

Reference interest rates on loans and deposits in Stopanska Banka AD Skopje
valid from 01.01.2026

Type of reference interest rate	Published on date* / valid on**	Reference interest rate- annual basis
National reference interest rate (NRKS) ¹	25.12.2025*	2.71%
Reference rate for calculating the penalty interest rate for liabilities in denars (CB bills rate) ¹	31.12.2025*	4.00%
1 month EURIBOR	31.12.2025**	1.901%
3 month EURIBOR	31.12.2025**	2.019%
6 month EURIBOR	31.12.2025**	2.124%
12 month EURIBOR	31.12.2025**	2.258%
1 month SOFR for USD	30.12.2025*	3.71610%

1) It is the interest rate of denar deposits without fx clause published and downloaded from the NBRNM website - <http://nbrm.mk/>

Currency	Reference interest rate	Term	Valid * / Available on **	Interest rate
EUR	EURIBOR	1 month	25/12/2025*	1.90300
EUR	ESTR	over night	25/12/2025**	1.92500
USD	SOFR	over night	25/12/2025**	3.66000
GBP	SONIA	over night	25/12/2025**	3.72480
CAD	CORRA	over night	25/12/2025**	2.30000
AUD	AONIA	over night	25/12/2025**	3.60000
DKK	DESTR	over night	25/12/2025**	1.53900
SEK	SWESTR	over night	25/12/2025**	1.64000
NOK	NOWA	over night	25/12/2025**	4.00000
CHF	SARON	over night	25/12/2025**	-0.039217
JPY	TONA	over night	25/12/2025**	0.72700