Table 1. Information on average interest rates on consumer loans as required by "Regulations on calculation of bank capital and its adequacy"

Type of consumer loan	Average interest rates of the banking sector (As of 30.09.2026)		
	In local currency	In USD	In other foreign currencies
Credit cards	27%	-	-
Consumer loans related to purchase of the house appliances	25%	-	-
Consumer loans related to repairs of real estate	17%	-	-
Auto loans	14%	-	-
Other consumer loans	20%	-	-

Note: *Loans to individuals for purposes related to acquisition and construction of real estate are excluded*