

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	7.54%	8.15%	7.65%	8.61%



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	6.85%	7.19%	7.13%	7.65%

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		5.50%					
Nominal IR for the rest of the period		8.10%			9.00%		
Tenor (in months)		48	72	96	48	72	96
APR		6.77%	7.16%	7.44%	7.00%	7.59%	7.93%

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	11.73%	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	5.33%	5.61%	5.77%	5.95%	6.25%	6.42%

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)	2.39%	2.27%	2.21%	2.80%	2.67%	2.62%
APR (adjusted) for margin 2% (above 30,000 EUR)	2.51%	2.43%	2.42%	2.94%	2.87%	2.87%

Currency	MKD			MKD		
Tenor	24	36	48	24	36	48
APR margin 2% (above 30,000 EUR)	2.93%	2.64%	2.49%	4.07%	3.77%	3.62%
APR (adjusted) for margin 2% (above 30,000 EUR)	3.12%	2.86%	2.76%	4.33%	4.10%	4.02%

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	6.81%	6.77%	7.59%	7.54%

Housing Loans for all purposes, secured with mortgage						
Category of clients	SB payroll/pensionier 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	4.06%	4.69%	4.95%	5.38%	5.81%	5.97%

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	3.82%	4.23%	4.55%	5.40%	5.83%	5.99%

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%		
	120	180	240	120	180	240
APR	4.06%	4.69%	4.95%	5.38%	5.81%	5.97%

Young loan unsecured				
Category of clients	SB payroll/pensioner clients		For other clients	
	Currency	MKD		
Nominal IR (fixed for first 60 months)		4.00%		
Nominal IR (variable from 61 instalment)	7.65%		8.50%	
Tenor	60	96	60	96
APR	4.49%	4.90%	4.49%	5.00%

Young loan secured						
Category of clients	SB payroll/pensioner clients			For other clients		
Currency	MKD					
Nominal IR (fixed for first 60 months)	3.50%			4.00%		
Nominal IR (variable from 61 instalment)	6.75%			7.50%		
Tenor	120	180	240	120	180	240
APR	4.01%	4.67%	4.93%	5.36%	5.79%	5.95%

Green loan unsecured				
Category of clients	SB payroll/pensioner clients		For other clients	
Currency	MKD			
Nominal IR (fixed for first 60 months)	4.40%			
Nominal IR (variable from 61 instalment)	7.65%		8.50%	
Tenor	60	96	60	96
APR	4.87%	5.26%	4.87%	5.36%

Green loan secured						
Category of clients	SB payroll/pensioner clients			For other clients		
Currency	MKD					
Nominal IR (fixed for first 60 months)	3.40%			4.20%		
Nominal IR (variable from 61 instalment)	6.75%			7.50%		
Tenor	120	180	240	120	180	240
APR	4.01%	4.67%	4.93%	5.36%	5.79%	5.95%