

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	8.55%		9.50%	
Tenor (in months)	36	72	36	72
APR	5.66%	6.77%	5.77%	7.20%



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	7.65%		8.50%	
Tenor (in months)	60	96	60	96
APR	6.07%	6.61%	6.38%	7.09%

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	8.10%			9.00%					
Tenor (in months)	48	72	96	48	72	96			
APR	5.88%	6.48%	6.85%	6.11%	6.89%	7.36%			

Unsecured Loans through merchants from 12.000 up to 300.000 MKD*			
Currency	MKD		
Nominal IR	9.50%		
Tenor (in months)	12	48	72
APR	11.76%	10.89%	10.59%

* 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)	6.25%			6.94%		
Tenor	120	180	240	120	180	240
APR	5.61%	5.81%	5.92%	6.22%	6.45%	6.57%

Consumer loans pledged on deposit						
Currency	category 1039			category 1089		
	EUR			EUR		
Tenor	24	36	48	24	36	48
APR margine 2% (above 30,000 EUR)	2.57%	2.39%	2.30%	2.98%	2.80%	2.70%
APR (adjusted) for magrin 2% (above 30,000 EUR)	2.71%	2.57%	2.53%	3.14%	3.02%	2.98%

Currency	MKD			MKD		
Tenor	24	36	48	24	36	48
APR margin 2% (above 30,000 EUR)	2.82%	2.56%	2.43%	3.96%	3.69%	3.56%
APR (adjusted) for magrin 2% (above 30,000 EUR)	2.99%	2.77%	2.69%	4.20%	4.00%	3.94%

AUTO LOAN				
Category of clients	SB payroll/pensioner client		For other client	
Currency	EUR			
Nominal IR	6.50%		7.23%	
Tenor (in months)	48	84	48	84
APR	7.25%	7.03%	8.03%	7.81%

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)	5.65%			6.28%		
Tenor	120	240	360	120	240	360
APR	4.01%	4.67%	4.93%	5.36%	5.79%	5.95%

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)	5.65%			6.28%		
Tenor	120	240	360	120	240	360
APR	3.77%	4.21%	4.53%	5.36%	5.79%	5.95%

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)	5.65%			6.28%		
Tenor	120	180	240	120	180	240
APR	4.30%	4.63%	4.83%	5.66%	5.85%	5.96%