



СТОПАНСКА БАНКА АД - СКОПЈЕ
членка на NBG групацијата

Reference interest rates on loans and deposits in Stopanska Banka AD Skopje
valid from 01.01.2025

Type of reference interest rate	Published on date* / valid on**	Reference interest rate- annual basis
National reference interest rate (NRKS) ¹	25.12.2024*	2.56%
Reference rate for calculating the penalty interest rate for liabilities in denars (CB bills rate) ¹	31.12.2024*	5.55%
1 month EURIBOR	31.12.2024**	2.863%
3 month EURIBOR	31.12.2024**	2.683%
6 month EURIBOR	31.12.2024**	2.577%
12 month EURIBOR	31.12.2024**	2.465%
1 month SOFR for USD	30.12.2024*	4.33704%

1) It is the interest rate of denar deposits without fx clause published and downloaded from the NBRNM website - <http://nbrm.mk/>

Currency	Reference interest rate	Term	Valid* / Available on**	Interest rate
EUR	EURIBOR	1 month	25.12.2024*	2.80100
EUR	ESTR	over night	25.12.2024**	2.91100
USD	SOFR	over night	25.12.2024**	4.31000
GBP	SONIA	over night	25.12.2024**	4.70000
CAD	CORRA	over night	25.12.2024**	3.32000
AUD	AONIA	over night	25.12.2024**	4.34000
DKK	DESTR	over night	25.12.2024**	2.54100
SEK	SWESTR	over night	25.12.2024**	2.63000
NOK	NOWA	over night	25.12.2024**	4.50000
CHF	SARON	over night	25.12.2024**	0.455507
JPY	TONA	over night	25.12.2024**	0.22700