

SIGHT DEPOSITS					
TRANSACTION ACCOUNT (all currencies)*			SAVINGS ACCOUNT (all currencies)*		
0.00			0.0001		
FLEXY (Account in MKD / EUR)			PACKAGE PLUS (Account in EUR)		
Amount	MKD	EUR	Amount	MKD	
up to 500 EUR	0.0001	0.0001	up to 20.000 MKD	0.0001	
up to 30.000 MKD			20.001 - 100.000 MKD	0.01	
500 - 2.999,99 EUR	0.05	0.01	100.001 - 200.000 MKD	0.05	
30.000 -179.999,50 MKD			200.001 - 500.000 MKD	0.10	
above 3.000 EUR	0.10	0.05	above 500.001 MKD	0.15	
above 180.000 MKD					

* Denar, Euros, US Dollar, English pounds, Canadian Dollar, Australian Dollar, Swiss Franc, Japanese Yen, Other currencies.

TIME DEPOSITS											
Deposit currency \ Deposit period		FIXED INTEREST RATES									
		1m	2m	3m	4m	6m	9m	12m	18m	24m	36m
TIME DEPOSITS WITH MONTHLY INTEREST PAYMENT	Denar	0.01	0.03	0.04	-	0.05	-	0.10	-	0.60	0.80
	Euros	0.01	-	0.01	-	0.01	-	0.05	-	0.20	0.30
	US Dollar	0.01	-	0.01	-	0.01	-	0.05	-	0.10	0.15
	English pounds	0.01	-	0.01	-	0.01	-	0.05	-	0.05	0.05
	Canadian Dollar	0.01	-	0.01	-	0.01	-	0.01	-	0.01	0.01
	Australian Dollar	0.05	-	0.10	-	0.15	-	0.20	-	0.25	0.30
EUROBONUS	up to 3.000 EYP interest on arrears	-	-	0.01	-	0.01	-	-	-	-	-
	3.001-10.000 EYP interest on arrears	-	-	0.03	-	0.05	-	-	-	-	-
	above 10.001 EYP interest on arrears	-	-	0.05	-	0.10	-	-	-	-	-
	up to 3.000 EYP anticipated	-	-	0.01	-	0.01	-	-	-	-	-
	3.001-10.000 EYP anticipated	-	-	0.03	-	0.05	-	-	-	-	-
above 10.001 EYP anticipated	-	-	0.05	-	0.10	-	-	-	-	-	
PREMIUM	for first month	-	-	-	0.01	-	-	-	-	-	-
	for second month	-	-	-	0.03	-	-	-	-	-	-
	for third month	-	-	-	0.05	-	-	-	-	-	-
	for fourth month	-	-	-	0.10	-	-	-	-	-	-
6 and 9 months time deposit	MKD	-	-	-	-	0.05	0.05	-	-	-	-
	EUR	-	-	-	-	0.01	0.03	-	-	-	-
12/13 & 18/20 (Deposits with capitalization of interest)	MKD - Nominal interest rate	-	-	-	-	-	-	0.28	0.67	-	-
	MKD - Average without capitalization	-	-	-	-	-	-	0.30	0.75	-	-
	MKD - Average with capitalization	-	-	-	-	-	-	0.30	0.75	-	-
	EUR - Nominal interest rate	-	-	-	-	-	-	0.09	0.18	-	-
	EUR - Average without capitalization	-	-	-	-	-	-	0.10	0.20	-	-
	EUR - Average with capitalization	-	-	-	-	-	-	0.10	0.20	-	-
PCELKA	MKD	-	-	-	-	-	-	-	-	-	1.00
	EUR	-	-	-	-	-	-	-	-	-	0.40
MY PLAN	MKD - monthly collection	-	-	-	-	-	-	0.10	-	0.60	0.80
	MKD - at the close	-	-	-	-	-	-	0.15	-	0.70	0.90
	EUR - monthly collection	-	-	-	-	-	-	0.05	-	0.20	0.30
	EUR - at the close	-	-	-	-	-	-	0.07	-	0.25	0.35
MY PLAN payroll/pension clients	MKD - monthly collection	-	-	-	-	-	-	0.15	-	0.70	0.90
	MKD - at the close	-	-	-	-	-	-	0.20	-	0.80	1.00
	EUR - monthly collection	-	-	-	-	-	-	0.07	-	0.25	0.35
	EUR - at the close	-	-	-	-	-	-	0.10	-	0.30	0.40