



СТОПАНСКА БАНКА АД - СКОПЈЕ
членка на NBG групацијата

Reference interest rates on loans and deposits in Stopanska Banka AD Skopje
valid from 01.01.2024

Type of reference interest rate	Published on date* / valid on**	Reference interest rate- annual basis
National reference interest rate (NRKS) ¹	25.12.2023*	2.13%
Reference rate for calculating the penalty interest rate for liabilities in denars (CB bills rate) ²	31.12.2023*	6.30%
1 month EURIBOR	31.12.2023**	3.843%
3 month EURIBOR	31.12.2023**	3.925%
6 month EURIBOR	31.12.2023**	3.885%
12 month EURIBOR	31.12.2023**	3.554%
1 month SOFR for USD	29.12.2023*	5.35472%

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	25.12.2023	3.85900		3.85900
USD	SOFR	1 month	25.12.2023	5.35536	0.11448	5.46984
GBP	SONIA	1 month	25.12.2023	5.19830	0.03260	5.23090
CAD	CDOR	1 month	25.12.2023	5.43500		5.43500
AUD	BBSW	1 month	25.12.2023	4.30160		4.30160
DKK	CIBOR	1 month	25.12.2023	3.87330		3.87330
SEK	STIBOR	1 month	25.12.2023	3.99300		3.99300
NOK	NIBOR	1 month	25.12.2023	4.57000		4.57000
CHF	SARON	1 month	25.12.2023	1.70200	-0.05710	1.64490
JPY	TONAR	1 month	25.12.2023	-0.01125	-0.02923	-0.04048