

**ANNOUNCEMENT OF AVERAGE LOAN INTEREST RATE FOR NOVEMBER 2025**

- o Individual customers

<b>Term</b>	<b>AVERAGE LOAN INTEREST RATE (new issuance)</b>
Short - term	6.94% per year
Medium to long- term	7.76% 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<sub>i</sub>**: outstanding balance under contract

**R<sub>i</sub>**: interest rate under contract)