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	7.55%	8.16%	7.66%	8.51%

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	6.82%	7.20%	7.14%	7.66%

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	6.78%	7.17%	7.45%	7.10%	7.60%	7.94%

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	11.74%	10.89%	10.60%

** 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	5.36%	5.64%	5.80%	5.98%	6.28%	6.45%

Consumer loans pladged on deposit

	category 1039			category 1089		
Currency	EUR			EUR		
Tenor	24	36	48	24	36	48
APR margine 2% (above 30,000 EUR)	2.40%	2.28%	2.22%	2.81%	2.68%	2.63%
APR (adjusted) for magrin 2% (above 30,000 EUR)	2.52%	2.44%	2.43%	2.95%	2.88%	2.78%

Currency	MKD			MKD		
Tenor	24	36	48	24	36	48
APR margin 2% (above 30,000 EUR)	2.95%	2.66%	2.51%	4.09%	3.79%	3.64%
APR (adjusted) for magrin 2% (above 30,000 EUR)	3.13%	2.87%	2.77%	4.34%	4.11%	4.03%

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	6.84%	6.80%	7.62%	7.57%

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	4.07%	4.70%	4.96%	5.39%	5.82%	5.98%

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	3.83%	4.24%	4.56%	5.51%	5.84%	6.00%

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	4.07%	4.70%	4.96%	5.39%	5.82%	5.98%

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	4.50%	4.91%	4.60%	5.01%

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	4.41%	4.99%	5.33%	4.99%	5.61%	5.97%

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
APR	4.87%	5.27%	4.88%	5.37%

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	4.34%	4.68%	5.28%	5.15%	5.73%	6.07%