

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	5.20%			
Nominal IR for the rest of the period	11.60%		12.89%	
Tenor (in months)	36	72	36	72
APR	7.50%	9.25%	7.65%	9.82%



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	5.20%			
Nominal IR for the rest of the period	10.70%		11.89%	
Tenor (in months)	60	96	60	96
APR	8.14%	9.05%	8.58%	9.74%

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	6.00%					
Nominal IR for the rest of the period	10.24%			11.38%		
Tenor (in months)	48	72	96	48	72	96
APR	7.52%	8.31%	8.79%	7.85%	8.85%	9.43%

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	15.62%	14.74%	14.40%

* 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)	7.00%			7.78%		
Tenor	120	180	240	120	180	240
APR	5.93%	6.26%	6.43%	6.59%	6.95%	7.15%

Consumer loans pledged on deposit						
Currency	category 1039			category 1089		
	EUR					
Tenor	24	36	48	24	36	48
APR margine 2% (above 30,000 EUR)	2.62%	2.43%	2.33%	3.03%	2.84%	2.74%
APR (adjusted) for magrin 2% (above 30,000 EUR)	2.77%	2.62%	2.56%	3.20%	3.06%	3.02%

Currency	MKD			MKD		
	24	36	48	24	36	48
APR margin 2% (above 30,000 EUR)	2.72%	2.49%	2.38%	3.86%	3.63%	3.51%
APR (adjusted) for magrin 2% (above 30,000 EUR)	2.88%	2.69%	2.62%	4.08%	3.92%	3.88%

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	9.97%	9.73%	11.07%	10.83%

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	4.23%	5.03%	5.35%	5.19%	5.89%	6.17%

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%	4.50%	4.88%	4.60%	5.13%	5.52%

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	4.23%	4.74%	5.03%	5.79%	6.14%	6.32%