

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
below 500 EUR below 30.000 MKD	0.0001	0.0001	up to 20.000 MKD 20.001 - 100.000 MKD	0.0001 0.01
500 - 2.999,99 EUR 30.000 -179.999,50 MKD	0.04	0.01	100.001 - 200.000 MKD	0.03
from 3.000 EUR from 180.000 MKD	0.07	0.03	200.001 - 500.000 MKD from 500.001 MKD	0.08 0.12

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	0.01	-	0.03	-	0.05	-	0.10	-	0.15	0.20
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	-	-	-	-	-
	from 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	-	-	-	-	-
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	0.74	-	-
	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

\* Denar, Euros, US Dollar, English pounds, Canadian Dollar, Australian Dollar, Swiss Franc, Japanese Yen, Danish Krone, Norwegian Krone and Swedish Krona.

Interest rate for transactional account and other sight deposits is determined as percentage of / added margin above the reference interest rate, with semiannual dynamic of changing, in accordance with the Model of determining interest rates for transactional account and other sight deposits.