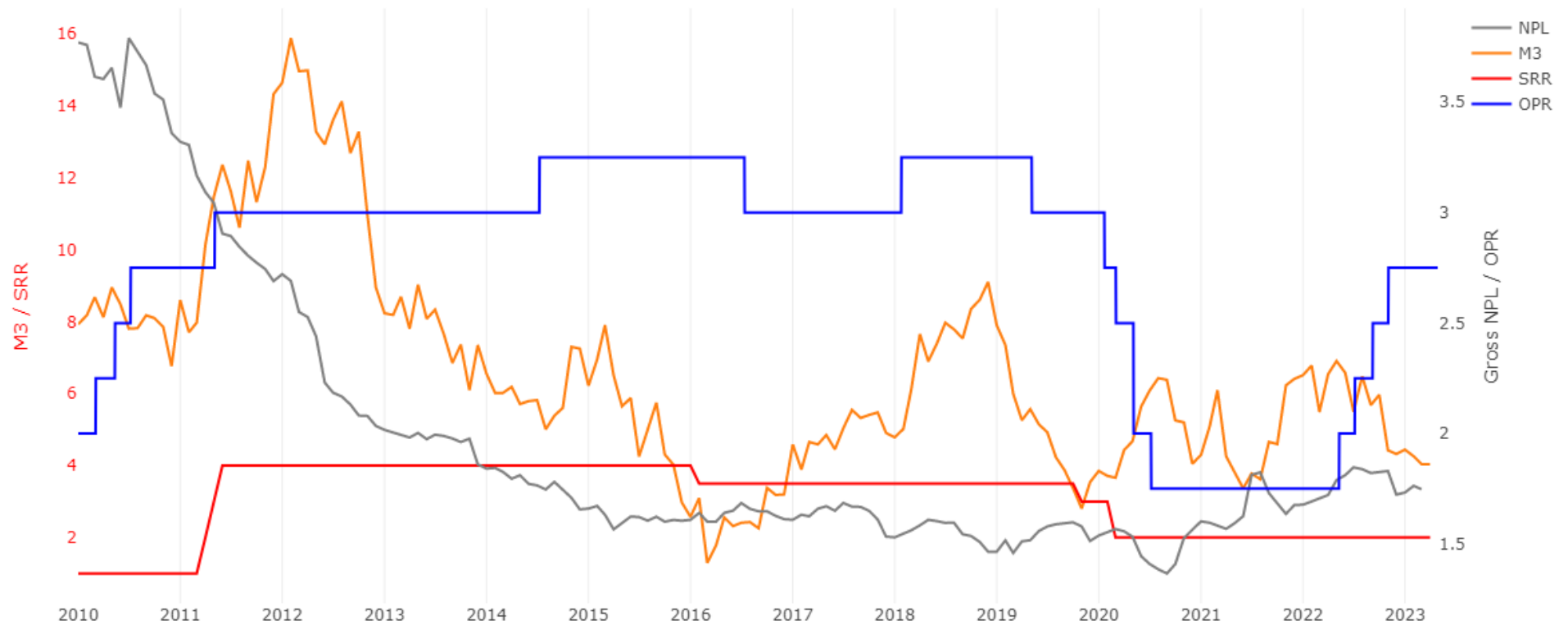


Bank Loan Stats (March 2023 Update)

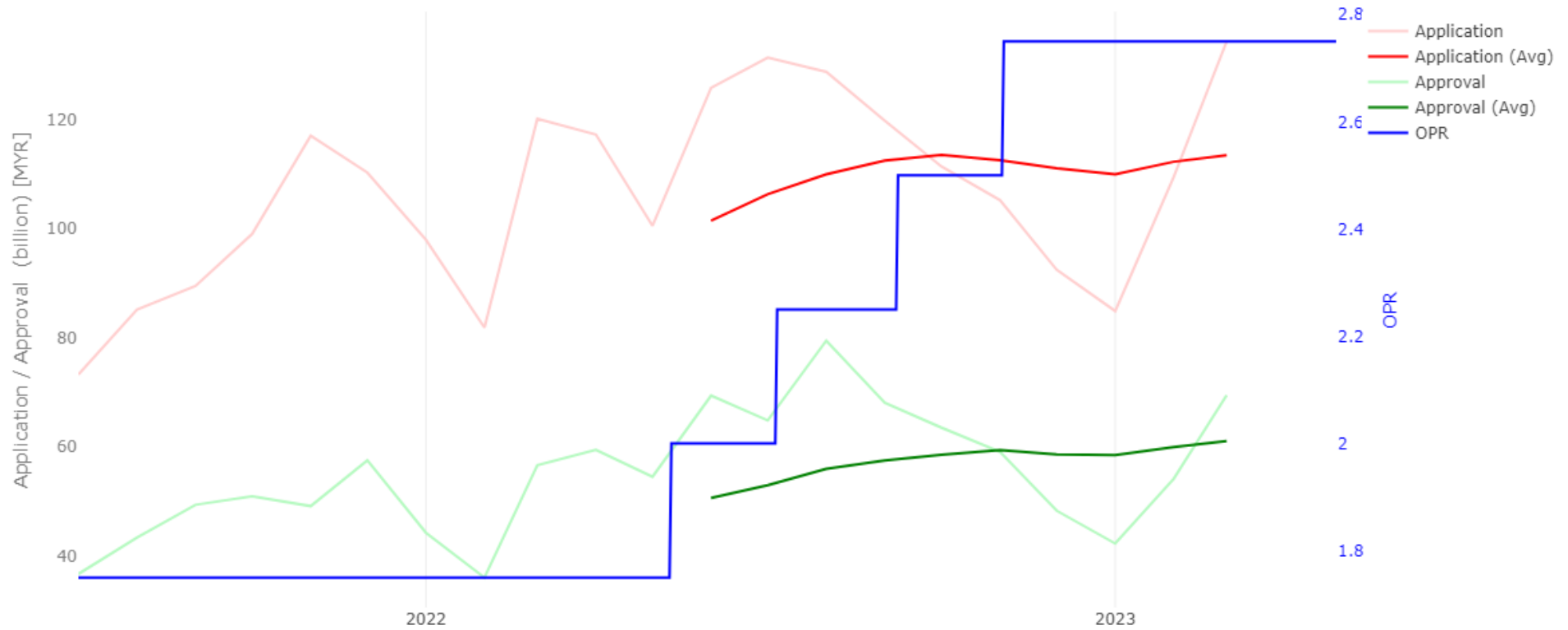
NPL



M3 YoY Growth is 4.04%. Non-performing Loan (NPL) is 1.75%, which is higher compared to last year (1.70%)

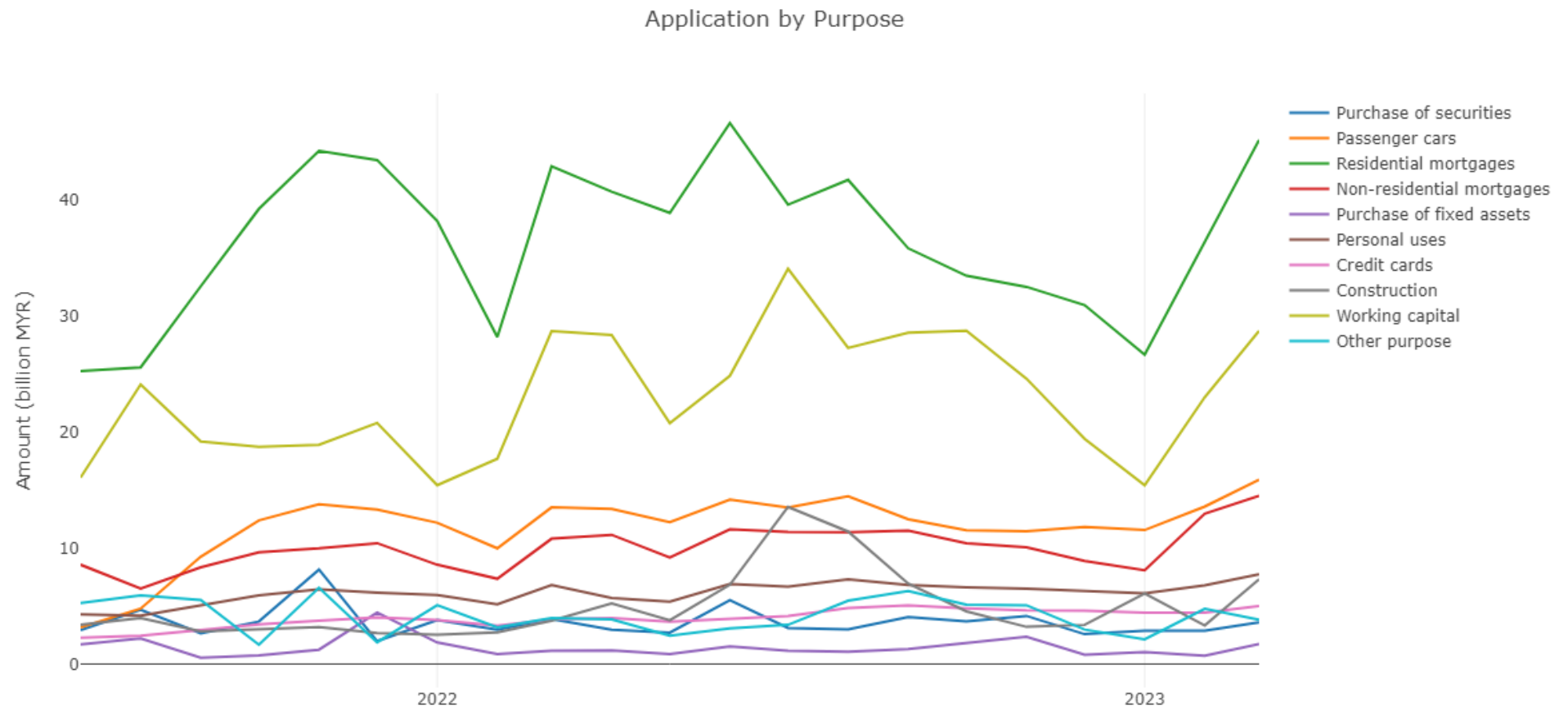
Total Bank Loan Application and Approval

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



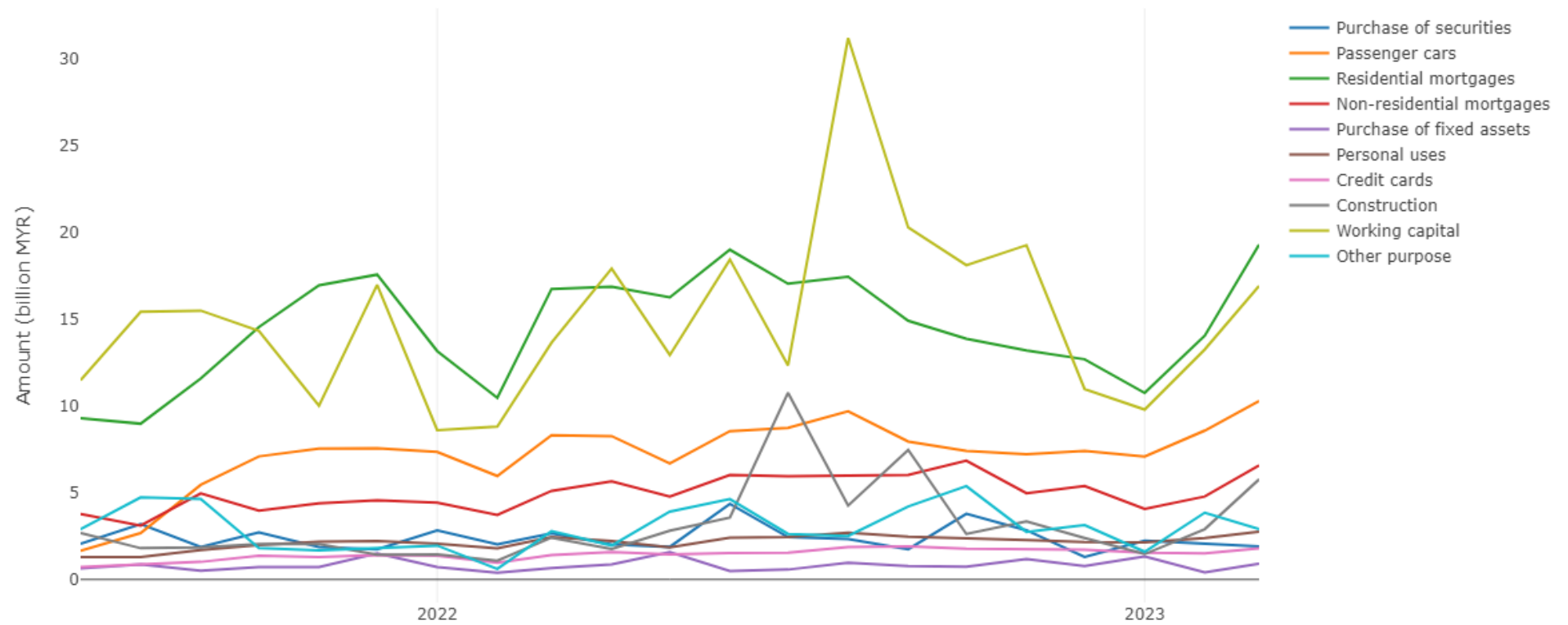
As of March 2023, Total Bank Loan Application MoM and YoY change are 22.65% and 11.79% respectively; Total Bank Loan Approval MoM and YoY change are 28.26% and 22.68% respectively.

Loan Application by Purpose



Loan Approval by Purpose

Approval by Purpose



YoY% Change in Loan Application

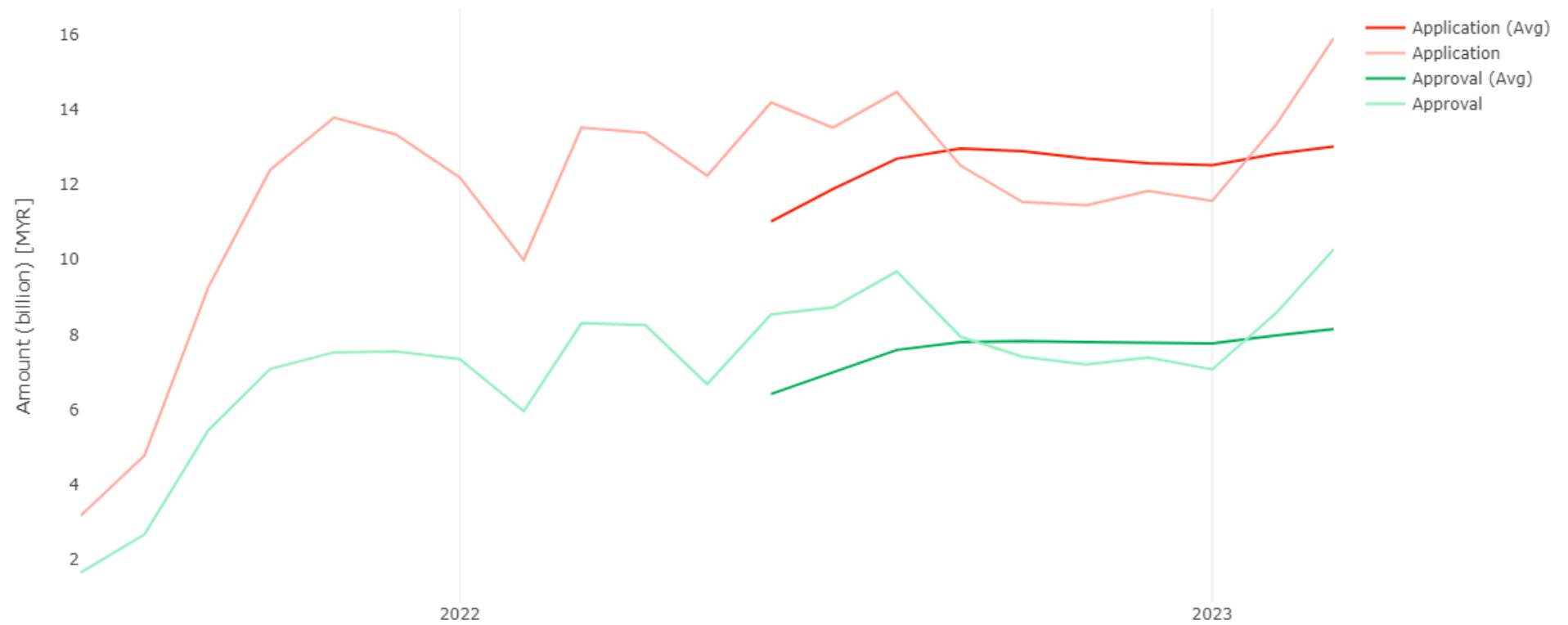
Purpose	Dec22-YoY	Jan23-YoY	Feb23-YoY	Mar23-YoY
Construction	25.92	140.63	22.07	95.75
Purchase of fixed assets	-81.90	-44.76	-16.23	48.51
Non-residential mortgages	-14.73	-5.65	76.37	34.21
Credit cards	14.31	17.15	34.21	29.80
Passenger cars	-11.32	-5.15	36.09	17.66
Personal uses	2.34	2.72	31.61	13.60
Residential mortgages	-28.77	-30.20	28.82	5.32
Working capital	-6.51	-0.12	30.00	0.05
Other purpose	58.55	-58.11	50.33	-3.72
Purchase of securities	30.43	-24.27	-3.37	-7.89

YoY% Change in Loan Approval

Purpose	Dec22-YoY	Jan23-YoY	Feb23-YoY	Mar23-YoY
Construction	68.00	0.58	166.31	138.99
Purchase of fixed assets	-48.34	87.25	5.48	39.81
Non-residential mortgages	17.87	-8.18	28.78	28.70
Credit cards	21.46	12.85	56.70	27.40
Working capital	-35.38	13.79	50.48	23.90
Passenger cars	-2.06	-3.73	43.80	23.76
Residential mortgages	-27.78	-18.33	34.21	15.16
Personal uses	-2.77	4.09	33.12	12.88
Other purpose	71.15	-18.19	527.94	3.94
Purchase of securities	-24.84	-20.94	0.86	-27.87

Passenger Cars

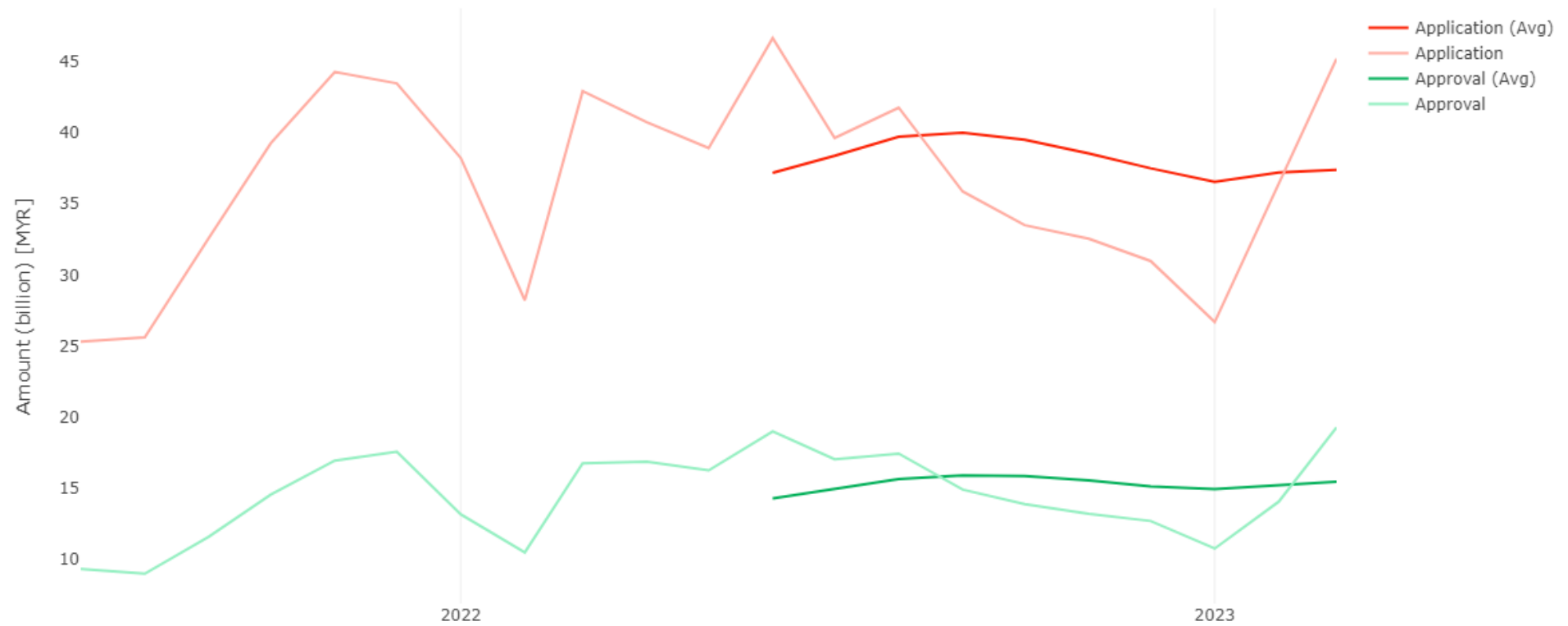
Passenger cars (Rolling 12 Months Average)



Passenger cars Application YoY Change is 17.66%, Approval YoY Change is 23.76%

Residential Mortgages

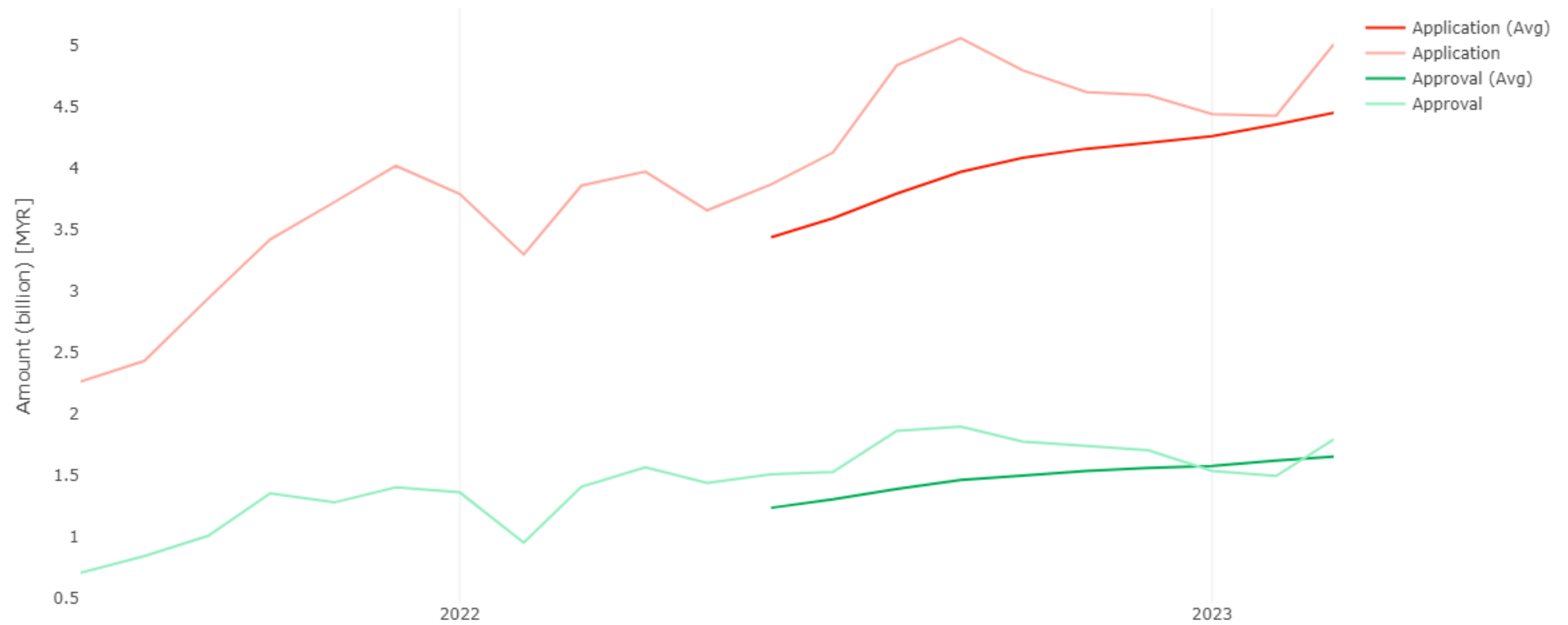
Residential mortgages (Rolling 12 Months Average)



Residential mortgages Application YoY Change is 5.32%, Approval YoY Change is 15.16%

Credit cards

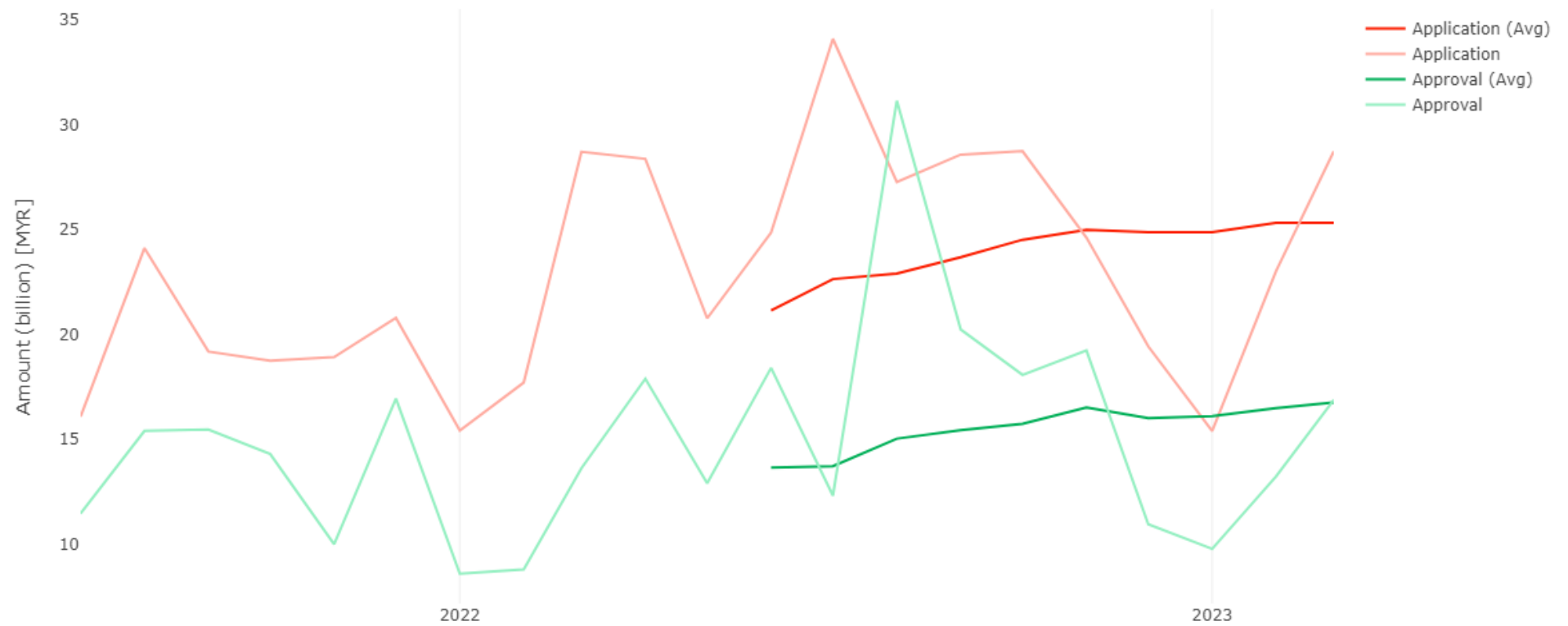
Credit cards (Rolling 12 Months Average)



Credit cards Application YoY Change is 29.80%, Approval YoY Change is 27.40%

Working Capital

Working capital (Rolling 12 Months Average)



Working capital Application YoY Change is 0.05%, Approval YoY Change is 23.90%