

**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 31.12.2019)		
	In local currency	In USD	In other foreign currencies
Consumer loan issued via credit card	23%	10%	14%
Consumer loans related to the purchase of the house appliances	23%	11%	-
Consumer loans related to repairs of real estate	21%	13%	-
Auto loans	18%	16%	-
Other consumer loans	22%	7%	10%

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