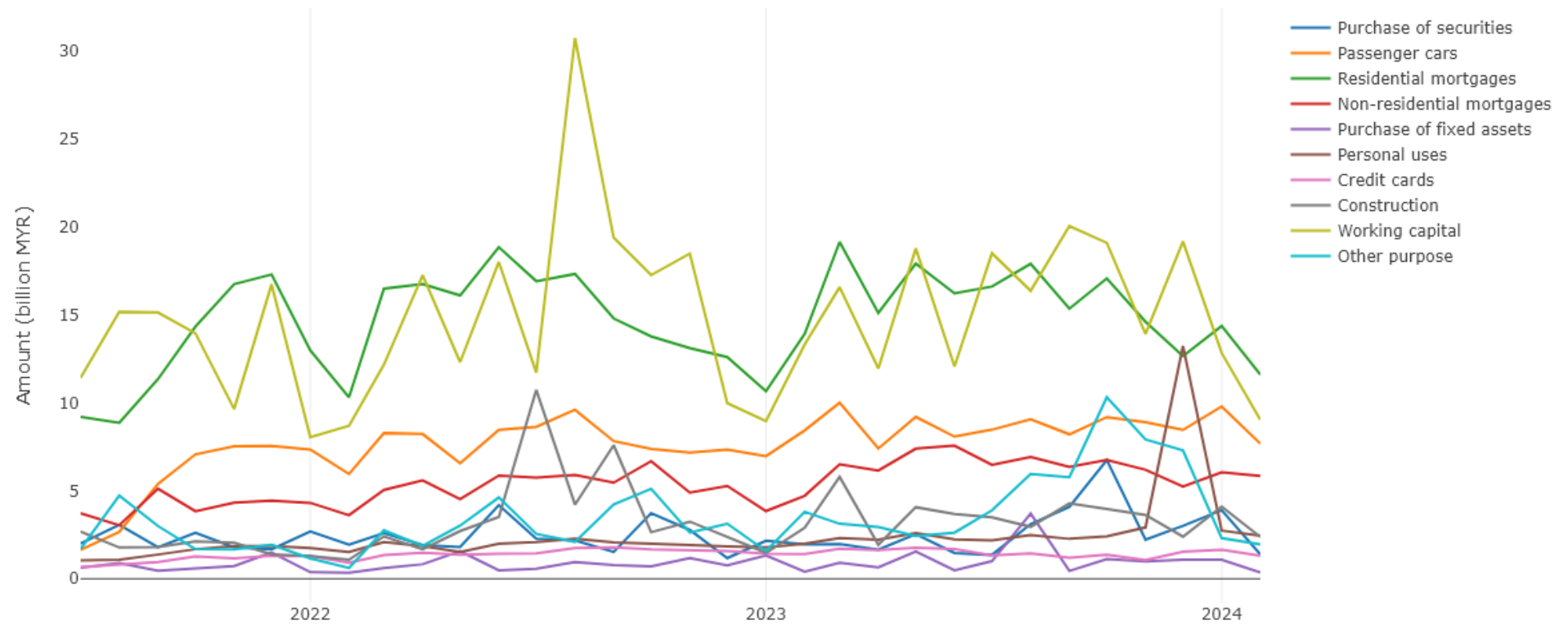
As of February 2024, Total Bank Loan Application MoM and YoY change are -18.08% and -11.26% respectively; Total Bank Loan Approval MoM and YoY change are -25.20% and -16.77% respectively.

Loan Application by Purpose



Loan Approval by Purpose

Approval by Purpose



YoY% Change in Loan Application

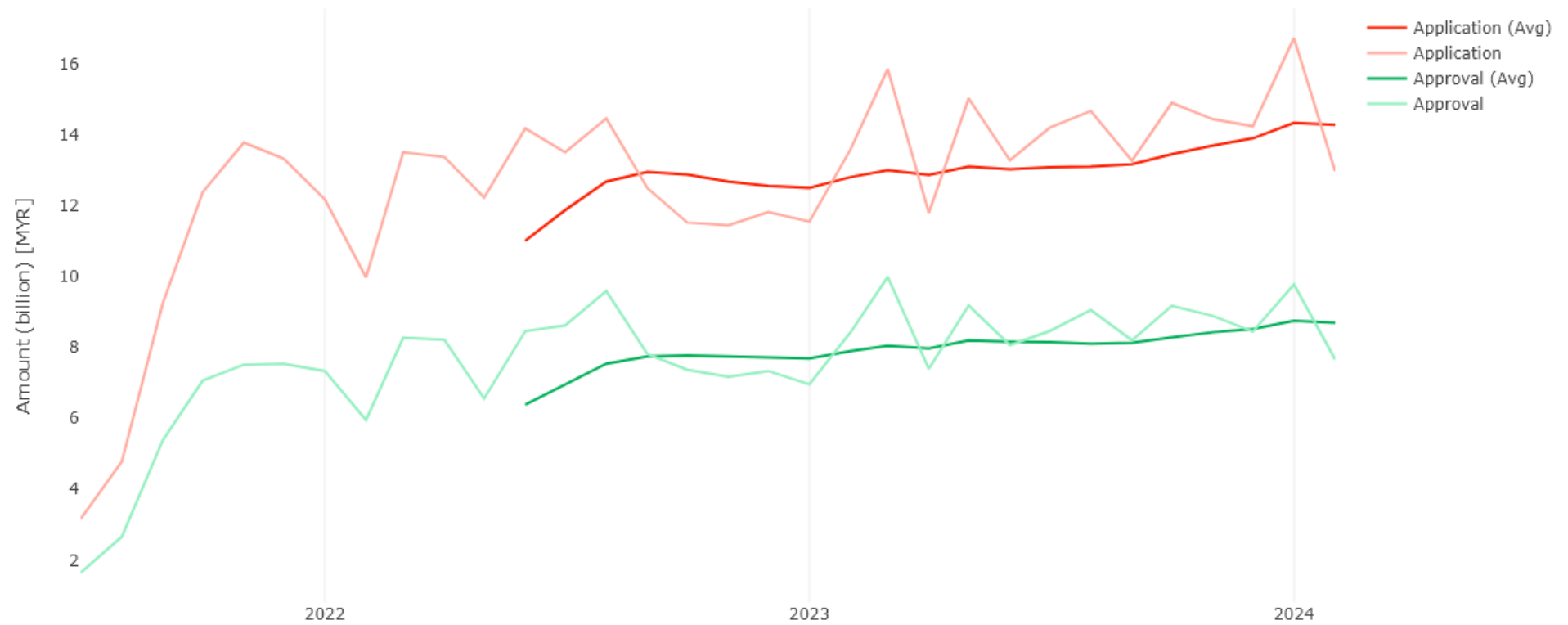
Purpose	Nov23-YoY	Dec23-YoY	Jan24-YoY	Feb24-YoY
Construction	49.23	26.20	-3.58	62.80
Other purpose	-33.94	168.60	56.10	40.61
Purchase of fixed assets	-48.03	53.24	36.55	8.83
Personal uses	20.07	182.03	33.97	4.46
Passenger cars	26.15	20.49	44.80	-4.49
Non-residential mortgages	32.12	16.05	66.09	-11.07
Purchase of securities	-14.78	92.98	77.19	-18.71
Working capital	2.20	7.32	46.51	-20.92
Residential mortgages	8.06	10.98	40.56	-21.74
Credit cards	-12.87	-19.92	-11.58	-28.01

YoY% Change in Loan Approval

Purpose	Nov23-YoY	Dec23-YoY	Jan24-YoY	Feb24-YoY
Non-residential mortgages	26.56	-0.64	57.03	23.79
Personal uses	53.94	619.22	53.30	23.16
Credit cards	-33.55	-2.71	16.21	-6.72
Passenger cars	23.99	15.20	40.50	-9.03
Purchase of fixed assets	-15.60	42.83	-18.49	-13.22
Residential mortgages	11.40	0.46	34.80	-16.65
Construction	11.63	0.77	177.28	-18.05
Purchase of securities	-19.79	154.76	81.00	-29.18
Working capital	-24.70	92.10	43.11	-32.10
Other purpose	201.37	132.74	46.88	-48.64

Passenger Cars

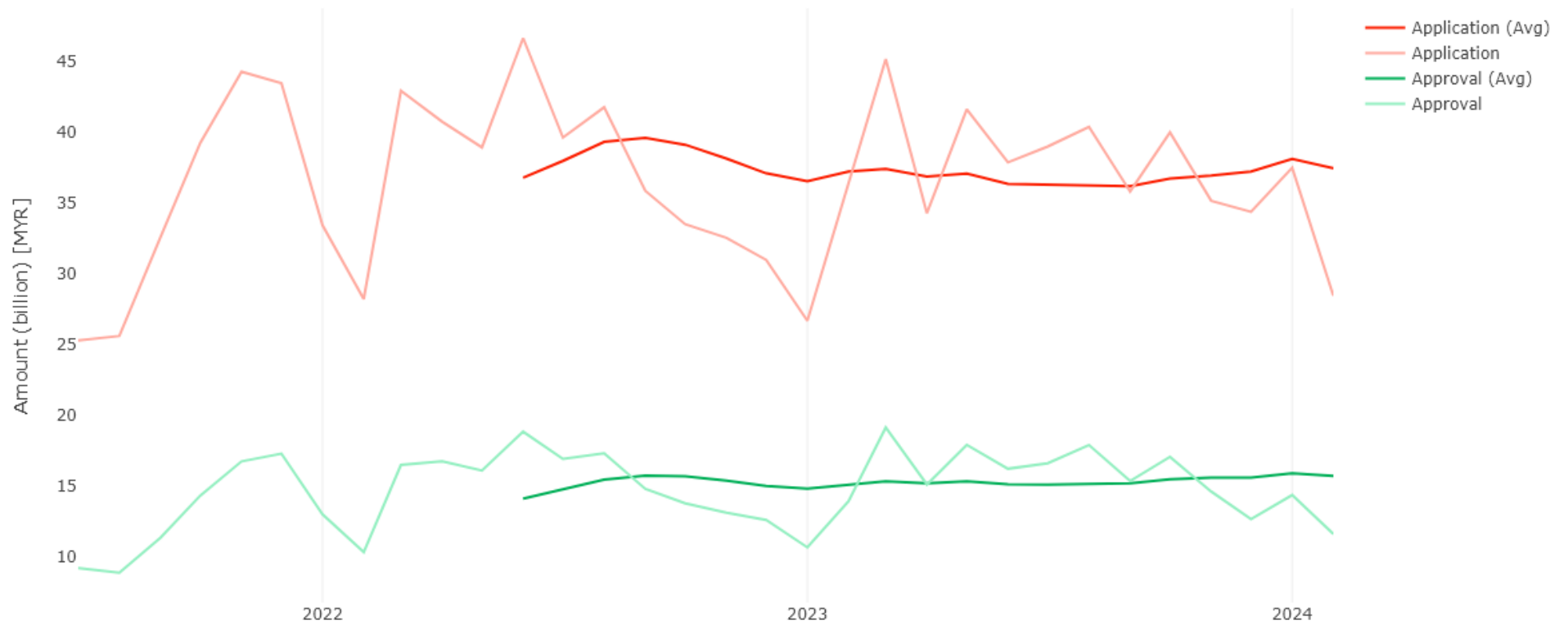
Passenger cars (Rolling 12 Months Average)



Passenger cars Application YoY Change is -4.49%, Approval YoY Change is -9.03%

Residential Mortgages

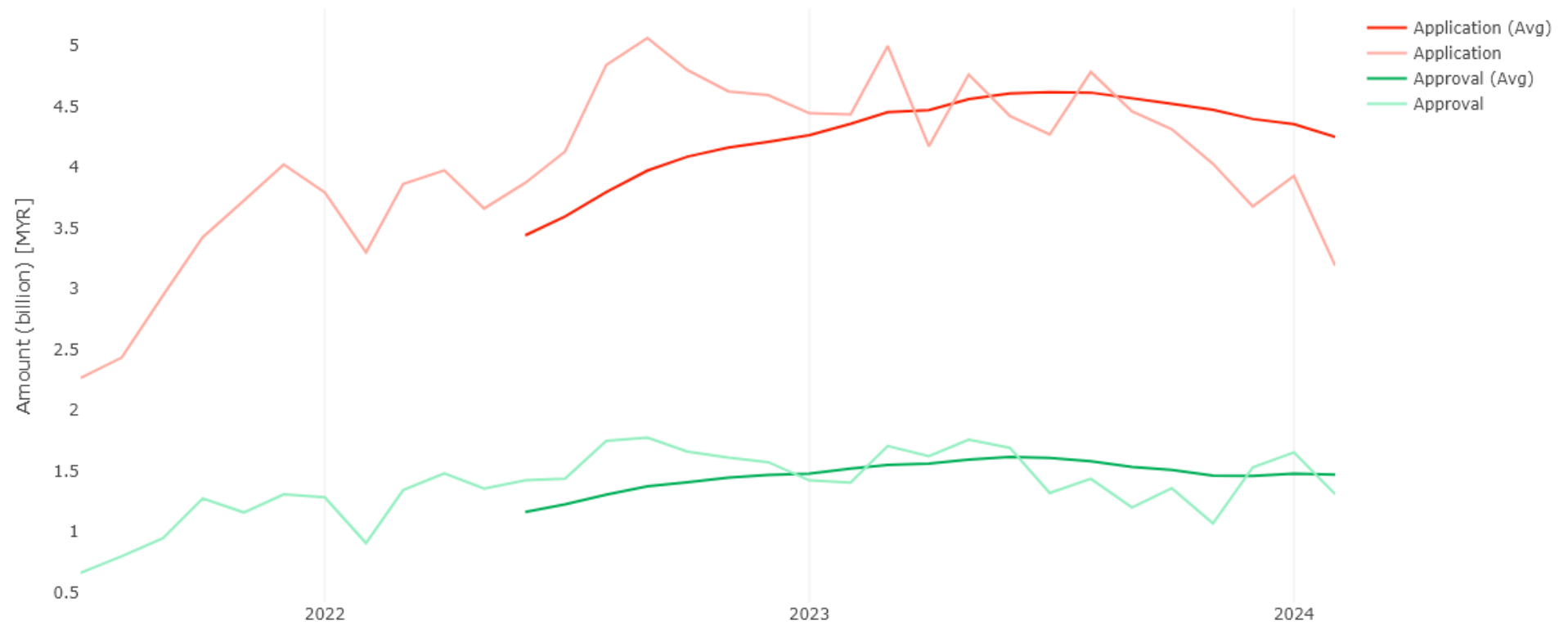
Residential mortgages (Rolling 12 Months Average)



Residential mortgages Application YoY Change is -21.74%, Approval YoY Change is -16.65%

Credit cards

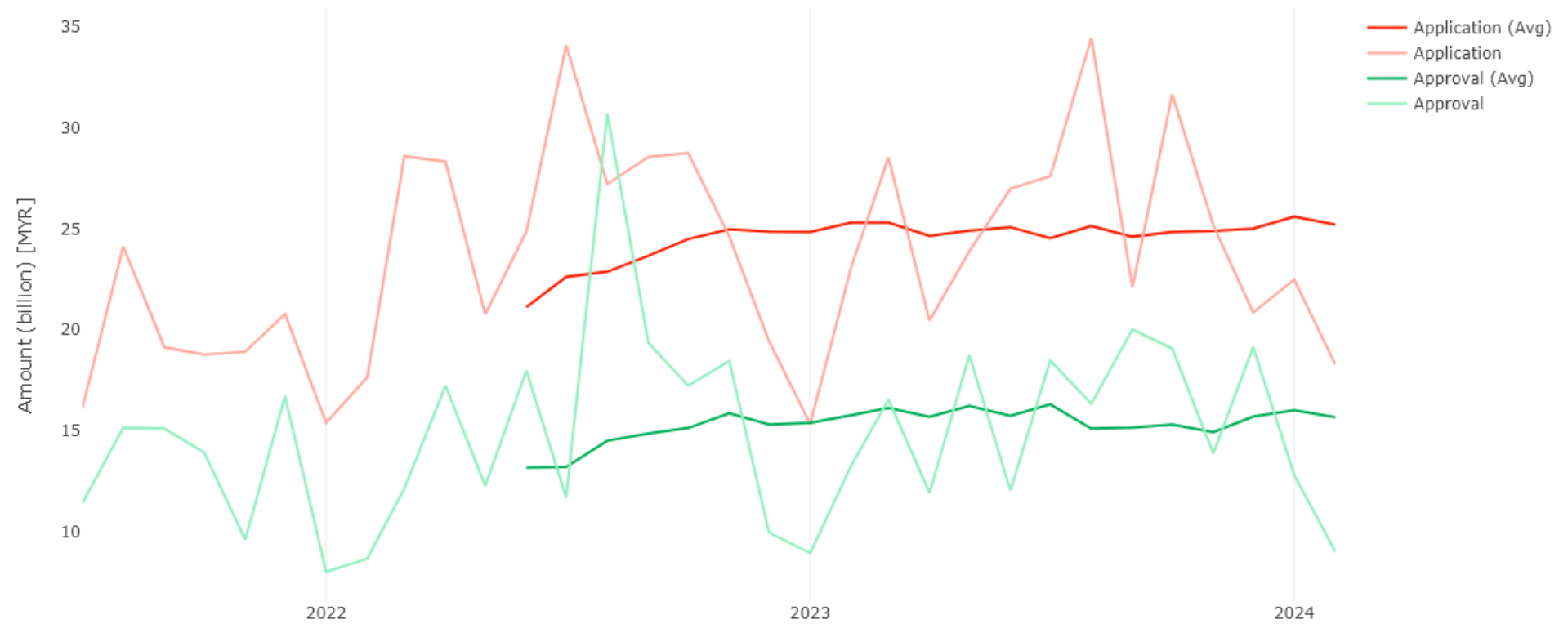
Credit cards (Rolling 12 Months Average)



Credit cards Application YoY Change is -28.01%, Approval YoY Change is -6.72%

Working Capital

Working capital (Rolling 12 Months Average)



Working capital Application YoY Change is -20.92%, Approval YoY Change is -32.10%