Annualized Percentage Rate (APR) for:					] «	$\langle \rangle$
Instant Consumer non purposed Loans from	n 15,000 up to 300,000 MKD* SB payroll/pensioner client For other client				СТОПАНСКА Б	АНКА АД - СКОПЈЕ NBG групацијата
Category of clients Currency	SB payrollypensioner client For oth MKD			ner client		
Fixed IR for the first 24 months		4.90% 11.60% 12		2001	-	
Nominal IR for the rest of the period Tenor (in months)	36	72	36	. <b>89%</b> 72		
APR	7.50%	9.25%	7.65%	9.82%		
Consumer non purposed Loans from 300,00	1 up to 1.500	,000 MKD	l			
Category of clients	SB payroll/pe	nsioner client	For ot	her client		
Currency			IKD			
Fixed IR for the first 24 months Nominal IR for the rest of the period	10.3	4. 70%	90%	.89%	-	
Tenor (in months)	60	96	60	96	-	
APR	8.14%	9.05%	8.58%	9.74%	J	
Consumer non purposed Loans from 250 up	to 25,000 EU	R				
Category of clients	SB payr	SB payroll clients/SB pensioner			For other client	
Currency				EUR		
Fixed IR for the first 24 months		10.24%		6.00%	11.20%	
Nominal IR for the rest of the period Tenor (in months)	48	10.24% 72	96	48	11.38% 72	96
APR	48	8.31%	96 8.79%	48	8.85%	96
				1		
Unsecured Loans through merchants from 1 Currency	12.000 up to 3	00.000 MKD*	•			
Nominal IR		9.50%				
Tenor (in months) APR	12 15.53%	48 14.67%	72 14.37%			
* Examples are based on the amount disbursed by MKD				-		
Consumer Loans secured with mortgage						
Category of clients Currency	SB pay	roll/pensioner EUR /MKD	clients		For other client EUR/MKD	s
Nominal IR (fixed first 36 months)		4.20%			4.70%	
Nominal IR (variable from 37th instalment) Tenor	120	7.00% 180	240	120	7.78% 180	240
APR	5.65%	6.05%	6.26%	6.30%	6.74%	6.97%
Communication and an electric to	1					
Consumer loans pladged on deposit	c	ategory 103	9		category 108	9
Currency		EUR			EUR	
Tenor APR margine 2% (above 30,000 EUR)	24 2.06%	36 2.05%	48 2.04%	24 2.47%	<b>36</b> 2.45%	48 2.45%
APR (adjusted) for magrin 2% (above 30,000	2.15%	2.18%	2.21%	2.57%	2.61%	2.65%
EUR)						
Currency		MKD			MKD	
Tenor	24	36	48	24	36	48
APR margin 2% (above 30,000 EUR) APR (adjusted) for magrin 2% (above 30,000	2.31%	2.22%	2.17%	3.44%	3.34%	3.29%
EUR)	2.42%	2.37%	2.37%	3.61%	3.58%	3.61%
AUTO LOAN					7	
Category of clients	SB payroll/pe					
Currency		nsioner client		her client	-	
Nominal IR	9.0	E	UR	her client		
Nominal IR Tenor (in months)	9.0 48	E 0% 84	UR 10 48	.00%		
Nominal IR	9.0	E 10%	UR 10	.00%		
Nominal IR Tenor (in months)	9.0 48 9.42%	E 0% 84	UR 10 48	.00%		
Nominal IR Tenor (in months) APR Housing Loans for all purposes, secured wit Category of clients	9.0 48 9.42% h mortgage	E 0% 84	UR 10 48 10.51%	.00% 84 10.50%	For other client	is
Nominal IR Tenor (in months) APR Housing Loans for all purposes, secured wit Category of clients Currency	9.0 48 9.42% h mortgage	0% 84 9.41% roll/pensioner	UR 10 48 10.51%	.00%		is
Nominal IR Tenor (in months) APR Housing Loans for all purposes, secured wit Category of clients Currency Nominal IR (fixed for first 60/36 months)	9.0 48 9.42% h mortgage	0% 84 9.41% roll/pensioner 3.40%	UR 10 48 10.51%	.00% 84 10.50%	4.30%	s
Nominal IR Tenor (in months) APR Housing Loans for all purposes, secured wit Category of clients Currency Nominal IR (fixed for first 60/36 months) Nominal IR (variable from 61/36th instalment)	9.0 48 9.42% h mortgage SB pay	84 9.41% roll/pensioner 3.40% 6.17%	UR 10 48 10.51% clients El	.00% 84 10.50%	4.30% 6.85%	
Nominal IR Tenor (in months) APR Housing Loans for all purposes, secured wit Category of clients Currency Nominal IR (fixed for first 60/36 months)	9.0 48 9.42% h mortgage	0% 84 9.41% roll/pensioner 3.40%	UR 10 48 10.51%	.00% 84 10.50%	4.30%	s 
Nominal IR Tenor (in months) APR Housing Loans for all purposes, secured wit Category of clients Currency Nominal IR (fixed for first 60/36 months) Nominal IR (variable from 61/36th instalment) Tenor	9.0 48 9.42% h mortgage SB pay 120 4.15%	00% 84 9.41% roll/pensioner 3.40% 6.17% 240	UR 10 48 10.51% clients EL 360	.00% 84 10.50% JR/MKD 120	4.30% 6.85% 240	360
Nominal IR Tenor (in months) APR Housing Loans for all purposes, secured wit Category of clients Currency Nominal IR (fixed for first 60/36 months) Nominal IR (fixed for first 60/36 months) Nominal IR (variable from 61/36th instalment) Tenor APR Housing Loans for all purposes, secured wit Category of clients	9.0 48 9.42% h mortgage SB pay 120 4.15% h mortgage	00% 84 9.41% roll/pensioner 3.40% 6.17% 240	UR 10 48 10.51% clients 360 5.31% clients	00% 84 10.50% JR/MKD 120 5.67%	4.30% 6.85% 240	360 6.46%
Nominal IR Tenor (in months) APR Housing Loans for all purposes, secured wit Category of clients Currency Nominal IR (fixed for first 60/36 months) Nominal IR (variable from 61/36th instalment) Tenor APR Housing Loans for all purposes, secured wit	9.0 48 9.42% h mortgage SB pay 120 4.15% h mortgage	0% 84 9.41% roll/pensioner 3.40% 6.17% 240 4.98%	UR 10 48 10.51% clients 360 5.31% clients	.00% 84 10.50% JR/MKD 120	4.30% 6.85% 240 6.25%	360 6.46%
Nominal IR Tenor (in months) APR Housing Loans for all purposes, secured wit Category of clients Currency Nominal IR (fixed for first 60/36 months) Nominal IR (variable from 61/36th instalment) Tenor APR Housing Loans for all purposes, secured wit Category of clients Currency	9.0 48 9.42% h mortgage SB pay 120 4.15% h mortgage	84 9.41% 700/pensioner 3.40% 6.17% 240 4.98%	UR 10 48 10.51% clients 360 5.31% clients	00% 84 10.50% JR/MKD 120 5.67%	4.30% 6.85% 240 6.25% For other client	360 6.46%
Nominal IR Tenor (in months) APR Housing Loans for all purposes, secured wit Category of clients Currency Nominal IR (fixed for first 60/36 months) Nominal IR (fixed for first 60/36 months) Nominal IR (variable from 61/36th instalment) Tenor APR Housing Loans for all purposes, secured wit Category of clients Currency Nominal IR (fixed for first 120/36 months) Nominal IR (variable from 120/37th instalment) Tenor	9.0 48 9.42% h mortgage 58 pay 120 4.15% h mortgage 58 pay 120	E 10% 84 9.41% 9.41% 0.41% 0.41% 0.41% 0.41% 0.40% 0.4.7% 2.40 3.70% 6.17% 2.40	UR 48 10.51% clients 5.31% clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients clients	00% 84 10.50% JR/MKD 120 5.67%	4.30% 6.85% 240 6.25% For other client 4.30% 6.85% 240	360 6.46% s
Nominal IR Tenor (in months) APR Housing Loans for all purposes, secured wit Category of clients Currency Nominal IR (fixed for first 60/36 months) Nominal IR (variable from 61/36th instalment) Tenor APR Housing Loans for all purposes, secured wit Category of clients Currency Nominal IR (fixed for first 120/36 months) Nominal IR (fixed for first 120/36 months)	9.0 48 9.42% h mortgage 58 pay 120 4.15% h mortgage 58 pay	240 3.40% 6.17% 240 4.98% 0.17%	UR 10 48 10.51% clients 60 5.31% clients 61 61 61 61 61 61 61 61 61 61	00% 84 10.50% JR/MKD 120 5.67%	4.30% 6.85% 240 6.25% For other client 4.30% 6.85%	360 6.46%
Nominal IR Tenor (in months) APR Housing Loans for all purposes, secured wit Category of clients Currency Nominal IR (fixed for first 60/36 months) Nominal IR (fixed for first 60/36 months) Nominal IR (variable from 61/36th instalment) Tenor APR Housing Loans for all purposes, secured wit Category of clients Currency Nominal IR (fixed for first 120/36 months) Nominal IR (variable from 120/37th instalment) Tenor APR Consumer secured loans – bundling program	9.0 48 9.42% h mortgage 58 pay 120 4.15% h mortgage 58 pay 120 3.77%	E 10% 84 9.41% roll/pensioner 3.40% 6.17% 240 4.98% roll/pensioner 3.70% 6.17% 240 4.34% gloan	UR 48 10.51% clients 5.31% clients clients clients 60 4.75%	00% 84 10.50% JR/MKD 120 5.67%	4.30% 6.85% 240 6.25% For other client 4.30% 6.85% 240 6.25%	360 6.46% s 360 6.46%
Nominal IR Tenor (in months) APR Housing Loans for all purposes, secured wit Category of clients Currency Nominal IR (fixed for first 60/36 months) Nominal IR (fixed for first 60/36 months) Nominal IR (variable from 61/36th instalment) Tenor APR Housing Loans for all purposes, secured wit Category of clients Currency Nominal IR (fixed for first 120/36 months) Nominal IR (fixed for first 120/37th instalment) Tenor APR Consumer secured loans – bundling program	9.0 48 9.42% h mortgage 58 pay 120 4.15% h mortgage 58 pay 120 3.77%	E           00%         84           9.41%         9.41%           roll/pensioner         3.40%           6.17%         240           4.98%         70%           6.17%         240           4.34%         240	UR 100 48 10.51% clients 5.31% clients clients 60 4.75% clients	00% 84 10.50% 38 10.50% 3 120 5.67% 120 5.67% 120 5.67%	4.30% 6.85% 240 6.25% For other client 4.30% 6.85% 240	360 6.46% s 360 6.46%
Nominal IR Tenor (in months) APR Housing Loans for all purposes, secured wit Category of clients Currency Nominal IR (fixed for first 60/36 months) Nominal IR (fixed for first 120/36 months) Housing Loans for all purposes, secured wit Category of clients Currency Nominal IR (fixed for first 120/36 months) Nominal IR (variable from 120/37th instalment) Tenor APR Consumer secured loans – bundling prograt Category of clients Currency Nominal IR (fixed for first 60/36 months)	9.0 48 9.42% h mortgage 58 pay 120 4.15% h mortgage 58 pay 120 3.77%	E 10% 84 9.41% roll/pensioner 3.40% 6.17% 240 4.98% roll/pensioner 3.70% 6.17% 240 4.34% gloan	UR 100 48 10.51% clients 5.31% clients clients 60 4.75% clients	00% 84 10.50% JR/MKD 120 5.67%	4.30% 6.85% 240 6.25% For other client 4.30% 6.85% 240 6.25%	360 6.46% s 360 6.46%
Nominal IR Tenor (in months) APR Housing Loans for all purposes, secured wit Category of clients Currency Nominal IR (fixed for first 60/36 months) Nominal IR (fixed for first 60/36 months) Nominal IR (variable from 61/36th instalment) Tenor APR Housing Loans for all purposes, secured wit Category of clients Currency Nominal IR (fixed for first 120/36 months) Nominal IR (variable from 120/37th instalment) Tenor APR Consumer secured loans – bundling program Category of clients Currency Nominal IR (fixed for first 60/36 months) Nominal IR (variable from 61/37th	9.0 48 9.42% h mortgage 58 pay 120 4.15% h mortgage 58 pay 120 3.77%	E           00%         84           9.413%         9.413%           roll/pensioner         3.40%           6.17%         240           4.98%         9.70%           701/pensioner         3.70%           4.34%         240           4.34%         240           4.34%         9.600           9.610%         240           4.34%         9.600	UR 100 48 10.51% clients 5.31% clients clients 60 4.75% clients	00% 84 10.50% 38 10.50% 3 120 5.67% 120 5.67% 120 5.67%	4.30% 6.85% 240 6.25% For other client 4.30% 6.85% 240 6.25%	360 6.46% s 360 6.46%
Nominal IR Tenor (in months) APR Housing Loans for all purposes, secured wit Category of clients Currency Nominal IR (fixed for first 60/36 months) Nominal IR (fixed for first 120/36 months) Housing Loans for all purposes, secured wit Category of clients Currency Nominal IR (fixed for first 120/36 months) Nominal IR (variable from 120/37th instalment) Tenor APR Consumer secured loans – bundling prograt Category of clients Currency Nominal IR (fixed for first 60/36 months)	9.0 48 9.42% h mortgage 58 pay 120 4.15% h mortgage 58 pay 120 3.77%	E           00%         84           9.413%         9.413%           roll/pensioner         3.40%           6.17%         240           4.98%         9.70%           6.17%         240           4.34%         240           4.34%         9.70%           5.70%         240           4.34%         9.80%	UR 100 48 10.51% clients 5.31% clients clients 60 4.75% clients	00% 84 10.50% 38 10.50% 3 120 5.67% 120 5.67% 120 5.67%	4.30% 6.85% 240 6.25% For other client 4.30% For other client 4.30%	360 6.46% s 360 6.46%