


  
 СТОЧАНСКА БАНКА АД - СКОПЈЕ  
членка на NSG 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      | 5.50%                       |                  |
| Nominal IR for the rest of the period | 8.55%                       | 9.50%            |
| Tenor (in months)                     | 36                          | 72               |
| APR                                   | 6.22%                       | 7.14%            |
|                                       | 6.34%                       | 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               |
| 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               |
| APR                                   | 6.35%                           | 6.85%            |
|                                       | 7.14%                           | 6.59%            |
|                                       | 7.25%                           | 7.65%            |

**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               | 11.77% | 10.90% | 10.60% |

\* 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%                        | 30.00%            |       |
| Nominal IR (variable from 37th instalment) | 6.25%                        | 6.94%             |       |
| Tenor                                      | 120                          | 180               | 240   |
| APR  | 5.59%                        | 5.80%             | 5.91% |
|  | 6.21%                        | 6.44%             | 6.56% |

**Consumer loans pladged on deposit**

|   |               |       |       |               |       |       |
|---|---------------|-------|-------|---------------|-------|-------|
|   | category 1039 |       |       | category 1089 |       |       |
| Currency  | EUR           |       |       | EUR           |       |       |
| Tenor   | 24            | 36    | 48    | 24            | 36    | 48    |
| APR margin 2% (above 30,000 EUR)                | 2.57%         | 2.39% | 2.40% | 2.98%         | 2.80% | 2.71% |
| APR (adjusted) for magrin 2% (above 30,000 EUR) | 2.71%         | 2.57% | 2.53% | 3.14%         | 3.02% | 2.98% |

|   |       |       |         |
|---|-------|-------|---------|
| Currency  | MKD   |       |         |
| Tenor   | 24    | 36    | 48      |
| APR margin 2% (above 30,000 EUR)                | 2.64% | 2.44% | 2.23%   |
| APR (adjusted) for magrin 2% (above 30,000 EUR) | 2.79% | 2.63% | 2.57%   |
|   | 3.78% | 3.57% | 347.00% |
|   | 3.99% | 3.86% | 3.83%   |

**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               |
| APR                 | 7.26%                       | 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%                        |                   |
| Nominal IR (variable from 61/36th instalment) | 5.65%                        |                   |
| Tenor   | 120                          | 240               |
| APR   | 4.01%                        | 4.66%             |
|   | 4.93%                        | 5.35%             |
|   | 5.78%                        | 5.94%             |

**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%                        |                   |
| Nominal IR (variable from 120/37th instalment) | 5.65%                        |                   |
| Tenor  | 120                          | 240               |
| APR  | 3.76%                        | 4.20%             |
|  | 4.52%                        | 5.35%             |
|  | 5.78%                        | 5.94%             |

**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%                        |                   |
| Nominal IR (variable from 61/37th instalment) | 5.65%                        |                   |
| Tenor   | 120                          | 180               |
| APR   | 4.01%                        | 4.42%             |
|   | 4.66%                        | 5.36%             |
|   | 5.64%                        | 5.79%             |