

**ANNOUNCEMENT OF AVERAGE LOAN INTEREST RATE**

- Individual customers

<b>Term</b>	<b>AVERAGE LOAN INTEREST RATE (new issuance)</b>
Short - term	8.55% per year
Medium to long- term	8.41% 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)