RESTRICTIONS ON MAXIMUM INTEREST RATES ON CONSUMER LOANS CURRENTLY APPLICABLE IN LOAN AGREEMENTS

<table>
<tr><th>Period of restriction application</th><th>Loan Type</th><th>Interest rate type</th><th>Currency</th><th>Nominal interes rate restriction-NIR (%)</th><th>Effective interest rate restriction-EIR (%)</th><th>Default interest rate (%)</th></tr>
<tr><td rowspan="12">1 July 2026 to 31 Dec 2026</td><td rowspan="6">Consumer housing loans</td><td rowspan="3">Variable</td><td>EUR</td><td>3,84</td><td rowspan="6">5,40</td><td rowspan="12">5,40</td></tr>
<tr><td>CHF</td><td>3,59</td></tr>
<tr><td>Other currencies</td><td>3,59</td></tr>
<tr><td rowspan="3">Fixed</td><td>EUR</td><td rowspan="3">8,10</td></tr>
<tr><td>CHF</td></tr>
<tr><td>Other currencies</td></tr>
<tr><td rowspan="6">Other consumer loans</td><td rowspan="3">Variable</td><td>EUR</td><td>8,00</td><td rowspan="6">7,40</td></tr>
<tr><td>CHF</td><td>5,70</td></tr>
<tr><td>Other currencies</td><td>5,70</td></tr>
<tr><td rowspan="3">Fixed</td><td>EUR</td><td rowspan="3">8,10</td></tr>
<tr><td>CHF</td></tr>
<tr><td>Other currencies</td></tr>
</table>

EXPLANATION OF TERMS USED IN THE TABLE

Period of application of the restriction – in concluding a loan agreement, the period during which the nominal interest rate and the effective interest rate may not exceed the prescribed maximum percentages specified in the table above for a particular consumer loan type.

Loan type – types of loans that are available to consumers and for which interest rate restrictions have been prescribed by law. For that reason, the table specifies consumer housing loans and all other consumer loans, including revolving loans provided through credit cards and current account overdrafts.
Maximum interest rates have been prescribed for the nominal interest rate, effective interest rate and default interest rate.
The nominal interest rate (NIR) is the key interest rate used for calculating interest and is typically shown as an annual interest rate; it is agreed either as a fixed or a variable interest rate.
The effective interest rate (EIR) is a uniform method of showing the price of a loan, aimed at improving transparency and allowing easier comparison of the terms and conditions for granting the loan. In addition to the nominal interest rate, the calculation of this interest rates also includes fees charged when a loan is granted, and as such this interest rate gives a more accurate view of the total price of a loan. The EIR provides more comprehensive information based on which a comparison can be made between individual offers so as to reach a decision on the interest rate best suited to your possibilities and expectations.
The default interest rate is charged on the amout of the consumer's overdue debt and constitutes the basis for EIR restriction. It is prescribed by Article 29 of the Civil Obligations Act.