SeABank

ANNOUNCEMENT OF AVERAGE LOAN INTEREST RATE FOR AUGUST 2026

- Individual customers

Term	AVERAGE LOAN INTEREST RATE (new issuance)
Short - term	10.82% per year
Medium to long- term	10.83% per year

The average interest rate is determined on the weighted average principie

Formula: Average Loan Interest Rate = (∑ Ai*Ri)/ ∑Ai

(Ai: outstanding balance under contract

Ri: interest rate under contract)