



СТОПАНСКА БАНКА АД - СКОПЈЕ  
членка на NBG групацијата

Reference interest rates on loans and deposits in Stopanska Banka AD Skopje  
valid from 01.01.2022

Type of reference interest rate	Published on date*/ valid on**	Reference interest rate- annual basis
National reference interest rate (NRKS) <sup>1</sup>	25.12.2021*	1.09%
Reference rate for calculating the penalty interest rate for liabilities in denars (CB bills rate) <sup>1</sup>	31.12.2021*	1.25%
1 month EURIBOR	31.12.2021**	-0.594%
3 month EURIBOR	31.12.2021**	-0.571%
6 month EURIBOR	31.12.2021**	-0.544%
12 month EURIBOR	31.12.2021**	-0.492%
6 month USD LIBOR	31.12.2021**	0.35438%

1) It is the interest rate of denar deposits without fx clause published and downloaded from the NBRNM website - <http://nbrm.mk/>

Currency	Reference interest rate	Term	Valid / Available on	Interest rate	Interest differential (ISDA spread)	Total reference interest rate
EUR	EURIBOR	1 месечен	25.12.2021	-0.64300		-0.64300
USD	LIBOR	1 месечен	25.12.2021	0.10275		0.10275
GBP	SONIA	1 месечен	25.12.2021	0.19300	0.03260	0.22560
CAD	CDOR	1 месечен	25.12.2021	0.44750		0.44750
AUD	BBSW	1 месечен	25.12.2021	0.01500		0.01500
DKK	CIBOR	1 месечен	25.12.2021	-0.25330		-0.25330
SEK	STIBOR	1 месечен	25.12.2021	-0.11600		-0.11600
NOK	NIBOR	1 месечен	25.12.2021	0.87000		0.87000
CHF	SARON	1 месечен	25.12.2021	-0.70270	-0.05710	-0.75980
JPY	TONAR	1 месечен	25.12.2021	-0.03500	-0.02923	-0.06423