



**СТОПАНСКА БАНКА АД - СКОПЈЕ**  
членка на NBG групацијата

Reference interest rates on loans and deposits in Stopanska Banka AD Skopje  
valid from 01.01.2023

Type of reference interest rate	Published on date* / valid on**	Reference interest rate- annual basis
National reference interest rate (NRKS) <sup>1</sup>	25.12.2022*	1.12%
Reference rate for calculating the penalty interest rate for liabilities in denars (CB bills rate) <sup>1</sup>	31.12.2022*	4..75%
1 month EURIBOR	31.12.2022**	1.898%
3 month EURIBOR	31.12.2022**	2.202%
6 month EURIBOR	31.12.2022**	2.752%
12 month EURIBOR	31.12.2022**	3.325%
1 month SOFR for USD	31.12.2022**	4.32378%
6 month USD LIBOR	31.12.2022**	5.15114%

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	25.12.2022	1.91300		1.91300
USD	LIBOR	1 month	25.12.2022	4.38557		4.38557
GBP	SONIA	1 month	25.12.2022	3.42970	0.03260	3.46230
CAD	CDOR	1 month	25.12.2022	4.66750		4.66750
AUD	BBSW	1 month	25.12.2022	3.02280		3.02280
DKK	CIBOR	1 month	25.12.2022	2.02000		2.02000
SEK	STIBOR	1 month	25.12.2022	2.41000		2.41000
NOK	NIBOR	1 month	25.12.2022	3.12000		3.12000
CHF	SARON	1 month	25.12.2022	0.62080	-0.05710	0.56370
JPY	TONAR	1 month	25.12.2022	-0.03125	-0.02923	-0.06048