

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 up to 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	0,05	0,01	100.001 - 200.000 MKD	0,07	
above 3.000 EUR above 180.000 MKD	0,10	0,05	200.001 - 500.000 MKD above 500.000 MKD	0,12 0,20	

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	-	0,10	-	0,35	-	1,10	1,30
	Euros	0,01	-	0,01	-	0,01	-	0,20	-	0,40	0,50
	US Dollar	0,01	-	0,01	-	0,01	-	0,10	-	0,20	0,30
	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	-	-	-	-	-
	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	-	-	-	-	-
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	-	-	-	-	0,10	0,15	-	-	-	-
	EUR	-	-	-	-	0,01	0,04	-	-	-	-
12/13 & 18/20 (Deposits with capitalization of interest)	MKD - Nominal interest rate	-	-	-	-	-	-	0,46	0,90	-	-
	MKD - Average without capitalization	-	-	-	-	-	-	0,50	1,00	-	-
	MKD - Average with capitalization	-	-	-	-	-	-	0,50	1,01	-	-
	EUR - Nominal interest rate	-	-	-	-	-	-	0,23	0,36	-	-
	EUR - Average without capitalization	-	-	-	-	-	-	0,25	0,40	-	-
PCELKA	MKD	-	-	-	-	-	-	-	-	-	1,40
	EUR	-	-	-	-	-	-	-	-	-	0,60
MY PLAN	MKD - monthly collection	-	-	-	-	-	-	0,35	-	1,10	1,30
	MKD - at the close	-	-	-	-	-	-	0,40	-	1,15	1,35
	EUR - monthly collection	-	-	-	-	-	-	0,20	-	0,40	0,50
	EUR - at the close	-	-	-	-	-	-	0,25	-	0,45	0,55
MY PLAN payroll/pension clients	MKD - monthly collection	-	-	-	-	-	-	0,45	-	1,20	1,40
	MKD - at the close	-	-	-	-	-	-	0,50	-	1,25	1,45
	EUR - monthly collection	-	-	-	-	-	-	0,25	-	0,45	0,55
	EUR - at the close	-	-	-	-	-	-	0,30	-	0,50	0,60
PROMO** Deposit with anticipated interest payment and bonus interest payment	MKD - interest	-	-	-	-	-	-	0,50	-	0,95	1,20
	MKD - bonus interest	-	-	-	-	-	-	2,00	-	2,00	2,00
	MKD - total	-	-	-	-	-	-	2,50	-	2,95	3,20
	EUR - interest	-	-	-	-	-	-	0,50	-	0,75	1,00
	EUR - bonus interest	-	-	-	-	-	-	1,00	-	1,00	1,00
EUR - total	-	-	-	-	-	-	1,50	-	1,75	2,00	

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

\*\* PROMO offer valid until 31.12.2022.

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.