



СТОПАНСКА БАНКА АД - СКОПЈЕ
членка на NBG групацијата

Reference interest rates on loans and deposits in Stopanska Banka AD Skopje valid from 01.01.2021

Type of reference interest rate	Published on date*/ valid on**	Reference interest rate-annual basis
National reference interest rate (NRKS) ¹	25.12.2020*	1.38%
Reference rate for calculating the penalty interest rate for liabilities in denars (CB bills rate) ¹	31.12.2020*	1.50%
1 month EURIBOR	31.12.2020**	-0.5550%
3 month EURIBOR	31.12.2020**	-0.5380%
6 month EURIBOR	31.12.2020**	-0.5230%
12 month EURIBOR	31.12.2020**	-0.4950%
6 month USD LIBOR	31.12.2020**	0.25713%

1) Published and downloaded from the NBRNM website - <http://nbrm.mk/>

Interest rate per currency	Valid on	1 month interest rate	3 month interest rate	6 month interest rate	12 month interest rate
EURIBOR	25.12.2020	-0.57400	-0.53900	-0.52200	-0.49300
USD LIBOR	25.12.2020	0.14325	0.23813	0.26275	0.33725
GBP LIBOR	25.12.2020	0.02088	0.02738	0.03063	0.08788
CDOR for CAD	25.12.2020	0.46500	0.48250	0.62375	0.69000
AUD offered rate	25.12.2020	-0.06000	0.07000	0.17000	0.22000
CIBOR for DKK	25.12.2020	-0.26000	-0.21670	-0.10670	0.05000
STIBOR for SEK	25.12.2020	-0.13500	-0.10400	-0.07000	0.09000
NIBOR for NOK	25.12.2020	0.41000	0.50000	0.55000	0.68000
CHF LIBOR	25.12.2020	-0.86520	-0.79540	-0.74260	-0.61880
JPY LIBOR	25.12.2020	-0.08800	-0.09750	-0.06133	0.05083