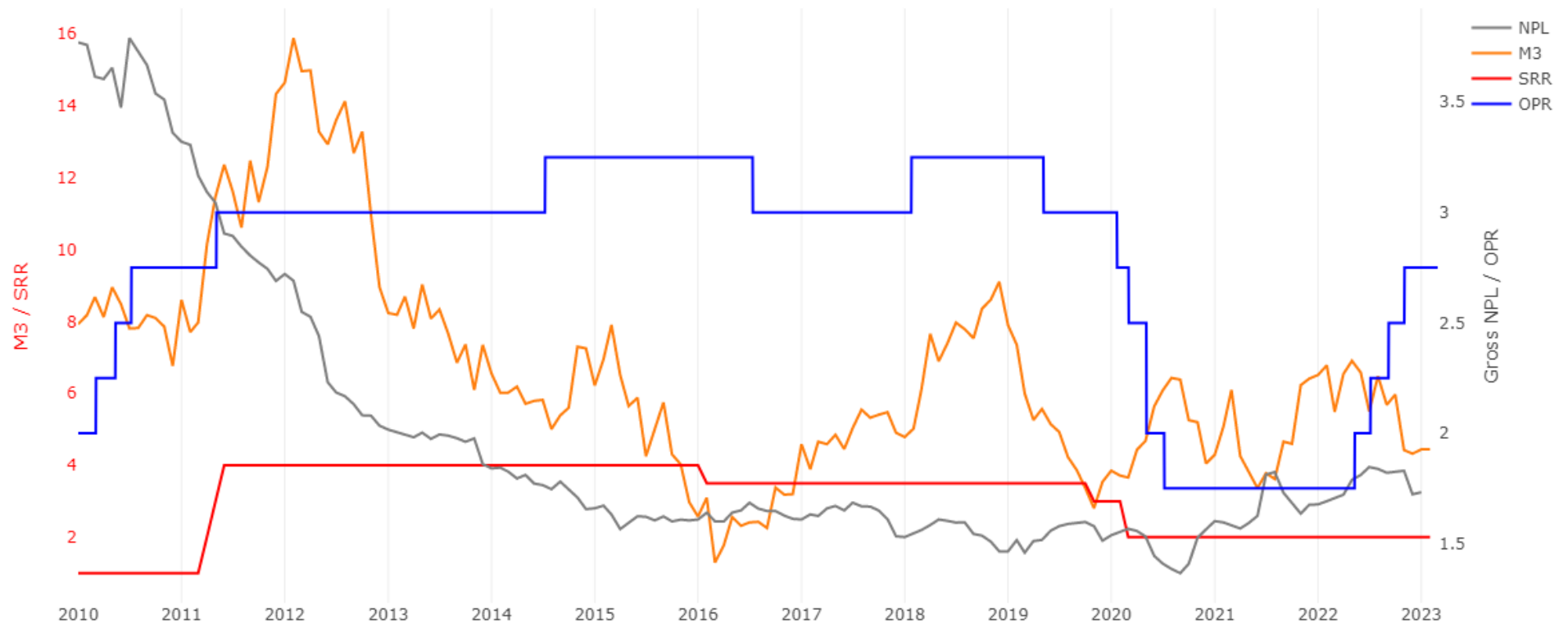


## Bank Loan Stats (January 2023 Update)

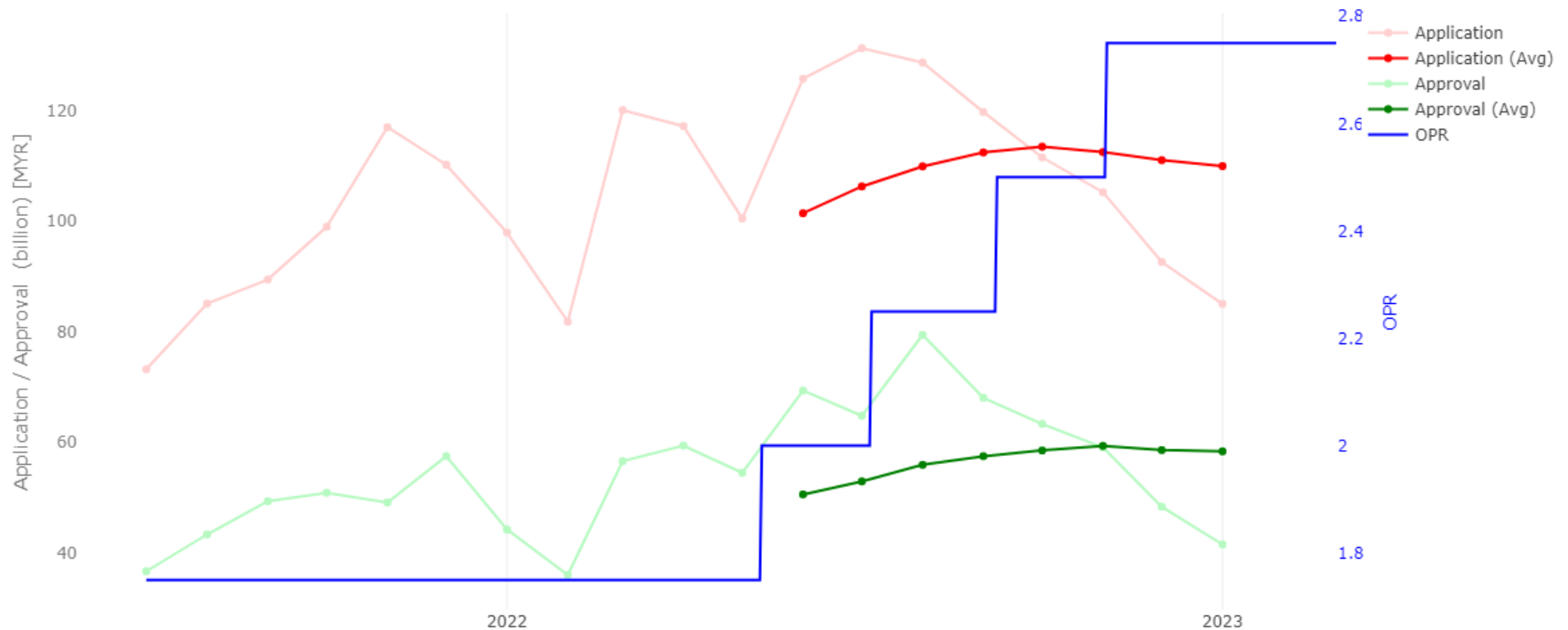
NPL



M3 YoY Growth is 4.44%. Non-performing Loan (NPL) is 1.73%, which is higher compared to last year (1.68%)

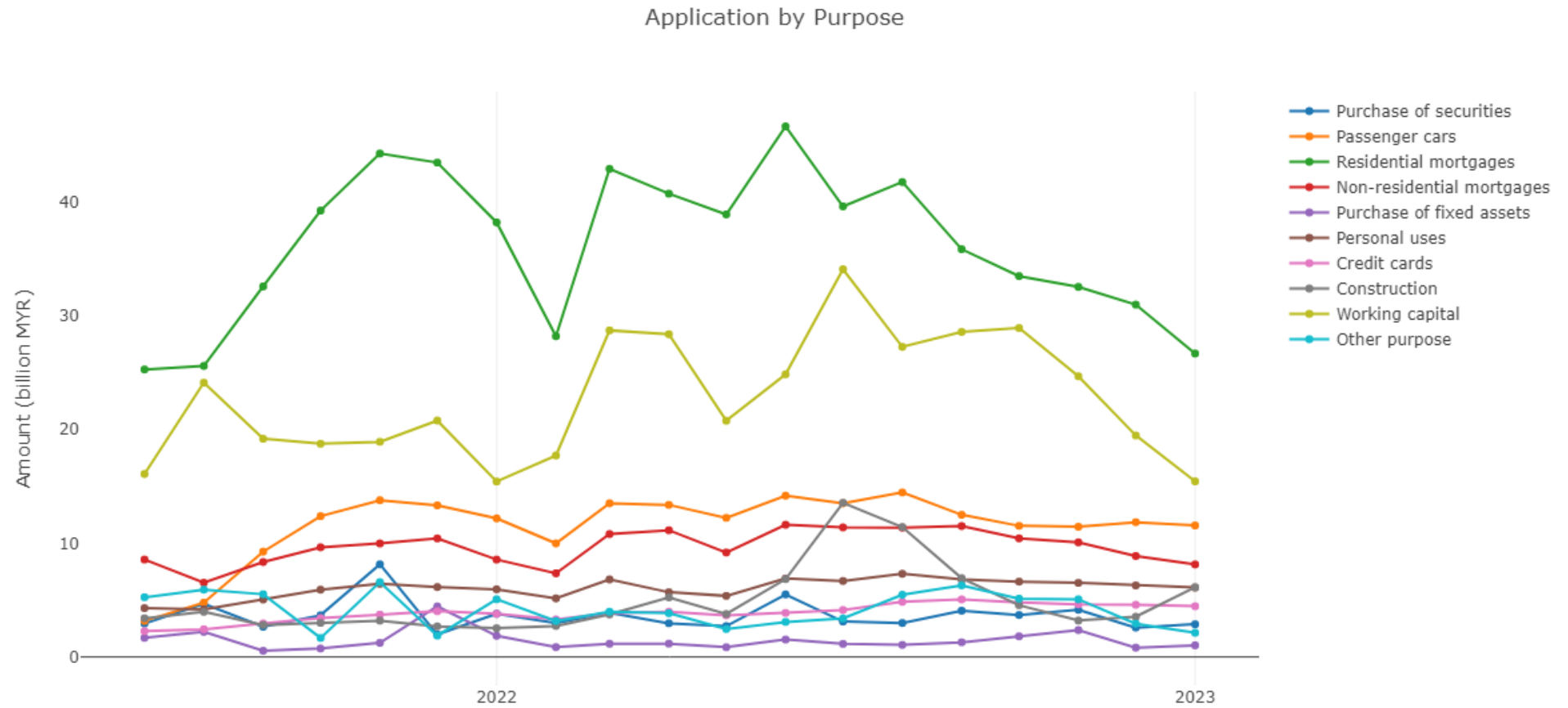
## Total Bank Loan Application and Approval

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



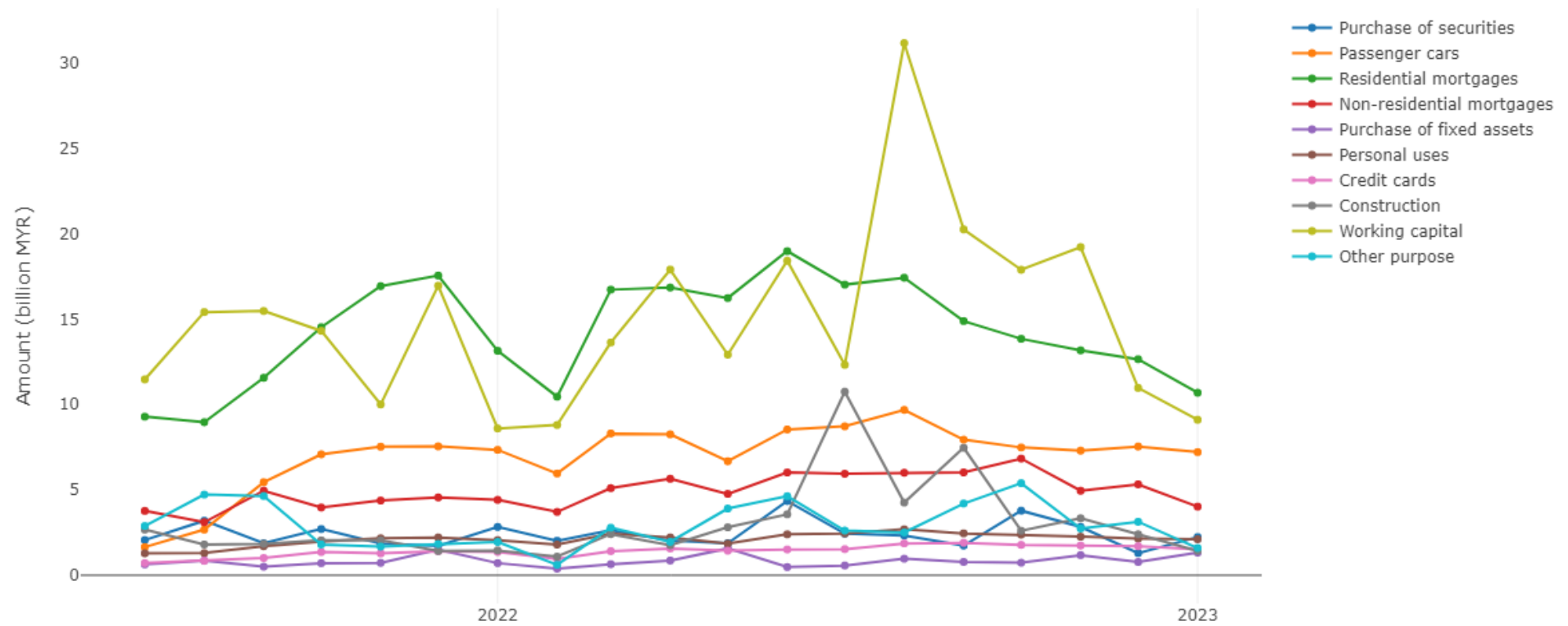
As of January 2023, Total Bank Loan Application MoM and YoY change are -8.19% and -13.17% respectively; Total Bank Loan Approval MoM and YoY change are -14.08% and -6.10% respectively.

## Loan Application by Purpose



## Loan Approval by Purpose

Approval by Purpose



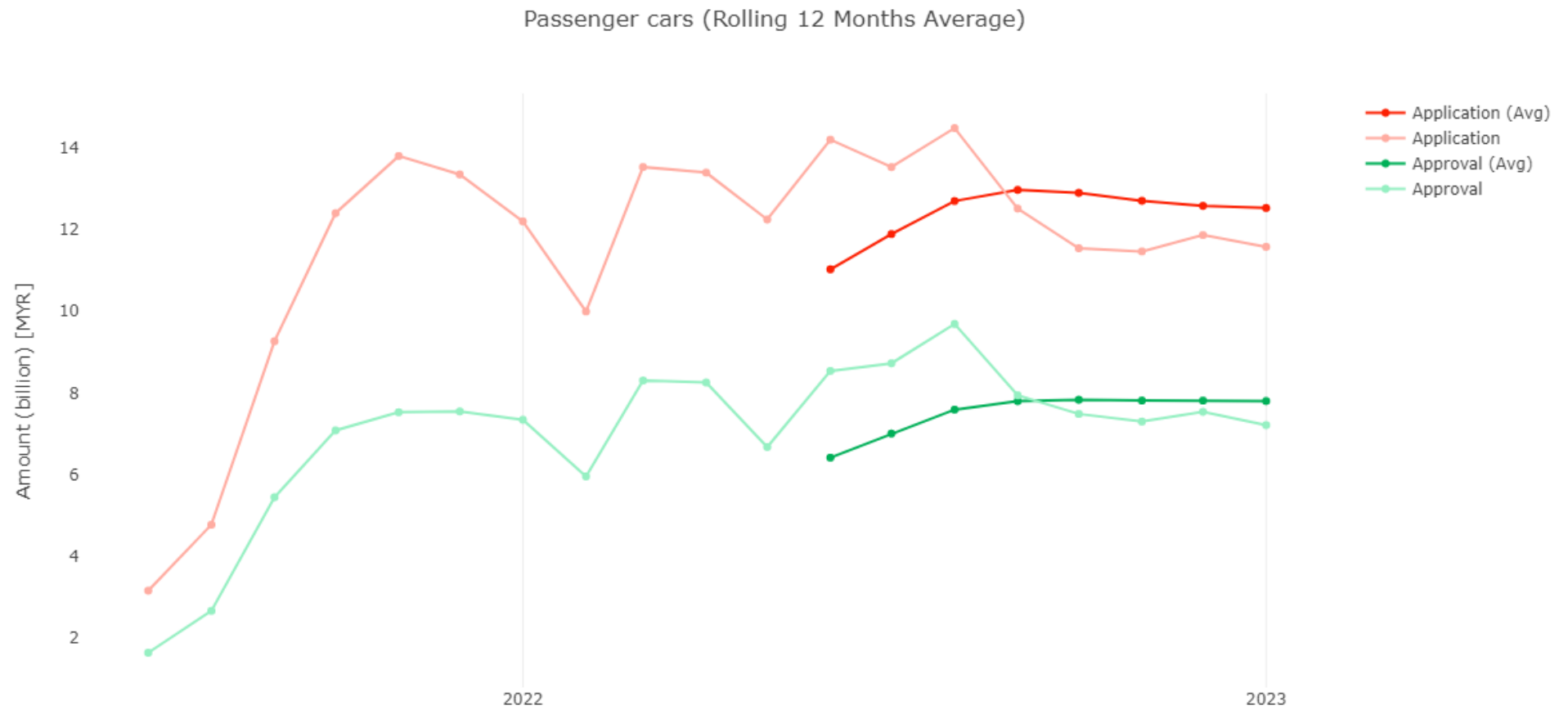
## YoY% Change in Loan Application

Purpose	Oct22-YoY	Nov22-YoY	Dec22-YoY	Jan23-YoY
Construction	52.06	0.23	31.75	142.25
Credit cards	40.20	24.09	14.09	17.66
Personal uses	11.99	1.29	2.31	2.68
Working capital	54.29	30.46	-6.30	0.10
Non-residential mortgages	8.15	0.96	-14.84	-5.00
Passenger cars	-6.92	-16.91	-11.11	-5.10
Purchase of securities	0.55	-49.03	30.43	-24.25
Residential mortgages	-14.68	-26.49	-28.73	-30.17
Purchase of fixed assets	144.23	90.36	-81.64	-45.06
Other purpose	206.93	-22.94	56.02	-58.10

## YoY% Change in Loan Approval

Purpose	Oct22-YoY	Nov22-YoY	Dec22-YoY	Jan23-YoY
Purchase of fixed assets	3.75	62.99	-48.39	86.78
Credit cards	31.04	35.78	21.06	12.29
Working capital	25.01	92.07	-35.31	5.88
Personal uses	20.27	4.37	-2.88	2.55
Construction	27.48	63.02	68.76	-1.61
Passenger cars	5.67	-3.04	-0.13	-1.79
Non-residential mortgages	72.24	13.06	16.79	-9.03
Other purpose	199.42	62.97	70.96	-18.21
Residential mortgages	-4.67	-22.21	-27.92	-18.69
Purchase of securities	39.70	52.15	-24.80	-21.01

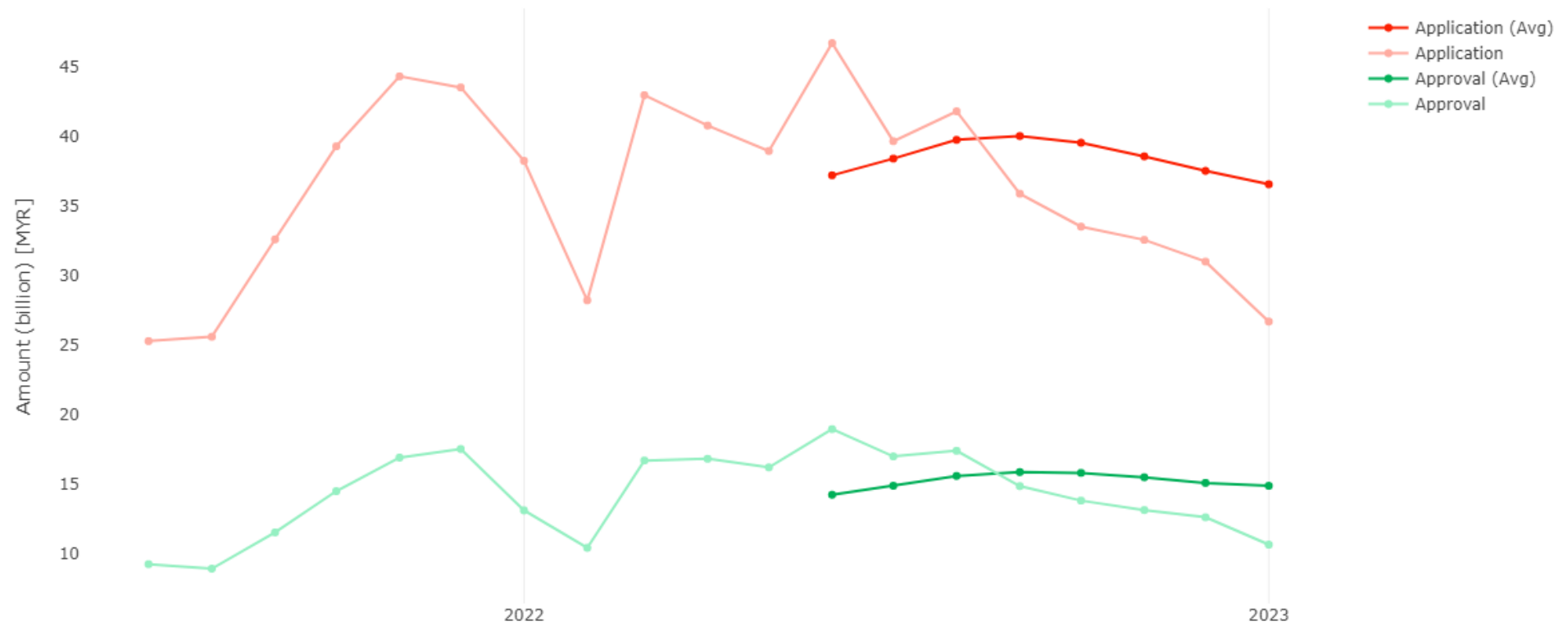
## Passenger Cars



Passenger cars Application YoY Change is -5.10%, Approval YoY Change is -1.79%

## Residential Mortgages

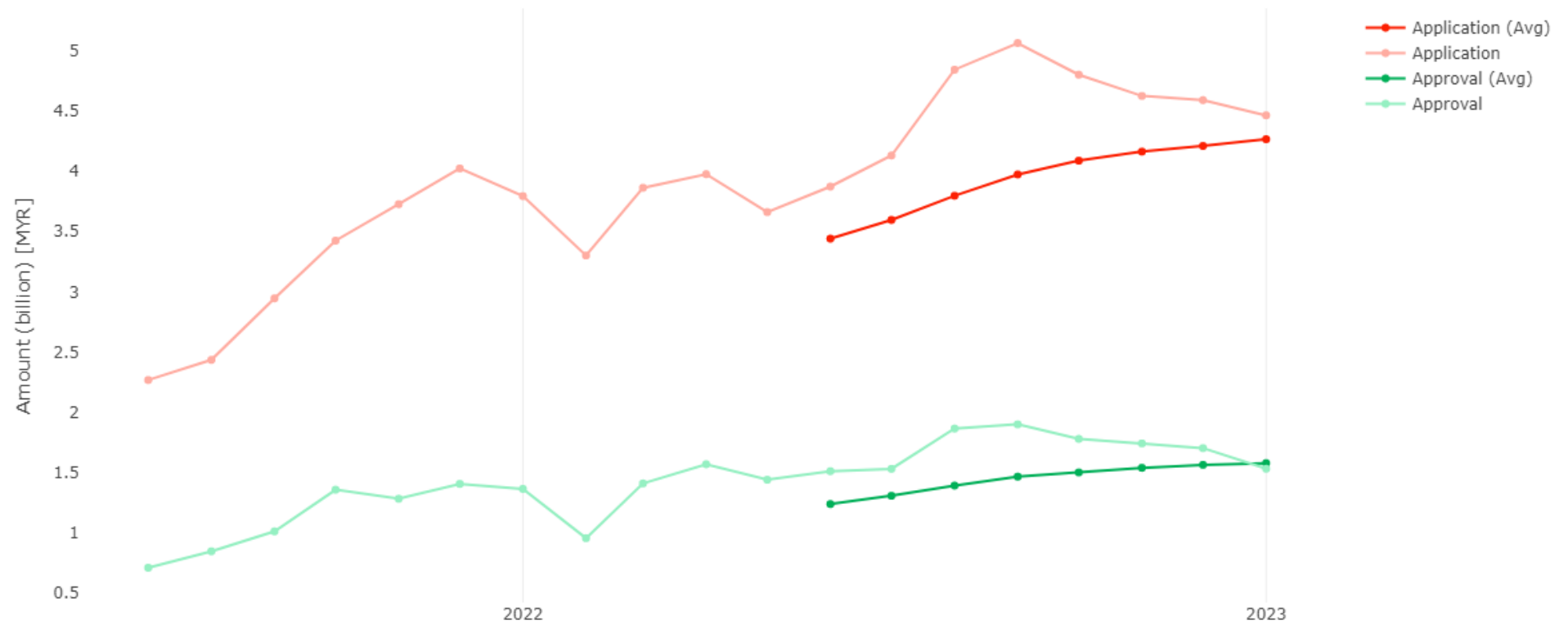
Residential mortgages (Rolling 12 Months Average)



Residential mortgages Application YoY Change is -30.17%, Approval YoY Change is -18.69%

## Credit cards

Credit cards (Rolling 12 Months Average)

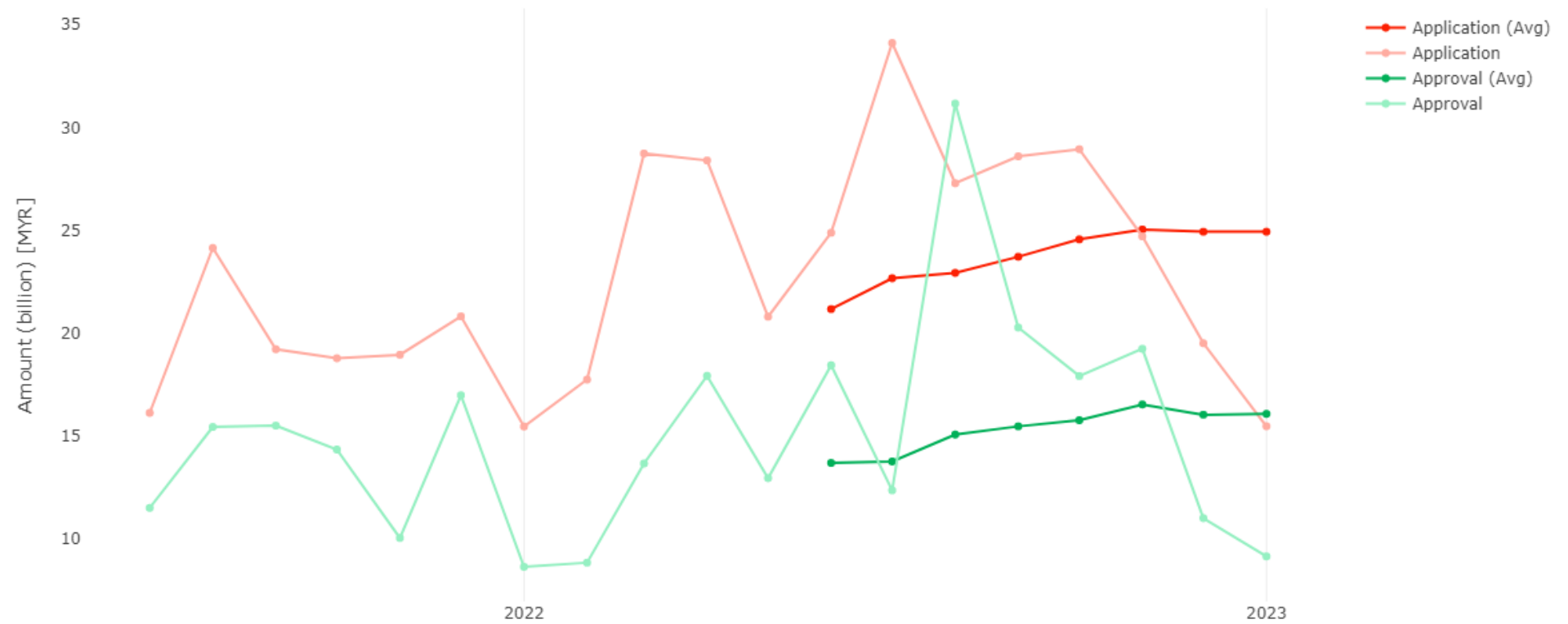


Credit cards Application YoY Change is 17.66%, Approval YoY Change is 12.29%



## Working Capital

Working capital (Rolling 12 Months Average)



Working capital Application YoY Change is 0.10%, Approval YoY Change is 5.88%