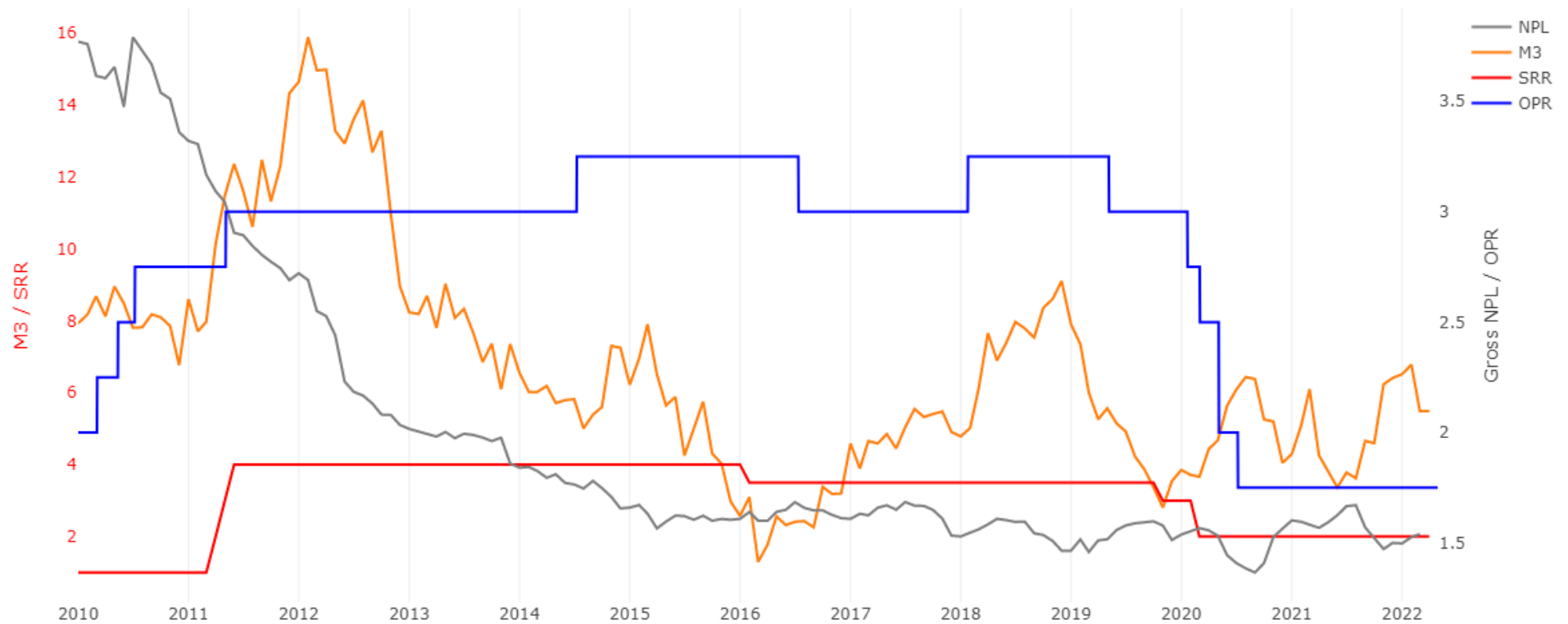


## Bank Loan Stats (May 2022 Update)

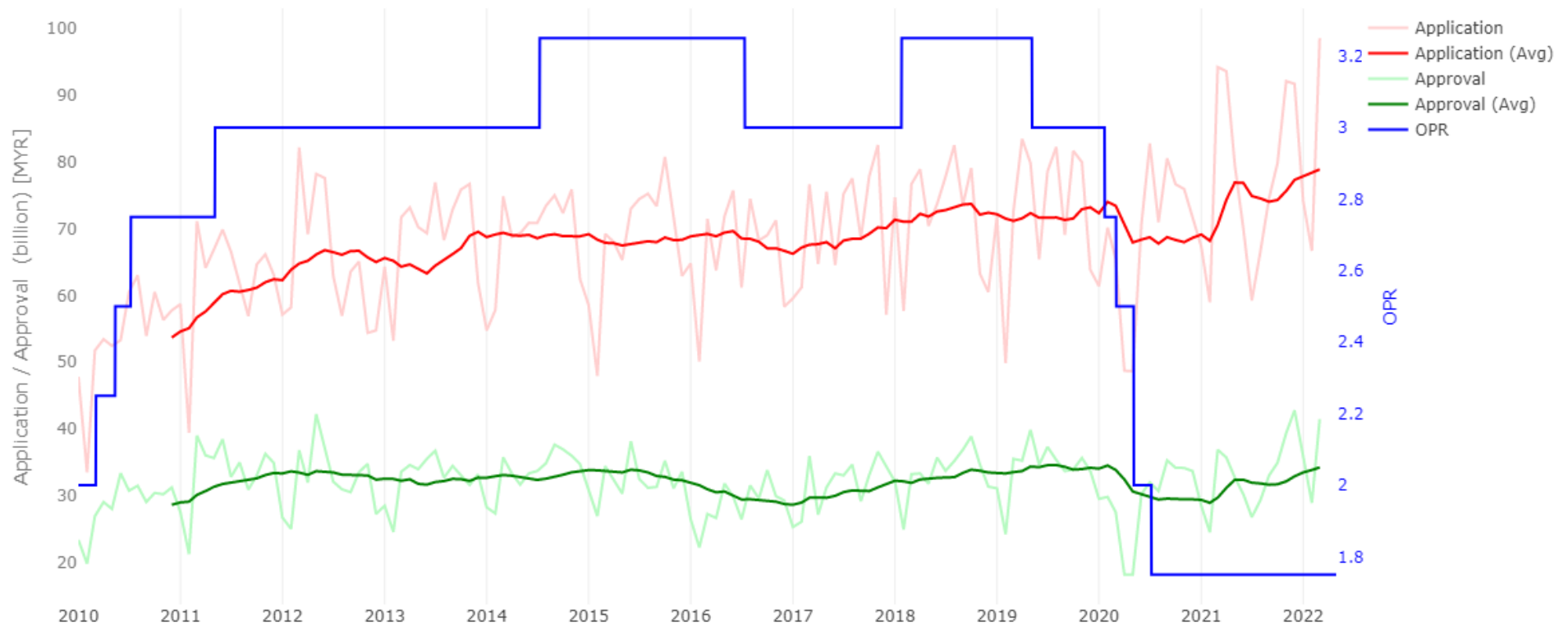
NPL



M3 YoY Growth is 5.49%. Non-performing Loan (NPL) is 1.54%, which is lower compared to last year (1.58%)

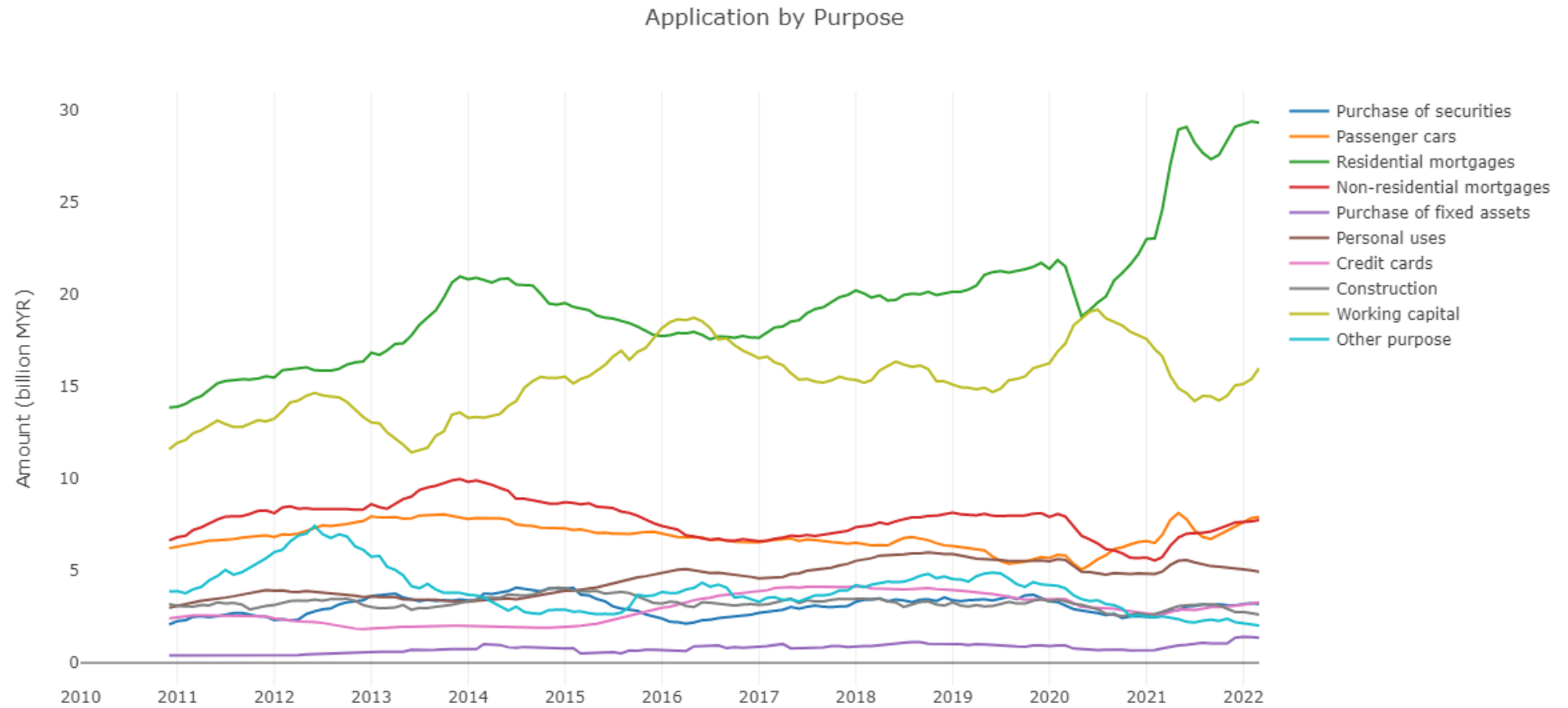
## Total Bank Loan Application and Approval

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

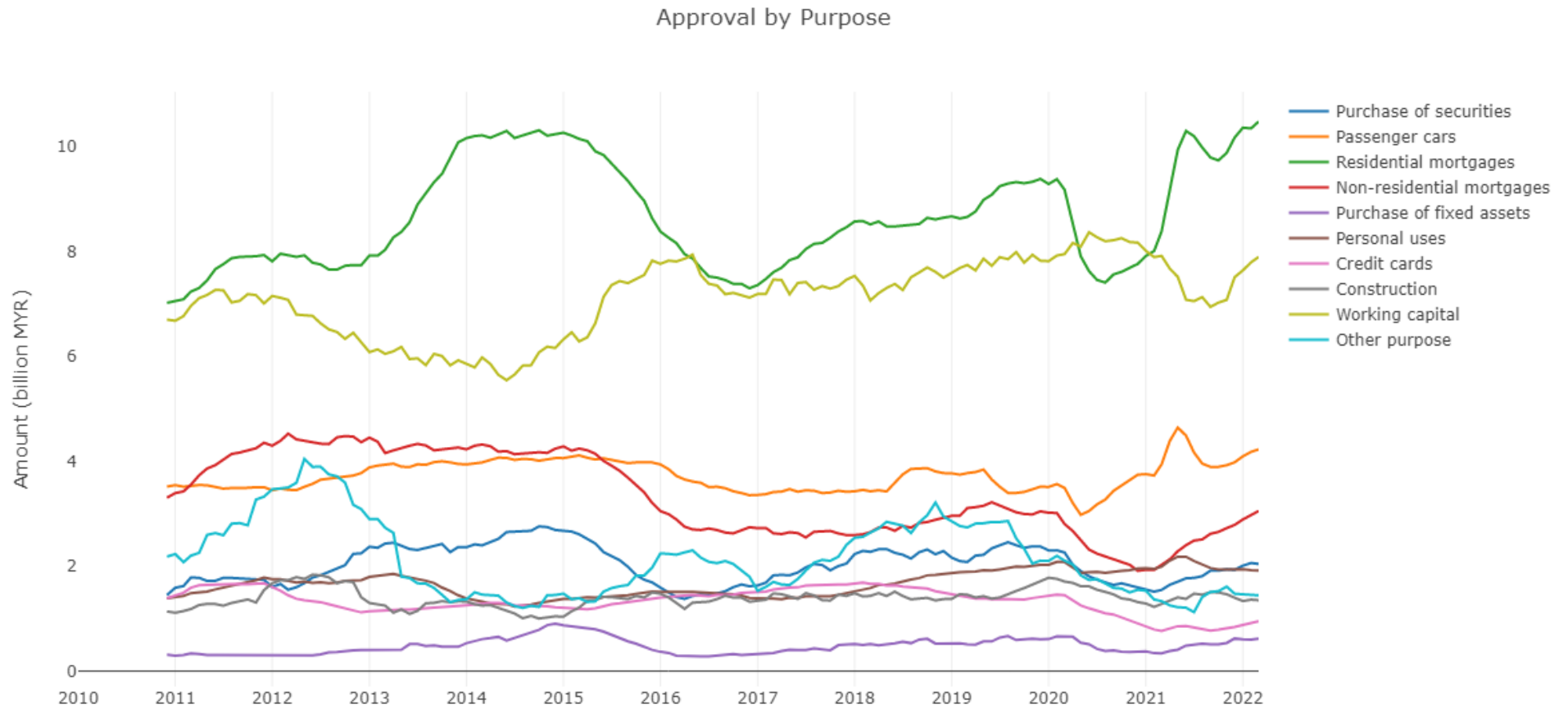


As of March 2022, Total Bank Loan Application MoM and YoY change are 47.78% and 4.60% respectively; Total Bank Loan Approval MoM and YoY change are 43.42% and 12.46% respectively.

## Loan Application by Purpose (Rolling 12 Months Average)



## Loan Approval by Purpose (Rolling 12 Months Average)



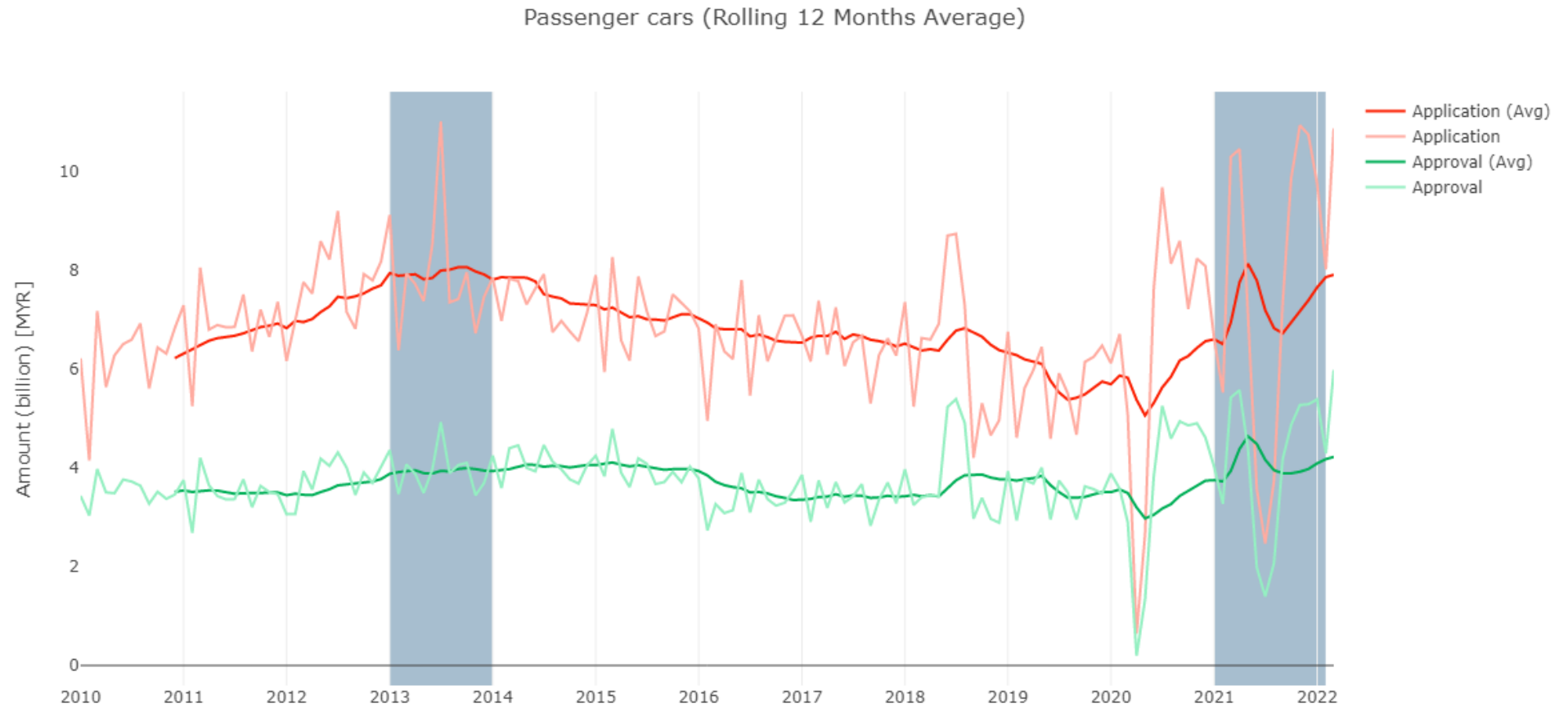
## YoY% Change in Loan Application

Purpose	Dec21-YoY	Jan22-YoY	Feb22-YoY	Mar22-YoY
Working capital	56.74	8.08	29.35	41.49
Credit cards	17.46	29.70	38.93	20.03
Non-residential mortgages	29.82	1.30	11.18	10.14
Passenger cars	32.90	47.56	45.13	5.61
Residential mortgages	33.79	6.45	8.54	-2.29
Purchase of securities	-6.46	36.87	17.63	-9.19
Personal uses	-9.64	-13.17	-15.25	-12.95
Construction	-47.45	2.77	-18.17	-28.03
Purchase of fixed assets	577.04	66.79	-16.07	-29.69
Other purpose	-73.70	-37.41	-16.39	-37.54

## YoY% Change in Loan Approval

Purpose	Dec21-YoY	Jan22-YoY	Feb22-YoY	Mar22-YoY
Purchase of fixed assets	250.57	-38.01	-18.39	86.56
Credit cards	36.57	63.53	62.93	50.63
Non-residential mortgages	31.62	51.69	49.34	29.93
Working capital	66.41	30.49	36.11	15.24
Residential mortgages	37.85	25.27	-1.82	14.36
Passenger cars	14.59	33.94	31.21	10.27
Other purpose	-61.70	-7.24	-60.24	2.55
Personal uses	-0.43	3.13	-11.23	-2.29
Construction	-48.35	-38.93	43.33	-6.91
Purchase of securities	-8.66	72.28	47.07	-8.57

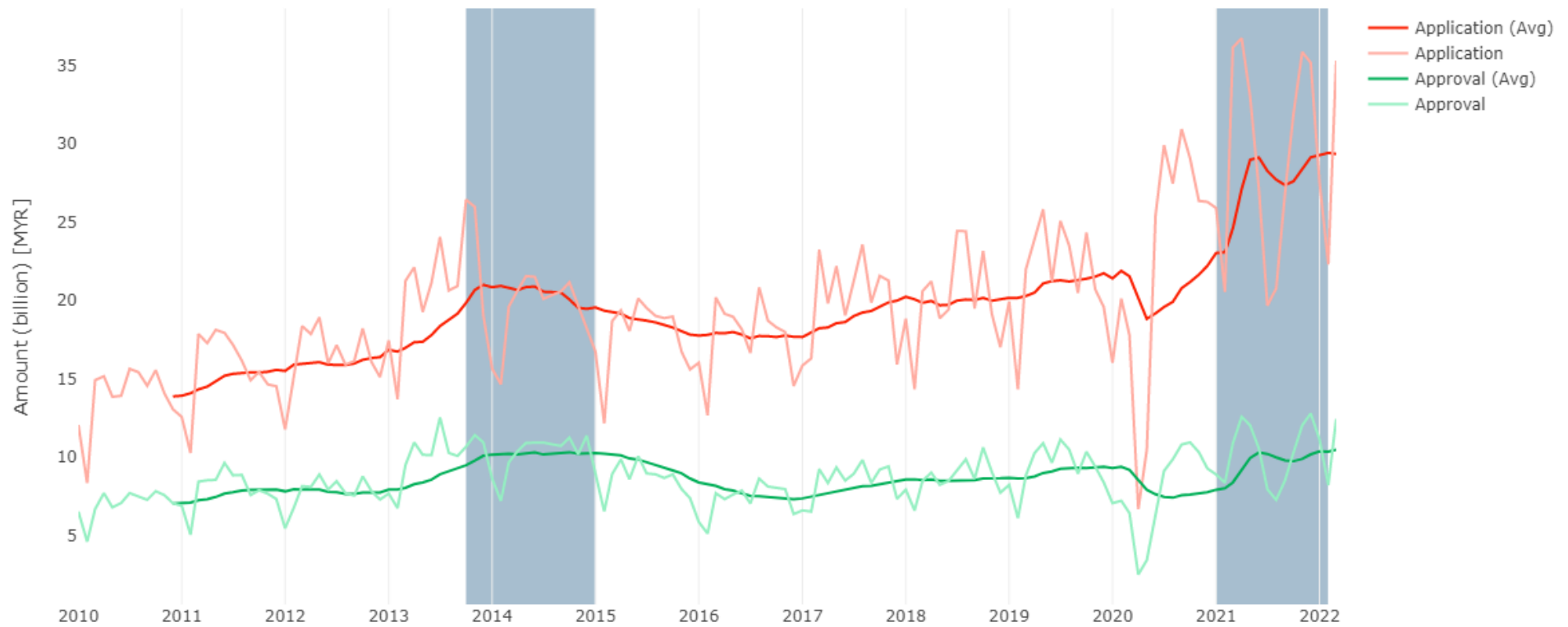
## Passenger Cars



Passenger cars Application YoY Change is 5.61%, Approval YoY Change is 10.27%

## Residential Mortgages

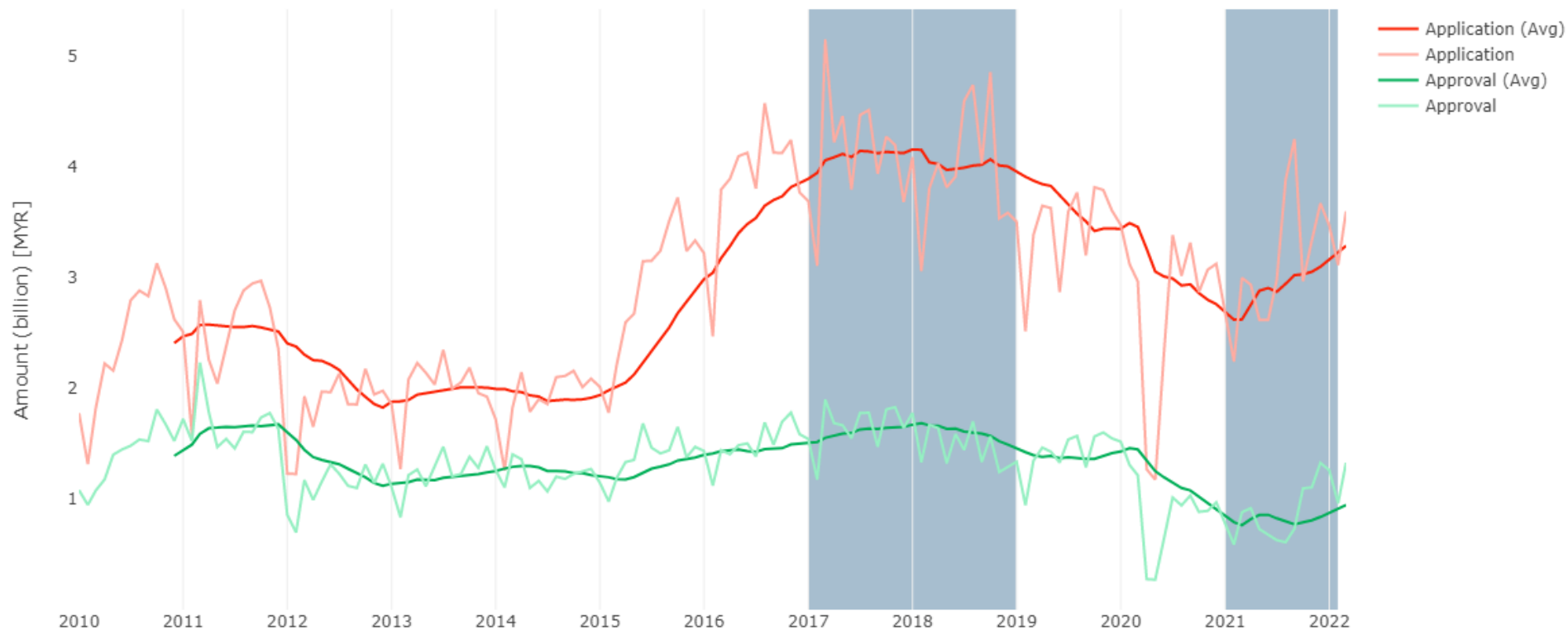
Residential mortgages (Rolling 12 Months Average)



Residential mortgages Application YoY Change is -2.29%, Approval YoY Change is 14.36%

## Credit cards

Credit cards (Rolling 12 Months Average)

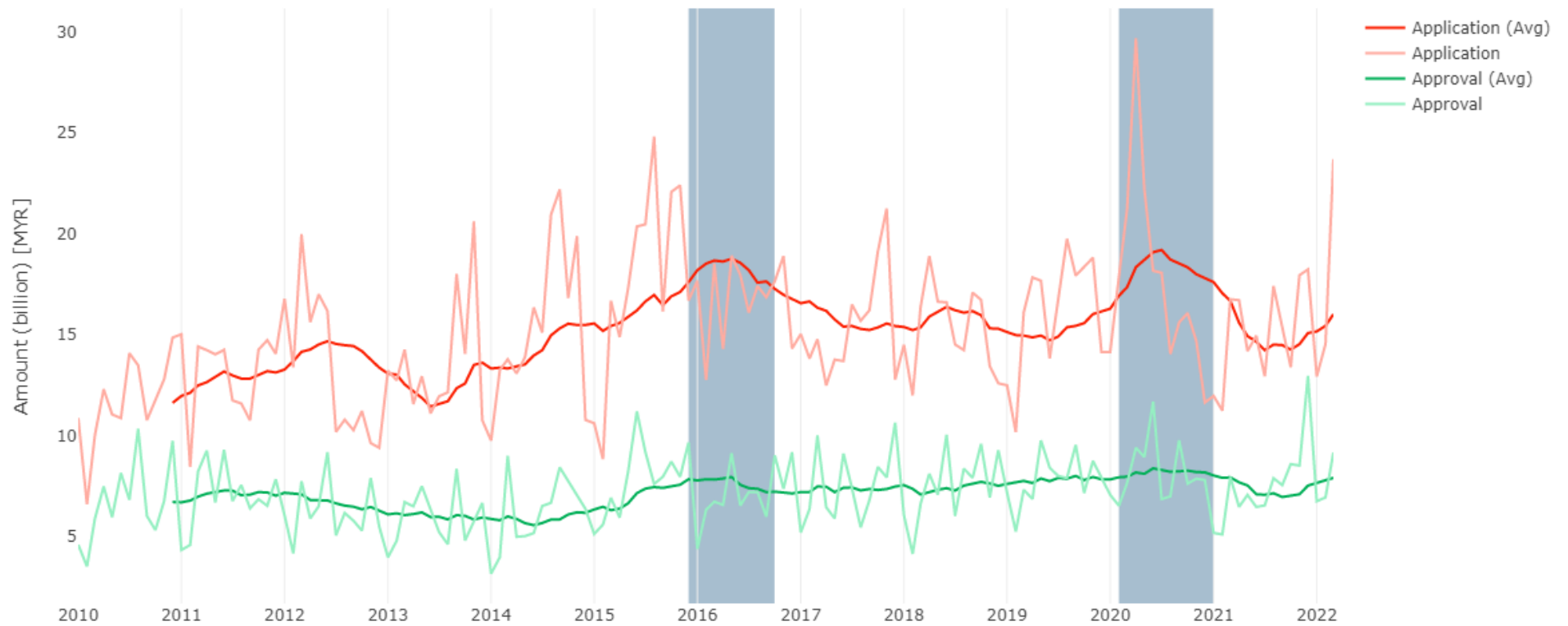


Credit cards Application YoY Change is 20.03%, Approval YoY Change is 50.63%



## Working Capital

Working capital (Rolling 12 Months Average)



Working capital Application YoY Change is 41.49%, Approval YoY Change is 15.24%