

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	6,00%			
Nominal IR for the rest of the period	9,23%		10,25%	
Tenor (in months)	36	72	36	72
APR	6,59%	7,65%	6,71%	8,11%

Consumer non purposed Loans from 300,001 up to 1.200,000 MKD				
Category of clients	SB payroll/pensioner client		For other client	
Currency	MKD			
Fixed IR for the first 24 months	6,00%			
Nominal IR for the rest of the period	8,33%		9,25%	
Tenor (in months)	60	96	60	96
APR	7,05%	7,51%	7,39%	8,03%

Consumer non purposed Loans from 250 up to 20,000 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	6,85%			7,61%		
Tenor (in months)	48	72	96	48	72	96
APR	6,41%	6,57%	6,67%	6,61%	6,92%	7,10%

Unsecured Loans through merchants from 12.000 up to 300.000 MKD*			
Currency	MKD		
Nominal IR	10,50%		
Tenor (in months)	12	48	72
APR	12,60%	11,72%	11,42%

* 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)	5,00%			5,50%		
Nominal IR (variable from 37th instalment)	6,48%			7,20%		
Tenor	120	180	240	120	180	240
APR	6,14%	6,26%	6,33%	6,77%	6,93%	7,01%

Consumer loans pledged on deposit	category 1039			category 1089		
Currency	EUR			EUR		
Tenor	24	36	48	24	36	48
APR margine 2% (above 30,000 EUR)	2,52%	2,36%	2,27%	2,93%	2,77%	2,68%
APR (adjusted) for magrin 2% (above 30,000 EUR)	2,65%	2,54%	2,50%	3,09%	2,98%	2,95%
APR margine 2,5% (up to 30,000 EUR)	3,03%	2,87%	2,79%	3,44%	3,28%	3,20%
APR (adjusted) margin 2,5% (up to 30,000 EUR)	3,23%	3,13%	3,13%	3,67%	3,59%	3,59%

Currency	MKD			MKD		
Tenor	24	36	48	24	36	48
APR margin 2% (above 30,000 EUR)	2,52%	2,36%	2,27%	3,76%	3,59%	3,51%
APR (adjusted) for magrin 2% (above 30,000 EUR)	2,65%	2,54%	2,50%	3,96%	3,87%	3,86%
APR margin 2,5% (up to 30,000 EUR)	3,03%	2,87%	2,79%	4,28%	4,11%	4,03%
APR (adjusted) margin 2,5% (up to 30,000 EUR)	3,23%	3,13%	3,13%	4,55%	4,50%	4,53%

AUTO LOAN				
Category of clients	SB payroll/pensioner client		For other client	
Currency	EUR			
Nominal IR	6,85%		7,61%	
Tenor (in months)	48	84	48	84
APR	7,65%	7,42%	8,47%	8,24%

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 36 months)	3,60%			4,40%		
Nominal IR (fixed for next 24 months)	3,90%					
Nominal IR (variable from 61th instalment)	6,17%			6,85%		
Tenor	120	240	360	120	240	360
APR	4,37%	5,09%	5,38%	5,69%	6,23%	6,42%

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)	3,70%			4,40%		
Nominal IR (variable from 61/37th instalment)	6,17%			6,85%		
Tenor	120	180	240	120	180	240
APR	4,38%	4,83%	5,09%	5,69%	6,04%	6,23%