



Reference interest rates on loans and deposits in Stopanska Banka AD Skopje
valid from 01.07.2026

Type of reference interest rate	Published on date* / valid on**	Reference interest rate- annual basis
National reference interest rate (NRKS) ¹	25.06.2026*	2.65%
Reference rate for calculating the penalty interest rate for liabilities in denars (CB bills rate) ¹	30.06.2026*	4.25%
1 month EURIBOR	30.06.2026**	2.179%
3 month EURIBOR	30.06.2026**	2.291%
6 month EURIBOR	30.06.2026**	2.596%
12 month EURIBOR	30.06.2026**	2.764%
1 month SOFR for USD	29.06.2026*	3.6467%

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	Published on date* / valid on**	Interest rate
EUR	EURIBOR	1 month	25.06.2026**	2.22500
EUR	ESTR	over night	25.06.2026*	2.18100
USD	SOFR	over night	25.06.2026*	3.62000
GBP	SONIA	over night	25.06.2026*	3.72950
CAD	CORRA	over night	25.06.2026*	2.30000
AUD	AONIA	over night	25.06.2026*	4.35000
DKK	DESTR	over night	25.06.2026*	1.78500
SEK	SWESTR	over night	25.06.2026*	1.64900
NOK	NOWA	over night	25.06.2026*	4.25000
CHF	SARON	over night	25.06.2026*	-0.03822
JPY	TONA	over night	25.06.2026*	0.97700