



СТОПАНСКА БАНКА АД - СКОПЈЕ
членка на NBG групацијата

Reference interest rates on loans and deposits in Stopanska Banka AD Skopje
valid from 01.07.2024

| Type of reference interest rate | Published on date* / valid on** | Reference interest rate- annual basis |
|---|------------------------------------|---|
| National reference interest rate (NRKS) ¹ | 25.06.2024* | 2.30% |
| Reference rate for calculating the penalty interest rate for liabilities in denars (CB bills rate) ¹ | 30.06.2024* | 6.30% |
| 1 month EURIBOR | 30.06.2024** | 3.646% |
| 3 month EURIBOR | 30.06.2024** | 3.722% |
| 6 month EURIBOR | 30.06.2024** | 3.672% |
| 12 month EURIBOR | 30.06.2024** | 3.576% |
| 1 month SOFR for USD | 27.06.2024* | 5.34304% |

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 | 25/06/2024 | 3.64200 | | 3.64200 |
| USD | SOFR | 1 month | 25/06/2024 | 5.34350 | 0.11448 | 5.45798 |
| GBP | SONIA | 1 month | 25/06/2024 | 5.20950 | 0.03260 | 5.24210 |
| CAD | CDOR | 1 month | 25/06/2024 | 4.99250 | | 4.99250 |
| AUD | BBSW | 1 month | 25/06/2024 | 4.29500 | | 4.29500 |
| DKK | CIBOR | 1 month | 25/06/2024 | 3.60330 | | 3.60330 |
| SEK | STIBOR | 1 month | 25/06/2024 | 3.72900 | | 3.72900 |
| NOK | NIBOR | 1 month | 25/06/2024 | 4.65000 | | 4.65000 |
| CHF | SARON | 1 month | 25/06/2024 | 1.43110 | -0.05710 | 1.37400 |
| JPY | TONAR | 1 month | 25/06/2024 | 0.07650 | -0.02923 | 0.04727 |