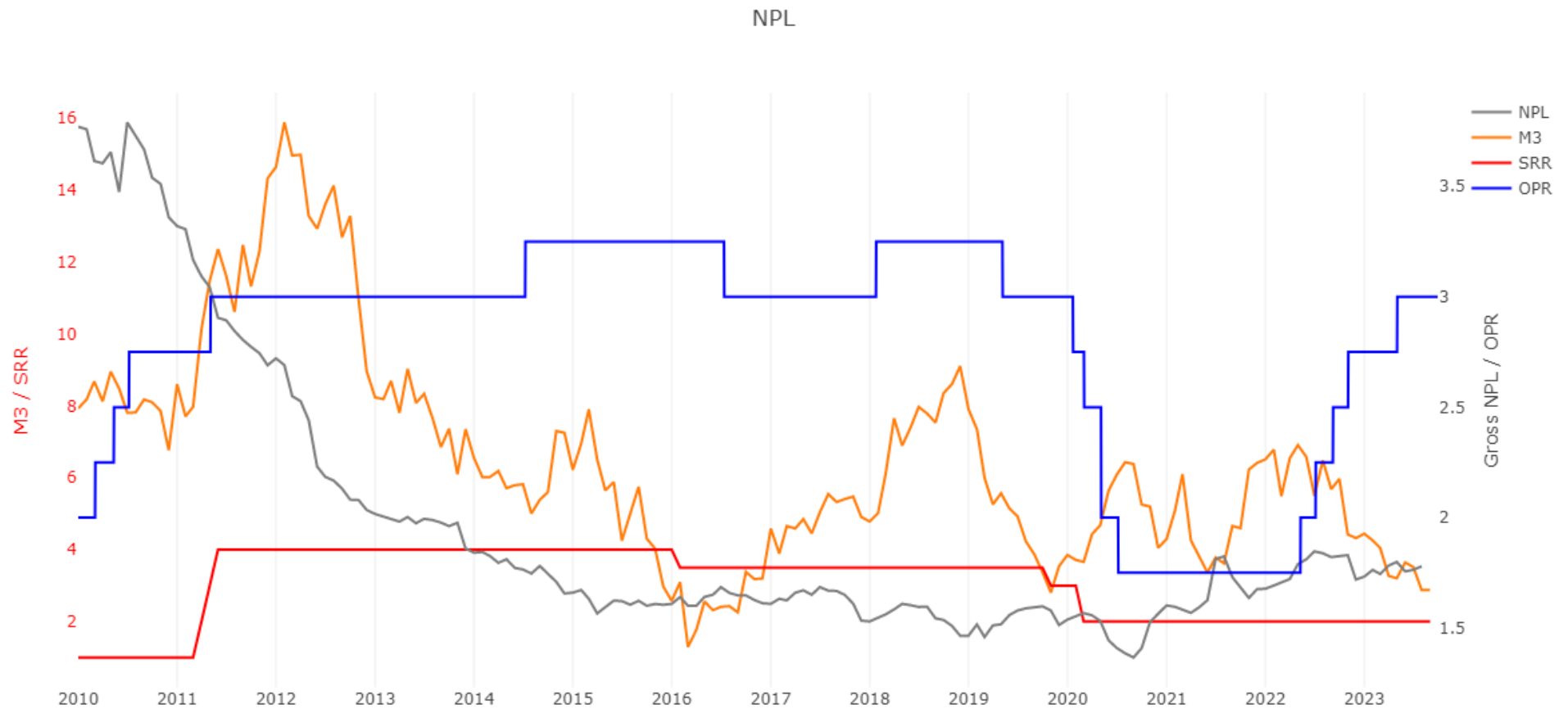
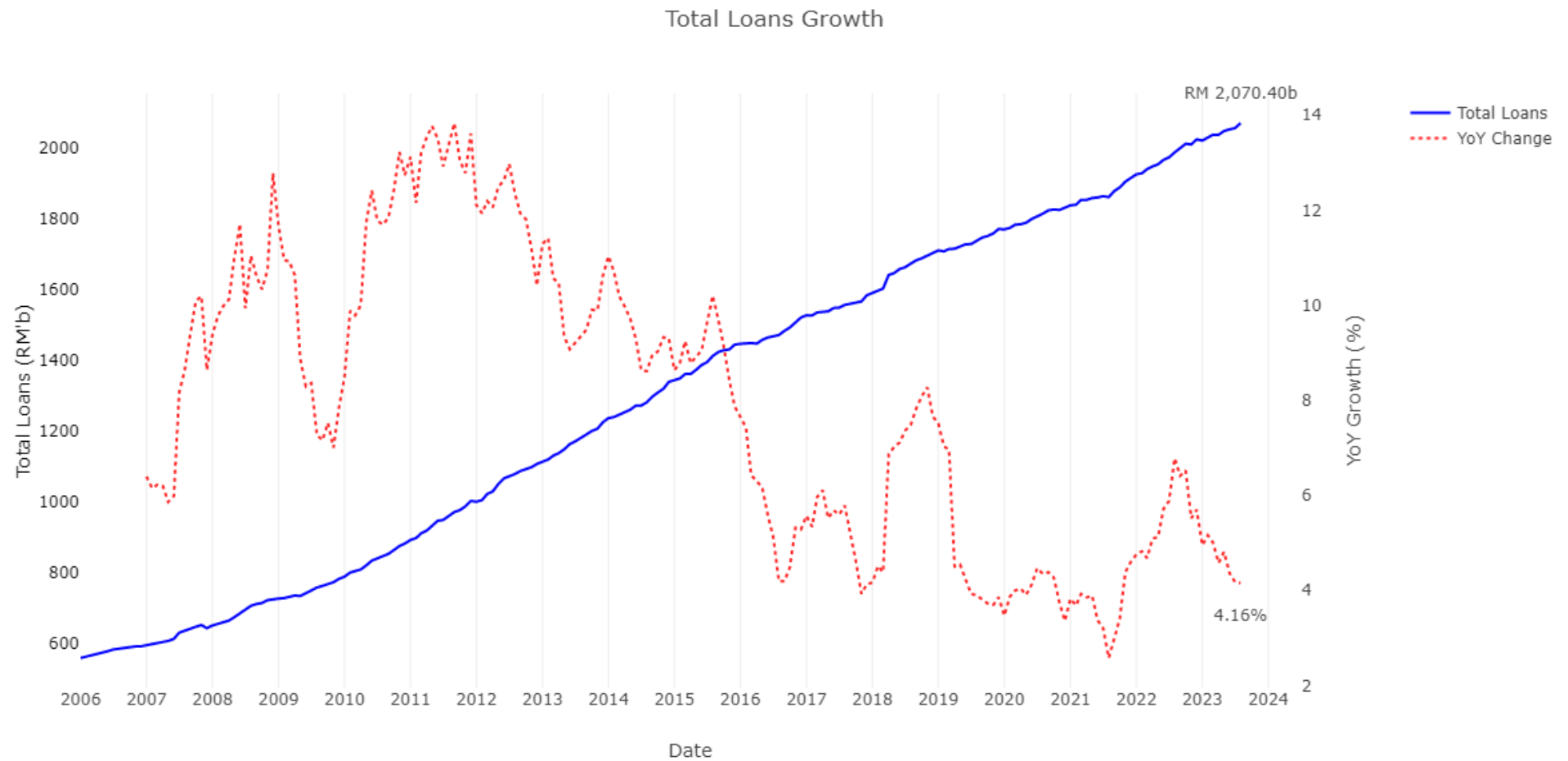


Bank Loan Stats (August 2023 Update)



M3 YoY Growth is 2.87%. Non-performing Loan (NPL) is 1.78%, which is lower compared to last year (1.84%)

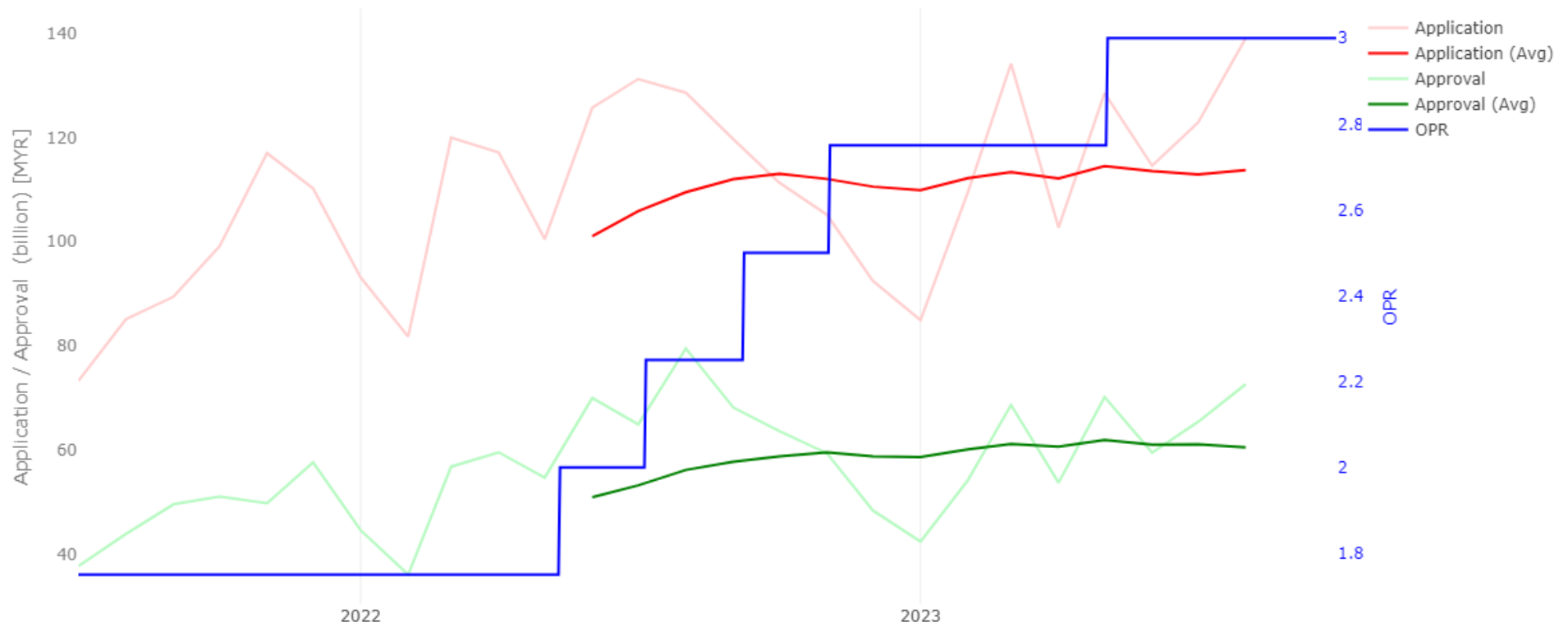
Total Loans Growth



Total Loans Growth (YoY) is 4.16%; MoM Growth is 0.68%.

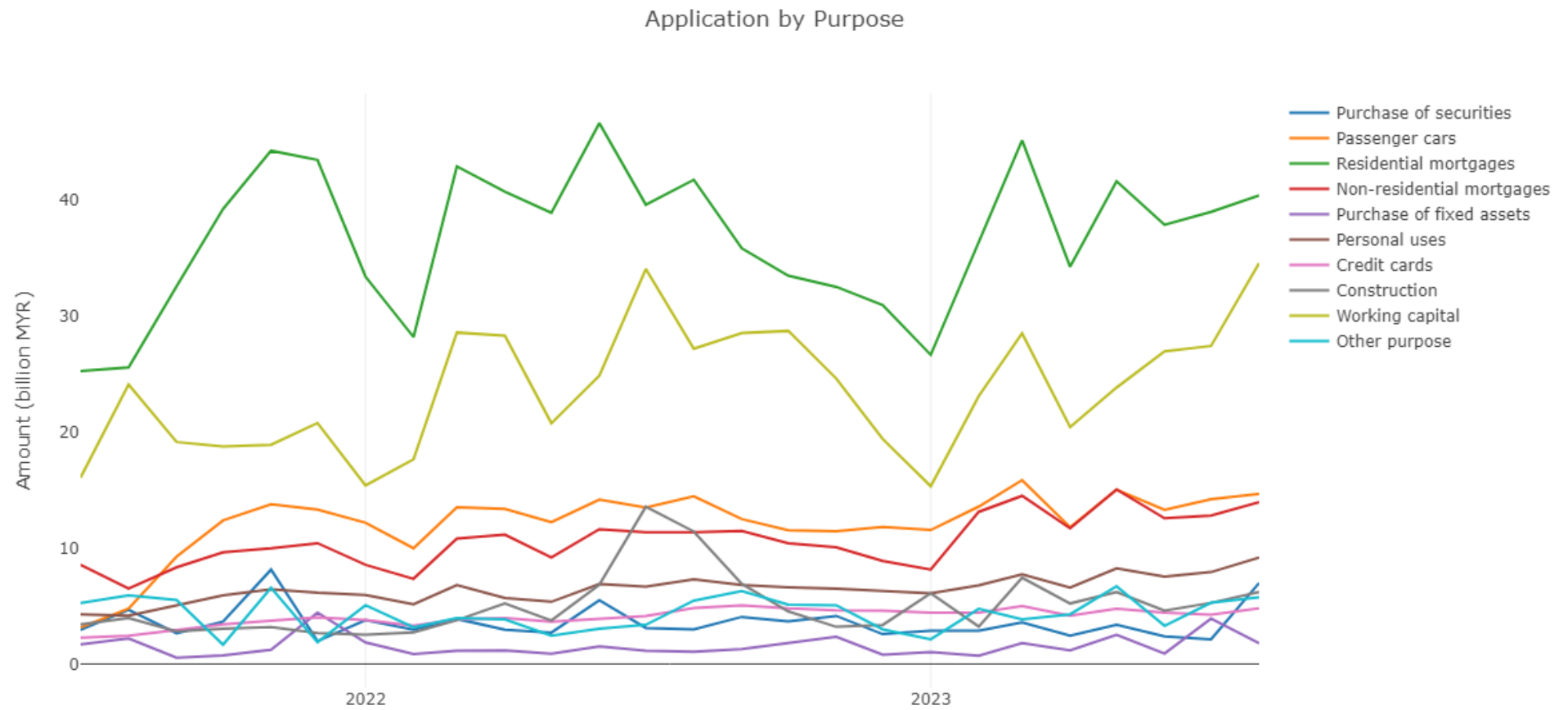
Total Bank Loan Application and Approval

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

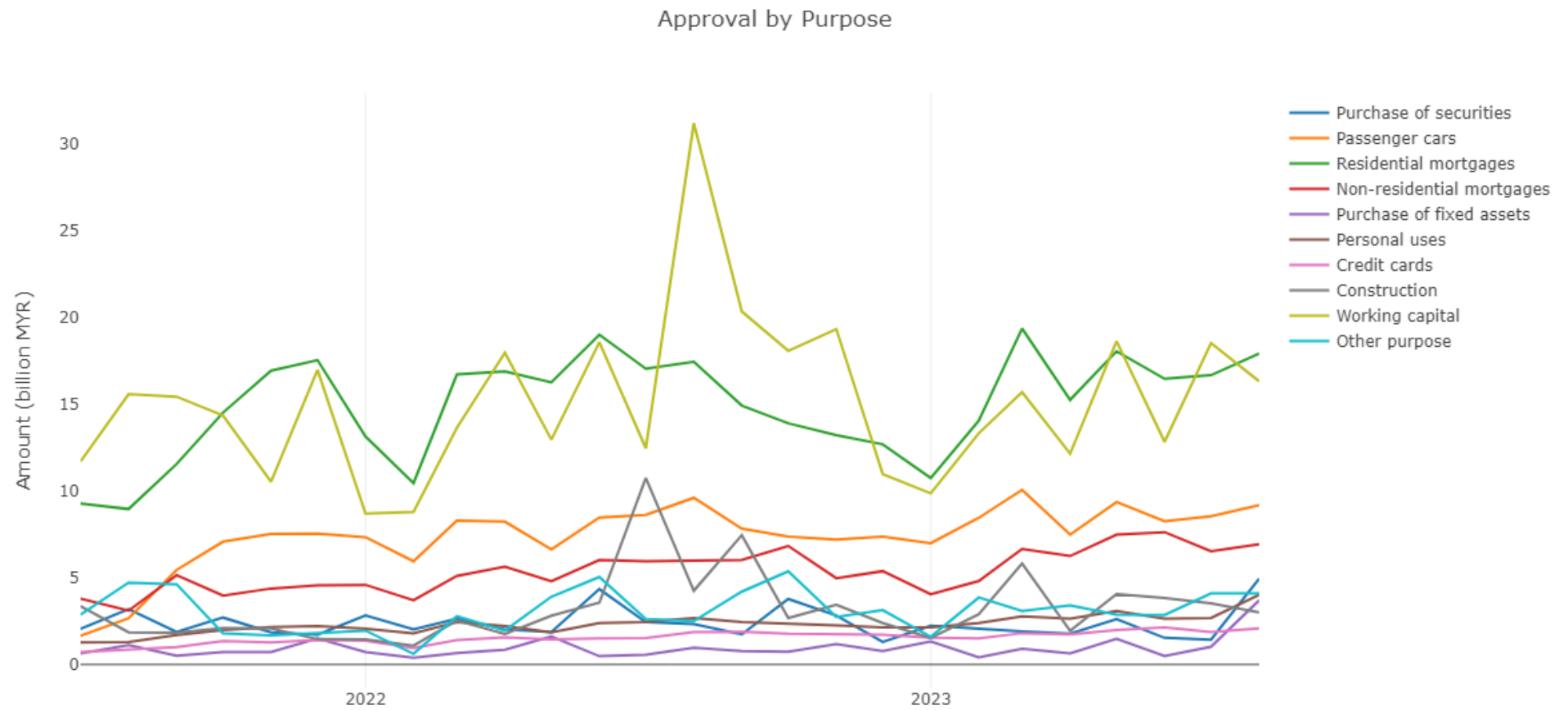


As of August 2023, Total Bank Loan Application MoM and YoY change are 13.17% and 8.14% respectively; Total Bank Loan Approval MoM and YoY change are 11.05% and -8.62% respectively.

Loan Application by Purpose



Loan Approval by Purpose



YoY% Change in Loan Application

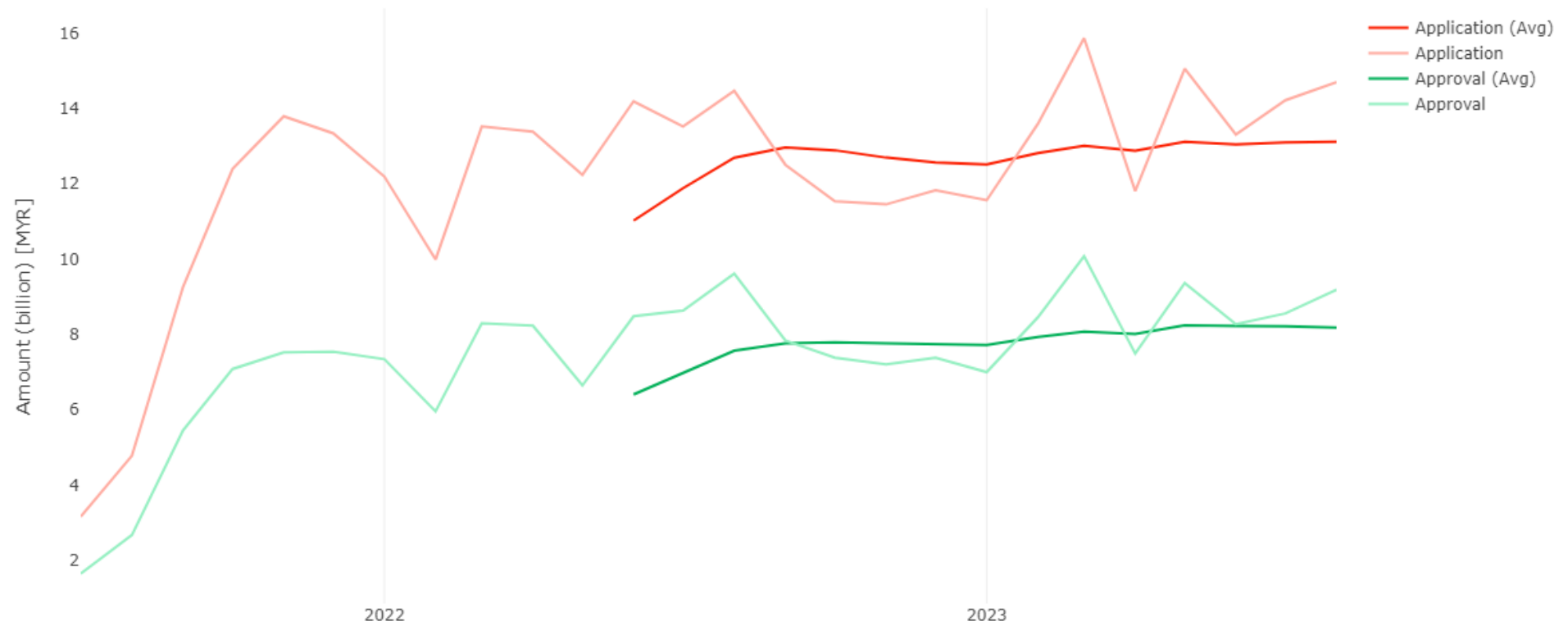
Purpose	May23-YoY	Jun23-YoY	Jul23-YoY	Aug23-YoY
Purchase of securities	24.90	-56.56	-31.78	134.08
Purchase of fixed assets	186.69	-40.98	241.85	69.48
Working capital	14.83	8.44	-19.47	27.05
Personal uses	53.64	9.15	18.65	25.46
Non-residential mortgages	64.00	8.10	12.67	22.58
Other purpose	174.02	7.60	56.32	5.25
Passenger cars	22.99	-6.24	5.17	1.55
Credit cards	30.11	14.25	3.40	-0.97
Residential mortgages	6.97	-18.80	-1.59	-3.25
Construction	65.49	-32.68	-61.07	-45.67

YoY% Change in Loan Approval

Purpose	May23-YoY	Jun23-YoY	Jul23-YoY	Aug23-YoY
Purchase of fixed assets	-9.09	0.69	78.69	282.14
Purchase of securities	39.26	-64.56	-41.39	112.27
Other purpose	-26.50	-43.48	56.89	63.36
Personal uses	66.39	10.38	9.68	49.28
Non-residential mortgages	55.64	26.78	9.89	15.37
Credit cards	38.31	42.18	22.39	11.64
Residential mortgages	11.06	-13.42	-2.15	2.63
Passenger cars	40.91	-2.50	-0.91	-4.44
Construction	44.84	7.55	-67.24	-29.20
Working capital	43.76	-30.90	48.56	-47.67

Passenger Cars

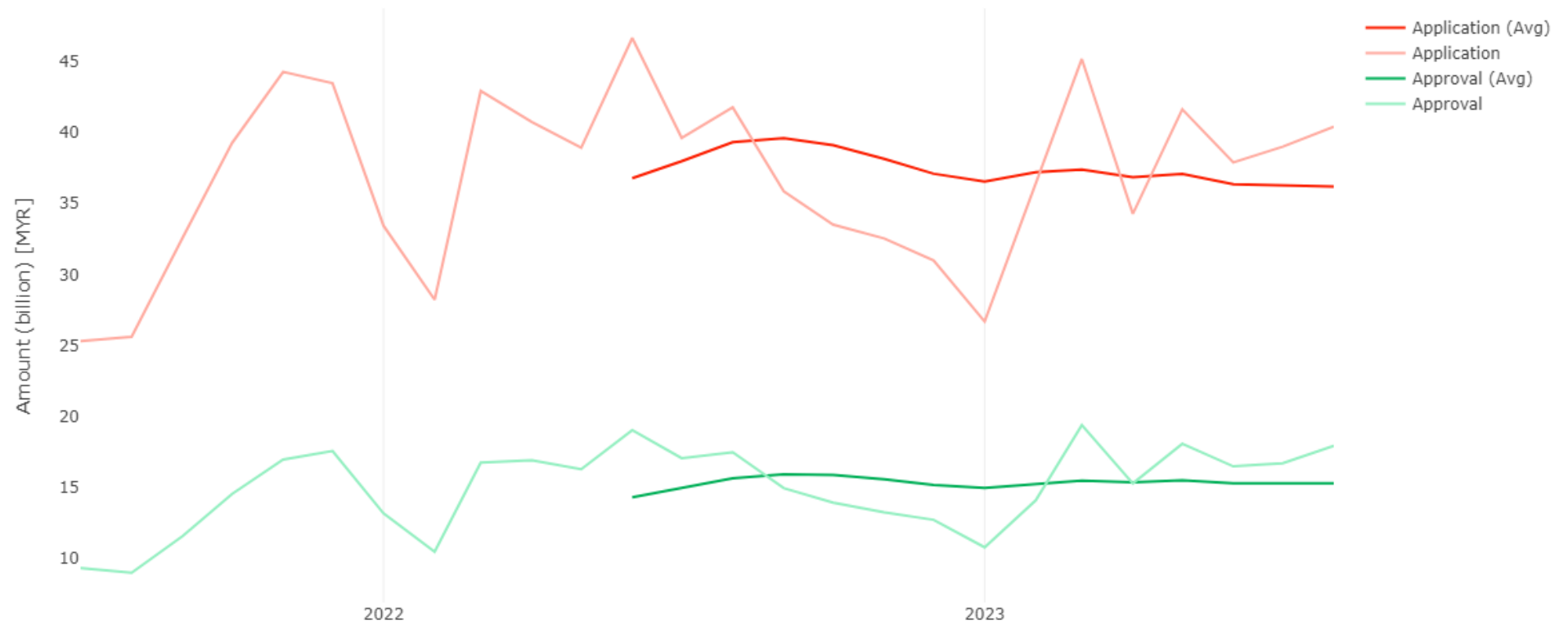
Passenger cars (Rolling 12 Months Average)



Passenger cars Application YoY Change is 1.55%, Approval YoY Change is -4.44%

Residential Mortgages

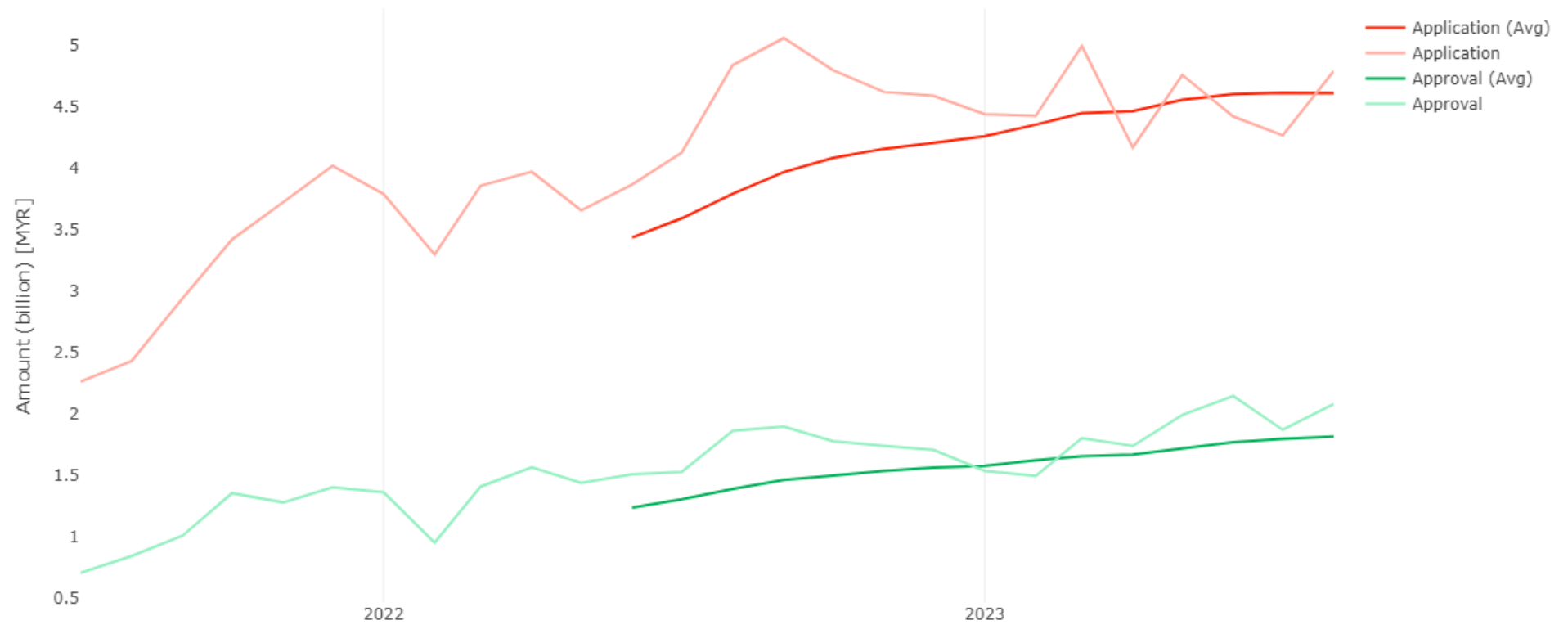
Residential mortgages (Rolling 12 Months Average)



Residential mortgages Application YoY Change is -3.25%, Approval YoY Change is 2.63%

Credit cards

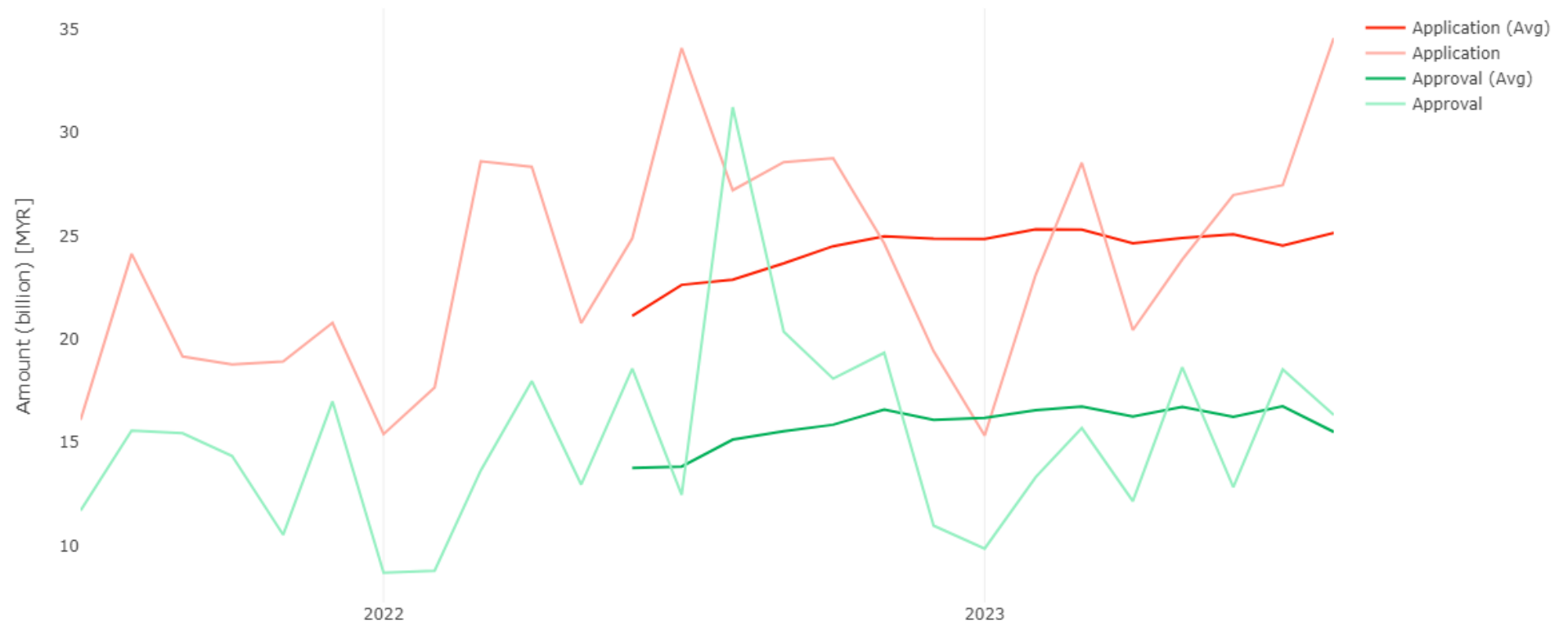
Credit cards (Rolling 12 Months Average)



Credit cards Application YoY Change is -0.97%, Approval YoY Change is 11.64%

Working Capital

Working capital (Rolling 12 Months Average)



Working capital Application YoY Change is 27.05%, Approval YoY Change is -47.67%