

ANNOUNCEMENT OF AVERAGE LOAN INTEREST RATE

- Individual customers

Term	AVERAGE LOAN INTEREST RATE (new issuance)
Short - term	6.70% per year
Medium to long- term	7.77% per year

- The average interest rate is determined on the weighted average principle

Formula: Average Loan Interest Rate = $(\sum Ai * Ri) / \sum Ai$

(Ai: outstanding balance under contract

Ri: interest rate under contract)