

**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 31.12.2021)		
	In local currency	In USD	In other foreign currencies
Credit cards	25%	7%	-
Consumer loans related to the purchase of the house appliances	21%	-	-
Consumer loans related to repairs of real estate	21%	-	-
Auto loans	17%	-	-
Other consumer loans	21%	4%	-

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