

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	4.90%			
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	4.90%			
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	15.53%	14.67%	14.37%

\* 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)	4.20%			4.70%		
Nominal IR (variable from 37th instalment)	7.00%			7.78%		
Tenor	120	180	240	120	180	240
APR	5.65%	6.05%	6.26%	6.30%	6.74%	6.97%

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)	2.06%	2.05%	2.04%	2.47%	2.45%	2.45%
APR (adjusted) for magrin 2% (above 30,000 EUR)	2.15%	2.18%	2.21%	2.57%	2.61%	2.65%

Currency	MKD			MKD		
	24	36	48	24	36	48
APR margin 2% (above 30,000 EUR)	2.31%	2.22%	2.17%	3.44%	3.34%	3.29%
APR (adjusted) for magrin 2% (above 30,000 EUR)	2.42%	2.37%	2.37%	3.61%	3.58%	3.61%

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	9.42%	9.41%	10.51%	10.50%

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)	3.40%			4.30%		
Nominal IR (variable from 61/36th instalment)	6.17%			6.85%		
Tenor	120	240	360	120	240	360
APR	4.15%	4.98%	5.31%	5.67%	6.25%	6.46%

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)	3.70%			4.30%		
Nominal IR (variable from 120/37th instalment)	6.17%			6.85%		
Tenor	120	240	360	120	240	360
APR	3.77%	4.34%	4.75%	5.67%	6.25%	6.46%

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)	3.40%			4.30%		
Nominal IR (variable from 61/37th instalment)	6.17%			6.85%		
Tenor	120	180	240	120	180	240
APR	4.15%	4.67%	4.98%	5.67%	6.05%	6.25%