

**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 30.09.2023)		
	In local currency	In USD	In other foreign currencies
Credit cards	25%	5%	-
Consumer loans related to purchase of the house appliances	24%	-	-
Consumer loans related to repairs of real estate	19%	-	-
Austo loans	13%	-	-
Other consumer loans	19%	6%	-

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