

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

- Individual customers

| <b>Term</b>          | <b>AVERAGE LOAN INTEREST RATE<br/>(new issuance)</b> |
|----------------------|--|
| Short - term         | 6.97% per year                                       |
| Medium to long- term | 7.69% 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)