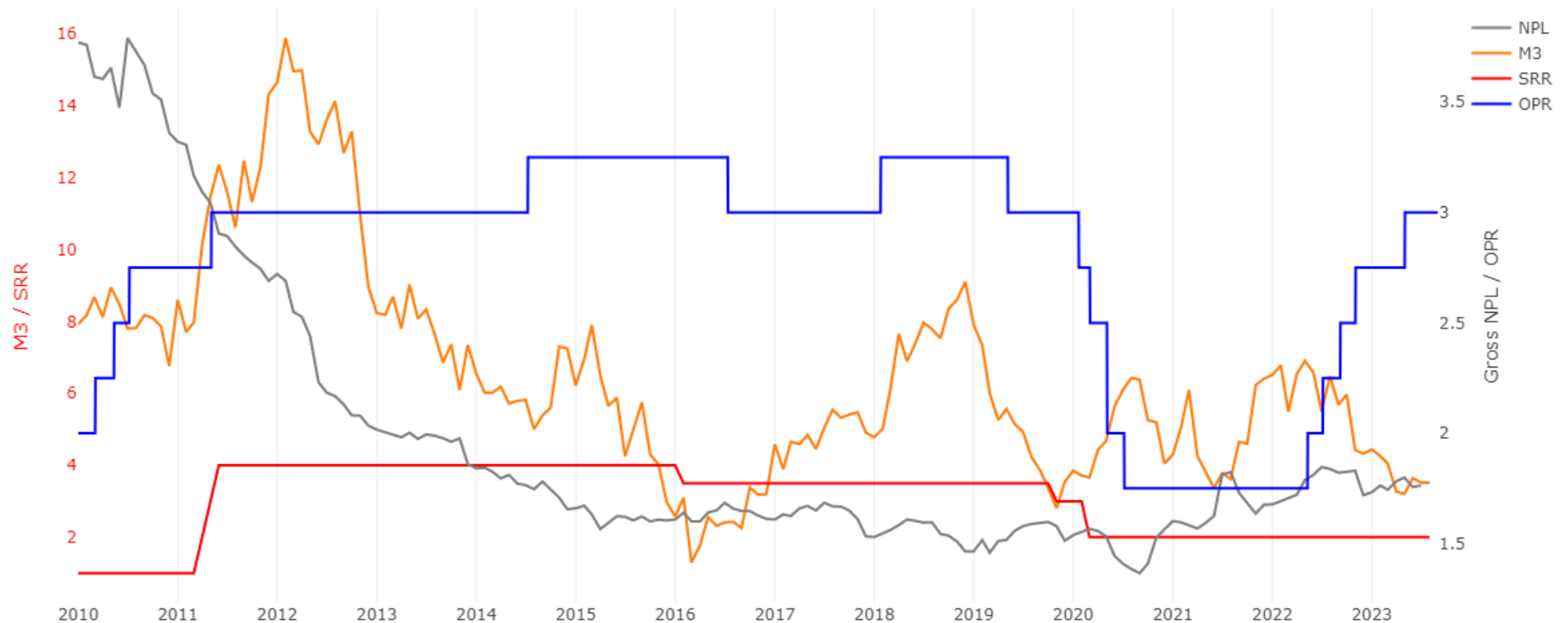


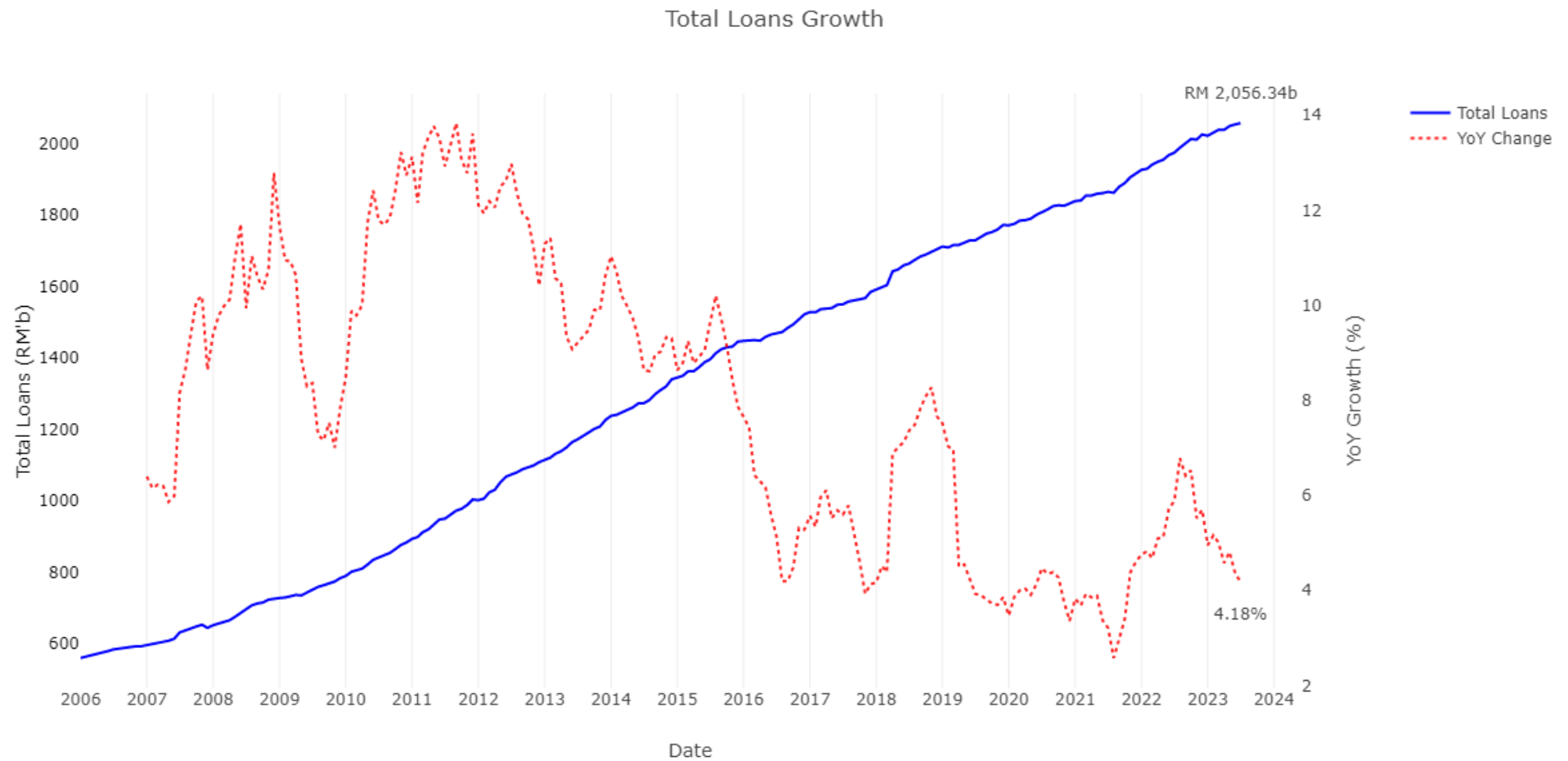
Bank Loan Stats (July 2023 Update)

NPL



M3 YoY Growth is 3.52%. Non-performing Loan (NPL) is 1.76%, which is lower compared to last year (1.85%)

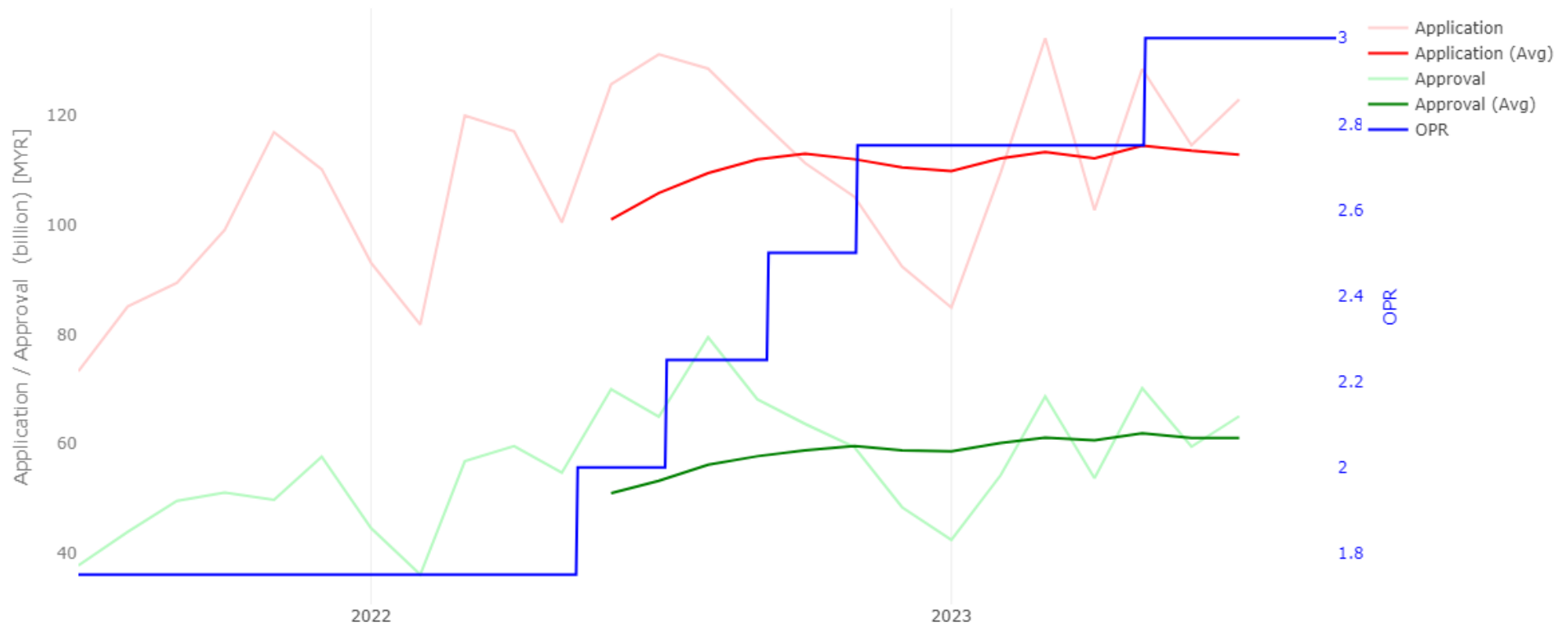
Total Loans Growth



Total Loans Growth (YoY) is 4.18%; MoM Growth is 0.17%.

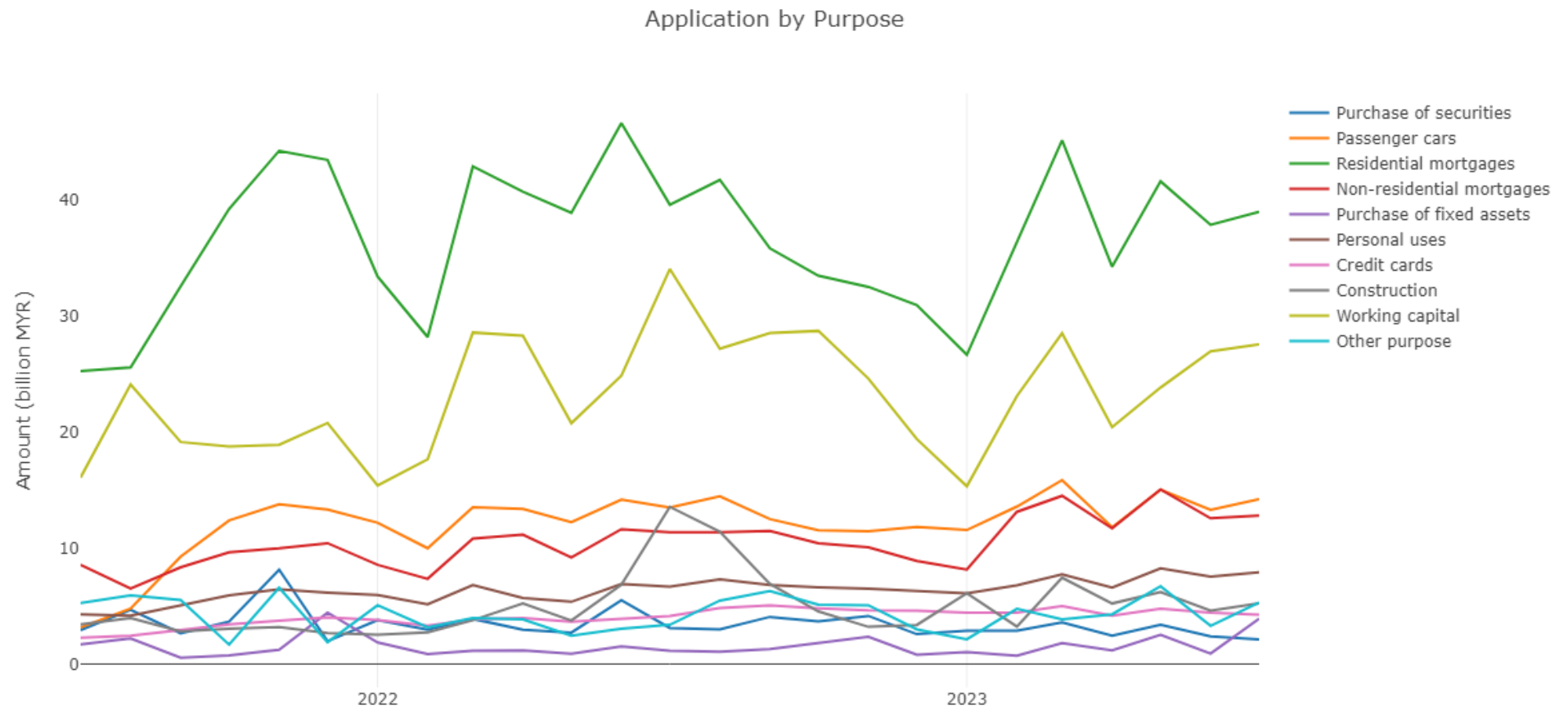
Total Bank Loan Application and Approval

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

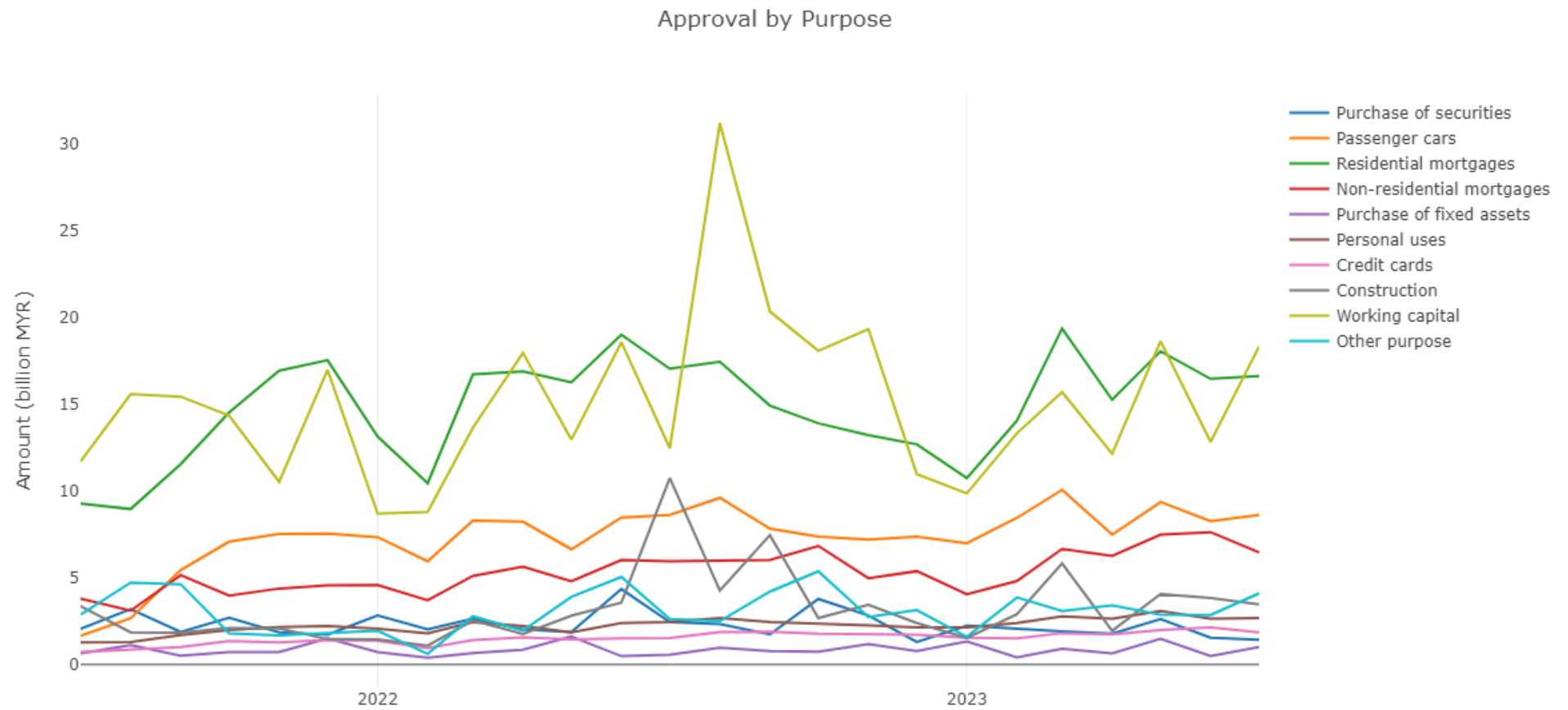


As of July 2023, Total Bank Loan Application MoM and YoY change are 7.31% and -6.29% respectively; Total Bank Loan Approval MoM and YoY change are 9.38% and 0.18% respectively.

Loan Application by Purpose



Loan Approval by Purpose



YoY% Change in Loan Application

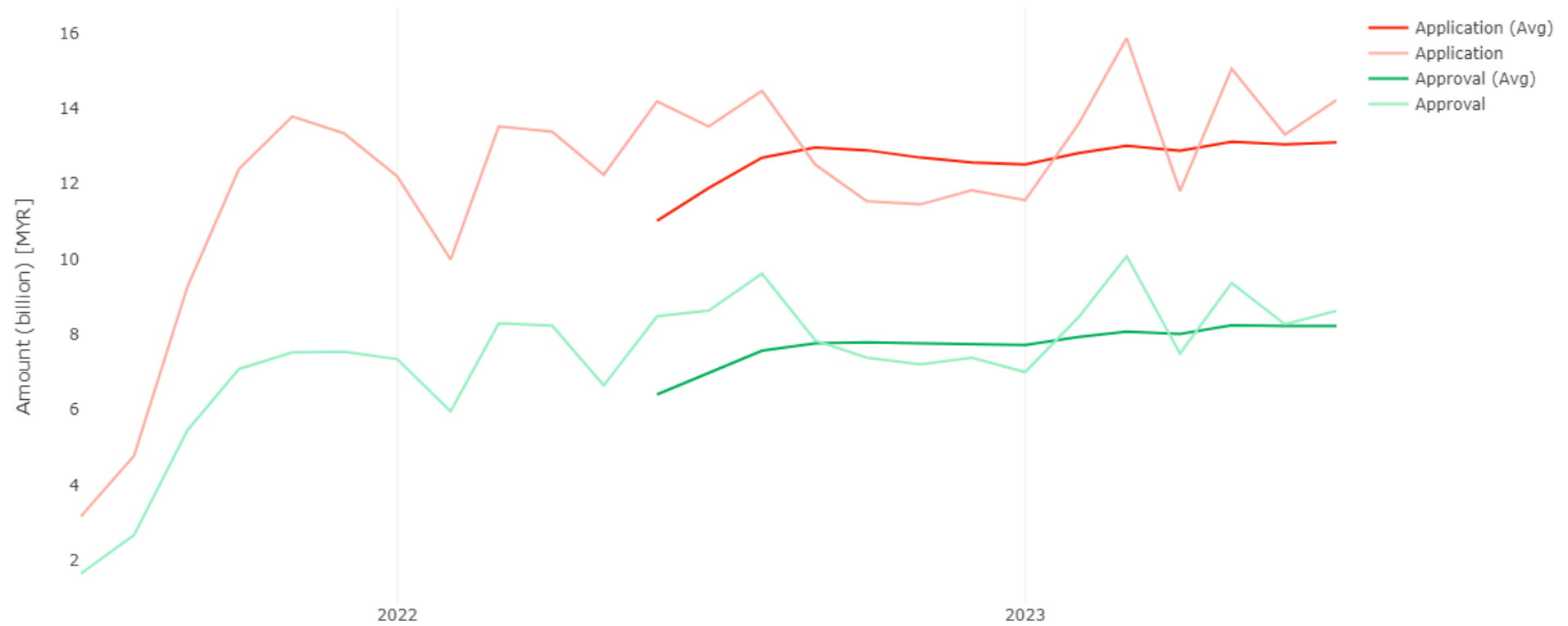
Purpose	Apr23-YoY	May23-YoY	Jun23-YoY	Jul23-YoY
Purchase of fixed assets	1.98	186.69	-40.98	241.36
Other purpose	11.68	174.02	7.60	56.33
Personal uses	15.78	53.64	9.15	18.58
Non-residential mortgages	4.83	64.00	8.10	12.53
Passenger cars	-11.77	22.99	-6.24	5.19
Credit cards	4.98	30.11	14.25	3.41
Residential mortgages	-15.88	6.97	-18.80	-1.57
Working capital	-27.86	14.83	8.44	-19.08
Purchase of securities	-17.51	24.90	-56.56	-31.78
Construction	-0.23	65.49	-32.68	-61.39

YoY% Change in Loan Approval

Purpose	Apr23-YoY	May23-YoY	Jun23-YoY	Jul23-YoY
Purchase of fixed assets	-24.55	-9.09	0.69	78.01
Other purpose	74.03	-26.50	-43.48	56.90
Working capital	-32.34	43.76	-30.90	46.98
Credit cards	11.08	38.31	42.18	21.30
Personal uses	19.39	66.39	10.38	9.29
Non-residential mortgages	10.89	55.64	26.78	8.83
Passenger cars	-9.00	40.91	-2.50	-0.10
Residential mortgages	-9.69	11.06	-13.42	-2.45
Purchase of securities	-12.15	39.26	-64.56	-41.44
Construction	10.55	44.84	7.55	-67.77

Passenger Cars

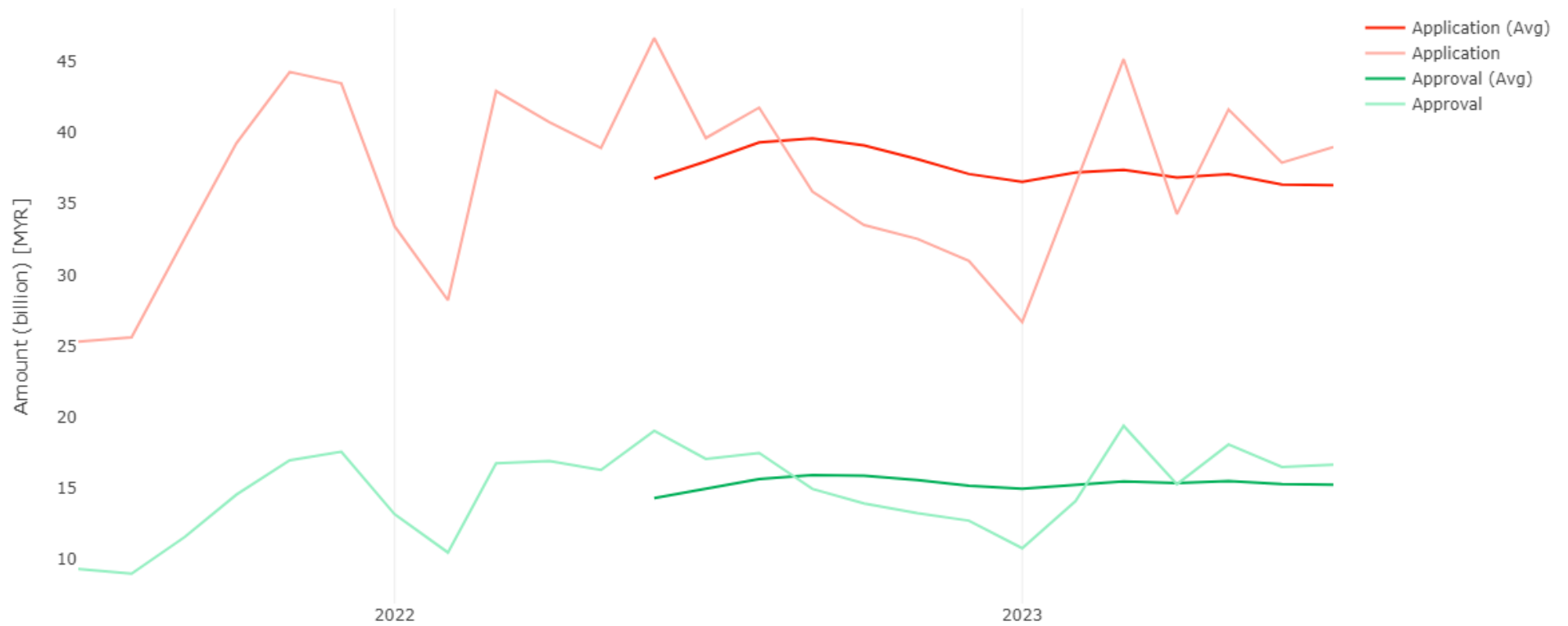
Passenger cars (Rolling 12 Months Average)



Passenger cars Application YoY Change is 5.19%, Approval YoY Change is -0.10%

Residential Mortgages

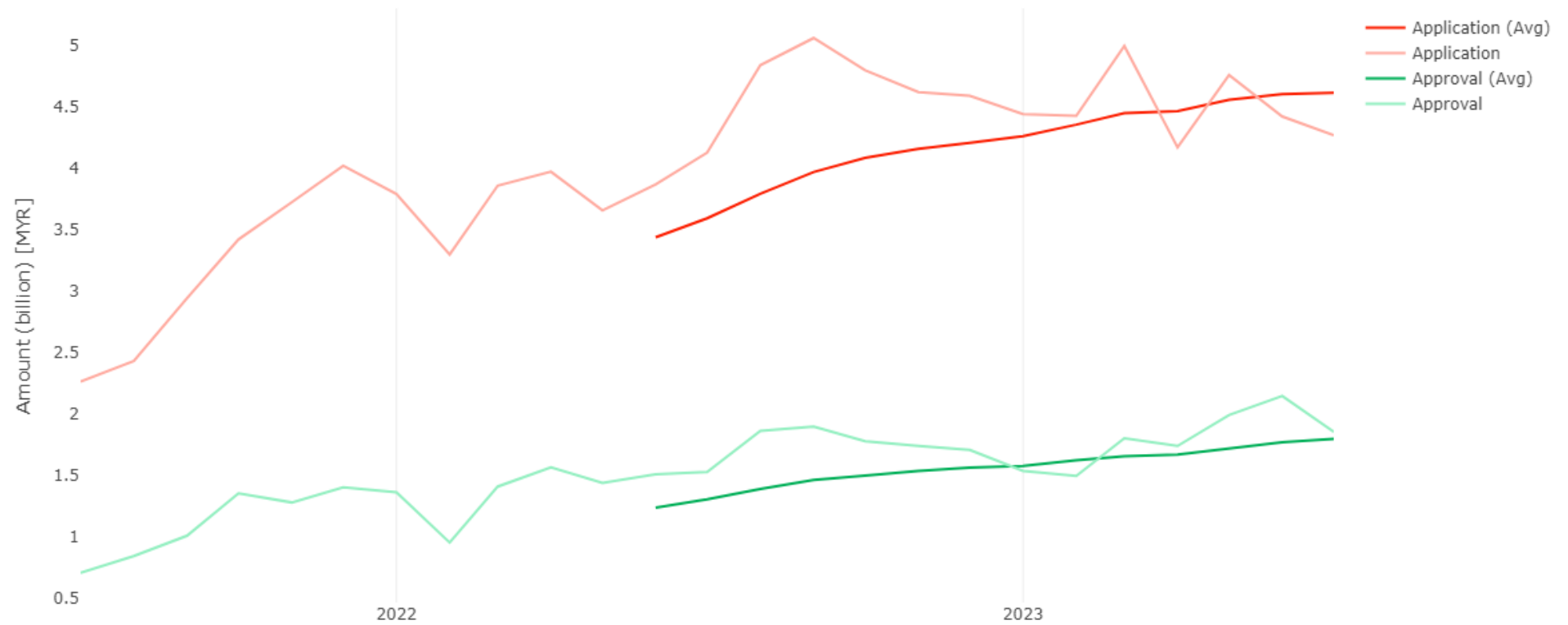
Residential mortgages (Rolling 12 Months Average)



Residential mortgages Application YoY Change is -1.57%, Approval YoY Change is -2.45%

Credit cards

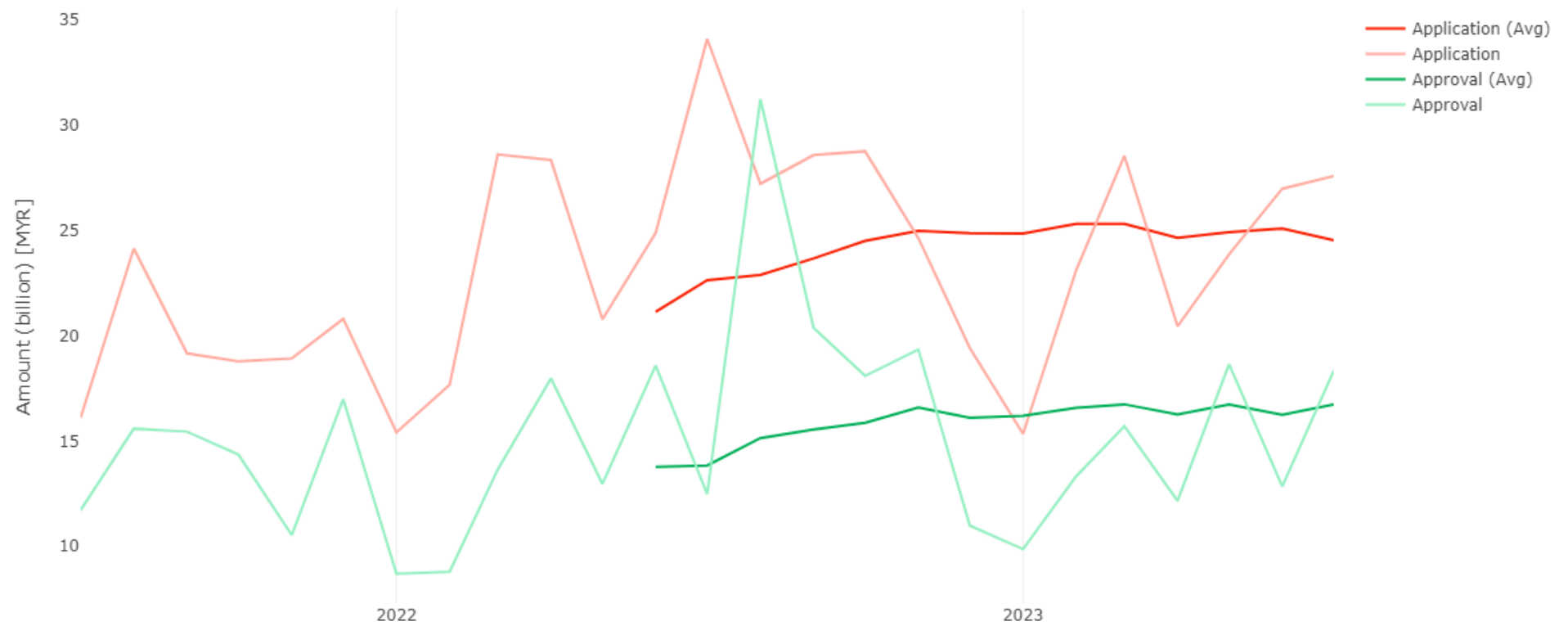
Credit cards (Rolling 12 Months Average)



Credit cards Application YoY Change is 3.41%, Approval YoY Change is 21.30%

Working Capital

Working capital (Rolling 12 Months Average)



Working capital Application YoY Change is -19.08%, Approval YoY Change is 46.98%