STOPANSKA BANKA AD - SKOPJE
member of NBG group

INTEREST RATES ON DEPOSITS FOR INDIVIDUALS
VALUE DATE 1 NOVEMBER 2026
interest rates are nominal and annual

SIGHT DEPOSITS	
PAYMENT ACCOUNT *(all currencies)**	SAVINGS ACCOUNT *(all currencies)**
0.00	0.0001

FLEXY (Account in MKD / EUR)			PACKAGE PLUS (Account in EUR)	
Amount	MKD	EUR	Amount	MKD
up to 500 EUR up to 30.000 MKD	0.0001	0.0001	up to 20.000 MKD	0.0001
			20.001 - 100.000 MKD	0.05
500 - 2.999,99 EUR 30.000 -179.999,50 MKD	0.10	0.01	100.001 - 200.000 MKD	0.15
			200.001 - 500.000 MKD	0.30
above 3.000 EUR above 180.000 MKD	0.30	0.20	above 500.000 MKD	0.40

TIME DEPOSITS

				FIXED INTEREST RATES												
Deposit currency \ Deposit period				**1m**	**2m**	**3m**	**4m**	**6m**	**9m**	**12m**	**13m**	**18m**	**24m**	**25m**	**36m**	**48m*** 60m***
TIME DEPOSITS WITH MONTHLY INTEREST PAYMENT			Denar	0.01	0.03	0.04	-	0.10	-	0.35	-	-	1.10	-	1.30	0.80
			Euros	0.01	-	0.01	-	0.01	-	0.20	-	-	0.40	-	0.50	0.30
			US Dollar	0.01	-	0.01	-	0.01	-	0.10	-	-	0.20	-	0.30	0.15
			English pounds	0.01	-	0.01	-	0.01	-	0.05	-	-	0.05	-	0.05	-
			Canadian Dollar	0.01	-	0.01	-	0.01	-	0.01	-	-	0.01	-	0.01	-
			Australian Dollar	0.01	-	0.03	-	0.05	-	0.10	-	-	0.15	-	0.20	0.20
EUROBONUS			up to 3.000 EYP interest on arrears	-	-	0.01	-	0.01	-	-	-	-	-	-	-	-
			3.001-10.000 EYP interest on arrears	-	-	0.03	-	0.05	-	-	-	-	-	-	-	-
			above 10.001 EYP interest on arrears	-	-	0.05	-	0.10	-	-	-	-	-	-	-	-
			up to 3.000 EYP anticipated	-	-	0.01	-	0.01	-	-	-	-	-	-	-	-
			3.001-10.000 EYP anticipated	-	-	0.03	-	0.05	-	-	-	-	-	-	-	-
			above 10.001 EYP anticipated	-	-	0.05	-	0.10	-	-	-	-	-	-	-	-
PREMIUM			for first month	-	-	-	0.01	-	-	-	-	-	-	-	-	-
			for second month	-	-	-	0.03	-	-	-	-	-	-	-	-	-
			for third month	-	-	-	0.05	-	-	-	-	-	-	-	-	-
			for fourth month	-	-	-	0.10	-	-	-	-	-	-	-	-	-
6 and 9 months time deposit			MKD	-	-	-	-	0.10	0.15	-	-	-	-	-	-	-
			EUR	-	-	-	-	0.01	0.04	-	-	-	-	-	-	-
12/13 & 18/20 (Deposits with capitalization of interest)	MKD		Nominal interest rate	-	-	-	-	-	-	0.46	-	0.90	-	-	-	-
			Average without capitalization	-	-	-	-	-	-	0.50	-	1.00	-	-	-	-
			Average with capitalization	-	-	-	-	-	-	**0.50**	-	**1.01**	-	-	-	-
	EUR		Nominal interest rate	-	-	-	-	-	-	0.23	-	0.36	-	-	-	-
			Average without capitalization	-	-	-	-	-	-	0.25	-	0.40	-	-	-	-
			Average with capitalization	-	-	-	-	-	-	**0.25**	-	**0.40**	-	-	-	-
PCELKA			MKD	-	-	-	-	-	-	-	-	-	-	-	1.90	-
			EUR	-	-	-	-	-	-	-	-	-	-	-	1.30	-
MY PLAN**	MKD	Regular clients	monthly collection	-	-	-	-	-	-	0.55	1.15	-	1.15	2.50	1.75	1.00
			at the close	-	-	-	-	-	-	0.60	1.20	-	1.20	2.60	1.80	1.00
		Payroll/Pension clients with SB	monthly collection	-	-	-	-	-	-	0.65	1.25	-	1.25	2.60	1.85	1.00
			at the close	-	-	-	-	-	-	0.70	1.30	-	1.30	2.70	1.90	1.00
	EUR	Regular clients	monthly collection	-	-	-	-	-	-	0.35	0.45	-	0.55	1.70	1.15	0.30
			at the close	-	-	-	-	-	-	0.40	0.50	-	0.60	1.80	1.20	0.30
		Payroll/Pension clients with SB	monthly collection	-	-	-	-	-	-	0.45	0.55	-	0.65	1.80	1.25	0.30
			at the close	-	-	-	-	-	-	0.50	0.60	-	0.70	1.90	1.30	0.30
Deposit with anticipatory interest payment PROMO offer valid from 02.11.2026 to 31.12.2026			MKD	-	-	-	-	-	-	-	-	-	-	**3.70**	-	-
			EUR	-	-	-	-	-	-	-	-	-	-	**2.80**	-	-

* Denar, Euros, US Dollar, English pounds, Canadian Dollar, Australian Dollar, Swiss Franc, Japanese Yen, Danish Krone, Norwegian Krone and Swedish Krona.
** The offer is valid for new deposits of 25 months maturity in MKD and EUR. Possible new My Plan time deposits of 13, 25 and 36 months, the interest rates for 12 and 24 months are valid only for the existing portfolio until they are completely withdrawn.
***The interest rates for 48 and 60 months are valid only for the existing portfolio until they are completely withdrawn.

Interest rate for payment account and other sight deposits is determined as percentage of / added margin above the reference interest rate, with semiannual dynamic of changing, in accordance with the Model of determining interest rates for payment account and other sight deposits.