СТОПАНСКА БАНКА АД - СКОПЈЕ
членка на NBG групацијата

Annualized Percentage Rate (APR) for: Instant Consumer non purposed Loans from 15,000 up to 300,000 MKD*				
Category of clients	SB payroll/pensioner client		For other client	
Currency	MKD			
Fixed IR for the first 24 months	4.90%			
Nominal IR for the rest of the period	11.60%		12.89%	
Tenor (in months)	36	72	36	72
APR	6.01%	8.14%	6.16%	8.72%

Consumer non purposed Loans from 300,001 up to 1.500,000 MKD				
Category of clients	SB payroll/pensioner client		For other client	
Currency	MKD			
Fixed IR for the first 24 months	4.90%			
Nominal IR for the rest of the period	10.70%		11.89%	
Tenor (in months)	60	96	60	96
APR	7.18%	8.32%	7.62%	8.99%

Consumer non purposed Loans from 250 up to 25,000 EUR						
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)	48	72	96	48	72	96
APR	6.42%	7.44%	8.05%	6.71%	7.95%	8.69%

Unsecured Loans through merchants from 12.000 up to 300.000 MKD*			
Currency	MKD		
Nominal IR	12.89%		
Tenor (in months)	12	48	72
APR	15.84%	14.83%	14.49%

** Examples are based on the amount disbursed by MKD 61,000*

Consumer Loans secured with mortgage						
Category of clients	SB payroll/pensioner clients			For other clients		
Currency	EUR /MKD			EUR/MKD		
Nominal IR (fixed first 36 months)	4.20%			4.70%		
Nominal IR (variable from 37th instalment)	7.00%			7.78%		
Tenor	120	180	240	120	180	240
APR	5.65%	6.05%	6.26%	6.30%	6.74%	6.97%

Consumer loans pladged on deposit						
	category 1039			category 1089		
Currency	EUR			EUR		
Tenor	24	36	48	24	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	MKD			MKD		
Tenor	24	36	48	24	36	48
APR margin 2% (above 30,000 EUR)	2.31%	2.22%	2.17%	3.44%	3.34%	3.29%
APR (adjusted) for magrin 2% (above 30,000 EUR)	2.42%	2.37%	2.37%	3.61%	3.58%	3.61%

AUTO LOAN				
Category of clients	SB payroll/pensioner client		For other client	
Currency	EUR			
Nominal IR	9.00%		10.00%	
Tenor (in months)	48	84	48	84
APR	9.41%	9.40%	10.50%	10.49%

Housing Loans for all purposes, secured with mortgage						
Category of clients	SB payroll/pensioner clients			For other clients		
Currency	EUR/MKD					
Nominal IR (fixed for first 60/36 months)	3.40%			4.30%		
Nominal IR (variable from 61/36th instalment)	6.17%			6.85%		
Tenor	120	240	360	120	240	360
APR	4.15%	4.98%	5.31%	5.67%	6.25%	6.46%

Housing Loans for all purposes, secured with mortgage						
Category of clients	SB payroll/pensioner clients			For other clients		
Currency	EUR/MKD					
Nominal IR (fixed for first 120/36 months)	3.70%			4.30%		
Nominal IR (variable from 120/37th instalment)	6.17%			6.85%		
Tenor	120	240	360	120	240	360
APR	3.77%	4.34%	4.75%	5.67%	6.25%	6.46%

Consumer secured loans – bundling program with housing loan						
Category of clients	SB payroll/pensioner clients			For other clients		
Currency	EUR/MKD					
Nominal IR (fixed for first 60/36 months)	3.40%			4.30%		
Nominal IR (variable from 61/37th instalment)	6.17%			6.85%		
Tenor	120	180	240	120	180	240
APR	4.15%	4.67%	4.98%	5.67%	6.05%	6.25%