SeABank

ANNOUNCEMENT OF AVERAGE LOAN INTEREST RATE FOR SEPTEMBER 2026

- Individual customers

Term	AVERAGE LOAN INTEREST RATE (new issuance)
Short - term	11.43% per year
Medium to long- term	11.14% 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)