

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	5.50%			
Nominal IR for the rest of the period	8.55%		9.50%	
Tenor (in months)	36	72	36	72
APR	7.54%	8.15%	7.65%	8.50%



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	5.50%			
Nominal IR for the rest of the period	7.65%		8.50%	
Tenor (in months)	60	96	60	96
APR	6.85%	7.18%	7.12%	7.64%

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	5.50%					
Nominal IR for the rest of the period	8.10%			9.00%		
Tenor (in months)	48	72	96	48	72	96
APR	6.77%	7.16%	7.44%	7.09%	7.59%	7.93%

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	11.73%	10.88%	10.59%

* 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)	6.25%			6.94%		
Tenor	120	180	240	120	180	240
APR	5.35%	5.63%	5.79%	5.97%	6.27%	6.44%

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)	2.39%	2.27%	2.21%	2.80%	2.67%	2.62%
APR (adjusted) for margin 2% (above 30,000 EUR)	2.51%	2.43%	2.42%	2.94%	2.87%	2.77%

Currency	MKD			MKD		
Tenor	24	36	48	24	36	48
APR margin 2% (above 30,000 EUR)	2.94%	2.65%	2.50%	4.08%	3.78%	3.63%
APR (adjusted) for margin 2% (above 30,000 EUR)	3.12%	2.86%	2.76%	4.33%	4.10%	4.02%

AUTO LOAN					
Category of clients	SB payroll/pensioner client		For other client		
Currency	EUR				
Nominal IR	6.50%		7.23%		
Tenor (in months)	48	84	48	84	
APR	6.83%	6.79%	7.61%	7.56%	

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)	5.65%			6.28%		
Tenor	120	240	360	120	240	360
APR	4.06%	4.69%	4.95%	5.38%	5.81%	5.97%

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)	5.65%			6.28%		
Tenor	120	240	360	120	240	360
APR	3.82%	4.23%	4.55%	5.40%	5.83%	5.99%

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)	5.65%			6.28%		
Tenor	120	180	240	120	180	240
APR	4.06%	4.69%	4.95%	5.38%	5.81%	5.97%

Young loan unsecured				
Category of clients	SB payroll/pensioner clients		For other clients	
Currency	MKD			
Nominal IR (fixed for first 60 months)	4.00%			
Nominal IR (variable from 61 instalment)	7.65%		8.50%	
Tenor	60	96	60	96
APR	4.49%	4.90%	4.59%	5.00%

Young loan secured						
Category of clients	SB payroll/pensioner clients			For other clients		
Currency	MKD					
Nominal IR (fixed for first 60 months)	3.50%			4.00%		
Nominal IR (variable from 61 instalment)	6.75%			7.50%		
Tenor	120	180	240	120	180	240
APR	4.40%	4.98%	5.32%	4.98%	5.60%	5.96%

Green loan unsecured				
Category of clients	SB payroll/pensioner clients		For other clients	
Currency	MKD			
Nominal IR (fixed for first 60 months)	4.40%			
Nominal IR (variable from 61 instalment)	7.65%		8.50%	
Tenor	60	96	60	96
	4.87%	5.26%	4.87%	5.36%

Green loan secured						
Category of clients	SB payroll/pensioner clients			For other clients		
Currency	MKD					
Nominal IR (fixed for first 60 months)	3.40%			4.20%		
Nominal IR (variable from 61 instalment)	6.75%			7.50%		
Tenor	120	180	240	120	180	240
APR	4.33%	4.67%	5.27%	5.14%	5.72%	6.06%