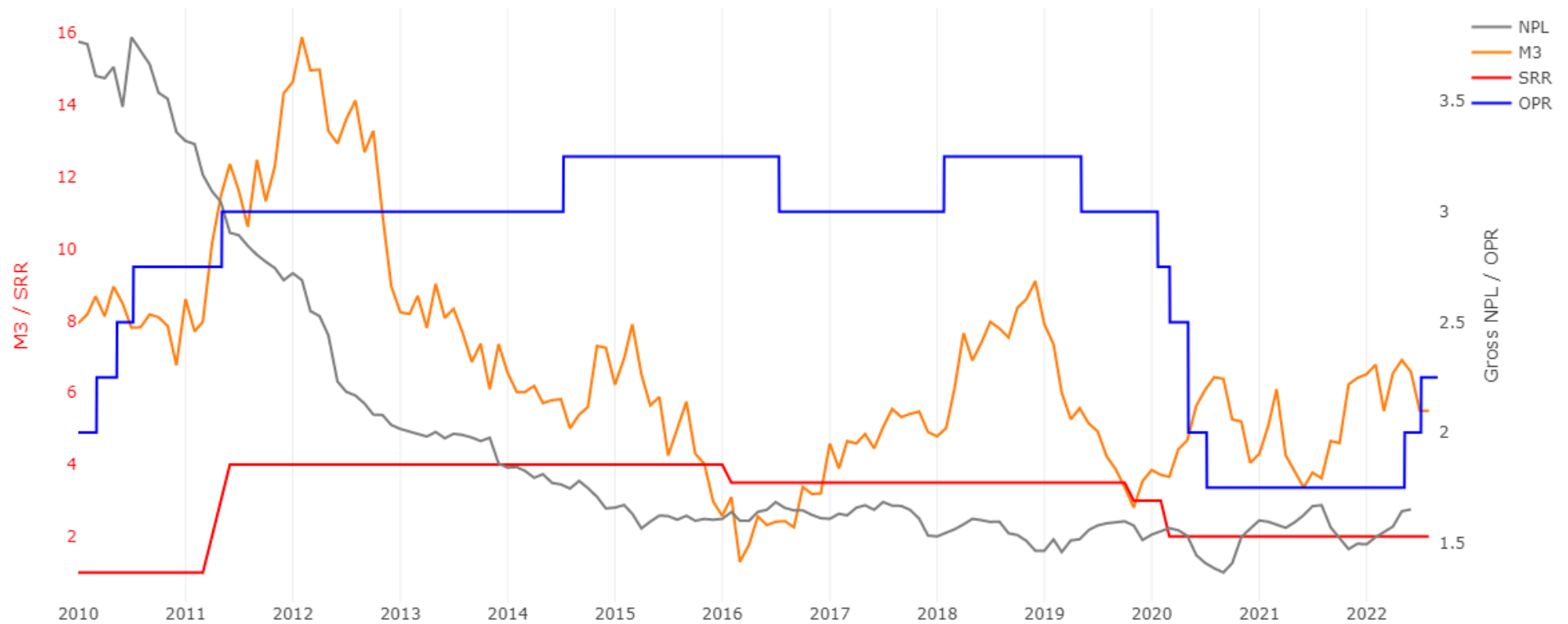


Bank Loan Stats (August 2022 Update)

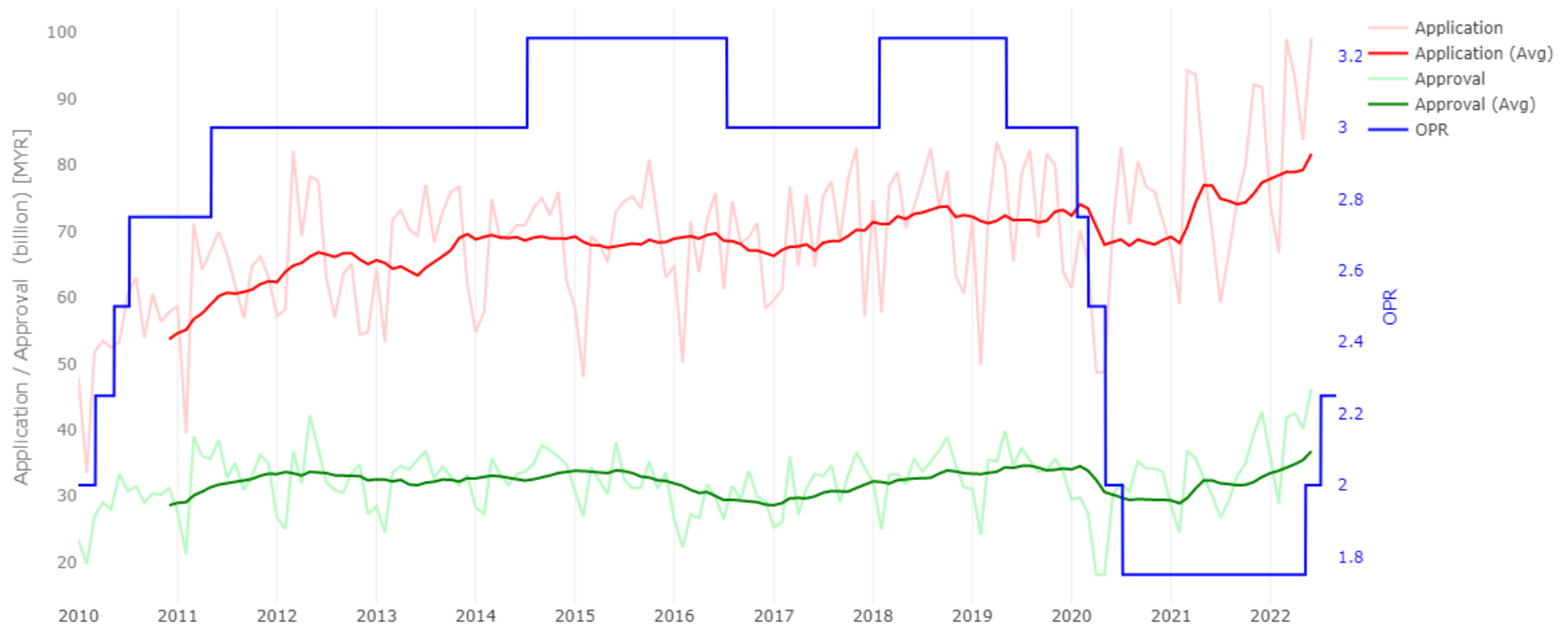
NPL



M3 YoY Growth is 5.50%. Non-performing Loan (NPL) is 1.65%, which is higher compared to last year (1.62%)

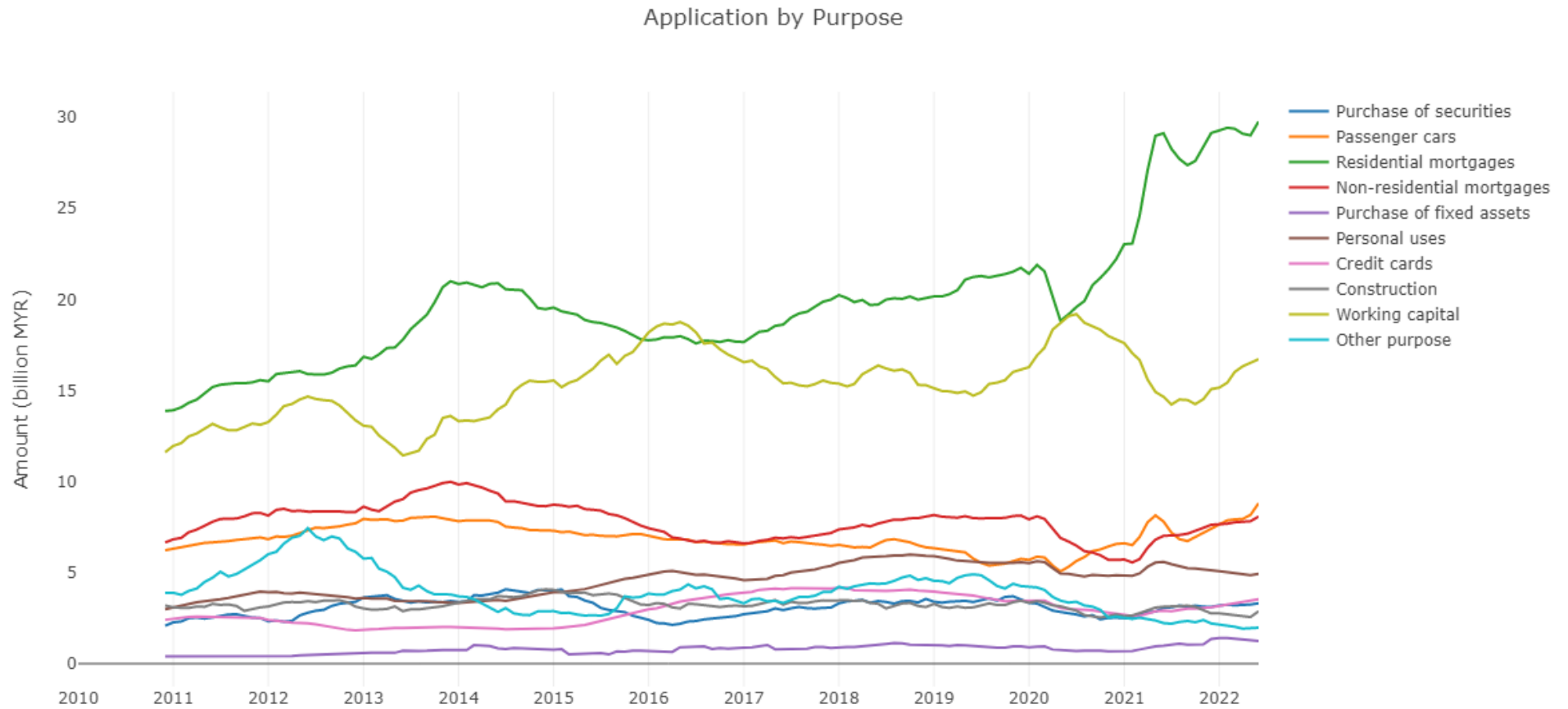
Total Bank Loan Application and Approval

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

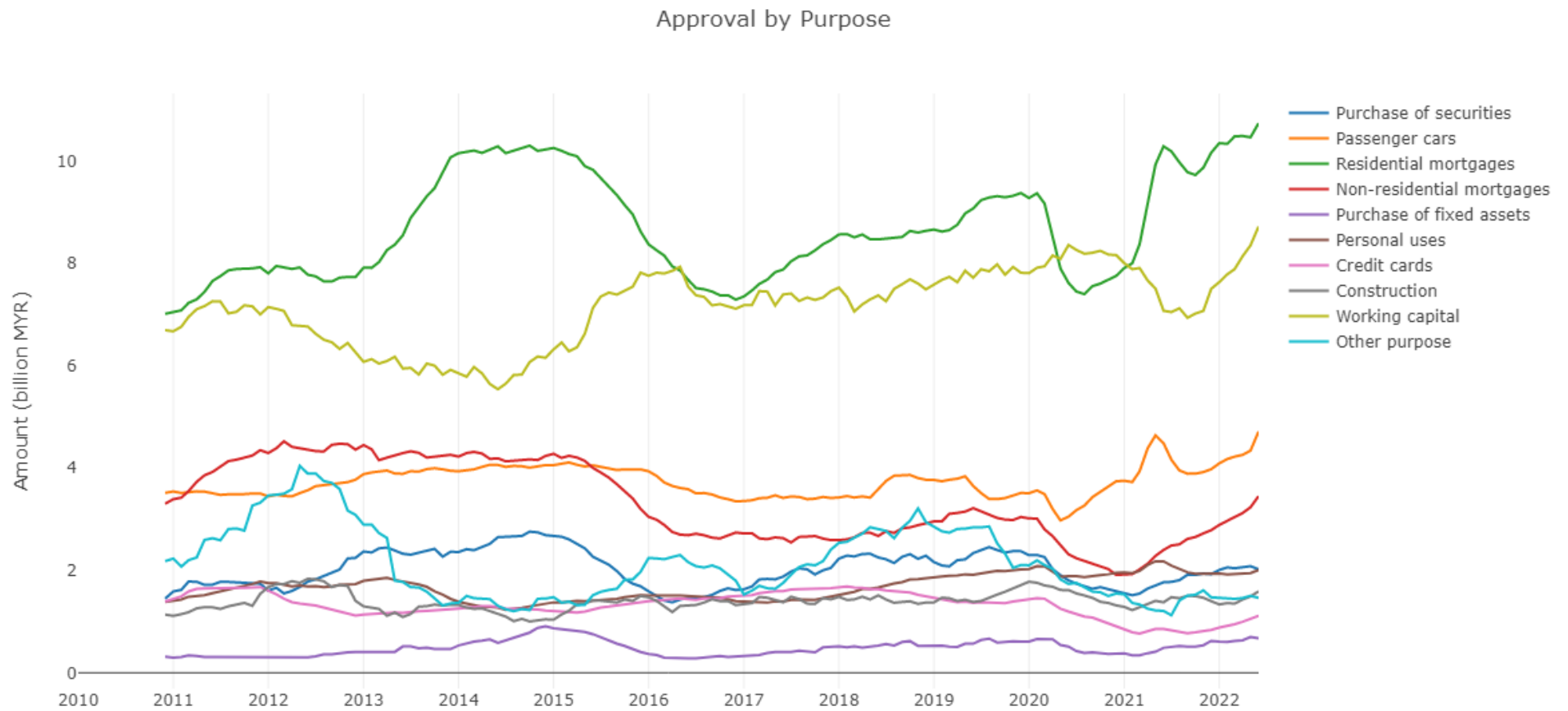


As of June 2022, Total Bank Loan Application MoM and YoY change are 18.33% and 41.70% respectively; Total Bank Loan Approval MoM and YoY change are 14.82% and 53.00% respectively.

Loan Application by Purpose (Rolling 12 Months Average)



Loan Approval by Purpose (Rolling 12 Months Average)



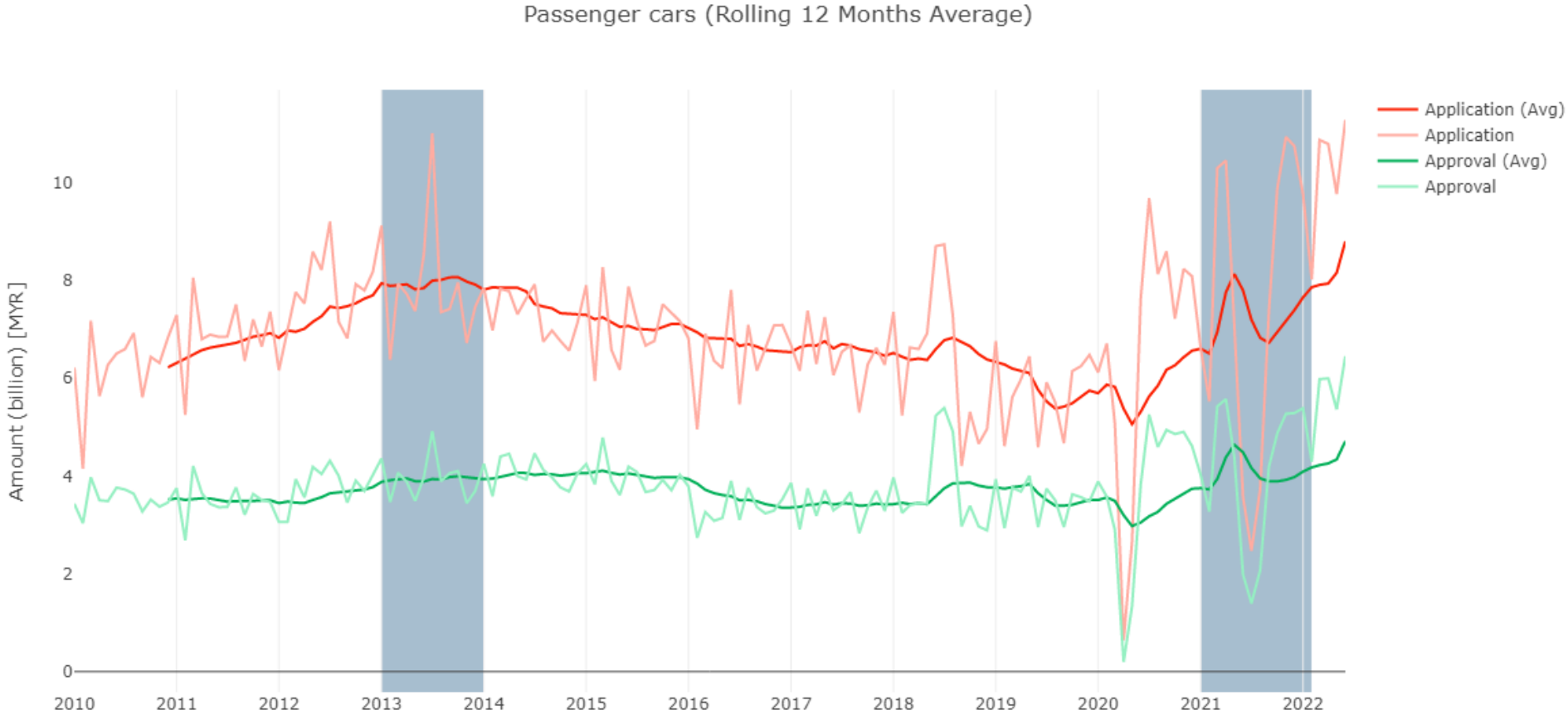
YoY% Change in Loan Application

Purpose	Mar22-YoY	Apr22-YoY	May22-YoY	Jun22-YoY
Passenger cars	5.61	3.24	36.93	215.59
Construction	-28.03	1.40	-23.57	167.18
Other purpose	-37.54	-55.82	4.63	48.39
Non-residential mortgages	10.29	4.26	3.86	42.77
Credit cards	20.03	32.29	38.92	42.28
Residential mortgages	-1.65	-8.99	-3.28	33.49
Personal uses	-10.00	-18.06	-5.34	18.07
Purchase of securities	-8.94	-2.42	21.87	17.95
Working capital	41.49	22.95	16.92	15.07
Purchase of fixed assets	-29.69	-32.01	-46.89	-24.21

YoY% Change in Loan Approval

Purpose	Mar22-YoY	Apr22-YoY	May22-YoY	Jun22-YoY
Passenger cars	10.27	7.61	22.50	225.13
Construction	-6.91	76.21	45.91	123.68
Credit cards	50.63	62.47	85.00	118.37
Non-residential mortgages	30.18	27.85	50.14	103.98
Working capital	15.24	47.36	35.59	68.51
Personal uses	4.70	6.32	3.74	38.93
Residential mortgages	15.98	0.77	-2.66	31.32
Purchase of securities	-8.57	16.32	12.95	-27.38
Purchase of fixed assets	86.56	19.77	140.19	-29.49
Other purpose	2.55	21.20	122.62	-39.79

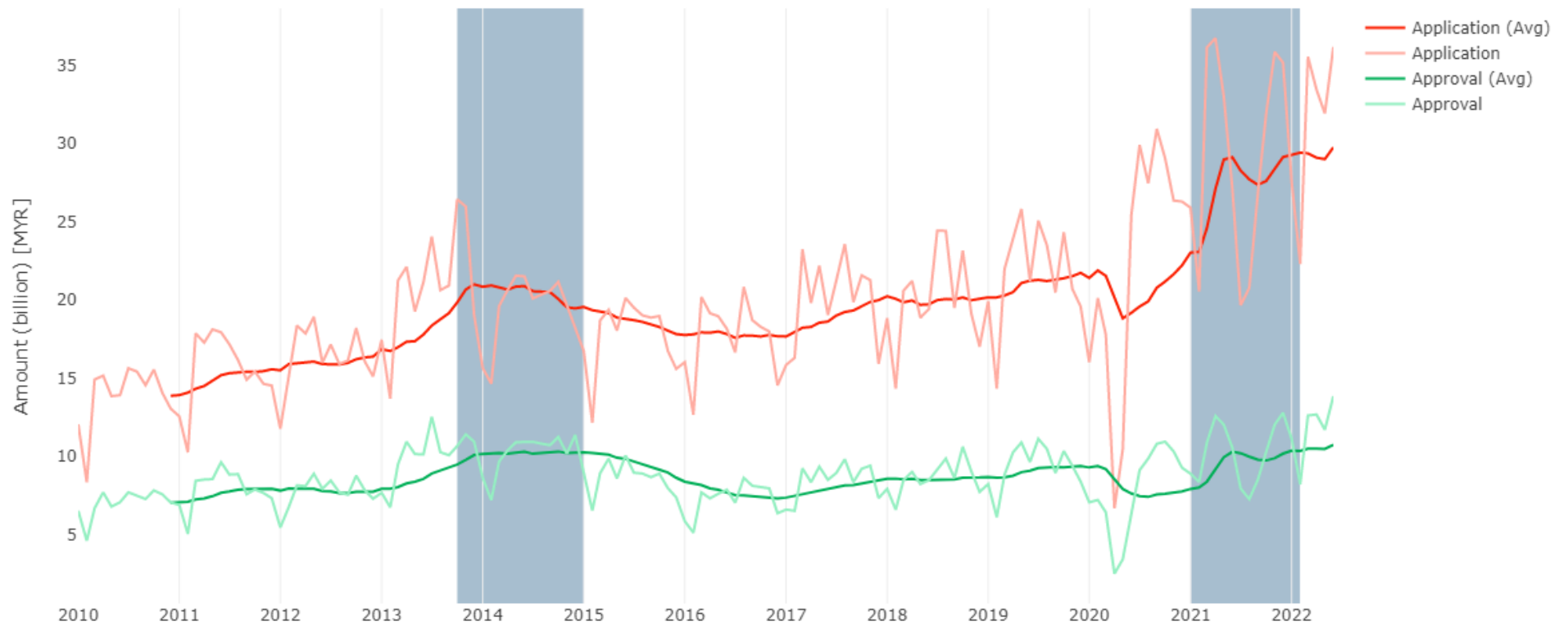
Passenger Cars



Passenger cars Application YoY Change is 215.59%, Approval YoY Change is 225.13%

Residential Mortgages

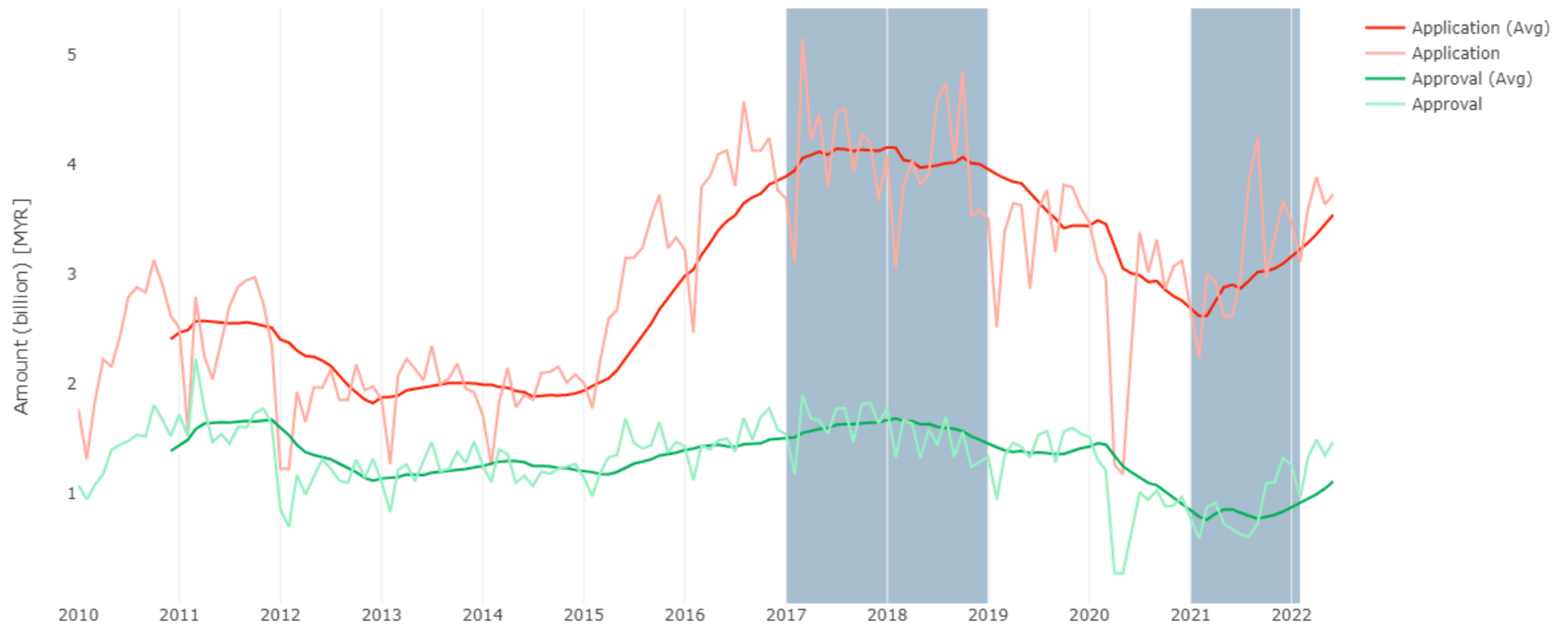
Residential mortgages (Rolling 12 Months Average)



Residential mortgages Application YoY Change is 33.49%, Approval YoY Change is 31.32%

Credit cards

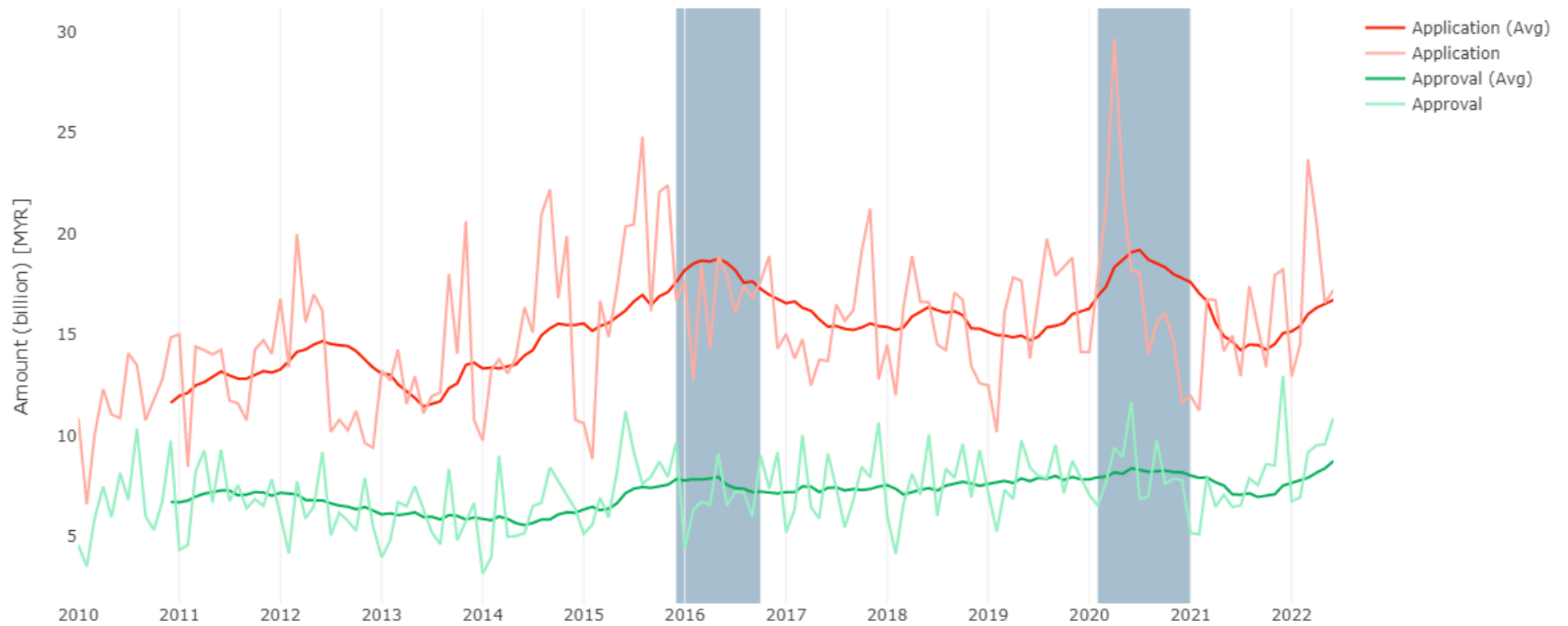
Credit cards (Rolling 12 Months Average)



Credit cards Application YoY Change is 42.28%, Approval YoY Change is 118.37%

Working Capital

Working capital (Rolling 12 Months Average)



Working capital Application YoY Change is 15.07%, Approval YoY Change is 68.51%