

Decision on Interest Rates as of 01.09.2022

Deposit products – Individuals

Term deposit - Traditional	1 month	3 months	6 months	9 months	12 months	24 months	36 months	60 months
MKD	0.01%	0.01%	0.03%	0.10%	0.60%	1.30%	1.60%	1.70%
EUR	0.00%	0.01%	0.02%	0.05%	0.20%	0.50%	0.80%	0.80%
USD	0.01%	0.01%	0.01%	X	0.05%	0.10%	0.20%	X
AUD	0.20%	0.30%	0.40%	X	0.50%	0.60%	0.70%	X

Term deposits with interest paid monthly - Renten	1 month	3 months	6 months	9 months	12 months	24 months	36 months	60 months
MKD	0.01%	0.01%	0.03%	0.10%	0.60%	1.30%	1.60%	1.70%
EUR	X	0.01%	0.02%	0.03%	0.20%	0.50%	0.80%	0.80%
USD	X	0.01%	0.01%	X	0.03%	0.05%	0.10%	X

Term deposits – MKD	12 months	24 months	36 months
interest rate	0.60%	1.30%	1.60%
Incentive salary allowance	0.05%	0.10%	0.10%
Incentive allowance to initial amount equal or exceeding MKD 1.200.000	0.05%	0.05%	0.15%

For traditional MKD deposits with a maturity of 12, 24 and 36 months, an incentive interest rate allowances introduced.

- For clients who receive a salary in the SBS additional 0.05%-0.10% (depending on the term) is approved.
- For clients with deposit open in an amount equal or exceeding MKD 1.200.000 additional 0.05% - 0.15% is approved to the interest rate
- If both conditions are fulfilled, the client will receive higher interest rate by 0.10%-0.25%

Children savings	24 months	36 months	48 months	60 months
MKD	1.40%	1.60%	1.80%	2.00%
EUR	0.60%	0.80%	1.00%	1.20%
USD	0.20%	0.35%	0.55%	0.80%

Deposit - Exclusive – Interest paid at the end of the period					
Currency	3 months	6 months	12 months	24 months	36 months
EUR	0.10%	0.15%	0.25%	0.35%	0.50%
USD	0.05%	0.07%	0.10%	0.15%	0.30%
AUD	0.40%	0.50%	0.65%	0.80%	0.90%
Deposit - Exclusive - Monthly interest payment					
Currency	3 months	6 months	12 months	24 months	36 months
EUR	0.05%	0.10%	0.20%	0.30%	0.40%
USD	0.03%	0.04%	0.05%	0.10%	0.25%
AUD	0.35%	0.45%	0.60%	0.70%	0.80%

For Deposit Exclusive, i.e. for amount exceeding 20,000 EUR, USD, and AUD or over 1,200,000 MKD, the Bank offers the possibility of approving incentive interest rates, higher than the published rates, ranged from 0.1 percentage point to 2 percentage points, which are subject to a Decision of the Bank.

Deposit - Progress	MKD (till 31.12.2022)			EUR (till 31.12.2022)		
	12 months	24 months	36 months	12 months	24 months	36 months
I - period	0.60%	0.60%	0.90%	0.50%	0.50%	0.70%
II - period	0.90%	1.15%	1.30%	0.60%	0.80%	1.10%
III - period	1.00%	1.85%	1.60%	0.70%	1.10%	1.20%
IV - period	1.10%	1.95%	1.80%	0.80%	1.30%	1.30%
V - period	X	X	1.95%	X	X	1.40%
VI - period	X	X	2.05%	X	X	1.50%
Average IR	<b>0.90%</b>	<b>1.39%</b>	<b>1.60%</b>	<b>0.65%</b>	<b>0.93%</b>	<b>1.20%</b>

Savings Plan	MKD			
Period	12 months	24 months	36 months	60 months
Interest rate	0.20%	0.80%	1.00%	1.20%

DEPOSIT PLUS	MKD (till 31.12.2022)	
Period	24 months (732 days)	36 months
Interest rate	2.20%	2.40%