

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	6.53%	7.47%	6.65%	7.89%

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	6.70%	7.17%	6.98%	7.59%

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	6.62%	7.24%	7.36%	6.85%	7.48%	7.86%

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	11.40%	10.60%	10.40%

* 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	5.28%	5.98%	5.71%	5.90%	6.23%	6.40%

Consumer loans pledged on deposit						
	category 1039			category 1089		
Currency	EUR					
Tenor	24	36	48	24	36	48
APR margin 2% (above 30,000 EUR)	2.12%	2.09%	2.08%	2.53%	3.22%	2.48%
APR (adjusted) for margin 2% (above 30,000 EUR)	2.22%	2.23%	2.26%	2.64%	3.43%	2.71%

	MKD			MKD		
Currency	MKD					
Tenor	24	36	48	24	36	48
APR margin 2% (above 30,000 EUR)	2.12%	2.09%	2.08%	3.25%	3.30%	3.20%
APR (adjusted) for margin 2% (above 30,000 EUR)	2.22%	2.23%	2.26%	3.39%	3.53%	3.49%

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	7.26%	7.04%	8.05%	7.82%

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%	4.42%	4.68%	5.36%	5.79%	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%			4.30%		
Nominal IR (variable from 120/37th instalment)	5.65%			6.28%		
Tenor	120	240	360	120	240	360
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%			4.30%		
Nominal IR (variable from 61/37th instalment)	5.65%			6.28%		
Tenor	120	180	240	120	180	240
APR	4.01%	4.42%	4.68%	5.36%	5.79%	5.94%