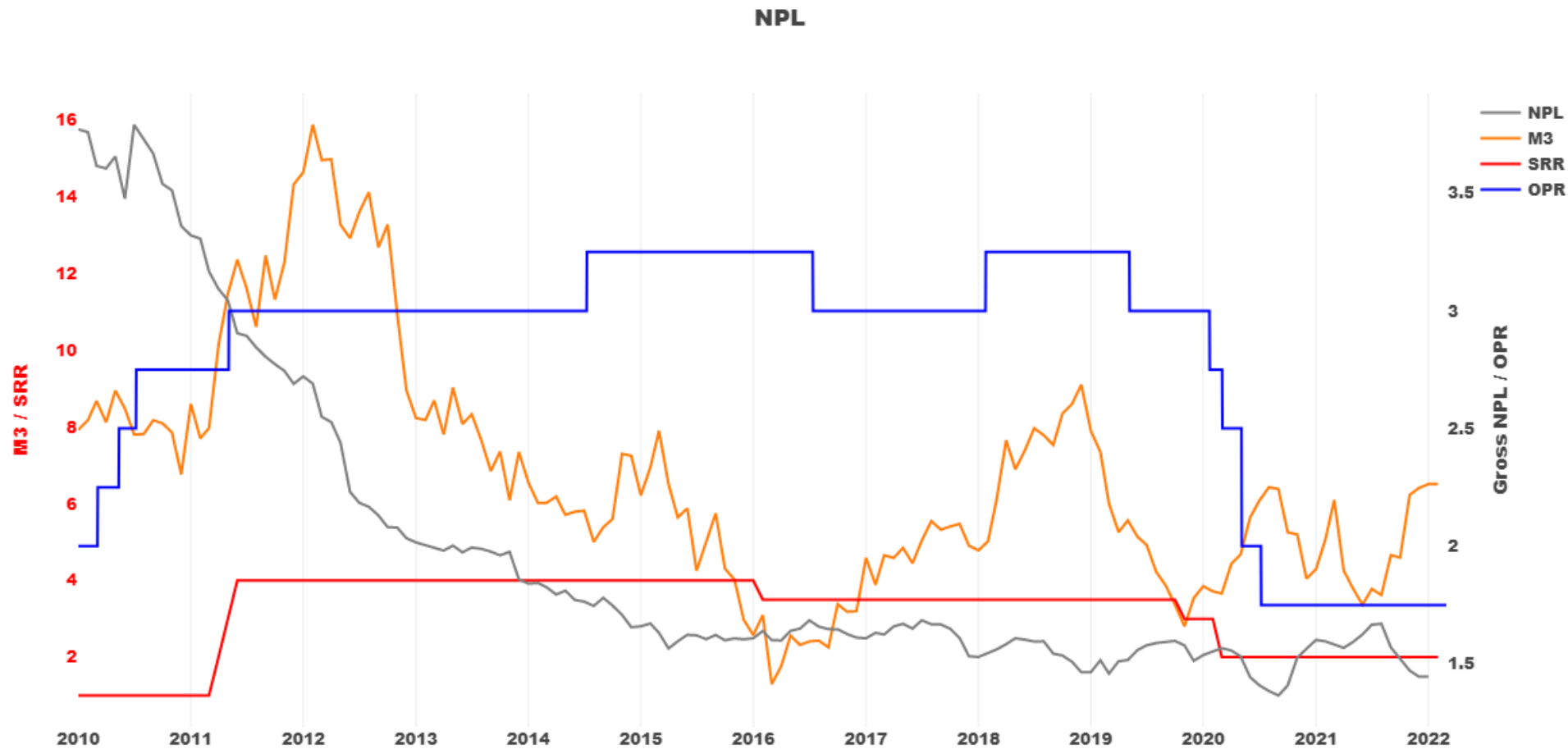


Bank Loan Stats

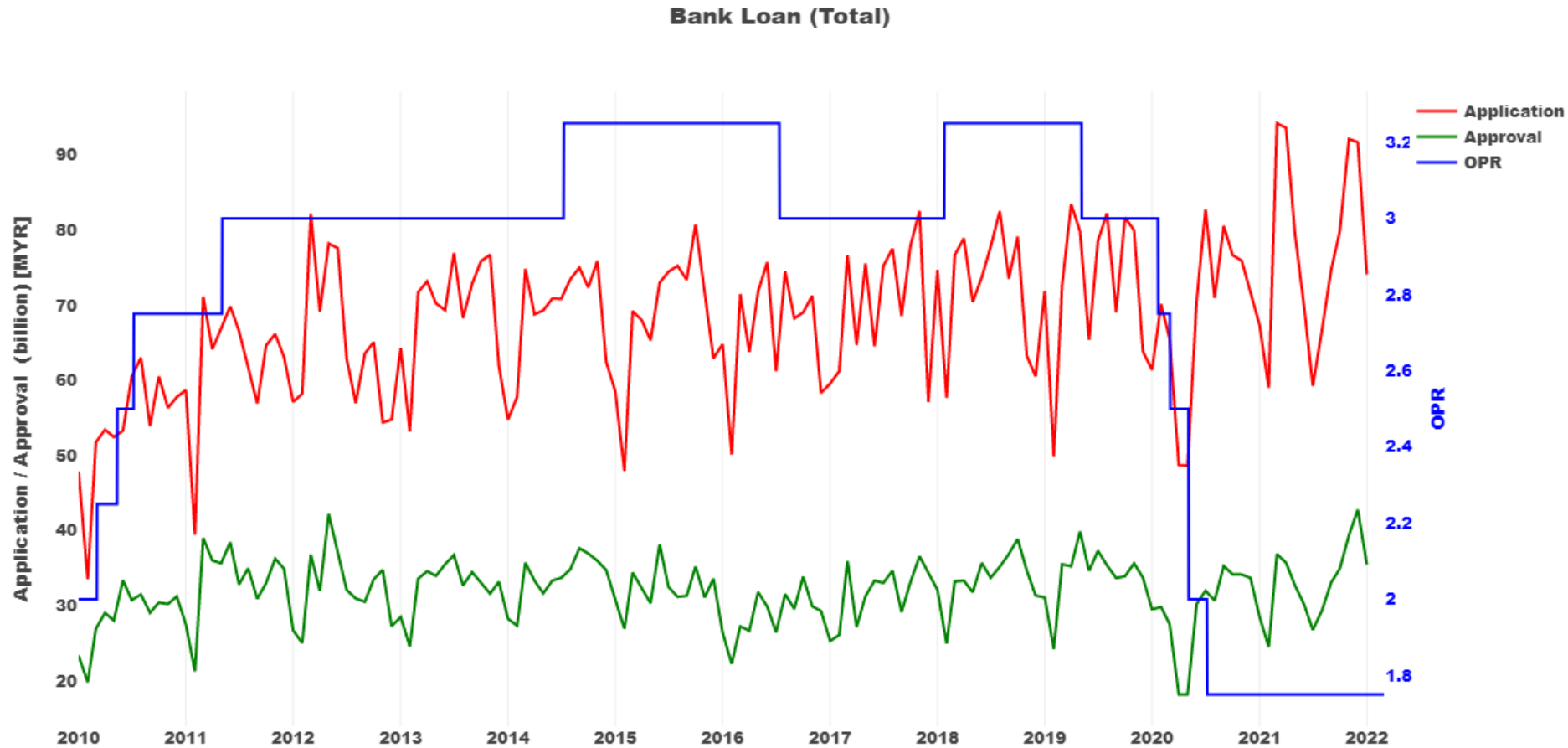
March 2022 Update

Overview of Bank Loan Stats



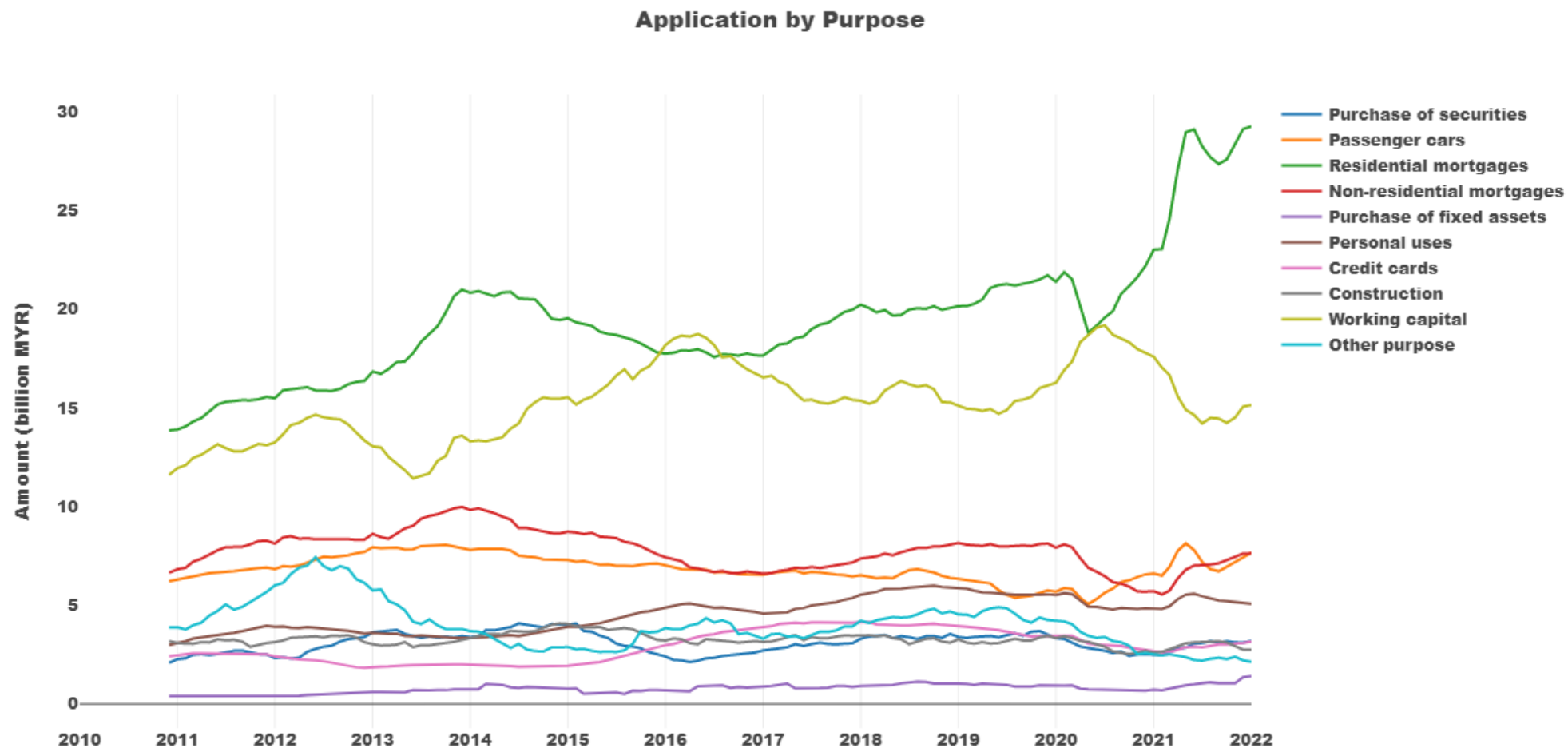
M3 is higher YoY; while Non-performing Loan (NPL) is lower YoY.

Total Bank Loan Application and Approval

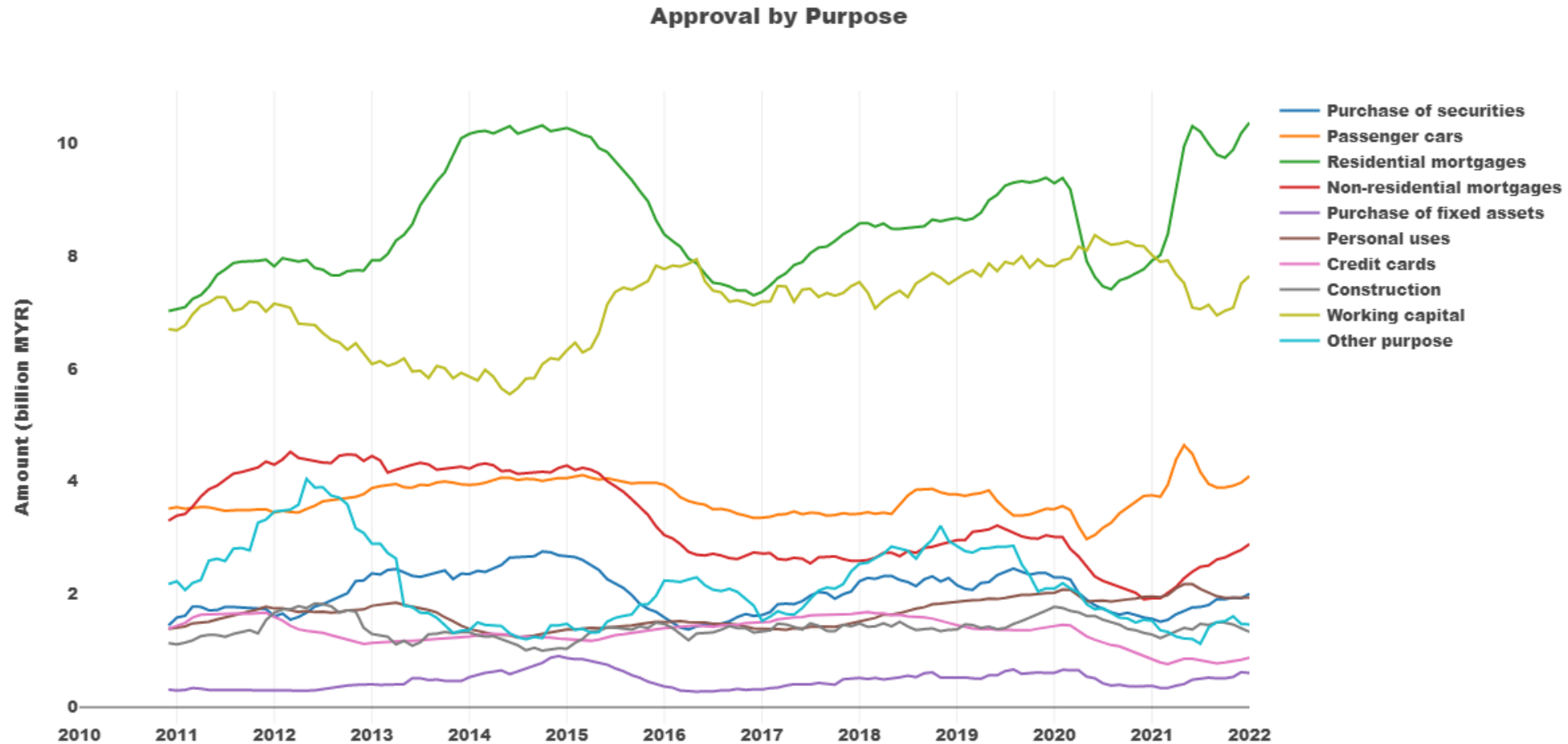


Total bank loan application and approval amounts have improved YoY as of Jan 2022.

Loan Application by Purpose (Rolling 12 Months Average)



Loan Approval by Purpose (Rolling 12 Months Average)



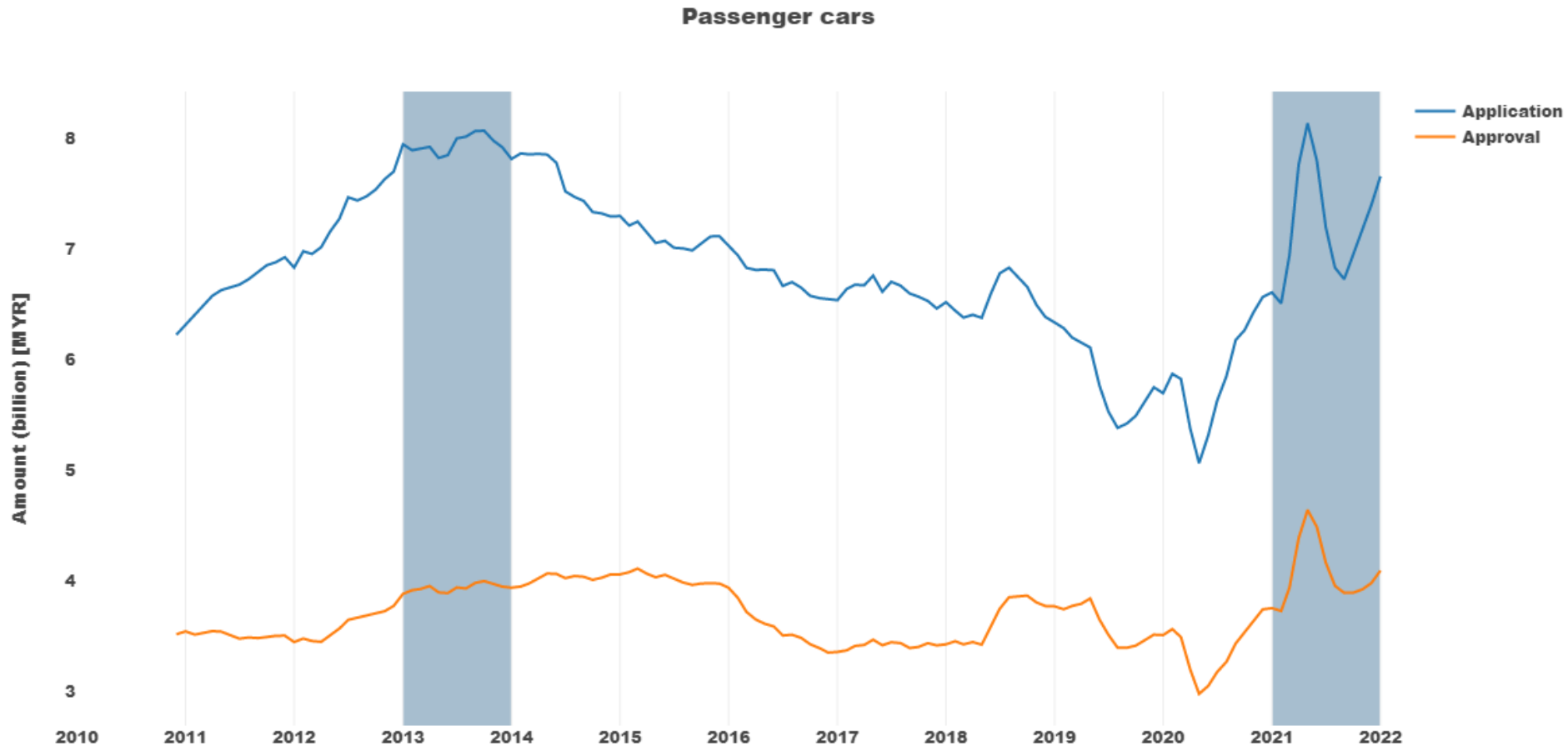
YoY% Change in Loan Application and Approval

Loan Application	2021Oct-YoY	2021Nov-YoY	2021Dec-YoY	2022Jan-YoY
Purchase of fixed assets	-17.03	16.81	577.04	66.79
Passenger cars	36.7	32.77	32.9	47.56
Purchase of securities	25.3	-18.1	-6.46	36.87
Credit cards	3.46	8.6	17.46	29.7
Working capital	-16.68	22.35	56.74	8.08
Residential mortgages	9.74	36.09	33.79	6.45
Construction	-24.4	-50.83	-47.45	2.77
Non-residential mortgages	24.18	33.56	29.82	1.3
Personal uses	-6.43	-6.31	-9.64	-13.17
Other purpose	-50.32	104.54	-73.7	-37.41

Loan Approval	2021Oct-YoY	2021Nov-YoY	2021Dec-YoY	2022Jan-YoY
Purchase of securities	-0.32	16.91	-8.67	72.28
Credit cards	23.88	23.66	36.57	63.53
Non-residential mortgages	18.31	39.05	31.62	51.69
Passenger cars	0.21	7.53	14.59	33.94
Working capital	12.75	8.25	66.41	30.49
Residential mortgages	-6.06	16.66	37.85	25.27
Personal uses	-14.1	1.1	-0.43	3.13
Other purpose	18.74	74.05	-61.7	-7.24
Purchase of fixed assets	-0.95	87.79	250.57	-38.01
Construction	-4.81	-21.25	-48.35	-38.93

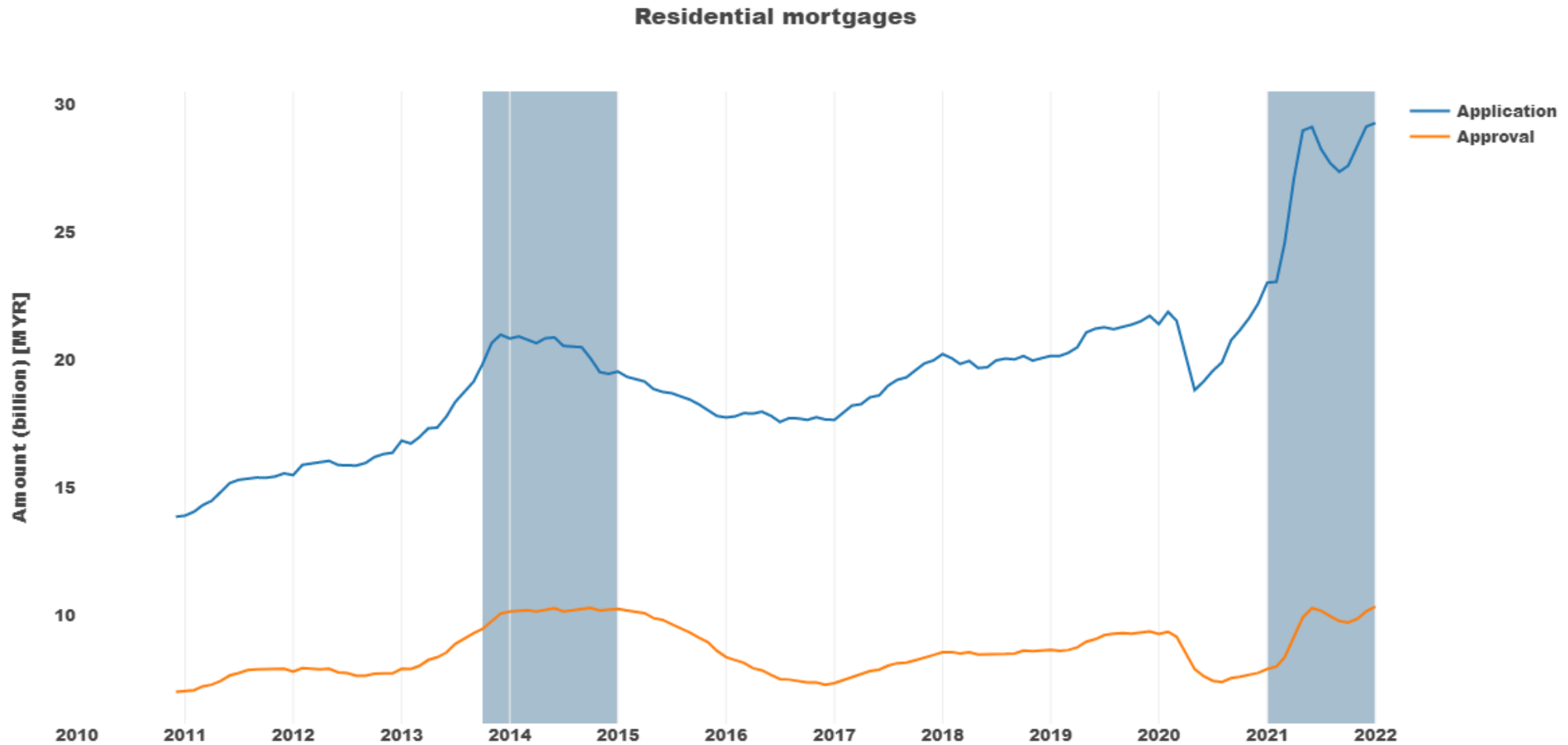
Loan Application and Approval for **credit cards**, **passenger cars**, and **residential mortgages** have increased consistently and significantly YoY for 2021 Oct to 2022 Jan.

Passenger Car Loans



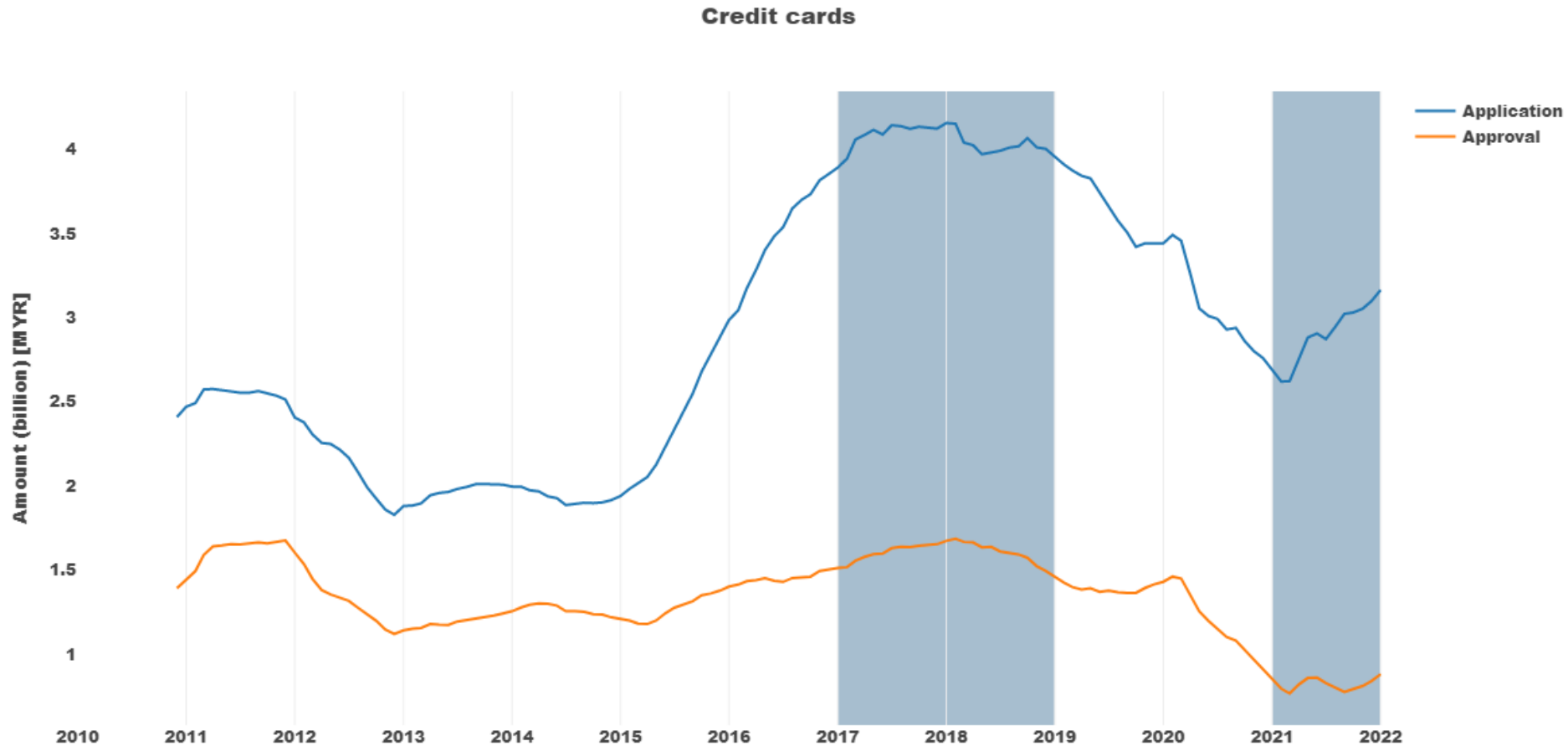
Both loan application and approval is on a rising trend since 2020 March.
Both amounts are near the peaks of 2013/14.

Residential Mortgages



Both loan application and approval amounts are above/near the peak of 2014 and on a rising trend.

Credit Cards



Credit cards loan stat is a good indicator of consumer sentiment.

The latest trend for application and approval rebounded from the lows in early 2021, and are currently on the rise.