

Variable interest rates for denar term deposits (standard savings)												
1	2	3	4	5	6 =4+5	7	8	9	10	11	12	13
deposit maturity	currency	minimum deposit amount	reference interest rate (interest rate on Denar deposits without currency clause)	Interest margin	variable interest rate extent (%)	applicable from	Period of adjustment to changes in the reference interest rate	interest payout method	possibility for early termination (yes / no)	possibility of occasional withdrawal of funds (yes / no)	possibility for additional deposits (yes / no)	promotional period
24 months	mkd	1,000.00	1.28	0.09	1.37	01.07.2021	June 25 (for the period 01.07-31.12) and December 25 (for the period 01.01-30.06)	upon term expire	yes	yes	yes	01.10.2017 to 30.09.2019
36 months	mkd	1,000.00	1.28	0.49	1.77	01.07.2021	June 25 (for the period 01.07-31.12) and December 25 (for the period 01.01-30.06)	upon term expire	yes	yes	yes	01.10.2017 to 30.09.2019