

Annualized Percentage Rate (APR) for: Instant Consumer non purposed Loans from 15,000 up to 300,000 MKD*				
Category of clients	SB payroll/pensioner client		For other client	
Currency	MKD			
Fixed IR for the first 24 months	5.50%			
Nominal IR for the rest of the period	9.00%		10.00%	
Tenor (in months)	36	72	36	72
APR	6.06%	7.22%	6.18%	7.67%



Consumer non purposed Loans from 300,001 up to 1.500,000 MKD				
Category of clients	SB payroll/pensioner client		For other client	
Currency	MKD			
Fixed IR for the first 24 months	5.50%			
Nominal IR for the rest of the period	8.10%		9.00%	
Tenor (in months)	60	96	60	96
APR	6.60%	7.12%	6.93%	7.63%

Consumer non purposed Loans from 250 up to 25,000 EUR						
Category of clients	SB payroll clients/SB pensioner			For other client		
Currency	EUR					
Fixed IR for the first 24 months	5.50%					
Nominal IR for the rest of the period	6.71%			7.46%		
Tenor (in months)	48	72	96	48	72	96
APR	5.95%	6.19%	6.33%	6.15%	6.53%	6.76%

Unsecured Loans through merchants from 12.000 up to 300.000 MKD*			
Currency	MKD		
Nominal IR	10.00%		
Tenor (in months)	12	48	72
APR	12.30%	11.44%	11.14%

* Examples are based on the amount disbursed by MKD 61,000

Consumer Loans secured with mortgage						
Category of clients	SB payroll/pensioner clients			For other clients		
Currency	EUR /MKD			EUR/MKD		
Nominal IR (fixed first 36 months)	4.50%			5.00%		
Nominal IR (variable from 37th instalment)	5.40%			6.00%		
Tenor	120	180	240	120	180	240
APR	5.32%	5.36%	5.39%	5.89%	5.95%	5.99%

Consumer loans pledged on deposit						
Category of clients	category 1039			category 1089		
Currency	EUR			EUR		
Tenor	24	36	48	24	36	48
APR margin 2% (above 30,000 EUR)	2.52%	2.36%	2.28%	2.73%	2.57%	2.49%
APR (adjusted) for margin 2% (above 30,000 EUR)	2.65%	2.54%	2.51%	2.88%	2.76%	2.73%

Category of clients	MKD			MKD		
Currency	MKD			MKD		
Tenor	24	36	48	24	36	48
APR margin 2% (above 30,000 EUR)	2.51%	2.35%	2.27%	3.39%	3.23%	3.15%
APR (adjusted) for margin 2% (above 30,000 EUR)	2.65%	2.53%	2.50%	3.57%	3.48%	3.46%

AUTO LOAN				
Category of clients	SB payroll/pensioner client		For other client	
Currency	EUR			
Nominal IR	6.71%		7.46%	
Tenor (in months)	48	84	48	84
APR	7.47%	7.25%	8.28%	8.06%

Housing Loans for all purposes, secured with mortgage						
Category of clients	SB payroll/pensioner clients			For other clients		
Currency	EUR/MKD					
Nominal IR (fixed for first 60/36 months)	3.40%			4.30%		
Nominal IR (variable from 61/36th instalment)	6.17%			6.85%		
Tenor	120	240	360	120	240	360
APR	3.93%	4.05%	4.11%	4.86%	4.83%	4.82%

Housing Loans for all purposes, secured with mortgage						
Category of clients	SB payroll/pensioner clients			For other clients		
Currency	EUR/MKD					
Nominal IR (fixed for first 120/36 months)	3.60%			4.30%		
Nominal IR (variable from 120/37th instalment)	6.17%			6.85%		
Tenor	120	240	360	120	240	360
APR	3.94%	3.95%	4.02%	4.86%	4.83%	4.82%

Consumer secured loans – bundling program with housing loan						
Category of clients	SB payroll/pensioner clients			For other clients		
Currency	EUR/MKD					
Nominal IR (fixed for first 60/36 months)	3.40%			4.30%		
Nominal IR (variable from 61/37th instalment)	6.17%			6.85%		
Tenor	120	180	240	120	180	240
APR	3.93%	4.05%	4.11%	4.86%	4.83%	4.82%