

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 0.05	
500 - 2.999,99 EUR 30.000 - 179.999,50 MKD	0.10	0.01	100.001 - 200.000 MKD	0.15	
above 3.000 EUR above 180.000 MKD	0.30	0.20	200.001 - 500.000 MKD above 500.000 MKD	0.30 0.40	

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	-	-	-	-	-
above 10.001 EYP anticipated	-	-	0.05	-	0.10	-	-	-	-	-	
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	-	-
	EUR - Average with capitalization	-	-	-	-	-	-	0.25	0.40	-	-
PCELKA	MKD	-	-	-	-	-	-	-	-	-	1.40
	EUR	-	-	-	-	-	-	-	-	-	0.60
PROMO** MY PLAN	MKD - monthly collection	-	-	-	-	-	-	2.40	-	3.10	3.40
	MKD - at the close	-	-	-	-	-	-	2.45	-	3.15	3.45
	EUR - monthly collection	-	-	-	-	-	-	1.40	-	2.10	2.40
	EUR - at the close	-	-	-	-	-	-	1.45	-	2.15	2.45
PROMO** MY PLAN payroll/pension clients	MKD - monthly collection	-	-	-	-	-	-	2.45	-	3.15	3.45
	MKD - at the close	-	-	-	-	-	-	2.50	-	3.20	3.50
	EUR - monthly collection	-	-	-	-	-	-	1.45	-	2.15	2.45
	EUR - at the close	-	-	-	-	-	-	1.50	-	2.20	2.50

* 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 30.09.2023.

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.