



Consumer Credit Index



Mortgage



Credit Card



Personal Finance

2019

QUARTERLY REPORT

CONSUMER CREDIT APPLICATION

Consumer Credit Application represents an intention of consumers to acquire credit in form of Personal Finance, Credit Card or Mortgage.

0.94%

overall percentage change of Consumer Credit Application quarter on quarter

Personal Finance application



2%



Credit Card application



6%



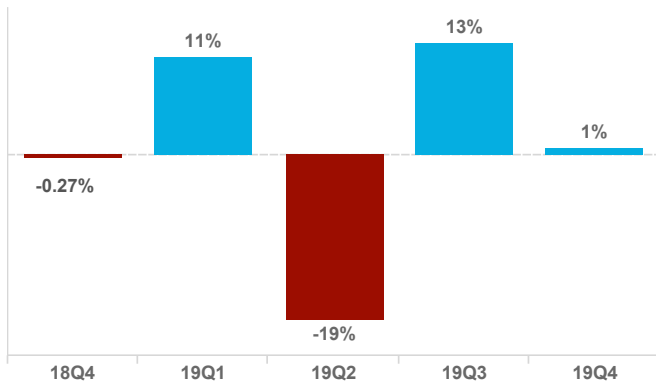
Mortgage application



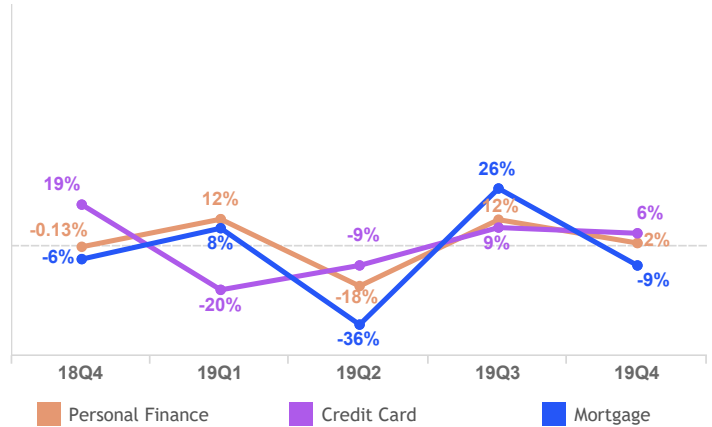
-9%



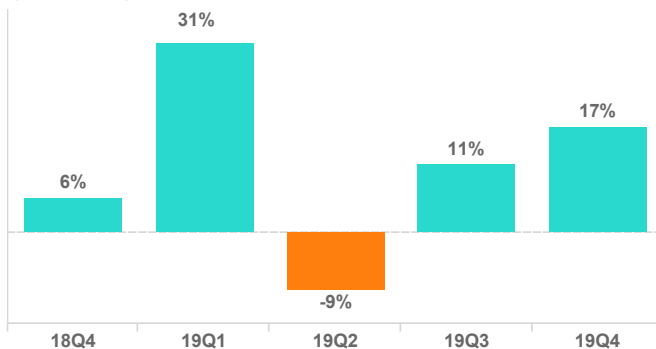
Percentage change in the number of Consumer Credit Application quarter-on-quarter



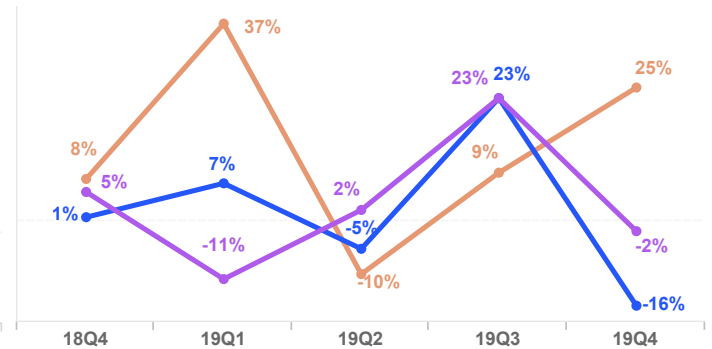
Percentage change in the number of Consumer Credit Application by type quarter-on-quarter



Percentage change in the amount of Consumer Credit Application quarter-on-quarter

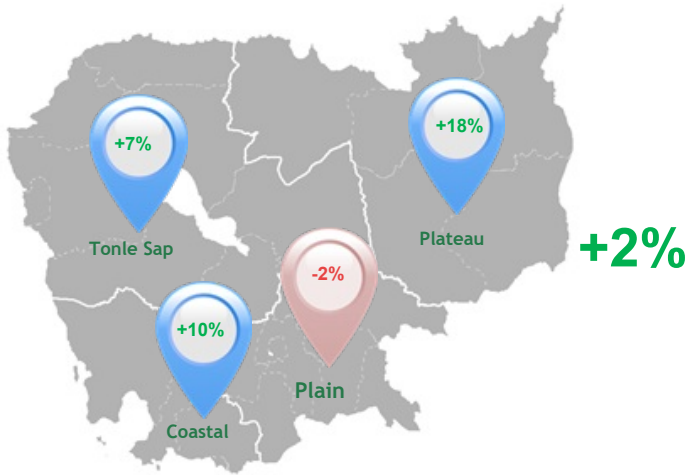


Percentage change in the amount of Consumer Credit Application by type quarter-on-quarter





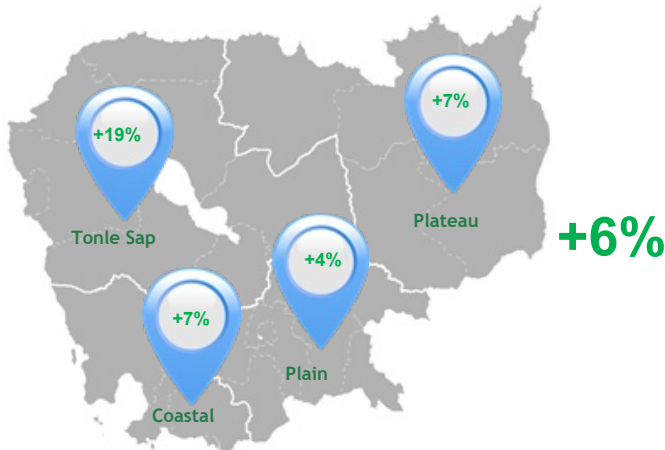
PERSONAL FINANCE APPLICATION



overall percentage change across the regions



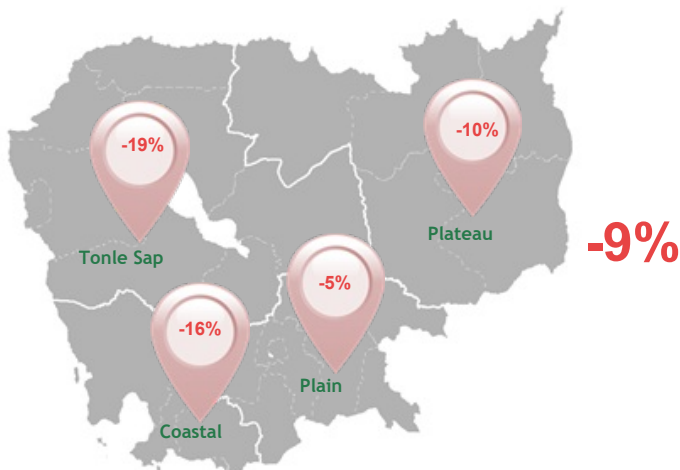
CREDIT CARD APPLICATION



overall percentage change across the regions



MORTGAGE APPLICATION



overall percentage change across the regions

CONSUMER CREDIT PERFORMANCE

Consumer Credit Performance indicates the actual situation of consumer loan as of the reporting quarter.

Account increase quarter on quarter

+ 0.05%

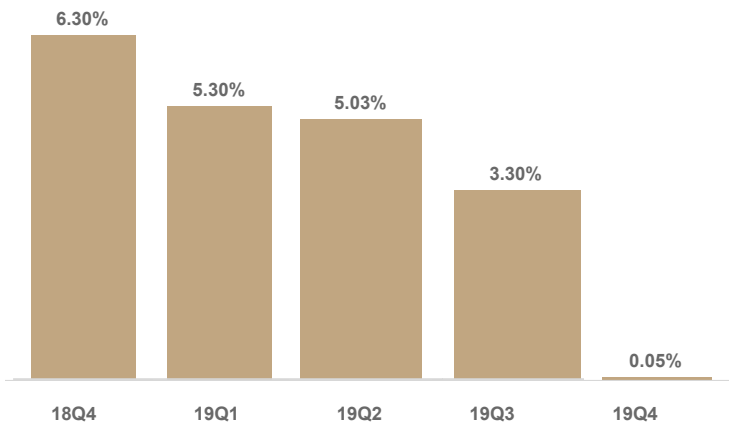


Balance increase quarter on quarter

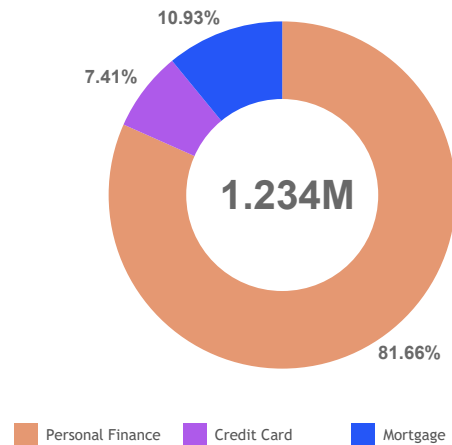
+ 6.54%



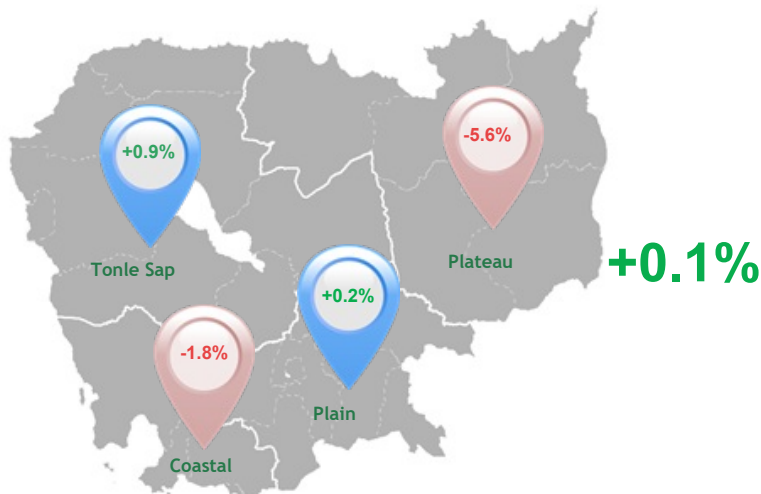
Percentage change of consumer loan accounts quarter-on-quarter on Personal Finance, Credit Card, Mortgage



Consumer loan accounts by type as of December, 2019

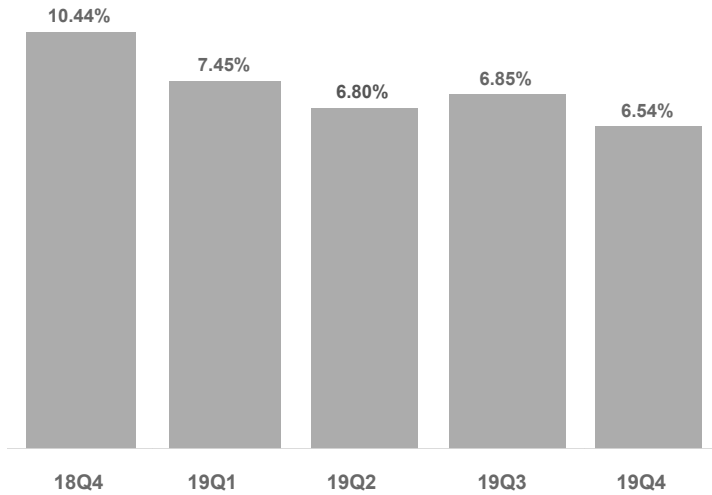


PERCENTAGE CHANGE OF LOAN ACCOUNTS BY REGIONS

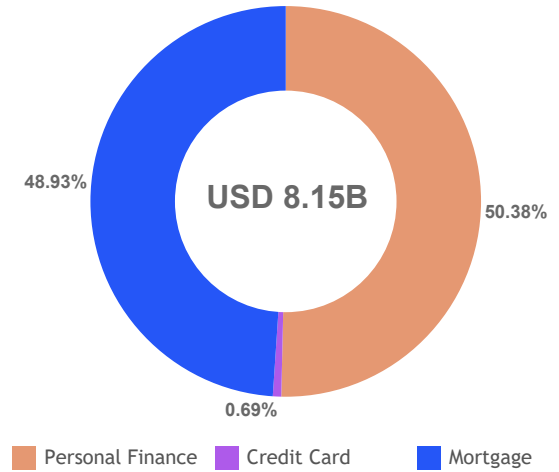


overall percentage change across the regions on Personal Finance, Credit Card, Mortgage

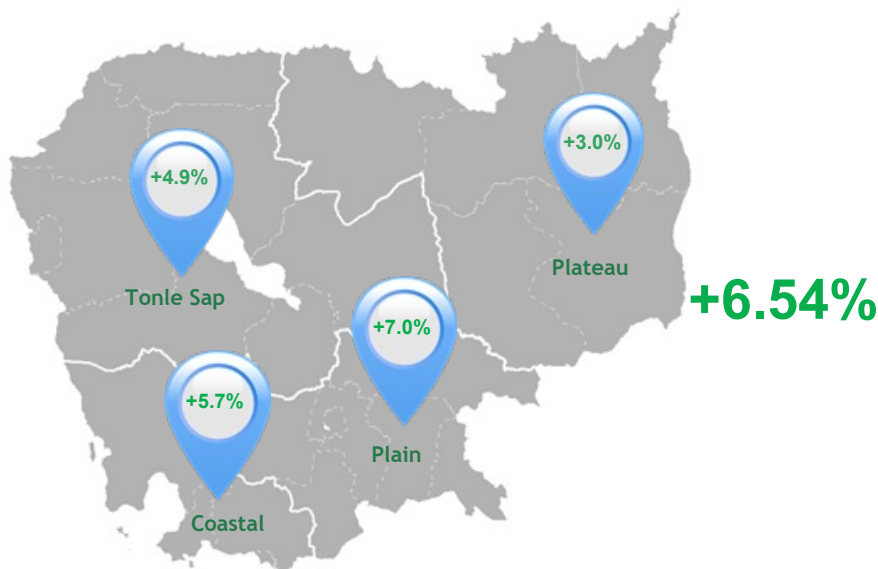
Percentage change of consumer loan balance quarter-on-quarter on Personal Finance, Credit Card, Mortgage



Consumer loan balance by type as of December, 2019



PERCENTAGE CHANGE OF LOAN BALANCE BY REGIONS



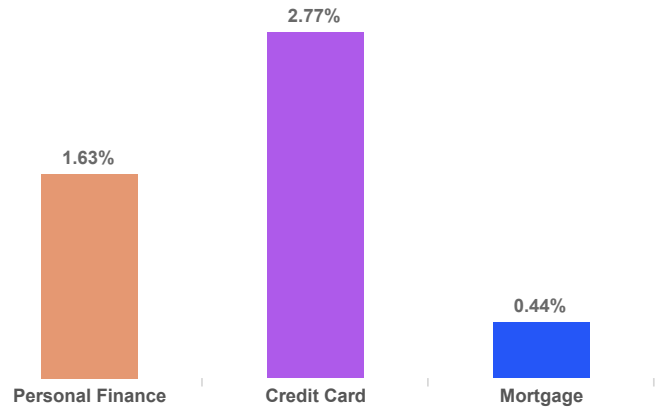
overall percentage change across the regions on Personal Finance, Credit Card, Mortgage

CONSUMER CREDIT QUALITY

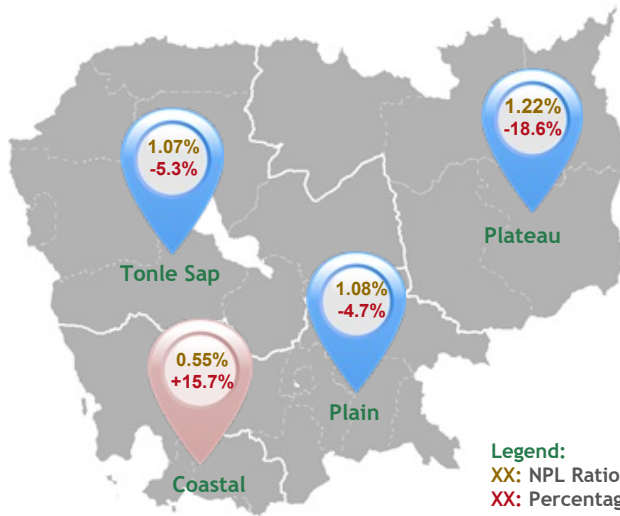
Consumer Credit Quality measured by using the ratio of 30 days plus past due. It reflects the performance of loan as of the reporting quarter.

1.06%

NPL 30 as of December, 2019
on Personal Finance, Credit Card,
and Mortgage



NPL VARIATION



-4.77%

overall percentage change of
NPL amount across the regions
on Personal Finance, Credit Card,
Mortgage

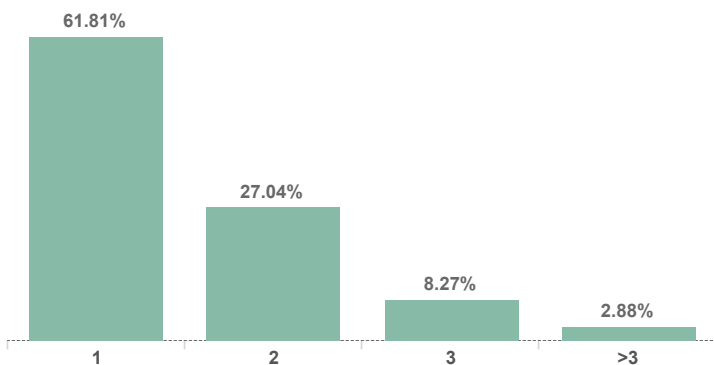
Legend:

XX: NPL Ratio as of December, 2019

XX: Percentage change of NPL amount quarter on quarter

MULTIPLE LOAN RELATIONSHIP

Multiple loan accounts holding
on Personal Finance, Credit Card, Mortgage



Financial Institution Relationship
on Personal Finance, Credit Card, Mortgage

