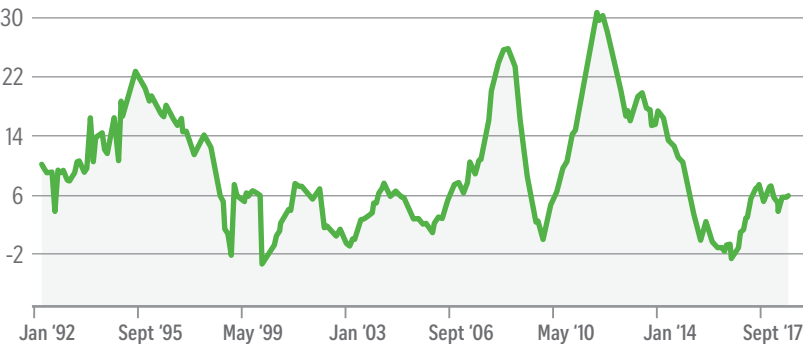


Loans and advances including bill financing

% change year on year



Source: FITCH SOLUTIONS STRAITS TIMES GRAPHICS