



СТОПАНСКА БАНКА АД - СКОПЈЕ
членка на NBG групацијата

Reference interest rates on loans and deposits in Stopanska Banka AD Skopje
valid from 01.07.2023

Type of reference interest rate	Published on date* / valid on**	Reference interest rate- annual basis
National reference interest rate (NRKS) ¹	25.06.2023*	1.56%
Reference rate for calculating the penalty interest rate for liabilities in denars (CB bills rate) ¹	30.06.2023*	6.00%
1 month EURIBOR	30.06.2023**	3.418%
3 month EURIBOR	30.06.2023**	3.598%
6 month EURIBOR	30.06.2023**	3.930%
12 month EURIBOR	30.06.2023**	4.119%
1 month SOFR for USD	30.06.2023**	5.10249%

1) It is the interest rate of denar deposits without fx clause published and downloaded from the NBRNM website - <http://nbrm.mk/>

2) It is the interest rate published on 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	25.06.2023	3.41300		3.41300
USD	LIBOR	1 month	25.06.2023	5.08367		5.08367
GBP	SONIA	1 month	25.06.2023	4.76320	0.03260	4.79580
CAD	CDOR	1 month	25.06.2023	5.21750		5.21750
AUD	BBSW	1 month	25.06.2023	4.11000		4.11000
DKK	CIBOR	1 month	25.06.2023	3.40670		3.40670
SEK	STIBOR	1 month	25.06.2023	3.64400		3.64400
NOK	NIBOR	1 month	25.06.2023	4.01000		4.01000
CHF	SARON	1 month	25.06.2023	1.46950	-0.05710	1.41240
JPY	TONAR	1 month	25.06.2023	-0.04161	-0.02923	-0.07084