

| Annualized Percentage Rate (APR) for:<br>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   | 6.31%                       | 8.34% | 6.47%            | 8.92% |



| 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  | 7.41%                       | 8.49% | 7.85%            | 9.16% |

| 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   | 6.37%                           | 7.10% | 7.55% | 6.63%            | 7.56% | 8.12% |

| 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  | 15.65% | 14.72% | 14.41% |

\* 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  | 6.23%                        | 6.47% | 6.60% | 6.89%             | 7.17% | 7.32% |

| 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)                | 2.62%         | 2.43% | 2.33% | 2.98%         | 2.80% | 2.71% |
| APR (adjusted) for margin 2% (above 30,000 EUR) | 2.77%         | 2.62% | 2.56% | 3.15%         | 3.02% | 2.99% |

|   | MKD   |       |       | MKD   |       |       |
|---|-------|-------|-------|-------|-------|-------|
| Currency  | MKD   |       |       | MKD   |       |       |
| Tenor   | 24    | 36    | 48    | 24    | 36    | 48    |
| APR margin 2% (above 30,000 EUR)                | 2.82% | 2.56% | 2.43% | 3.97% | 3.70% | 3.57% |
| APR (adjusted) for margin 2% (above 30,000 EUR) | 3.00% | 2.78% | 2.69% | 4.21% | 4.01% | 3.95% |

| 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   | 4.24%                        | 5.03% | 5.35% | 5.79%             | 6.32% | 6.51% |

| 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% | 5.79%             | 6.32% | 6.51% |

| 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   | 4.25%                        | 4.75% | 5.04% | 5.80%             | 6.15% | 6.33% |