



СТОПАНСКА БАНКА АД - СКОПЈЕ
членка на NBG групацијата

Reference interest rates on loans and deposits in Stopanska Banka AD Skopje
valid from 01.07.2022

Type of reference interest rate	Published on date* / valid on**	Reference interest rate- annual basis
National reference interest rate (NRKS) ¹	25.06.2022*	1.02%
Reference rate for calculating the penalty interest rate for liabilities in denars (CB bills rate) ¹	30.06.2022*	2.00%
1 month EURIBOR	30.06.2022**	-0.536%
3 month EURIBOR	30.06.2022**	-0.211%
6 month EURIBOR	30.06.2022**	0.225%
12 month EURIBOR	30.06.2022**	1.022%
6 month USD LIBOR	30.06.2022**	2.87686%

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 month	25.06.2022	-0.51200		-0.51200
USD	LIBOR	1 month	25.06.2022	1.63271		1.63271
GBP	SONIA	1 month	25.06.2022	1.19230	0.03260	1.22490
CAD	CDOR	1 month	25.06.2022	2.09500		2.09500
AUD	BBSW	1 month	25.06.2022	1.06000		1.06000
DKK	CIBOR	1 month	25.06.2022	-0.31670		-0.31670
SEK	STIBOR	1 month	25.06.2022	0.42500		0.42500
NOK	NIBOR	1 month	25.06.2022	1.43000		1.43000
CHF	SARON	1 month	25.06.2022	-0.54840	-0.05710	-0.60550
JPY	TONAR	1 month	25.06.2022	-0.02730	-0.02923	-0.05653