

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	5.50%			
Nominal IR for the rest of the period	8.55%		9.50%	
Tenor (in months)	36	72	36	72
APR	6.22%	7.14%	6.33%	7.57%



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	5.50%			
Nominal IR for the rest of the period	7.65%		8.50%	
Tenor (in months)	60	96	60	96
APR	6.48%	6.90%	6.79%	7.38%

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	6.37%	6.86%	7.15%	6.60%	7.26%	7.66%			

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	5.29%	5.58%	5.74%	6.39%	6.23%	6.39%

Consumer loans pledged on deposit						
	category 1039			category 1089		
Currency	EUR			EUR		
Tenor	24	36	48	24	36	48
APR margin 2% (above 30,000 EUR)	2.07%	2.08%	2.04%	2.48%	2.46%	2.45%
APR (adjusted) for margin 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 margin 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%