

SIGHT DEPOSITS						
TRANSACTION AND SAVINGS ACCOUNTS	Denar	0.01	FLEXY (Transaction account in MKD / EUR)	Amount	MKD	EUR
	Euros	0.01		up to 500 EUR	0.01	0.01
	US Dollar	0.01		up to 30.000 MKD		
	English pounds	0.01		500 - 2.999,99 EUR	0.20	0.15
	Canadian Dollar	0.01		30.000 - 179.999,50 MKD		
	Australian Dollar	0.01		above 3.000 EUR	0.30	0.25
	Swiss Franc	0.001		above 180.000 MKD		
	Japanese Yen	0.001				
ACCOUNT FOR PENSIONERS	Other currencies	0.01	PACKAGE PLUS (Transaction account in MKD)	up to 20.000 MKD	0.01	
	up to 40.000 MKD	0.10		20.001 - 100.000 MKD	0.05	
	above 40.000 MKD	0.05		100.001 - 200.000 MKD	0.15	
	EUR	0.01		200.001 - 500.000 MKD	0.50	
				above 500.001 MKD	0.60	

TIME DEPOSITS													
Deposit currency \ Deposit period		FIXED INTEREST RATES								VARIABLE INTEREST RATES			
		1m	2m	3m	4m	6m	9m	12m	18m	24m	36m	48m	60m
REGULAR DEPOSITS	Denar	0.02	0.03	0.10	-	0.50	-	1.40	-	2.40	2.80	2.90	3.00
	Euros	0.01	-	0.03	-	0.10	-	0.35	-	1.10	1.25	1.35	1.45
	US Dollar	0.02	-	0.04	-	0.05	-	0.20	-	0.35	0.55	0.55	0.55
	English pounds	0.02	-	0.03	-	0.04	-	0.15	-	0.35	0.60	0.60	0.60
	Canadian Dollar	0.02	-	0.03	-	0.04	-	0.15	-	0.30	0.50	0.50	0.50
	Australian Dollar	0.60	-	0.70	-	0.90	-	1.15	-	1.15	1.30	1.30	1.30
	Swiss Franc	0.001	-	0.001	-	0.001	-	0.001	-	0.001	0.001	0.001	0.001
	Other currencies	-	-	-	-	-	-	0.01	-	0.01	0.01	0.01	0.01
INTEREST IN MKD	EUR	0.31	-	0.33	-	0.40	-	0.65	-	1.40	-	-	-
	US Dollar	0.32	-	0.34	-	0.35	-	0.50	-	0.65	-	-	-
Deposit for underage persons	MKD	-	-	-	-	-	-	-	-	-	2.85	-	-
	EUR	-	-	-	-	-	-	-	-	-	1.30	-	-
EUROBONUS (Deposits with anticipated interest and interest on arrears)	up to 3.000 EYP interest on arrears	-	-	0.05	-	0.10	-	-	-	-	-	-	-
	3.001-10.000 EYP interest on arrears	-	-	0.15	-	0.30	-	-	-	-	-	-	-
	above 10.001 EYP interest on arrears	-	-	0.25	-	0.40	-	-	-	-	-	-	-
	up to 3.000 EYP anticipated	-	-	0.05	-	0.10	-	-	-	-	-	-	-
	3.001-10.000 EYP anticipated	-	-	0.15	-	0.30	-	-	-	-	-	-	-
above 10.001 EYP anticipated	-	-	0.25	-	0.40	-	-	-	-	-	-	-	
6 and 9 months time deposit	EUR	-	-	-	-	0.10	0.30	-	-	-	-	-	-
	MKD	-	-	-	-	0.50	1.20	-	-	-	-	-	-
12/13 и 18/20 (Deposits with capitalization of interest)	MKD - Nominal interest rate	-	-	-	-	-	-	1.65	2.00	-	-	-	-
	MKD - Average without capitalization	-	-	-	-	-	-	1.78	2.23	-	-	-	-
	MKD - Average with capitalization	-	-	-	-	-	-	1.80	2.26	-	-	-	-
	EUR - Nominal interest rate	-	-	-	-	-	-	0.70	1.05	-	-	-	-
	EUR - Average without capitalization	-	-	-	-	-	-	0.75	1.17	-	-	-	-
	EUR - Average with capitalization	-	-	-	-	-	-	0.76	1.18	-	-	-	-
PREMIUM (Time deposit on four months in mkd)	for first month	-	-	-	0.05	-	-	-	-	-	-	-	-
	for second month	-	-	-	0.10	-	-	-	-	-	-	-	-
	for third month	-	-	-	0.35	-	-	-	-	-	-	-	-
	for fourth month	-	-	-	1.20	-	-	-	-	-	-	-	-
DEPOSITS WITH VARIABLE INTEREST RATES													
Deposit currency \ Deposit period		1m	2m	3m	4m	6m	9m	12m	18m	24m	36m	48m	60m
MY PLAN	MKD - monthly collection	-	-	-	-	-	-	1.40	-	2.40	2.80	2.90	3.00
	MKD - at the close	-	-	-	-	-	-	1.50	-	2.50	2.90	3.00	3.10
	EUR - monthly collection	-	-	-	-	-	-	0.35	-	1.10	1.25	1.35	1.45
	EUR - at the close	-	-	-	-	-	-	0.45	-	1.20	1.30	1.40	1.50
MY PLAN payroll clients	MKD - monthly collection	-	-	-	-	-	-	1.70	-	2.70	3.10	3.20	3.30
	MKD - at the close	-	-	-	-	-	-	1.80	-	2.80	3.20	3.30	3.40
	EUR - monthly collection	-	-	-	-	-	-	0.55	-	1.30	1.40	1.50	1.60
	EUR - at the close	-	-	-	-	-	-	0.65	-	1.40	1.45	1.55	1.65