

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	13m	18m	24m	25m	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	-	-	-	-	-	-	-		
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	-	-	-		
		Average without capitalization	-	-	-	-	-	0.50	-	1.00	-	-	-		
		Average with capitalization	-	-	-	-	-	0.50	-	1.01	-	-	-		
	EUR	Nominal interest rate	-	-	-	-	-	0.23	-	0.36	-	-	-		
Average without capitalization	-	-	-	-	-	0.25	-	0.40	-	-	-	-			
Average with capitalization	-	-	-	-	-	0.25	-	0.40	-	-	-	-			
PCELKA	MKD	-	-	-	-	-	-	-	-	-	-	-	1.90		
	EUR	-	-	-	-	-	-	-	-	-	-	-	1.30		
MY PLAN**	MKD	Regular clients	monthly collection	-	-	-	-	-	0.55	3.40	-	1.15	1.35	1.75	
			at the close	-	-	-	-	-	0.60	3.45	-	1.20	1.40	1.80	
		Payroll/Pension clients with SB	monthly collection	-	-	-	-	-	-	0.65	3.45	-	1.25	1.45	1.85
			at the close	-	-	-	-	-	-	0.70	3.50	-	1.30	1.50	1.90
	EUR	Regular clients	monthly collection	-	-	-	-	-	0.35	0.45	-	0.55	2.60	1.15	
			at the close	-	-	-	-	-	0.40	0.50	-	0.60	2.65	1.20	
		Payroll/Pension clients with SB	monthly collection	-	-	-	-	-	-	0.45	0.55	-	0.65	2.65	1.25
			at the close	-	-	-	-	-	-	0.50	0.60	-	0.70	2.70	1.30

* Denar, Euros, US Dollar, English pounds, Canadian Dollar, Australian Dollar, Swiss Franc, Japanese Yen, Danish Krone, Norwegian Krone and Swedish Krona.

** The offer for new deposits of 13 months maturity in MKD currency and 25 months maturity in EUR currency is valid until 30.04.2024. Possible new My Plan time deposits of 13, 25 and 36 months, the interest rates for 12 and 24 months are valid only for the existing portfolio until they are completely withdrawn.

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.