

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	5.65%	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	5.86%	6.47%	6.84%	6.10%	6.88%	7.35%			

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	11.74%	10.88%	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	5.30%	5.59%	5.75%	5.91%	6.23%	6.40%

Consumer loans pledged on deposit						
	category 1039			category 1089		
Currency	EUR			EUR		
Tenor	24	36	48	24	36	48
APR margine 2% (above 30,000 EUR)	2.07%	2.08%	2.04%	2.48%	2.46%	2.45%
APR (adjusted) for magrin 2% (above 30,000 EUR)	2.16%	2.19%	2.22%	2.58%	2.62%	2.67%

Currency	MKD			MKD		
Tenor	24	36	48	24	36	48
APR margin 2% (above 30,000 EUR)	2.32%	2.22%	2.17%	3.45%	3.35%	3.30%
APR (adjusted) for magrin 2% (above 30,000 EUR)	2.43%	2.38%	2.38%	3.62%	3.59%	3.61%

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	4.02%	4.43%	4.67%	5.37%	5.65%	5.80%