

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	7.55%	8.16%	7.66%	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	6.78%	7.17%	7.45%	7.10%	7.60%	7.94%

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	11.74%	10.89%	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%			4.70%		
Nominal IR (variable from 37th instalment)	6.25%			6.94%		
Tenor	120	180	240	120	180	240
APR	5.34%	5.62%	5.78%	5.96%	6.26%	6.43%

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)	2.40%	2.28%	2.22%	2.81%	2.68%	2.63%
APR (adjusted) for margin 2% (above 30,000 EUR)	2.52%	2.44%	2.43%	2.95%	2.88%	2.88%

Currency	MKD			MKD		
Tenor	24	36	48	24	36	48
APR margin 2% (above 30,000 EUR)	2.94%	2.65%	2.50%	4.08%	3.78%	3.63%
APR (adjusted) for margin 2% (above 30,000 EUR)	3.13%	2.87%	2.77%	4.34%	4.11%	4.03%

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	6.82%	6.78%	7.60%	7.55%	

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	4.07%	4.70%	4.96%	5.39%	5.82%	5.98%

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	3.83%	4.24%	4.56%	5.41%	5.84%	6.00%

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	4.07%	4.70%	4.96%	5.39%	5.82%	5.98%

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	4.50%	4.91%	4.150%	5.01%

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	4.41%	4.99%	5.33%	4.99%	5.61%	5.97%

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		4.88%	5.27%	4.88%	5.37%

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	4.34%	4.68%	5.28%	5.15%	5.73%	6.07%