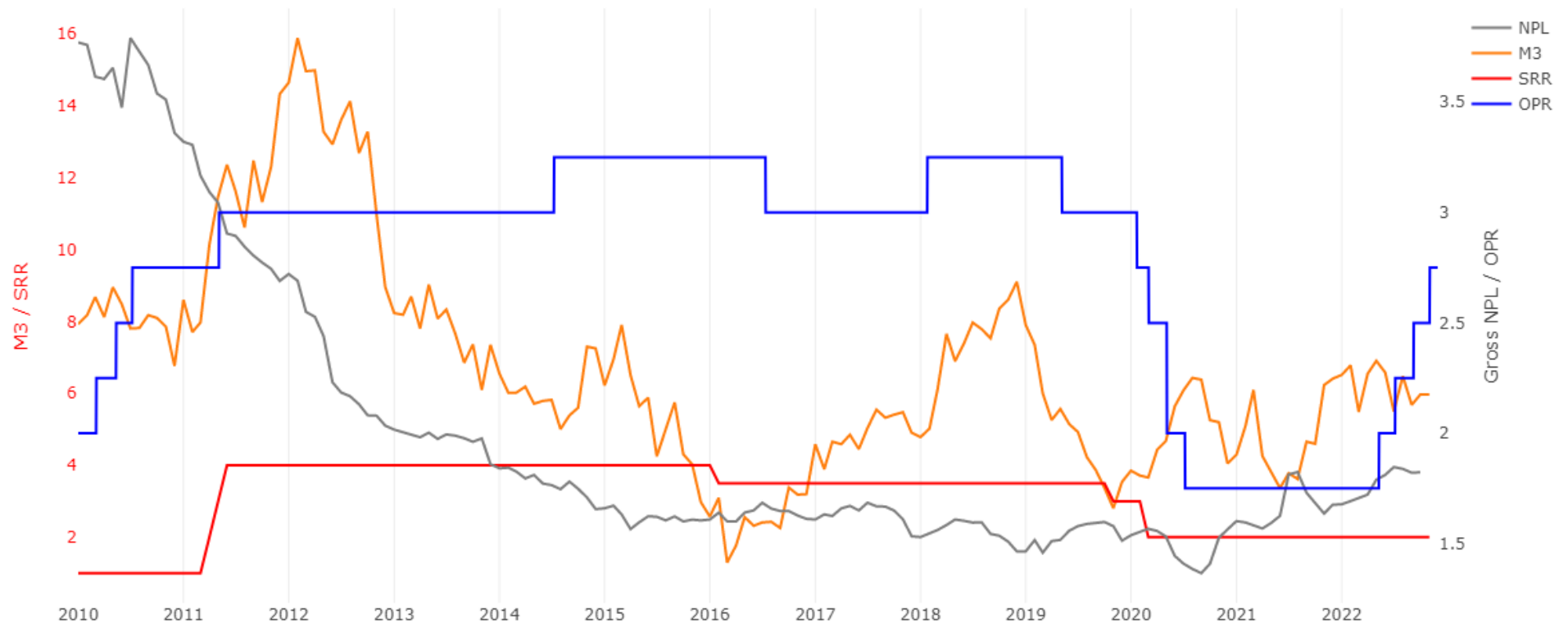


Bank Loan Stats (December 2022 Update)

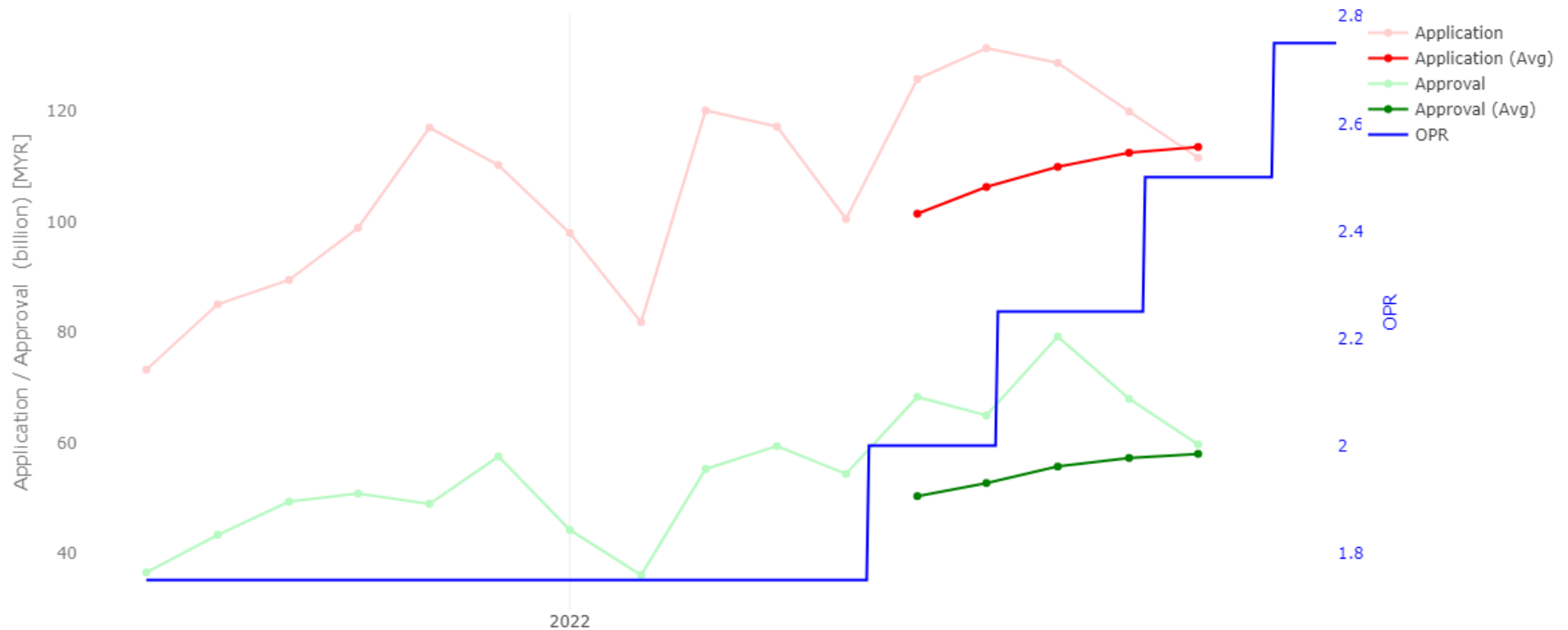
NPL



M3 YoY Growth is 5.97%. Non-performing Loan (NPL) is 1.82%, which is higher compared to last year (1.69%)

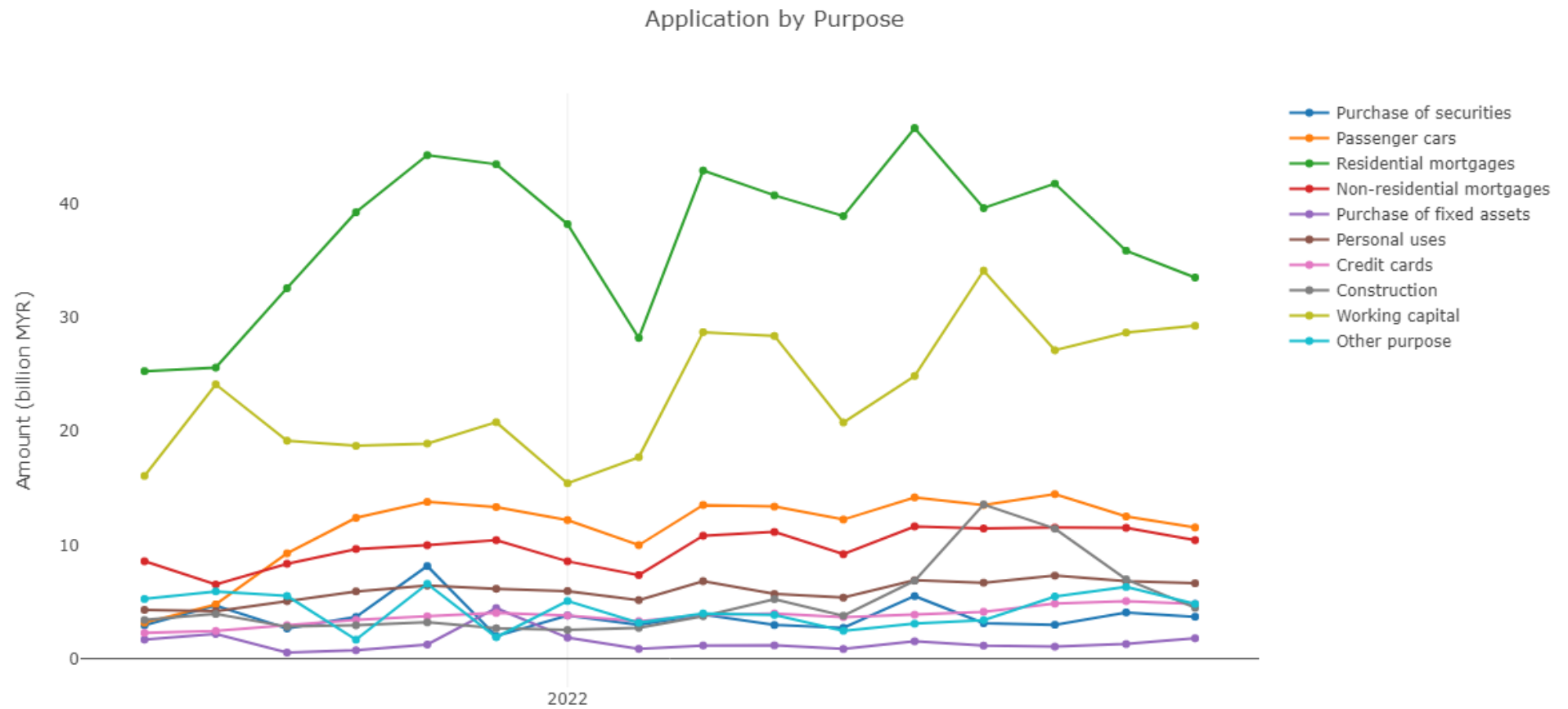
Total Bank Loan Application and Approval

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



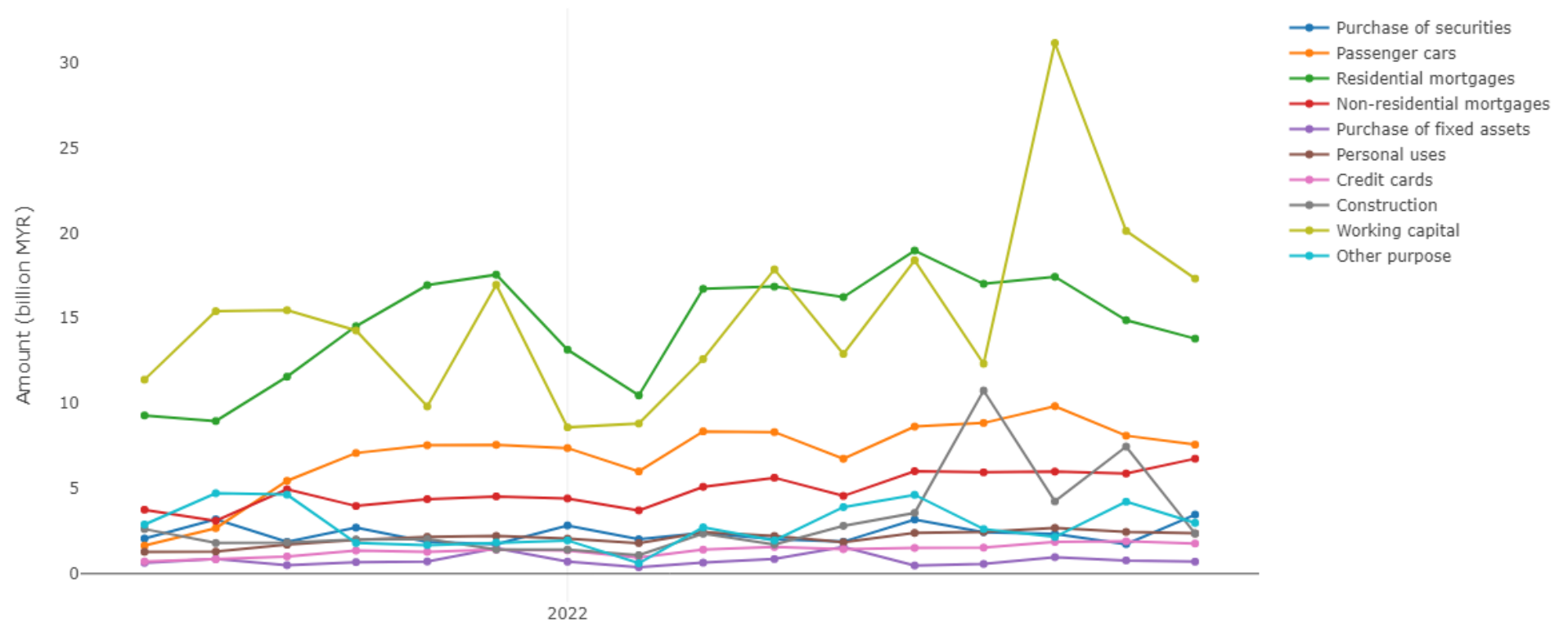
As of October 2022, Total Bank Loan Application MoM and YoY change are -6.98% and 12.79% respectively; Total Bank Loan Approval MoM and YoY change are -12.16% and 17.47% respectively.

Loan Application by Purpose



Loan Approval by Purpose

Approval by Purpose



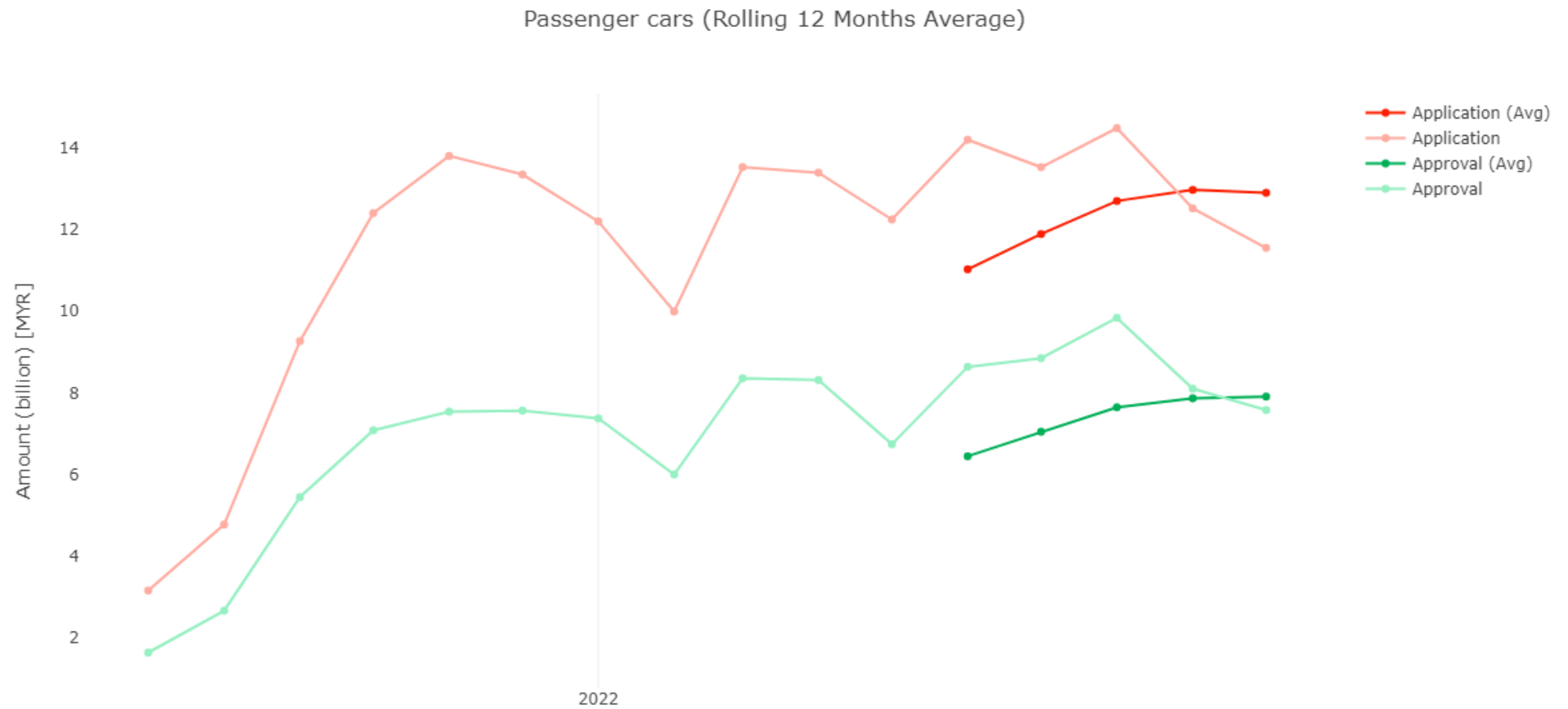
YoY% Change in Loan Application

Purpose	Jul22-YoY	Aug22-YoY	Sep22-YoY	Oct22-YoY
Other purpose	-35.49	-7.59	14.23	188.87
Purchase of fixed assets	-31.78	-51.47	139.83	143.66
Working capital	112.27	12.43	49.60	56.42
Construction	298.77	190.83	148.27	52.30
Credit cards	82.15	98.85	71.91	40.75
Personal uses	55.64	74.72	34.84	12.10
Non-residential mortgages	33.59	76.71	37.86	8.10
Purchase of securities	6.07	-36.12	53.31	0.51
Passenger cars	326.81	202.87	35.04	-6.85
Residential mortgages	56.72	63.21	10.11	-14.62

YoY% Change in Loan Approval

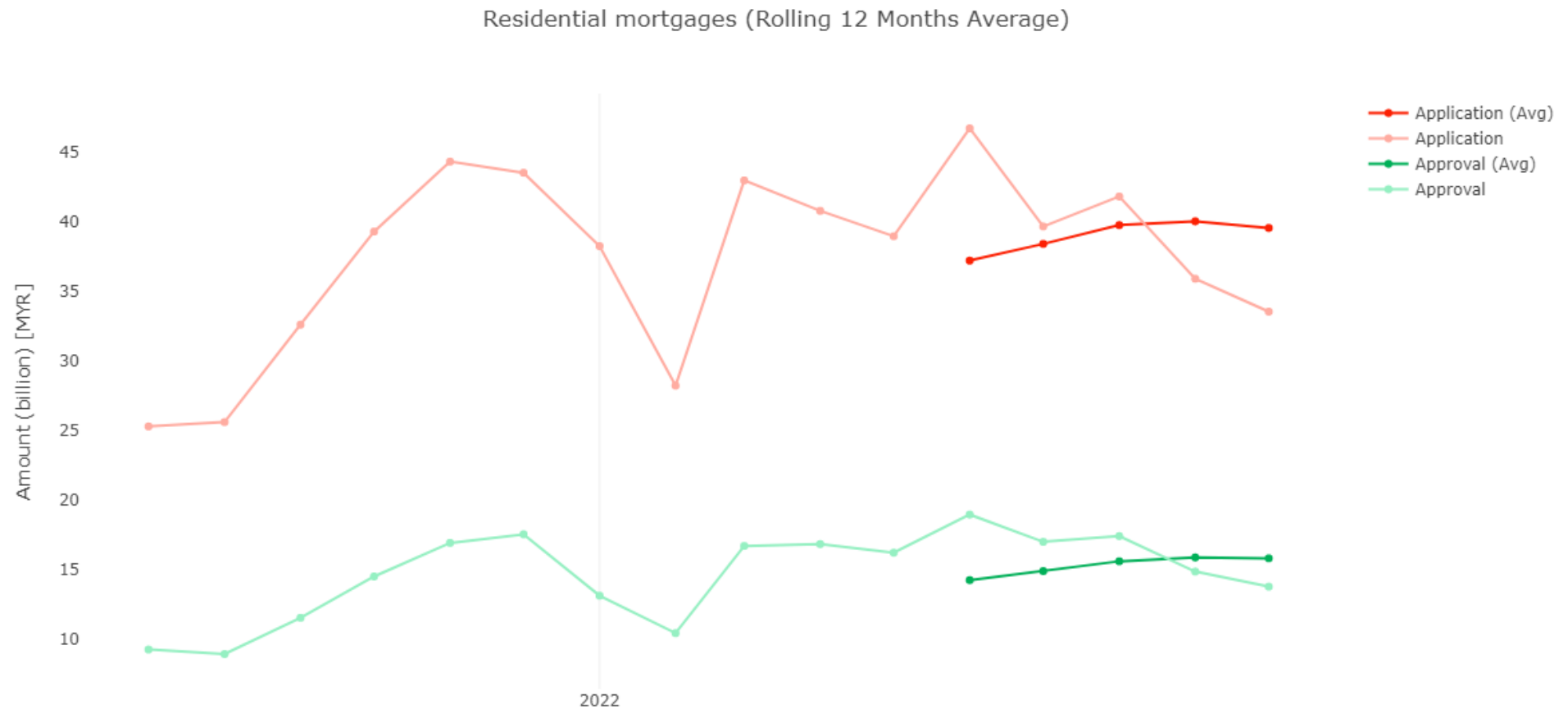
Purpose	Jul22-YoY	Aug22-YoY	Sep22-YoY	Oct22-YoY
Non-residential mortgages	58.50	93.07	18.69	69.91
Other purpose	-9.30	-54.38	-8.95	65.51
Credit cards	115.37	119.96	87.43	30.52
Purchase of securities	18.37	-27.05	-7.14	28.14
Working capital	8.23	102.15	30.08	21.30
Personal uses	90.83	106.77	43.97	19.61
Construction	310.11	135.82	306.69	17.66
Passenger cars	436.27	267.93	48.62	6.97
Purchase of fixed assets	-10.30	12.82	55.44	3.53
Residential mortgages	83.16	94.47	28.68	-5.02

Passenger Cars



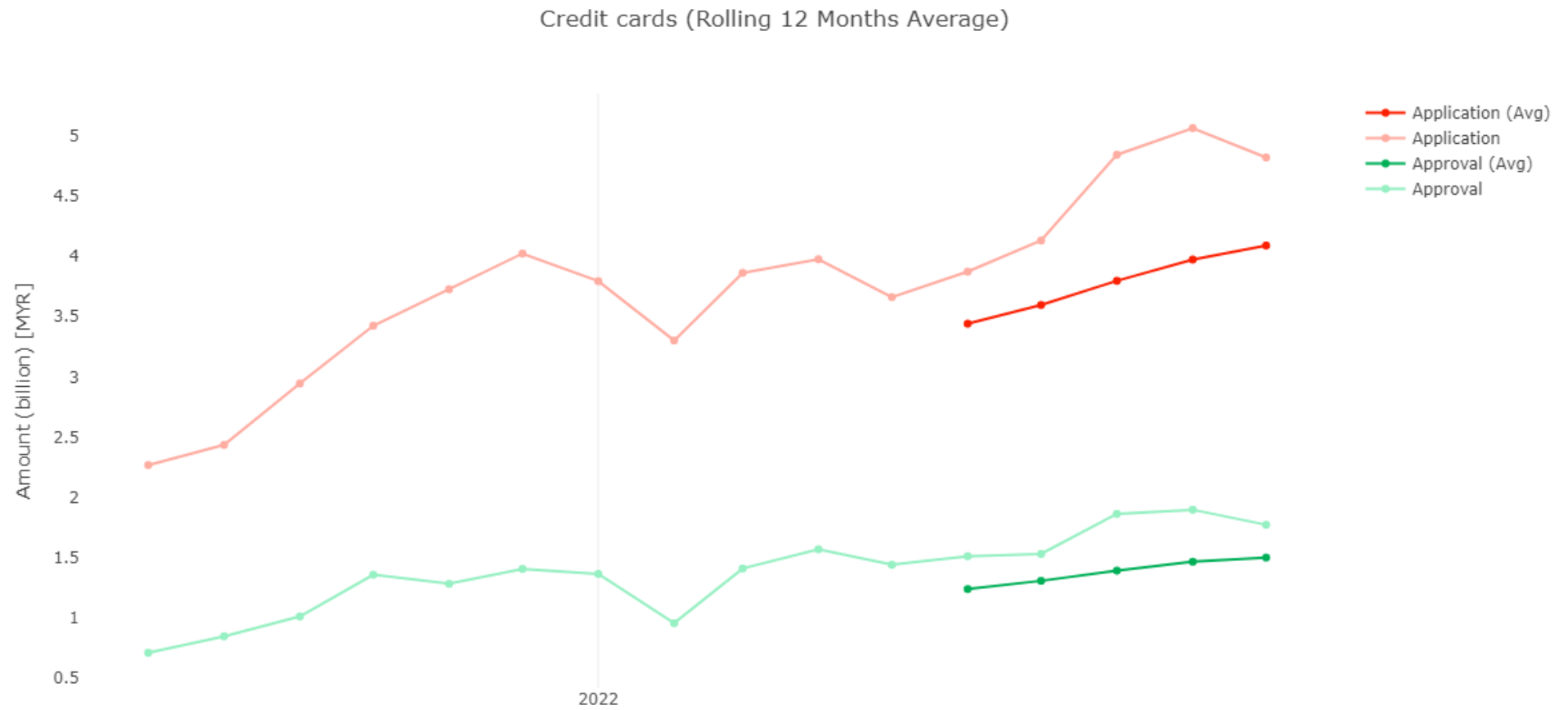
Passenger cars Application YoY Change is -6.85%, Approval YoY Change is 6.97%

Residential Mortgages



Residential mortgages Application YoY Change is -14.62%, Approval YoY Change is -5.02%

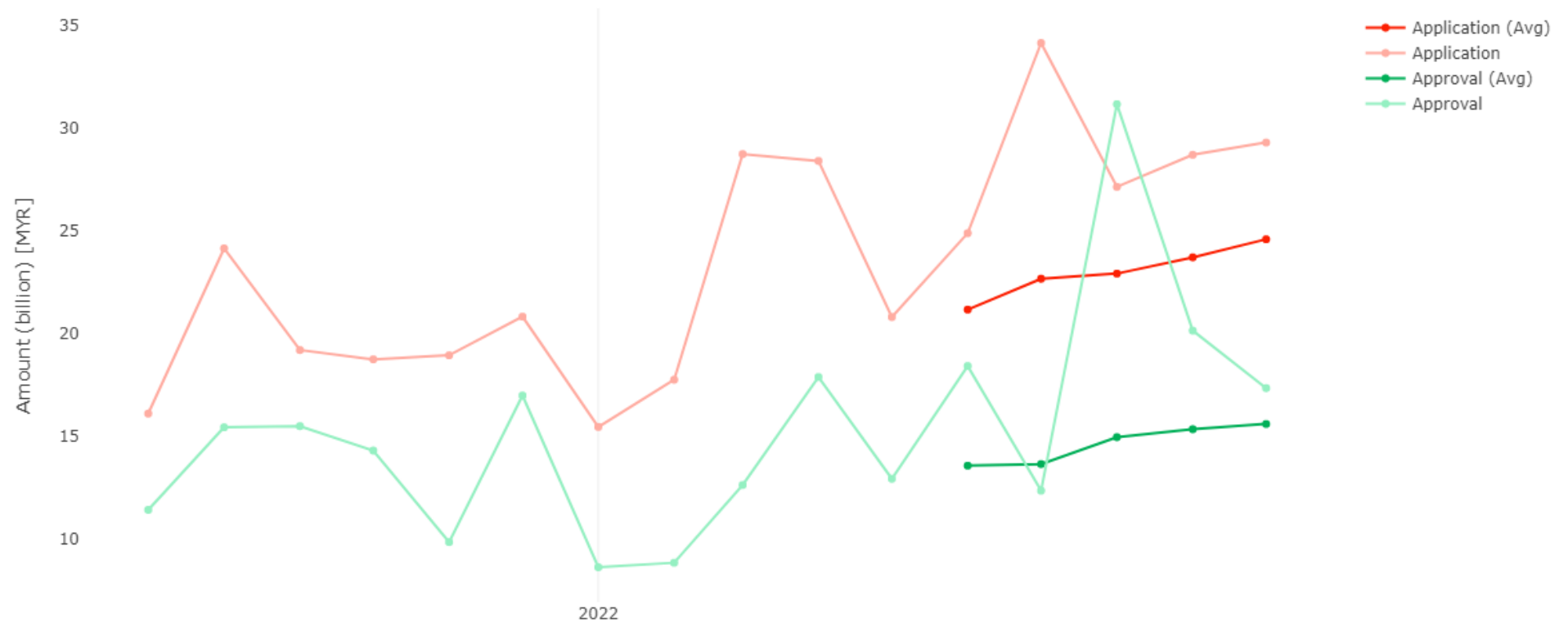
Credit cards



Credit cards Application YoY Change is 40.75%, Approval YoY Change is 30.52%

Working Capital

Working capital (Rolling 12 Months Average)



Working capital Application YoY Change is 56.42%, Approval YoY Change is 21.30%