

**ANNOUNCEMENT OF AVERAGE LOAN INTEREST RATE FOR FEBRUARY 2026**

- Individual customers

<b>Term</b>	<b>AVERAGE LOAN INTEREST RATE (new issuance)</b>
Short - term	8.88% per year
Medium to long- term	9.0% 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)