

Annualized Percentage Rate (APR) for: Instant Consumer non purposed Loans from 15,000 up to 300,000 MKD*				
Category of clients	SB payroll/pensioner client		For other client	
Currency	MKD			
Fixed IR for the first 24 months	6.00%			
Nominal IR for the rest of the period	11.60%		12.89%	
Tenor (in months)	36	72	36	72
APR	7.16%	8.97%	7.23%	9.55%

Consumer non purposed Loans from 300,001 up to 1.500,000 MKD				
Category of clients	SB payroll/pensioner client		For other client	
Currency	MKD			
Fixed IR for the first 24 months	6.00%			
Nominal IR for the rest of the period	10.70%		11.89%	
Tenor (in months)	60	96	60	96
APR	8.19%	9.11%	8.62%	9.76%

Consumer non purposed Loans from 250 up to 25,000 EUR						
Category of clients	SB payroll clients/SB pensioner			For other client		
Currency	EUR					
Fixed IR for the first 24 months	5.20%					
Nominal IR for the rest of the period	10.24%			11.38%		
Tenor (in months)	48	72	96	48	72	96
APR	7.62%	8.40%	8.87%	7.91%	8.92%	8.53%

Unsecured Loans through merchants from 12.000 up to 300.000 MKD*			
Currency	MKD		
Nominal IR	9.50%		
Tenor (in months)	12	48	72
APR	14.08%	13.76%	13.73%

\* Examples are based on the amount disbursed by MKD 61,000

Consumer Loans secured with mortgage						
Category of clients	SB payroll/pensioner clients			For other clients		
Currency	EUR / MKD			EUR/MKD		
Nominal IR (fixed first 36 months)	4.70%			5.20%		
Nominal IR (variable from 37th instalment)	8.41%			9.34%		
Tenor	120	180	240	120	180	240
APR	6.62%	7.14%	7.41%	7.34%	7.92%	8.22%

Consumer loans pledged on deposit						
	category 1039			category 1089		
Currency	EUR			EUR		
Tenor	24	36	48	24	36	48
APR margin 2% (above 30,000 EUR)	2.52%	2.36%	2.28%	2.93%	2.77%	2.69%
APR (adjusted) for margin 2% (above 30,000 EUR)	2.66%	2.54%	2.50%	3.09%	2.98%	2.96%

	MKD			MKD		
Tenor	24	36	48	24	36	48
APR margin 2% (above 30,000 EUR)	2.52%	2.36%	2.28%	3.66%	3.49%	3.41%
APR (adjusted) for margin 2% (above 30,000 EUR)	2.66%	2.54%	2.50%	3.86%	3.76%	3.75%

AUTO LOAN				
Category of clients	SB payroll/pensioner client		For other client	
Currency	EUR			
Nominal IR	9.00%		10.00%	
Tenor (in months)	48	84	48	84
APR	9.38%	9.38%	10.47%	10.47%

Housing Loans for all purposes, secured with mortgage						
Category of clients	SB payroll/pensioner clients			For other clients		
Currency	EUR/MKD					
Nominal IR (fixed for first 60/36 months)	3.50%			4.50%		
Nominal IR (variable from 61/36th instalment)	6.17%			6.85%		
Tenor	120	240	360	120	240	360
APR	4.59%	5.77%	6.23%	6.55%	7.41%	7.71%

Housing Loans for all purposes, secured with mortgage						
Category of clients	SB payroll/pensioner clients			For other clients		
Currency	EUR/MKD					
Nominal IR (fixed for first 120/36 months)	3.90%			4.50%		
Nominal IR (variable from 120/37th instalment)	6.17%			6.85%		
Tenor	120	240	360	120	240	360
APR	3.98%	4.82%	5.41%	6.55%	7.41%	7.71%

Consumer secured loans – bundling program with housing loan						
Category of clients	SB payroll/pensioner clients			For other clients		
Currency	EUR/MKD					
Nominal IR (fixed for first 60/36 months)	3.50%			4.50%		
Nominal IR (variable from 61/37th instalment)	6.17%			6.85%		
Tenor	120	180	240	120	180	240
APR	4.59%	5.33%	5.77%	6.53%	7.12%	7.41%