

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

- Individual customers

<b>Term</b>	<b>AVERAGE LOAN INTEREST RATE (new issuance)</b>
Short - term	7.01% per year
Medium to long- term	7.4% 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)