

ANNOUNCEMENT OF AVERAGE LOAN INTEREST RATE FOR JANUARY 2026

- Individual customers

Term	AVERAGE LOAN INTEREST RATE (new issuance)
Short - term	8.3% per year
Medium to long- term	8.65% per year

The average interest rate is determined on the weighted average principle

Formula: Average Loan Interest Rate = $(\sum A_i * R_i) / \sum A_i$

(A_i : outstanding balance under contract

R_i : interest rate under contract)