

**ANNOUNCEMENT OF AVERAGE LOAN INTEREST RATE**

- Individual customers

<b>Term</b>	<b>AVERAGE LOAN INTEREST RATE (new issuance)</b>
Short - term	7.28% per year
Medium to long- term	7.56% 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)