Annualized Percentage Rate (APR) for: Instant Consumer non purposed Loans from	15,000 up to	300,000 MK	D*		СТОПАНСКА В	АНКА АД - СКОПЈЕ NBG групацијата
Category of clients				her client		
Currency Fixed IR for the first 24 months Nominal IR for the rest of the period	MKD 4.90%			.89%	-	
Tenor (in months) APR	36 72 36		.85% 72 8.72%			
			6.16%	8.72%		
Consumer non purposed Loans from 300,00 Category of clients	T	,000 MKD	For ot	her client	-	
Currency	МКД					
Fixed IR for the first 24 months Nominal IR for the rest of the period	4.90% 10.70% 11.			.89%	_	
Tenor (in months) APR	60 7.18%	96 8.32%	60 7.62%	96 8.99%		
			710270	0.007/0	4	
Consumer non purposed Loans from 250 up Category of clients	SB payroll clients/SB pensioner			For other client		
Currency				EUR		
Fixed IR for the first 24 months				4.90%		
Nominal IR for the rest of the period		10.24%		11.38%		
Tenor (in months) APR	48 6.42%	72 7.44%	96 8.05%	48 6.71%	72 7.95%	96 8.69%
Unsecured Loans through merchants from 1	2.000 up to 2	00.000 MKD	*			
Currency		MKD				
Nominal IR Tenor (in months)	12	12.89% 48	72			
APR	15.84%	14.83%	14.49%	l		
* Examples are based on the amount disbursed by MKD Consumer Loans secured with mortgage	61,000	1				
Category of clients	SB pay	roll/pensioner	clients		For other clien	ts
Currency Nominal IR (fixed first 36 months)	EUR /MKD 4.20%			EUR/MKD 4.70%		
Nominal IR (variable from 37th instalment)		7.00%			7.78%	
Tenor APR	120 5.65%	180 6.05%	240 6.26%	120 6.30%	180 6.74%	240 6.97%
Consumer loans pladged on deposit	1					
consumer loans pladged on deposit	category 1039			category 1089		
Currency Tenor	24	EUR 36	48	24	EUR 36	48
APR margine 2% (above 30,000 EUR)	2.11%	2.08%	2.07%	2.52%	2.49%	2.47%
APR (adjusted) for magrin 2% (above 30,000 EUR)	2.20%	2.22%	2.25%	2.63%	2.66%	2.70%
Currency	1	MKD			MKD	
Tenor	24	36	48	24	36	48
APR margin 2% (above 30,000 EUR) APR (adjusted) for magrin 2% (above 30,000 EUR)	2.31% 2.42%	2.22%	2.17% 2.37%	3.44% 3.61%	3.34% 3.58%	3.29% 3.61%
			1	I	1	
AUTO LOAN Category of clients	SB payroll/pensioner client For of		her client	7		
Currency	EUR					
Nominal IR		00%		.00%	4	
Tenor (in months) APR	48 9.41%	84 9.40%	48 10.50%	84 10.49%		
Housing Loans for all purposes, secured with	n mortgage					
Category of clients	SB pay	roll/pensioner			For other clien	ts
Currency			JR/MKD	4 200/		
Nominal IR (fixed for first 60/36 months) Nominal IR (variable from 61/36th instalment)	3.40% 6.17%			4.30% 6.85%		
Tenor	120 240 360		360	120 240 360		
APR	4.15%	4.98%	5.31%	5.67%	6.25%	6.46%
Housing Loans for all purposes, secured with						
		roll/pensioner	clients		For other clice	ts
Category of clients Currency		roll/pensioner		JR/MKD	For other clien	ts
Category of clients Currency Nominal IR (fixed for first 120/36 months)		7roll/pensioner 3.70% 6.17%		JR/MKD	For other clien 4.30% 6.85%	ts
Category of clients Currency Nominal IR (fixed for first 120/36 months) Nominal IR (variable from 120/37th instalment) Tenor	SB pay	3.70% 6.17% 240	EU 360	120	4.30% 6.85% 240	360
Category of clients Currency Nominal IR (fixed for first 120/36 months) Nominal IR (variable from 120/37th instalment) Tenor APR	SB pay	3.70% 6.17% 240 4.34%	EL		4.30% 6.85%	
Category of clients Currency Nominal IR (fixed for first 120/36 months) Nominal IR (variable from 120/37th instalment) Tenor APR Consumer secured loans – bundling program	SB pay 120 3.77%	3.70% 6.17% 240 4.34% g loan	EU 360 4.75%	120	4.30% 6.85% 240 6.25%	360 6.46%
Category of clients Currency Nominal IR (fixed for first 120/36 months) Nominal IR (variable from 120/37th instalment) Tenor APR	SB pay 120 3.77%	3.70% 6.17% 240 4.34% g loan rroll/pensioner	El 360 4.75% clients	120	4.30% 6.85% 240 6.25%	360 6.46%
Category of clients Currency Nominal IR (fixed for first 120/36 months) Nominal IR (variable from 120/37th instalment) Tenor APR Consumer secured loans – bundling program Category of clients	SB pay 120 3.77%	3.70% 6.17% 240 4.34% g loan rroll/pensioner 3.40%	El 360 4.75% clients	120 5.67%	4.30% 6.85% 240 6.25% For other client	360 6.46%
Category of clients Currency Nominal IR (fixed for first 120/36 months) Nominal IR (variable from 120/37th instalment) Tenor APR Consumer secured loans – bundling program Category of clients Currency Nominal IR (fixed for first 60/36 months)	SB pay 120 3.77%	3.70% 6.17% 240 4.34% g loan rroll/pensioner	El 360 4.75% clients	120 5.67%	4.30% 6.85% 240 6.25%	360 6.46%