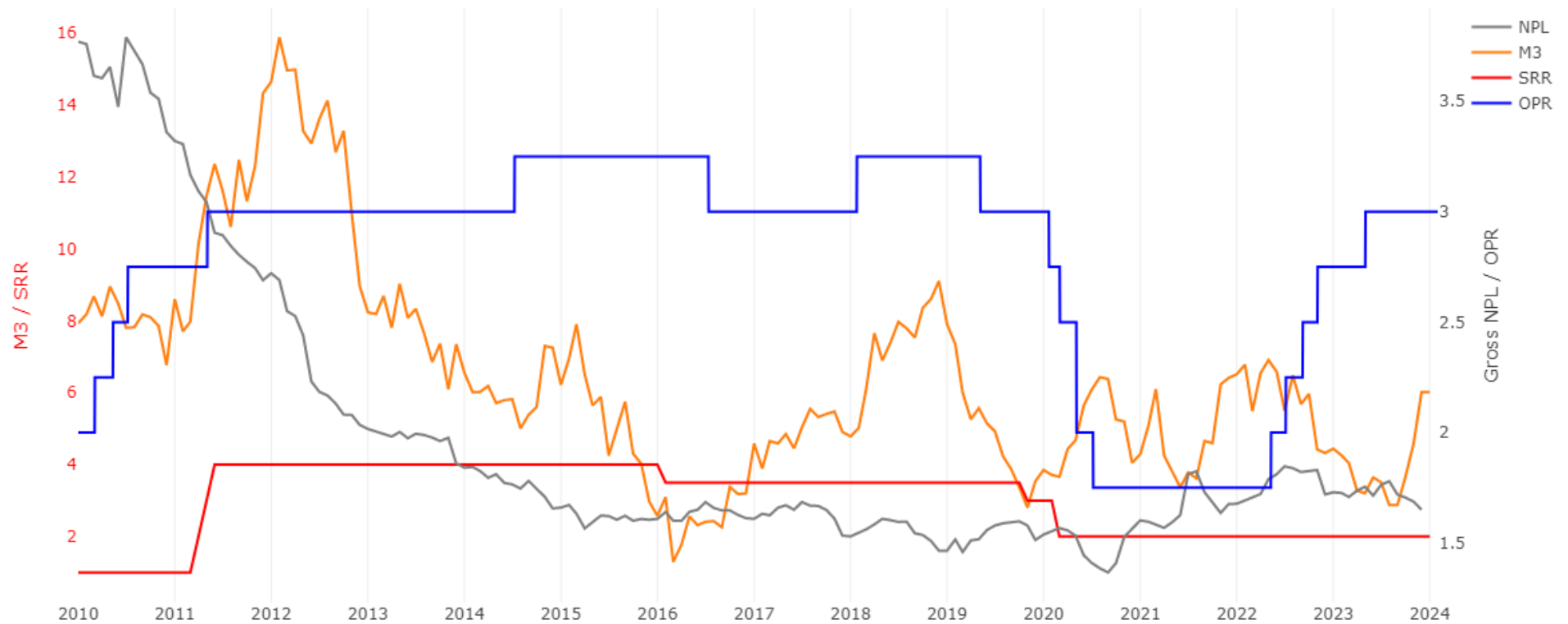


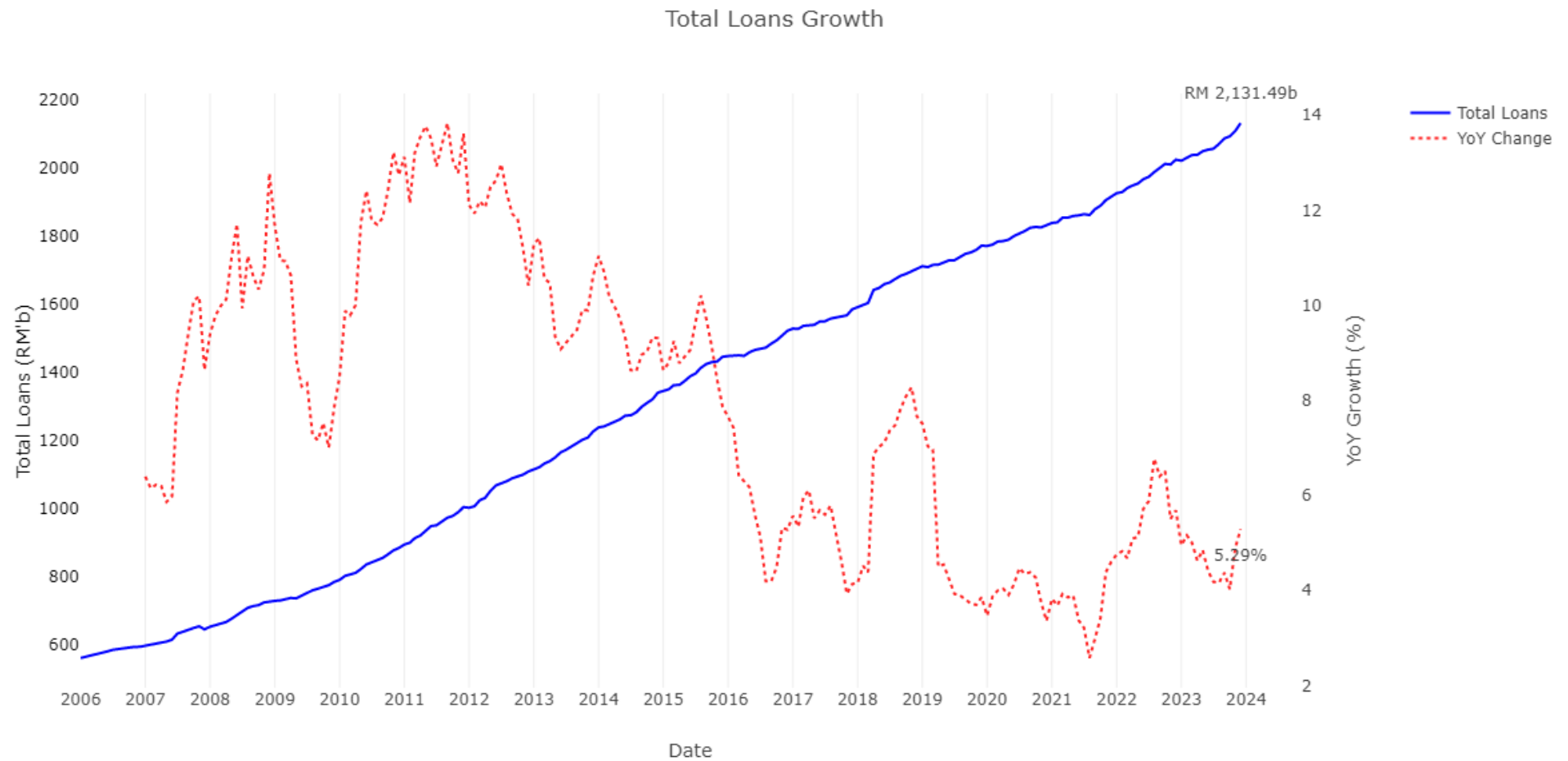
## Bank Loan Stats (December 2023 Update)

NPL



M3 YoY Growth is 6.02%. Non-performing Loan (NPL) is 1.65%, which is lower compared to last year (1.72%)

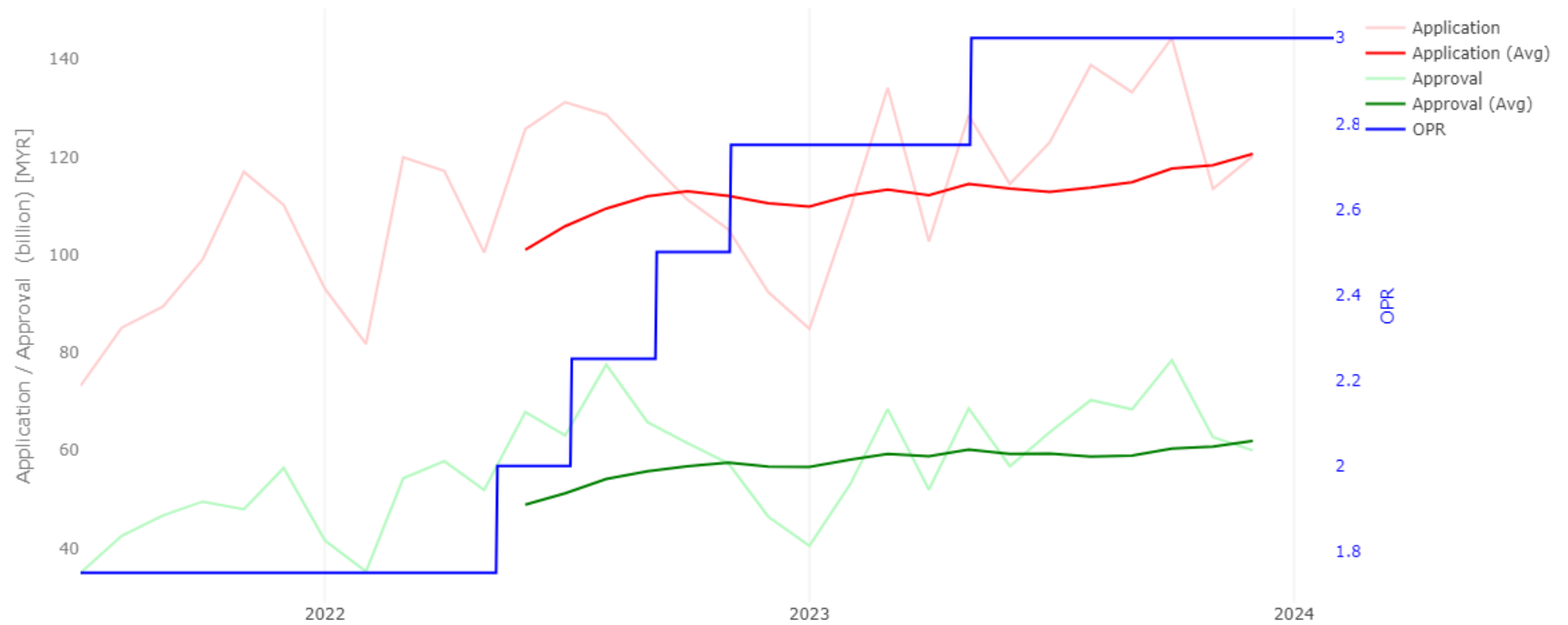
## Total Loans Growth



Total Loans Growth (YoY) is 5.29%; MoM Growth is 1.09%.

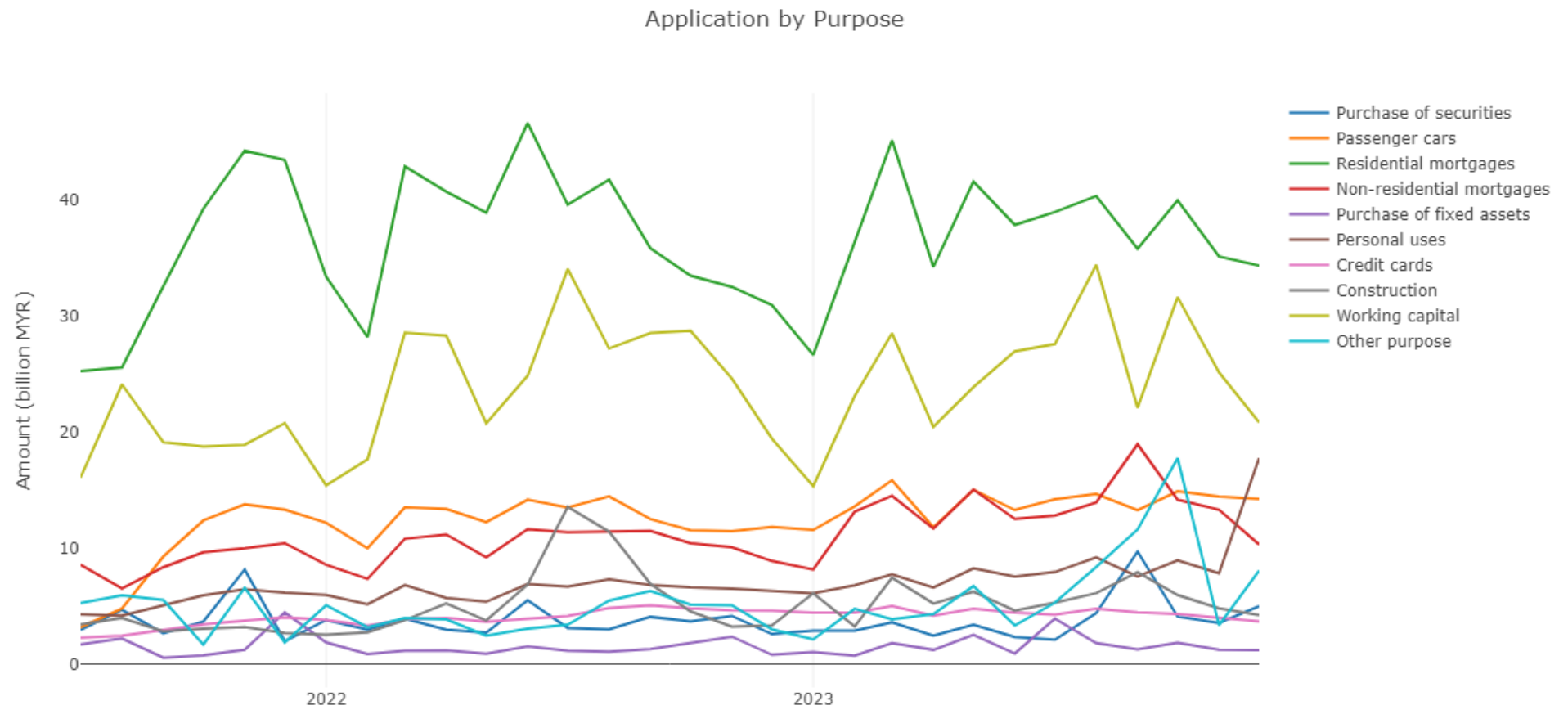
## Total Bank Loan Application and Approval

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

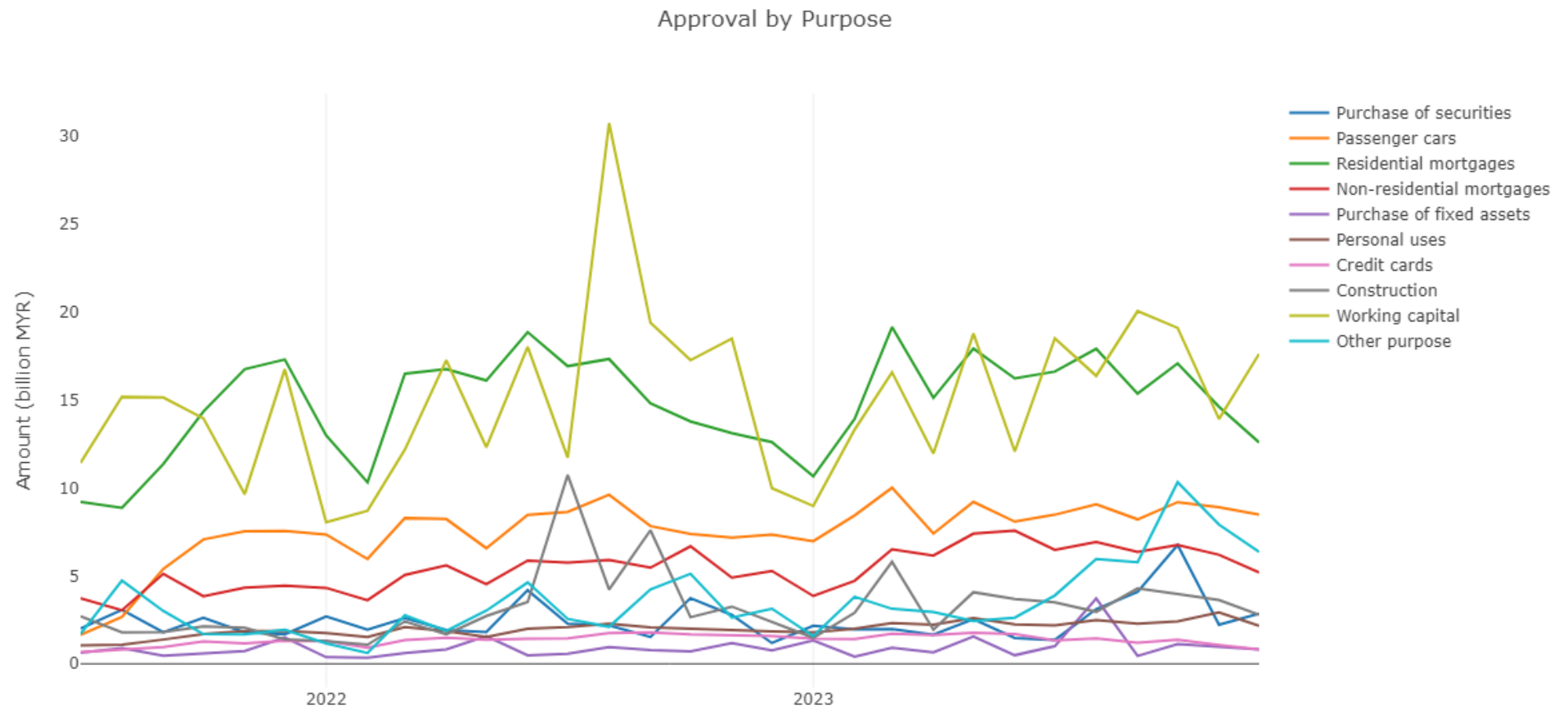


As of December 2023, Total Bank Loan Application MoM and YoY change are 5.91% and 30.10% respectively; Total Bank Loan Approval MoM and YoY change are -4.31% and 29.14% respectively.

## Loan Application by Purpose



## Loan Approval by Purpose



## YoY% Change in Loan Application

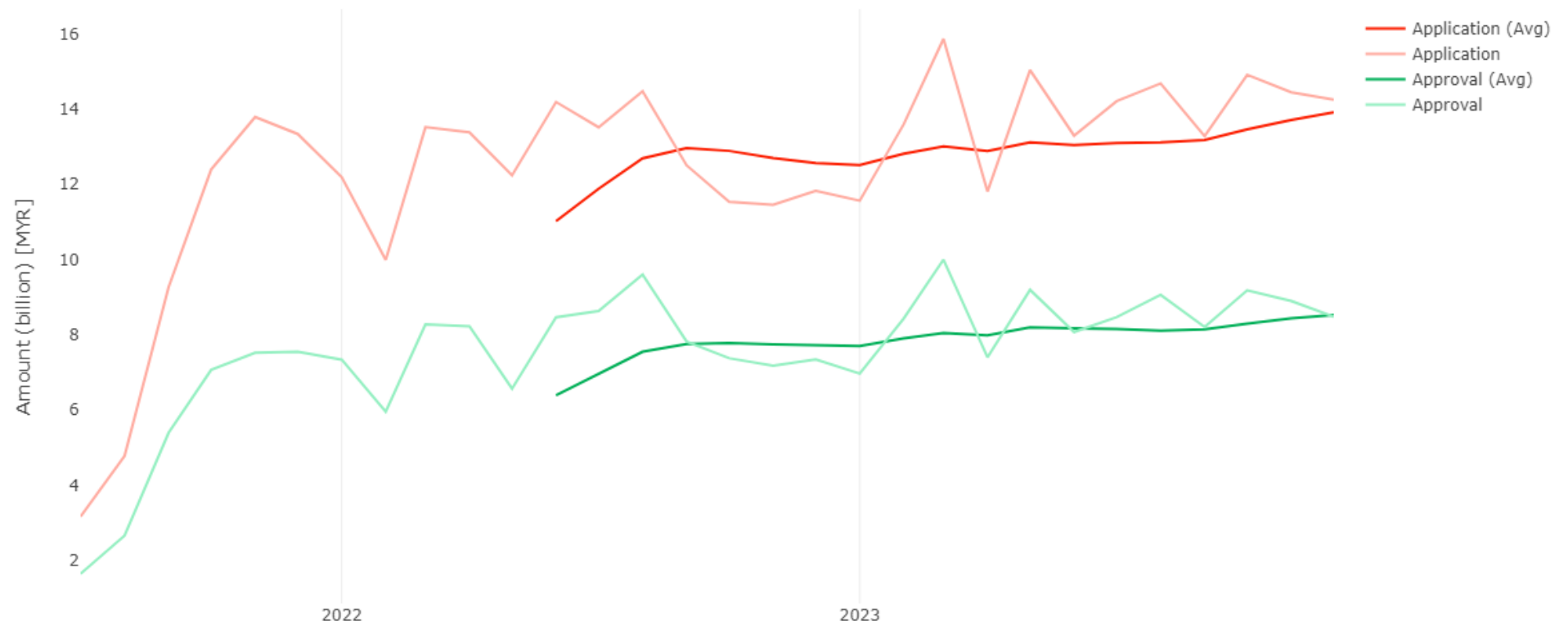
Purpose	Sep23-YoY	Oct23-YoY	Nov23-YoY	Dec23-YoY
Personal uses	10.69	34.89	20.07	182.03
Other purpose	84.37	246.52	-33.94	168.60
Purchase of securities	138.38	10.97	-14.78	92.98
Purchase of fixed assets	-2.15	1.96	-48.03	53.24
Construction	14.81	30.99	49.23	26.20
Passenger cars	6.18	29.26	26.15	20.49
Non-residential mortgages	65.17	36.01	32.12	16.05
Residential mortgages	-0.13	19.35	8.06	10.98
Working capital	-22.53	10.08	2.20	7.32
Credit cards	-11.91	-10.15	-12.87	-19.92

## YoY% Change in Loan Approval

Purpose	Sep23-YoY	Oct23-YoY	Nov23-YoY	Dec23-YoY
Purchase of securities	166.81	80.75	-19.79	140.86
Other purpose	36.53	101.60	201.37	102.99
Working capital	3.42	10.61	-24.70	76.46
Personal uses	9.67	21.60	53.94	17.34
Construction	-43.58	49.76	11.63	17.32
Passenger cars	4.96	24.50	23.99	15.47
Purchase of fixed assets	-41.87	59.25	-15.60	7.50
Residential mortgages	3.78	23.90	11.40	-0.14
Non-residential mortgages	16.55	1.00	26.56	-1.59
Credit cards	-32.28	-18.18	-33.55	-48.03

## Passenger Cars

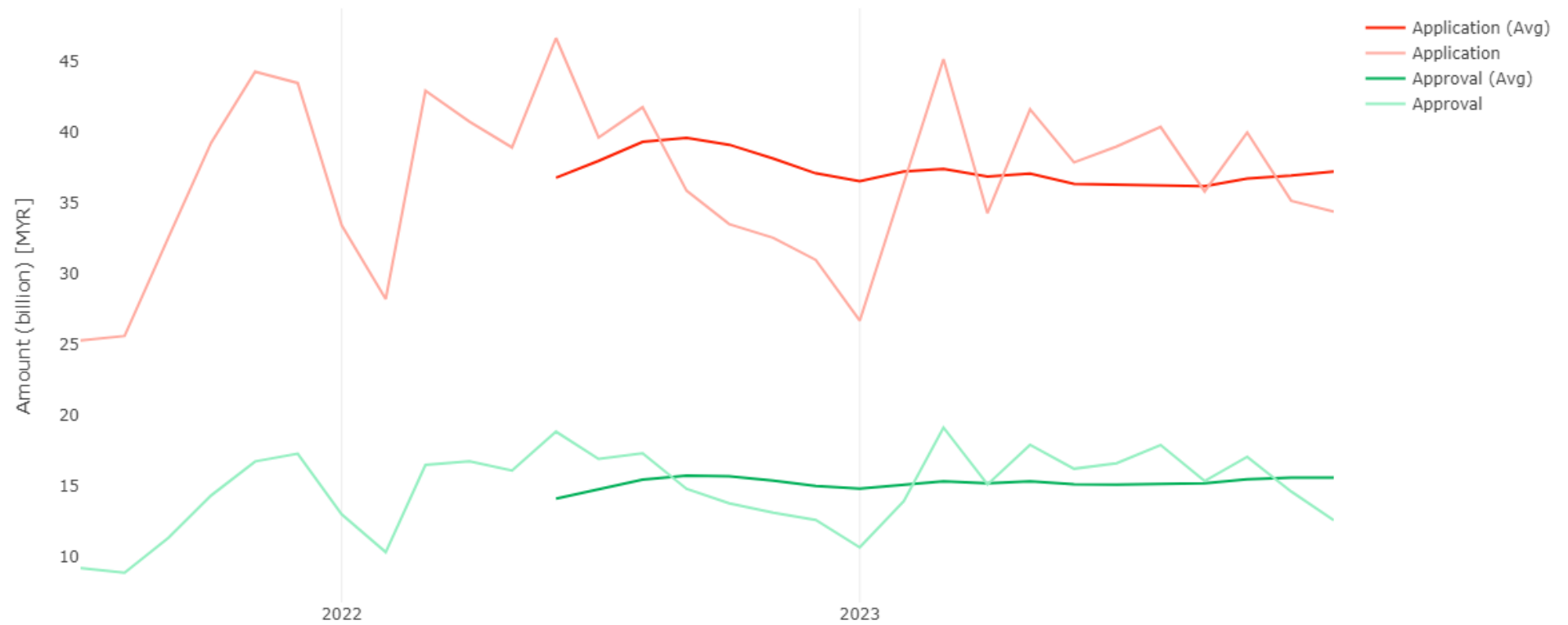
Passenger cars (Rolling 12 Months Average)



Passenger cars Application YoY Change is 20.49%, Approval YoY Change is 15.47%

## Residential Mortgages

Residential mortgages (Rolling 12 Months Average)

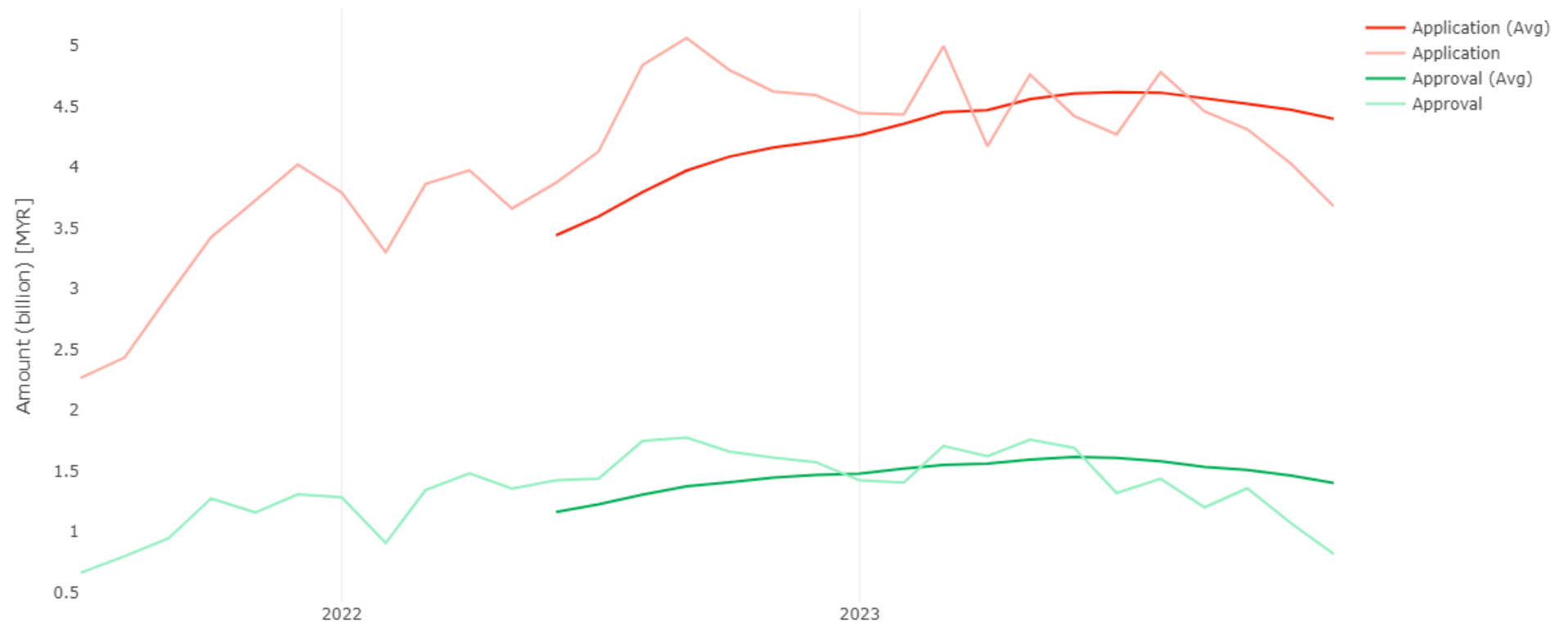


Residential mortgages Application YoY Change is 10.98%, Approval YoY Change is -0.14%



## Credit cards

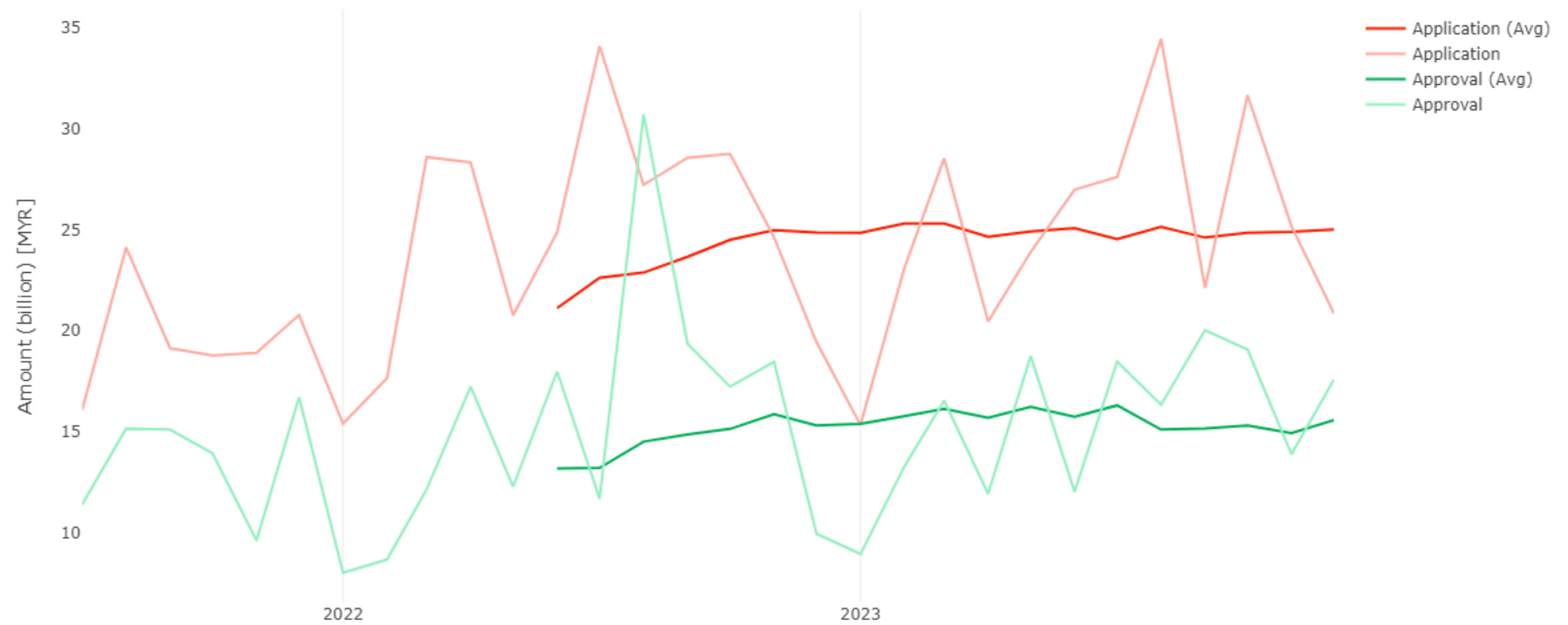
Credit cards (Rolling 12 Months Average)



Credit cards Application YoY Change is -19.92%, Approval YoY Change is -48.03%

## Working Capital

Working capital (Rolling 12 Months Average)



Working capital Application YoY Change is 7.32%, Approval YoY Change is 76.46%