



SPARKASSE BANK A.D SKOPJE

Decision on Corporate Fees and Commissions

As of 14.04.2023

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SWIFT INSBMK22

| Corporate fees and commissions | | |
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| Corporate transaction accounts | | |
| Item | Type of service | Fee amount |
| 1 | Opening of a transaction account | No fee |
| 2 | Urgent opening of a transaction account (same date) | MKD 500 |
| 3 | Maintenance of account based on monthly turnover* | For SMEs clients, users of corporate package |
| 3.1 | from 1 to 100,000 MKD | MKD 300 MKD 0 |
| 3.2 | from 100,001 MKD to 500,000 MKD | MKD 450 MKD 150 |
| 3.3 | from 500,001 MKD to 1,000,000 MKD | MKD 900 MKD 650 |
| 3.4 | Over 1,000,001 MKD | MKD 1,400 MKD 1,100 |
| * Monthly account turnover includes inflows in and outflows from the account | | |
| 4 | Maintenance of FX account (monthly) | 150 MKD per account |
| 5 | Closing of account | |
| 5.1 | Termination of a framework agreement and closure of a payment account at the request of a client opened for a period longer than 6 months | No fee |
| 5.2 | Closing of account requested by a client (except last bill) | MKD 860 |
| 5.3 | Closing of the last account requested by a client less than 6 months | MKD 860 |
| 5.4 | Closing of account (last or another account) under court order | No fee |
| 6 | Statement administration and processing | 15 MKD |
| 7 | Printing statements of a closed account | MKD 1,000 |
| 8 | Statement copy from the current year (before submission of a financial statement) | MKD 130 |
| 9 | Issue of duplicate statement for previous years after submission of a financial statement | MKD 500 |
| 10 | Statement correction | MKD 50 per item |
| 11 | Issue of certificates requested by a client | MKD 500 |
| 12 | Electronically submitted review for the Public Revenue Office (which is systematically charged from the account of the legal entity) | MKD 150 |
| 13 | Fee for submission of data to notary public related to FX and MKD deposits, transaction accounts, etc. (for notary public with and without account in the Bank) | MKD 500 (VAT included) |
| 14 | Fee for submission of data to enforcement agents related to FX and MKD deposits, transaction accounts, etc. (for enforcement agents with account in the Bank) | MKD 300 (VAT included) |
| 15 | Fee for submission of data to enforcement agents related to FX and MKD deposits, transaction accounts, etc. (for enforcement agents without account in the Bank) | MKD 1,000 (VAT included) |
| 16 | Execution of decisions from PRO and other competent authorities and execution under debenture | MKD 1,200 |
| 17 | Execution of enforced collection decision | Regular procedure: MKD 1,200 per decision Urgent procedure: MKD 2,000 per decision |
| 17.1 | Partial execution of enforced collection decision | MKD 400 |
| 18 | Execution of court decisions and orders for enforcement agent | MKD 1,200 per decision |
| 19 | Issue of a copy of enforced collection decision | Current year – MKD 100 per decision Previous years – MKD 200 per decision |
| 20 | Calculation of interest requested by a client (Interest rate list) | MKD 250 per item |
| 21 | Calculation of interest under enforcement decision and execution of debenture | MKD 200 per item |
| 22 | Freezing of account | MKD 500 |
| 23 | Unfreezing of account | MKD 500 |
| 24 | Correction after freezing / unfreezing of account | No fee |
| 25 | Withdrawal of KIBS order requested by account holder until 02:00 pm | MKD 260 |
| 26 | Order transcript | MKD 260 |
| 27 | Filing debenture for collection *the filing fee is charged from the creditor, submitter of the debenture | MKD 400 per debenture |
| 28 | Withdrawal of a debenture by the creditor *the withdrawal fee is charged from the creditor | MKD 300 per debenture |
| 29 | Preparation of information confirmation for individuals and corporates upon request submitted by external institutions | Up to 100 data per TIN by a request submitted - MKD 300 Over 101 data per TIN - MKD 600 |
| 30 | Issuance of current state from the Central Register of client for internal needs of the Bank through service 500 at the request of a client - By current state | MKD 150 |

| Corporate fees and commissions | | |
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| II | Domestic payment operations | |
| Item | Type of service | Fee amount |
| 1 | Cash payment operations | |
| 1.1 | Cash payment on accounts opened in Sparkasse Bank AD Skopje | Until 12:00 pm - 0.06% fee of the order amount Minimum MKD 20 After 12:00 pm - 0.07% fee of the order amount Minimum MKD 30 |
| 1.2 | Cash payment from the account of legal entities - depositors of Sparkasse Bank AD Skopje | 0.60% of the payment amount Minimum MKD 100 |
| 2 | Cashless payment operations | |
| 2.2 | Internal clearing - transfer within Sparkasse Bank AD Skopje | MKD 37 per paper order MKD 12 per electronic order |
| 2.3 | KIBS orders - regular payments | MKD 50 per paper order MKD 25 per electronic order |
| 2.4 | MIPS orders - urgent payments | Up to MKD 2,500,000 - MKD 255 per paper order 0.01% for orders over MKD 2,500,000 (minimum MKD 255, maximum MKD 700) MKD 155 per electronic order |
| 2.5 | Salary disbursement | |
| 2.5.1 | Internal orders | MKD 5 paper order MKD 0 electronic order |
| 2.5.2 | MIPS | MKD 85 paper order 65 electronic order |
| 2.5.3 | KIBS | MKD 20 paper order 18 electronic order |
| 3 | Performing services in payment operations from accounts for exchange operations | No fee |

| Corporate fees and commissions | | |
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| III International payment operations | | |
| Item | Type of service | Fee amount |
| 1 | Transfer of funds to own account in another bank in foreign currency - resident legal entities | 0.12% minimum MKD 500 |
| 2 | SWIFT / fees (per message) - for foreign remittances | MKD 400 |
| 3 | Foreign remittances | |
| 3.1 | Payment of foreign remittance with coverage from FX market and/or own funds (option SHA, BEN) | 0.30% minimum MKD 600 for paper orders 0.20% minimum MKD 600 for electronic orders |
| 3.2 | Changes, revocations, complaints and interventions of remittance | MKD 1,500 + costs by foreign banks |
| 4 | Additional fee for OUR remittance | MKD 1,500 |
| *This fee is charged for all remittances except for remittance with Guaranteed OUR | | |
| 5 | MT 940, MT 942 | MKD 200 per message |
| 6 | Receipt of orders MT 101, MT 300,SCORE/xml via SWIFT | MKD 1,500 monthly per account |
| 7 | Activation of MT 101 reception via SWIFT | MKD 3,000 one-time payment |
| 8 | Service package: MT 940, MT 942 and receipt of orders MT 101, MT 300,SCORE/xml via SWIFT | MKD 6,000 monthly with 5 accounts included |
| 9 | Electronically submitted review for the PRO for VAT refund (charged by the system from the MKD account of legal entities) | MKD 150 per FX account |
| 10 | Completion of order 1450 by the Bank | MKD 200 |
| 11 | FX inflows | 0.12% minimum MKD 500 |
| 12 | Intra Group Payments are FX transfers from and to the Group | |
| 12.1 | Intra Group Payments (Remittances) are FX transfers to the Group in all currencies including EUR with D+1 and D+2 processing and OUR option . The fee amount offered to the clients for Intra Group Payments is identical to remittances out of the Group with SHA option, i.e., only the Bank fee is charged. | 0.30% minimum MKD 600 for paper orders 0.20% minimum MKD 600 for electronic orders |
| 12.2 | Intra Group Payments - Inflows For FX inflow with OUR option within the Group, OUR costs are not charged from the clients. | No fee |
| Banks that are GFP members within Steiermärkische Sparkasse und Erste Group for which Intra Group Payment apply | | |
| Country | Name of the Bank | SWIFT BIC Code |
| Austria | Erste Bank der oesterreichischen Sparkassen | GIBAAWVV |
| | Erste Group Bank AG | GIBAAWVG |
| Bosnia and Herzegovina | Sparkasse Bank BiH | ABSBBAA22 |
| Czech Republic | Ceská sporitelna | GIBACZPX |
| Croatia | Erste Bank Croatia | ESBCHR22 |
| Hungary | Erste Bank Hungary | GIBAHUHB |
| Macedonia | Sparkasse Bank Makedonija | INSBMK22 |
| Moldova | Banca Comerciala Romana Chisinau | RNCBMD2X |
| Montenegro | Erste Bank AD Podgorica | OPPOME PG |
| Romania | BANCA COMERCIALA ROMANA | RNCBROBU |
| Serbia | Erste Bank Serbia | GIBARS22 |
| Slovakia | Slovenská sporitelna | GIBASKBX |
| Slovenia | Banka Sparkasse d.d | KSPKSI22XXX |
| The bank undertakes to inform the account holder about the collection stated in the order received by a non-resident, in a certain way using telephone, fax, e-mail or other communication medium, as follows: - For orders received at the Bank by 03:00 pm, the Bank will notify the account holder on the same day - For orders received after 03:00 pm, the Bank will notify the account holder no later than the next day by 12:00 pm | | |
| 13 | Fee for undistributed FX inflow after the legal deadline - 500 | 500 MKD fixed |
| 14 | Cash payment in effective foreign currency | 0.30% minimum MKD 200 |
| 15 | Cash payment in effective foreign currency | 0.35% minimum MKD 600 |
| 16 | Data request (archived) for previous years upon written request from the client | MKD 1.500 |
| The difference between the fee calculated by Sparkasse Bank AD Skopje and the one charged by the foreign bank will be charged from the client. The above requirements apply to regular transactions, and not for special services. Postage, telex, fax and telephone costs, courier service costs, other actual costs as well as those charged from us by a third party, are at the expense of the ordering party; | | |
| 17 | FIT transfer (fast transfer of funds within Steiermärkische Sparkasse und Erste Group) The list of banks is at the end of this decision | |
| 17.1 | FIT remittances with FX market coverage and/or own funds | Up to EUR 10,000 (up to MKD 615,000) - MKD 600 Over EUR 10,000 (over MKD 615,001) - 0.23% minimum MKD 600 for paper orders 0.15% minimum MKD 600 for electronic orders |
| 17.2 | Inflow in EUR | Up to EUR 10,000 (up to MKD 615,000) MKD 500 Over EUR 10,000 (MKD 615,000) 0.10% minimum MKD 500 |

| 18 | | Guaranteed OUR costs for foreign remittances |
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| 18.1 | Foreign remittances in EUR in Austria | < EUR 12,500 - MKD 200 > EUR 12,500 - MKD 620 |
| 18.2 | Foreign remittances in EUR in Germany, Italy, France, Spain and Benelux (Belgium, Netherlands, Luxembourg) | < EUR 12,500 - MKD 250 > EUR 12,500 - MKD 1,500 |
| 18.3 | Foreign remittances in Slovakia, Romania, Sweden, Denmark, Australia, Canada, Switzerland, Czech Republic, Ukraine, Norway, England, USD remittances in favour of US banks, USD remittances in favour of non-US banks, foreign remittances in EUR for REST OF THE WORLD - EUR and NON-EUR COUNTRIES | MKD 620 |
| 18.4 | Foreign remittances in EUR in Serbia | < EUR 10,000 - MKD 620 < EUR 20,000 - MKD 1,000 > EUR 20,000 - MKD 1,500 |
| * OUR terms are not valid for USD foreign remittances in USA. * Guaranteed OUR fees are paid in advance. | | |
| 19 | | Fees for processing FX inflows through Erste GPF for foreign headquarters in R.M. |
| 19.1 | Get Partner service (processing fee charged by a domestic or foreign bank for transfer of funds to clients' accounts in another domestic bank. | EUR 9 |

| Corporate fees and commissions | | | |
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| IV E-Banking | | | |
| Item | Type of service | Fee amount | |
| 1 E-Banking packages | | | |
| 1.1 | BusinessNet* | MKD 100 (monthly fee) | |
| 1.2 | BusinessNetPlus* | MKD 300 (monthly fee) | |
| *It is charged for each MKD transaction account included in the package, except for the dedicated MKD transaction accounts. | | | |
| 2 Issuance and renewal of Verba PKI ** and Verba Pro PKI*** digital certificates for legal entities clients of Sparkasse Bank | | | |
| | | 1 year | 2 years |
| 2.1 | Issue of certificate (Verba PKI)** | MKD 3,000 | MKD 4,200 |
| 2.2 | Issue of certificate Verba PKI** for own USB token | MKD 1,800 | MKD 2,700 |
| 2.3 | Issue of certificate (Verba ProPKI)*** | MKD 3,000 | MKD 4,200 |
| 2.4 | Issue of certificate Verba ProPKI** for own USB token | MKD 1,800 | MKD 2,700 |
| 2.5 | Cancellation of digital certificate | MKD 500 | |
| 2.6 | Unblock a digital certificate | MKD 300 | |
| 2.7 | First installation and training (if needed by the client) | No fee | |
| 2.8 | Bank account tracker – residents association | MKD 100 (monthly lump sum) | |
| 2.9 | Intervention via telephone | No fee | |
| 2.10 | Intervention in the user's premises (with request and work order) | MKD 350 | |
| **Verba PKI digital certificates in the name of a natural person that can be issued to legal entities and individuals (clients of Sparkasse Bank) who will link the certificate with E-Banking. | | | |
| ***Verba ProPKI certificates are certificates in the name of a legal entity that can be issued only to legal entities - clients of Sparkasse Bank who will link the certificate with E-Banking. | | | |
| 3. | Issue of a digital certificate | MKD 1,500 | |
| 4. | Regular renewal of a digital certificate (internal) | MKD 300 | |
| 5. | Blocked token-certificate | MKD 300 | |
| 6. | Reissue of lost/stolen/damaged certificate (internal) | MKD 1,500 | |
| IV SMS BANKING | | | |
| 1 | Monthly maintenance | MKD 60 | |
| 2 | Fee per SMS notification | MKD 5 | |
| 3 | Fee for sending SMS notifications initiated by the Bank | No fee | |
| IV CORPORATE PACKAGES (SME PACKAGES) | | | |
| 1 Business Smart package | | | |
| 1.1 | Monthly maintenance * | MKD 500 monthly | |
| 1.2 | Closing a package | MKD 640 | |
| | This package includes: • Maintenance of MKD transaction account • One Visa business debit card; • E-Banking (BussinesNetPlus) • SMS Banking (optional) | | |
| 2 Business Superior package | | | |
| 2.1 | Monthly maintenance * | MKD 700 monthly | |
| 2.2 | Closing a package | MKD 1,040 | |
| | This package includes: • Maintenance of MKD transaction account • One Visa business debit card; • One Master credit card • E-Banking (BussinesNetPlus) • SMS Banking (optional) | | |
| * The fee discount on the products in the package can be obtained only if the client has opened all the obligatory products for the respective package. The discount that is obtained when applying for a package may not be combined with other discounts on the product in a package. | | | |

| Corporate fees and commissions | | |
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| VI | Collection operations | |
| Item | Type of service | Fee amount |
| 1. | Import and export collection operations | 0.25% min. MKD 2,000 |
| 2 | Modification of collection | MKD 1,200 |
| 3 | Hand in of documents free of charge | MKD 1,200 |
| 4 | Acceptance of a bill of exchange | 0.03% min. MKD 1,200 |
| 5 | Protesting a bill of exchange | 0.03% min. MKD 1,200 |
| 6 | Acceptance and overview of collection documents | 0.12% min. MKD 450 |

COLLECTION OPERATIONS will be handled in accordance with the "Uniform Rules for Collection", Publication 522 (Revision 1995), of International Chamber of Commerce, Paris.

| Corporate fees and commissions | | | |
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| VII Card operations | | | |
| Item | Type of service | Fee amount | |
| 1 | Devices of Sparkasse Bank AD Skopje | MasterCard Business Card (credit card) | Visa Business (debit card) |
| 1.1 | Cash withdrawal from ATMs | 2.50% minimum MKD 250 | 0.30% minimum MKD 100 |
| 1.2 | Check of balance at ATMs | The first 2 (two) of the month - free of charge, and each subsequent check is charged MKD 20 | The first 2 (two) of the month - free of charge, and each subsequent check is charged MKD 20 |
| 2 | Devices of other banks | | |
| 2.1 | Cash withdrawal from ATMs | 3% minimum MKD 360 | 3% minimum MKD 360 |
| 2.2 | Cash withdrawal from counter desk/Cash withdrawal via POS terminals | 3% minimum MKD 360 | 3% minimum MKD 360 |
| 3 | Other fees and commissions | | |
| 3.1 | Monthly card membership | MKD 250 | MKD 100 |
| 3.4 | Card replacement due to damage, name/address change, destruction | MKD 600 | MKD 600 |
| 3.5 | Temporarily card blockage at the request of the client | MKD 200 | MKD 200 |
| 3.6 | Deblock of temporarily blocked card at the request of the client | MKD 200 | MKD 200 |
| 3.7 | Permanent card blockage - Stop List | MKD 1,500 + MasterCard/Visa costs | MKD 1,500 + MasterCard/Visa costs |
| 3.8 | Commission for unfounded claim | MKD 1,500 | MKD 1,500 |
| 3.10 | Commission for regular handover of a card kept due to the fault of a client in the ATMs of the Bank, in accordance with the possibilities of the Bank (for all types of cards) | | MKD 300 |
| 3.11 | Commission for each credit limit approval | | 2% |
| 3.12 | Commission for approval of credit limit with 100% deposit | | 1% |
| 3.13 | Commission for each increase of the credit limit | | MKD 600 |
| 3.14 | One-off commission for urgent production of cards | MKD 1000 | MKD 600 |
| 3.15 | One-off commission for issuing a certificate (available balance, debt or completed transactions) at the request of the cardholder for work related to a payment card | MKD 500 | |
| 3.16 | One-off commission for change of daily limit on a payment card from the brand of MasterCard and VISA issued by the Bank for transactions on POS devices and/or cash withdrawal from ATMs at the request of the client (for each change made) | | MKD 300 |
| 3.17 | Commission for re-issuance of PIN at the request of payment cardholders | | MKD 150 |
| 3.18 | Change of PIN at ATMs | | MKD 100 |
| 3.19 | Issue of statements for completed transactions | | MKD 40 |
| 3.20 | Issue of additional statement at the request of the client | | MKD 50 |
| 3.21 | Issue of PIN by urgent procedure | | MKD 300 |
| Urgent production means the card to be ready in 1 (one) banking day if the request is submitted by the client by 09.30 am or by 04.00 pm the next working day | | | |
| 3.23 | Commission for withdrawing a card in another branch other than the branch in which the card request is submitted | MKD 150 | MKD 150 |
| 4 | Sending late credit card payment warning notice | | |
| 4.1 | Default warning notice from 16 to 45 days* | | MKD 200 per warning notice |
| 4.2 | Default warning notice from 46 - 120 days* | | MKD 200 per warning notice |
| 4.3 | Default warning notice over 120 days* | | MKD 1,200 per warning notice |
| 5 | Commission for POS devices with traders | | |
| 5.1 | Monthly commission for maintenance of POS terminals | | MKD 50 |
| 5.2 | Commission for maintenance of POS terminals that generate less than 25 transactions or with a turnover of less than MKD 25,000.00 in the previous quarter | | MKD 1,500 (quarterly) |
| 5.3 | Commission for closing a POS terminal | | MKD 900 |
| 5.4 | Commission for refund from transactions made by trader's mistake at the POS terminals of Sparkasse Bank | | MKD 250 |
| 5.5 | Commission for transaction made on SBM POS devices - restaurants, cafes, butchers, hotels, boutiques, groceries, supermarkets | | Regular fee 1.70% |
| 5.6 | Commission for damaged/lost POS terminal | | Actual costs according to book value |
| 5.7 | Commission for damaged/lost adapter for POS terminal | | MKD 1,800 |

| Corporate fees and commissions | | | |
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| VIII | Safe deposit box operations | | |
| Item | Type of service | Fee amount | |
| 1 | Rates for renting safe deposit boxes for legal entities - residents, expressed in MKD | | |
| | Safe deposit box size expressed in cm | 1 month | 1 year |
| 1.1 | 7 x 26 x 39 | MKD 550 | MKD 5,500 |
| 1.2 | 14,5 x 26 x 39 | MKD 700 | MKD 7,000 |
| 1.3 | 22 x 26 x 39 | MKD 800 | MKD 8,000 |
| | (Location Ohrid) | | |
| 1.4 | A1-size + 18% VAT | | MKD 3,200 annually |
| 1.5 | A2-size + 18% VAT | | MKD 3,500 annually |
| 1.6 | A3-size + 18% VAT | | MKD 3,900 annually |
| 1.7 | A4-size + 18% VAT | | MKD 4,400 annually |
| 1.8 | A5-size + 18% VAT | | MKD 4,800 annually |
| | (Location Skopje-Centar) | | |
| 1.9 | SK1 (7 x 26 x 42 cm) | | MKD 300 annually |
| 1.10 | SK2 (7 x 42 x 56 cm) | | MKD 340 annually |
| 1.11 | SK3 (15 x 26 x 42 cm) | | MKD 400 annually |
| 1.12 | SK4 (15 x 42 x 56 cm) | | MKD 480 annually |
| | (Location Skopje-Centar) | | |
| 1.13 | SK1 (7 x 26 x 42 cm) | | MKD 2,600 annually |
| 1.14 | SK2 (7 x 42 x 56 cm) | | MKD 3,000 annually |
| 1.15 | SK3 (15 x 26 x 42 cm) | | MKD 3,500 annually |
| 1.16 | SK4 (15 x 42 x 56 cm) | | MKD 4,300 annually |
| 1.17 | Change of safe deposit box lock due to lost key | | MKD 8,000 |
| Note: Safe deposit box users in SB AD Skopje may not be non-resident legal entities. | | | |
| <p>Note: VAT in the amount of 18% is calculated in the rental price of the individual safe deposit boxes. If an existing user of a safe deposit box - legal entity non-resident has to pay for using the safe deposit box for an expired period in accordance with Safe Deposit Box Contract, non-resident legal entities pay at the price indicated for resident legal entities, expressed in EUR per buying rate provided in the Sparkasse Bank Exchange Rate List. A non-resident shall only pay for the exceeded period for using the safe deposit box, and there is no possibility to extend the Safe Deposit Box Contract.</p> | | | |
| 2 | Fee for forcible opening of a safe deposit box for resident legal entities | | |
| 2.1 | safe deposit box for resident legal entities | | MKD 8,000 |
| <p>Note: Existing safe deposit box user - a non-resident legal entity to which a fee for forcible opening of a safe deposit box has to be charged, makes the payment at a fee defined for forcible opening of a safe deposit box expressed in EUR at the buying rate of Sparkasse Bank Exchange Rate List.</p> | | | |

| | | Corporate fees and commissions | |
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| VIII | IX | Corporate loans | |
| Item | Type of service | Type of service | |
| LOAN ADMINISTRATION FEES | | TARIFFS (for loans from the bank's own funds) 1) | |
| 1) For loans from foreign credit lines, commissions can be charged without defined minimum and maximum values and/or commissions different from the commissions that are charged on the loans from the Bank's own funds, in accordance with the provisions of the foreign credit line lending agreements concluded between the Bank and the financial institutions. | | | |
| 1. | Fee for assessment/collateral maintenance fee for loan approval | FEE FOR INITIAL VALUATION (ASSESSMENT) of immovable property | ANNUAL MAINTENANCE FEE (REASSESSMENT) of immovable property |
| 1.1.1 | apartments and houses up to 500m2 | MKD 2,500 | MKD 2,500 |
| 1.1.2 | business premise up to 500m2 | MKD 4,000 | MKD 2,500 |
| 1.1.3 | from 500 to 1,000m2 | MKD 6,000 | MKD 4,500 |
| 1.1.4 | from 1,000 to 2,000m2 | MKD 8,000 | MKD 4,500 |
| 1.1.5 | over 2,000m2 | MKD 12,000 | MKD 4,500 |
| 1.1.6 | land | MKD 2,500 | MKD 2,500 |
| | | FEE FOR INITIAL VALUATION (ASSESSMENT) of movable property | ANNUAL MAINTENANCE FEE (REASSESSMENT) of movable property |
| 1.1.7 | machinery and equipment of a value up to MKD 1,000,000 | MKD 3,500 | MKD 3,500 |
| 1.1.8 | machinery and equipment from MKD 1,000,000 to MKD 10,000,000 | MKD 4,000 | MKD 4,000 |
| 1.1.9 | machinery and equipment from MKD 10,000,000 to MKD 20,000,000 | MKD 7,000 | MKD 7,000 |
| 1.1.10 | machinery and equipment from MKD 20,000,000 to MKD 100,000,000 | MKD 8,500 | MKD 8,500 |
| 1.1.11 | machinery and equipment over MKD 100,000,000 | MKD 15,000 | MKD 15,000 |
| 1.1.12 | passenger vehicles, semi-trailers | MKD 2,000 | MKD 1,000 |
| 1.1.13 | tractors, buses | MKD 3,000 | MKD 1,000 |
| 1.2 | Fee for re-issue of consent statement for cancelation of pledge (by the client's fault) | | MKD 1,000 |
| 1.3 | Fee for issuing debt balance certificate | | MKD 1,000 |
| 1.4 | Fee for issuing lease consent, change of data on property list and other types of consent | | MKD 1,500 |
| 1.5 | Fee for issuing second rank mortgage consent | | MKD 3,000 |
| 1.6 | Loan restructuring fee | 2% of the loan amount min. MKD 5,000 | |
| 1.7 | Annexation fee - charged for all modifications of loan documentation (annexes) at the request of the client excluding extensions of loan terms | 0.25% min. MKD 5,000; max. MKD 150,000 | |
| 1.8 | Disbursement fee for loans subsidized by the Development Bank of North Macedonia AD Skopje** | 1.5% one time fee paid when disbursing | |
| 2 | | FRL | |
| 2.1 | Fee for increase of the amount - charged one-off on the incrementally increased amount | | 0.50% min. MKD 6,000 |
| 2.2 | Extension fee - charged on the balance of the loan subject to extension | | 0.50% min. MKD 6,000 |
| 2.3 | Fee for simultaneous increase and extension of the amount - charged one-off on the new balance of the loan subject to extension | | 0.50% min. MKD 6,000 |
| 2.4 | Fee for early termination of a long-term framework limit agreement | 2% one-off on the amount of the limit in the bank | |
| 3 | | STL < 1 year | |
| 3.1. | Evaluation fee | | |
| 3.1.1 | Standalone STL- charged on the approved amount | | 0.50% min. MKD 5,000 |
| 3.1.2 | STL as a part of a framework loan | | 0.25% min. MKD 5,000 |
| 3.1.3 | Loans with a repayment period of up to 10 days | | No fee |
| 3.1.4 | Loans with 100% cash collateral | | No fee |
| 3.2 | Disbursement fee (STL loans) - charged upon the loan disbursement (standalone and as a part of a framework loan) | | 0.70% |
| 3.2.1 | Loans with partial cash collateral (min. 30% coverage in cash) | | 0.70% of the uncovered portion, min. MKD 2,000 |
| 3.2.2 | Loans with 100% cash collateral | | 0.5% one-off min. MKD 3,000 max. MKD 180,000 |
| 3.2.3 | Loan with a maturity of up to 10 days | | MKD 5,000 |
| 3.3 | Evaluation fee for short-term (ST) revolving loan | | |
| 3.3.1 | Standalone short-term revolving loan - charged on the approved amount | | 0.70% min. MKD 5,000 |
| 3.3.2 | Short-term revolving loan as a part of a framework loan | | No fee |
| 3.3.4 | Short-term revolving loan with 100% cash collateral | | No fee |
| 3.3.5 | Short-term revolving loan with a maturity of up to 10 days | | No fee |
| 3.4 | Disbursement fee for short-term (ST) revolving loan** | | 0.70% |
| 3.4.1 | Loans with partial cash collateral (min. 30% coverage in cash) | | 0.70% of the uncovered portion, min. MKD 2,000 |
| 3.4.2 | Loans with 100% cash collateral | | 0.5% one-off min. MKD 3,000 max. MKD 180,000 |
| 3.4.3 | Loan with a maturity of up to 10 days | | MKD 5,000 |
| 3.5 | Fee for increase of the amount (STL and ST revolving loan) - charged one-off on the incrementally increased amount | | 0.70% min. MKD 5,000 |
| 3.6 | Extension fee (STL and ST revolving loan) - charged one-off on the balance of the loan subject to extension | | 0.70% min. MKD 5,000 |
| 3.6.1 | STL and ST revolving loan as a part of a framework loan | | 0.70% min. MKD 5,000 |
| 3.6.2 | Loan with a maturity of up to 10 days | | 0.70% min. MKD 5,000 |
| 3.6.3 | Loan with 100% cash collateral | | 0.5% one-off min. MKD 3,000 max. MKD 180,000 |
| 3.7 | Fee for simultaneous increase and extension of the amount (STL and ST revolving loan) - charged one-off on the new balance of the loan subject to extension | | 0.70% min. MKD 5,000 |
| 3.8 | Account overdraft fees | | |
| 3.8.1 | Evaluation and maintenance fee | | 0.50% min. MKD 3,000 |
| 3.8.2 | Annexation fee: amount increase/decrease; extension of the loan term/all modifications of loan documentation (annexes) at the request of the client | | 0.75% min. MKD 3,000 |
| 4 | | LTL > 1 year | |
| 4.1 | Evaluation fee - charged one-off on the approved amount | | |
| 4.1.1 | Evaluation fee - Standalone LTL | | 1.00% min. MKD 5,000 |
| 4.1.2 | Evaluation fee - LTL as a part of a framework loan | | 1.00% min. MKD 5,000 |

| | | |
|-------|---|--|
| 4.1.3 | Evaluation fee for loans with 100% cash collateral | No fee |
| 4.2 | Disbursement fee - charged upon loan disbursement | 0.70% |
| 4.2.1 | LTL as a part of a framework loan | 0.70% |
| 4.2.2 | Loans with partial cash collateral (min. 30% coverage in cash) | 0.70% of the uncovered portion, min. MKD 2,000 |
| 4.2.3 | Loans with 100% cash collateral | 0.5% one-off min. MKD 3,000 max. MKD 180,000 |
| 4.3 | Maintenance fee - charged annually on the loan balance starting from the next year | 0.25% min. MKD 5,000 |
| 4.3.1 | Maintenance fee for LTL as part of a framework loan | 0.25% min. MKD 5,000 |
| 4.3.2 | Maintenance fee for loans with 100% cash collateral | MKD 1,000 |
| 5 | Early repayment fee | 5% of the remaining balance |
| 6 | Default repayment warning notice | |
| 6.1 | Default warning notice from 16 - 45 days* | MKD 200 per warning notice |
| 6.2 | Default warning notice from 46 - 120 days* | MKD 200 per warning notice |
| 6.3 | Default warning notice over 120 days* | MKD 1,200 per warning notice |
| | *for delay up to 45 days a warning notice is sent and charged only to the main debtors, for delay over 46 days a warning notice is sent to the main debtors, solidarity debtors, guarantors and pledgors. The warning notice can be sent several times in the specified delay period. | |
| | **disbursement fee applies to each disbursement of short-term revolving loan funds. | |
| | *** the fee applies to the following credit lines: - Credit line for working capital for increased energy prices, - Credit line for financing projects for energy efficiency (EE) and for renewable energy sources (RES), - Loans for implementation on the measure of support for companies that reinvest profits for 2021 by subsidizing the contractual interest on loans applied to banks for liquidity. | |

| Corporate fees and commissions | | |
|--|--|---|
| IX Service fees and commissions (Tariffs) to non-resident foreign legal entities | | |
| Item | Type of service | Fee amount |
| 1 | Opening of account | No fee |
| 2 | FX inflow from abroad | 0.1% (minimum EUR 4) |
| 3 | Payment of cash in FX / MKD | 0.50% minimum MKD 650 |
| 5 | Nostro remittances | 0.30% minimum MKD 1,100 |
| 6 | Payment in foreign currencies on account (resident/non-resident) in the Bank (internally) | 0.15% of the amount minimum MKD 200 |
| 7 | Payment in foreign currencies on account (resident/non-resident) in another domestic bank | 0.50% of the amount minimum MKD 650 |
| 8 | Payment in MKD on account (resident/non-resident) in the Bank (internal clearing) | MKD 100 |
| 9 | Payment in MKD on account (resident/non-resident) in another domestic bank (KIBS) | MKD 250 |
| 10 | Payment in MKD on account (resident/non-resident) in another domestic bank (MIPS) | 0.20% minimum MKD 300 |
| 12 | Change of order instructions | MKD 1,500 |
| 13 | Deposit of funds in cash foreign currency (monthly) | up to EUR 2,000, above this amount, customs clearance |
| 14 | Analysis of documents submitted for identification of a client before opening a non-resident account | EUR 50 |
| 15 | Maintenance of MKD/FX account (monthly) | MKD 1,000 per account |
| 16 | Payment of cash in foreign currencies/denars | 0.45% minimum MKD 800 |
| 17 | FX inflow from abroad or another domestic bank, including own account inflow | 0.10%, minimum MKD 250 |
| 18 | MKD inflow from own account kept in another domestic bank | No fee |
| *For Foreign Embassies, all of the above services are free of charge and without restrictions. | | |
| <i>*Services provided by the Bank for legal entities that are not defined in this part of the Tariff will be charged in accordance with the rest of the Tariff, i.e. the Tariff for residents.</i> | | |

| Corporate fees and commissions | | |
|---|--|--|
| X | Letters of Credit | |
| Item | Type of service | Fee amount |
| 1 | Nostro Letters of Credit - Import | |
| 1.1 | Opening of Letter of Credit | |
| | Depending on the security:+B5:E6 | |
| 1.1.1 | With secured coverage (by bill of sale or deposit of the legal entity-ordering party) | 0.35% minimum MKD 1,800 quarterly |
| 1.1.2 | Issue of a letter of credit with deferred collateral | 1% minimum MKD 2,000 quarterly |
| 1.2 | Pre-issued Letter of Credit | MKD 1,500 |
| 1.3 | L/C confirmation | |
| | Depending on the security: | |
| 1.3.1 | With secured coverage (by bill of sale or deposit of the legal entity-ordering party) | 0.30% minimum MKD 3,000 quarterly |
| 1.3.2 | With deferred collateral | 0.60% minimum MKD 4,000 quarterly |
| 1.4 | Amendment / cancellation / payment authorisation or reimburse | MKD 1,500 |
| 1.5 | Amendment – increase of the letter of credit amount | |
| 1.5.1 | For covered letter of credit | 0.60% minimum MKD 1,500 quarterly |
| 1.5.2 | For uncovered letter of credit | 1.40% minimum MKD 3,000 quarterly |
| 1.6 | Discrepancy fee | MKD 4,500 |
| 1.7 | Engagement fee for filling in forms, preparation of draft texts and certificates, confirmation of approval / borrowing, etc. | MKD 600 |
| 1.8 | Takeover and review of documentation, (by set) and payment of letters of credit | 0.30% minimum MKD 1,200 |
| 2 | Loro Letters of Credit - Export | |
| 2.1 | Notification | 0.1% minimum MKD 1,500 maximum MKD 30,000 |
| 2.2 | Letters of Credit transfer | 0.12% minimum MKD 3,000 maximum MKD 18,000 |
| 2.3 | Confirmation with collateral from foreign bank | 0.30% quarterly minimum MKD 1,200 + actual costs |
| 2.4 | Confirmation without collateral from foreign bank | 0.30% quarterly minimum MKD 2,000 + actual costs |
| 2.5 | Amendments or cancellations | MKD 1,200 |
| 2.6 | Takeover and change of documentation | 0.30% minimum MKD 1,200 |
| 2.7 | Processing inflows from Loro Letters of Credit | 0.12% minimum MKD 1,200 |
| 3 | Use of the RMA exchange to forward messages on request from other institutions | MKD 1,200 |
| 4 | Actual costs related to documentary work, letters of credit, guarantees including postage costs | actual costs |
| <p>If the letter of credit states - our fees and costs to be borne by the user, and they refuse to do so, we reserve the right to collect them from the ordering party or to return the letter of credit.</p> <p>If the letter of credit is not realized, the fees are always borne by the ordering party.</p> <p>The Uniform Customs and Practice for Documentary Credits issued by the International Chamber of Commerce of Paris, Publication No 500 (Revision 1993) will apply to all our letters of credit.</p> <p>The confirmation fee is charged in case of 100 % deposit by SBM with the confirming bank. In other cases, actual costs of foreign banks involved in the confirmation are charged. The fee is an annual percentage rate.</p> | | |

| Fees and commissions for legal entities | | |
|--|--|---|
| Guarantees | | |
| Item | Type of service | Fee amount |
| 1 | One-off fee for issue of a guarantee (for all types of guarantee). | MKD 500 |
| Tender guarantee | | |
| 2.1 | covered by a deposit | 0.3% quarterly min. MKD 3,000 |
| 2.2 | within a framework loan | 0.6% quarterly min. MKD 3,000 |
| 2.3 | with a bill of exchange | 0.6% quarterly min. MKD 3,000 |
| 2.4 | Tender guarantee up to MKD 9000 | MKD 1,000 quarterly |
| Performance guarantees | | |
| 3.1 | covered by a deposit | 0.3% quarterly min. MKD 3,000 |
| 3.2 | within a framework loan | 1.0% quarterly min. MKD 3,000 |
| 3.3 | with a bill of exchange | 1.0% quarterly min. MKD 3,000 |
| Payment guarantees | | |
| 4.1 | covered by a deposit | 0.3% quarterly min. MKD 3,000 |
| 4.2 | within a framework loan | 1.2% quarterly min. MKD 3,000 |
| 4.3 | with a bill of exchange | 1.2% quarterly min. MKD 3,000 |
| Customs guarantees | | |
| 5.1 | covered by a deposit | 0.3% quarterly min. MKD 3,000 |
| 5.2 | within a framework loan | 1.0% quarterly min. MKD 3,000 |
| 5.3 | with a bill of exchange | 1.0% quarterly min. MKD 3,000 |
| Advance Payment Guarantees | | |
| 6.1 | covered by a deposit | 0.3% quarterly min. MKD 3,000 |
| 6.2 | within a framework loan | 1.0% quarterly min. MKD 3,000 |
| 6.3 | with a bill of exchange | 1.0% quarterly min. MKD 3,000 |
| 7 | Amendments - Covered guarantees | MKD 1,500 |
| 8 | Amendments - Uncovered guarantees | MKD 2,000 |
| 9 | Activation of guarantees | 0.30% min. MKD 700 |
| 10 | Issue of financial identification | MKD 500 |
| 11 | Issue of letter of intent | MKD 500 |
| 12 | Actual costs (postage fees, fax costs) | actual costs |
| 13 | Correspondence fee prior to issue / advising, for preparation of draft texts and certificates, approval certificate/debiting (FX guarantees) | MKD 600 (charged if the guarantee is not opened) |
| Loro Guarantees | | |
| 14.1 | Advising and notification without responsibility of the bank | 0.10%, min. MKD 1,250 max. MKD 30,000 |
| 14.2 | Forwarding the guarantee to another bank | 0.10%, min. MKD 3,000 max. MKD 18,000 |
| 14.3 | Amendments or revocations | MKD 1,600 |
| 14.4 | Takeover and review of the documentation in case of protest | 0.30%, min. MKD 1,000 |
| 14.5 | Actual costs (postage fees, fax costs) | actual costs |
| Guarantees issued based on counter guarantee received | | |
| 15.1 | One-off fee borne by the instructing party for issue of guarantees based on counter guarantees | MKD 6,000 (equivalent to EUR 100) |
| 15.2 | Before advising the counter guarantee | MKD 600 |
| 15.3 | Notification to the foreign bank for issue of a guarantee | SWIFT costs |
| 15.4 | Fee for issue of guarantees based on counter guarantees | Fees for issue of guarantees based on counter guarantees are similar to the fees for issue of a guarantee secured by a deposit indicated above, to be paid by the foreign bank. |
| Foreign credit operations | | |
| 16.1 | Takeover, preparation and verification of documentation for credit registration in NBRM-ND/NP Form | MKD 3,000 |
| 16.2 | Change made (use/repayment/collection/repayment schedule) | MKD 500 per document |
| 16.3 | Changes in the credit application | MKD 2,000 |
| 17 | Use of the RMA exchange to forward messages on request from other institutions | MKD 1,200 |

| XII Securities trading fees | | |
|-----------------------------|-------------------------------------|------------|
| Item | Type of service | Fee amount |
| 1 Treasury bills | | |
| for all maturities | | |
| 1.1 | From MKD 10,000 to MKD 50,000 | MKD 300 |
| 1.2 | From MKD 60,000 to MKD 90,000 | MKD 700 |
| 1.3 | From MKD 100,000 to MKD 490,000 | MKD 1,300 |
| 1.4 | From MKD 500,000 to MKD 990,000 | MKD 2,000 |
| 1.5 | From MKD 1,000,000 to MKD 4,990,000 | 0.16% |
| | Minimum | MKD 2,000 |
| 1.6 | From MKD 5,000,000 to MKD 9,000,000 | 0.14% |
| | Minimum | MKD 8,000 |
| 1.7 | Over MKD 10,000,000 | 0.12% |
| | Minimum | MKD 14,000 |
| 2 Government bonds | | |
| 2.1 | From MKD 10,000 to MKD 50,000 | MKD 500 |
| 2.2 | From MKD 60,000 to MKD 90,000 | MKD 1,000 |
| 2.3 | From MKD 100,000 to MKD 490,000 | MKD 1,300 |
| 2.4 | From MKD 500,000 to MKD 990,000 | MKD 2,000 |
| 2.5 | From MKD 1,000,000 to MKD 4,990,000 | 0.17% |
| | Minimum | MKD 2,500 |
| 2.6 | From MKD 5,000,000 to MKD 9,000,000 | 0.15% |
| | Minimum | MKD 7,500 |
| 2.7 | Over MKD 10,000,000 | 0.13% |
| | Minimum | MKD 15,000 |

| XIII Securities trading fees | | |
|---|--|-----------------------|
| Item | Type of service | Fee amount |
| 1 Purchase and sale of state securities at the Macedonian Stock Exchange | | |
| 1.1 | Up to MKD 10,000,000 | 0.30% minimum MKD 500 |
| 1.2 | From MKD 10,000,001 to MKD 100,000,000 | 0.20% |
| 1.3 | Over MKD 100,000,001 | 0.15% |

| XIV Cash operations | | | | |
|----------------------|-----------------------------|-------------------------|----------------------------|-----------|
| Item | Type of service | Fee amount | | |
| | | Domestic legal entities | Foreign legal entities EUR | BANKS EUR |
| 1 | Cash payment | 0.20% | 0.45% | Agreement |
| | Minimum | MKD 200 | 13.00% | |
| 2 | Cash payment | 0.35% | 0.50% | Agreement |
| 3 MKD payment | | | | |
| 3.1 | By selling foreign currency | / | 0.50% | Agreement |
| 3.2 | From MKD inflow | / | 0.50% | |

| XV Brokerage services | | |
|---|---|--|
| 1. Purchase and sale of securities at the Macedonian Stock Exchange | | |
| 1.1 | up to MKD 2,000,000 | 0.80% for stock trading and 0.80% for bond trading |
| 1.2 | For transactions realized for clients that in the past period have had a turnover between MKD 2,000,001 - 4,000,000 | 0.60% min. MKD 150 per order |
| 1.3 | For transactions realized for clients that in the past period have had a turnover between MKD 4,000,001 - 10,000,000 | 0.50% min. MKD 150 per order |
| 1.4 | For transactions realized for clients that in the past period have had a turnover between MKD 10,000,001 - 20,000,000 | 0.45% min. MKD 150 per order |
| 1.5 | For transactions realized for clients that in the past period have had a turnover between MKD 20,000,001 - 30,000,000 | 0.4% min. MKD 150 per order |
| 1.6 | For transactions realized for clients that in the past period have had a turnover exceeding MKD 30,000,001 | 0.3% min. MKD 150 per order |

*Promotional period of collection of preferential brokerage fees is valid for newly registered clients and lasts from 01.07.2018 until 30.09.2018.
The amount of the preferential fee is 50% of the regular fees (tariffs) for brokerage operations.
The preferential fee does not apply to clients for which tariff discounts have been approved.

| 2. Use of E-Trader application | | |
|--|--|----------------|
| 2.1 | Level 1 (sending electronic orders and reviewing the best purchase / sale price) | Free of charge |
| 2.2 | Level 2 (sending electronic orders and reviewing market depth) | MKD 700 + VAT |
| 2.3 | Promotional period for the use of Level 2 up to 30.09.2021 | Free of charge |
| XVI Custody services | | |
| 1. Cash account in the Bank for foreign legal entities | | |
| 1.2 | Opening cash account | no fee |
| 1.3 | Maintaining cash account | no fee |
| 1.4 | Inflows | no fee |
| 1.5 | Outflows | 0.15% |
| 1.6 | SWIFT messages (per message) | no fee |
| 1.7 | Cancelling cash and securities instructions | no fee |
| 2. Custody services for foreign legal entities | | |
| 2.1 Domestic market – for non-residents | | |
| 2.1.1 | Opening account in the Bank | no fee |
| 2.1.2 | Opening custodial account for a client in CSD | actual cost |

| | | |
|---|--|--|
| 2.2 | Portfolio value in the amount of assets in MKD | Annual fee |
| 2.2.1 | Up to MKD 20,000,000.00 | 0.25% |
| 2.2.2 | From 20,000,001.00 to MKD 40,000,000.00 | 0.23% |
| 2.2.3 | From 40,000,001.00 to MKD 80,000,000.00 | 0.20% |
| 2.2.4 | From MKD 80,000,001.00 to MKD 150,000,000.00 | 0.17% |
| 2.2.5 | From MKD 150,000,001.00 to MKD 300,000,000.00 | 0.15% |
| 2.2.6 | Over MKD 300,000,001.00 | 0.10% |
| Notes: | | |
| The percentage is given on an annual basis, and the fee is collected monthly. | | |
| The calculation is based on the daily value of the assets and the real number of days in the accounting period in relation to the number of days in the current year. | | |
| 2.3 | Transfer of securities from one account to another in the Central Securities Depository at the request of a client | MKD 1,000.00 + actual cost |
| 2.4 | Valuation of the portfolio on a daily basis | by agreement |
| 2.5 | Other activities requested by a client | by agreement |
| Notes: | | |
| The percentage is given on an annual basis, and the fee is collected monthly. The calculation is based on the daily value of the assets and the real number of days in the accounting period in relation to the number of days in the current year. | | |
| When calculating the portfolio value, the average exchange rates of the NBRM are applied, valid on the date of calculation. | | |
| 2.6 | Correction of settlement instructions | MKD 1,000.00 + actual cost |
| 2.7 | Cancelling settlement instructions | MKD 1,000.00 + actual cost |
| 2.8 | Transfer of securities from one account to another in the Central Securities Depository at the request of a client | MKD 1,000.00 + actual cost |
| 2.9 | Other activities requested by a client | by agreement |
| 3. Settlement of securities transactions under ISIN | | |
| 3.1 | Transaction settlement in the domestic market | 0.20% (min. MKD 300.00 - max. MKD 1,200.00) |
| 3.2 | Settlement in domestic market for the broker's clients | 0.10% |
| 4. Notification | | |
| 4.1 | Regular reports | No fee |
| 4.2 | Preparation of non-standard reports - domestic markets | MKD 1,000.00 + actual cost + VAT |
| 5. Corporate events | | |
| 5.1 | Notification on corporate events | No fee |
| 5.2 | Collection of dividends and interests at the request of the issuer | No fee |
| 5.3 | Execution of tax obligations (tax refund and tax exemption) | No fee |
| 5.4 | Additional tax obligations | MKD 500.00 + actual cost + VAT |
| 5.5 | Issue of Proxy Voting for representation at annual and extraordinary Shareholders Assemblies - domestic market | MKD 6,000.00 + actual cost + VAT |
| 5.6 | Unforeseen, extraordinary expenses | actual cost+VAT |
| 6. Other notes | | |
| 6.1 | Fees (tariffs) are expressed in domestic currency (MKD). | |
| 6.2 | The calculation period extends from the first to the last day of the month. | |
| 6.3 | The fee for holding financial instruments is calculated based on the market value of the financial instruments held on the account. | |
| 6.4 | Only payment costs are included in the fees (tariffs), while all other actual costs will be additionally calculated and collected. | |
| 6.5 | The actual costs for the foreign markets are determined by the tariff of the foreign bank through which each concluded securities transaction (purchase and sale) is settled on behalf of residents. | |
| 6.6 | All other services that are not covered by this Decision on Fees (Tariffs) will be defined in accordance with the official valid tariffs of the regulatory institutions on the capital market. | |
| 6.7 | The Bank will collect the fees at the level of individual types of services performed during the operation in accordance with this Tariff. | |
| 6.8 | The bank will submit invoices for the different types of services within 5 banking days from the date of the service performed. | |
| 6.9 | The deadline for payment of invoices is 8 days from the date of their delivery. | |
| 6.10 | VAT, totaling to 18% of the fee amount is not included in the cost of services and is expressed as a separate item within the commissions. | |
| 7. Market List | | |
| 7.1 | Domestic markets | SME, State securities |
| 7.2 | Foreign markets | SEE link |
| 7.3 | Foreign markets for domestic financial institutions (insurance companies) | Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Britain and OECD countries. |
| XVII Fees for brokerage and custody services on foreign markets | | |
| I. Fees for brokerage services | | |
| I USA, Germany, France, Great Britain, Austria | | |
| 1.1 | up to MKD 1,000,000 | 0.80% |
| 1.2 | from MKD 1,000,001 to MKD 3,000,000 | 0.60% |
| 1.3 | from MKD 3,000,001 to MKD 6,000,000 | 0.50% |
| 1.4 | over MKD 6,000,000 | 0.40% |
| 1.5 | Minimal fee per order | MKD 1,500 |
| II All other markets | | |

| | | | | | | |
|--|---|-----------------|-----------------|----------------------|-----------------|-----------------|
| 1.1 | up to MKD 1,000,000 | | | | | 1.00% |
| 1.2 | from MKD 1,000,001 to MKD 3,000,000 | | | | | 0.80% |
| 1.3 | from MKD 3,000,001 to MKD 6,000,000 | | | | | 0.70% |
| 1.4 | over MKD 6,000,000 | | | | | 0.60% |
| 1.5 | Minimal fee per order | | | | | MKD 1,800 |
| III Commissions for trading in fixed-yield securities in foreign markets (including euro bonds issued by RSM) | | | | | | |
| 1 | All amounts | | | | | 0.50% |
| 2. Fees for custody services | | | | | | |
| I USA, Germany, France, Great Britain, Austria | | | | | | |
| Fees for securities custody | | | | | | |
| 2.1 | up to 3,000,000 | | | | | 0.50% |
| 2.2 | from MKD 3,000,001 to MKD 6,000,000 | | | | | 0.40% |
| 2.3 | from MKD 6,000,001 to MKD 10,000,000 | | | | | 0.30% |
| 2.4 | over MKD 10,000,000 | | | | | 0.25% |
| 2.5 | Minimal monthly fee per securities account | | | | | MKD 500 |
| Transaction costs | | | | | | |
| 2.6 | Transaction costs | | | | | 0.05% + VAT |
| 2.7 | Minimum fee per transaction | | | | | MKD 1,000 + VAT |
| 2.8 | Revenue collection (dividends, coupons, principals) | | | | | Free of charge |
| II All other markets* | | | | | | |
| Securities custody commission | | | | | | |
| 2.1 | up to 3,000,000 | | | | | 0.70% |
| 2.2 | from MKD 3,000,001 to MKD 6,000,000 | | | | | 0.60% |
| 2.3 | from MKD 6,000,001 to MKD 10,000,000 | | | | | 0.50% |
| 2.4 | over MKD 10,000,000 | | | | | 0.45% |
| 2.5 | Minimal monthly fee per securities account | | | | | MKD 500 |
| Transaction costs | | | | | | |
| 2.6 | Transaction costs | | | | | 0.1% + VAT |
| 2.7 | Minimum fee per transaction | | | | | MKD 1,000 + VAT |
| 2.8 | Revenue collection (dividends, coupons, principals) | | | | | Free of charge |
| III Securities custody commission - Eurobonds issued by the Republic of North Macedonia | | | | | | |
| 3.1 | from MKD 6,000,000 to MKD 60,000,000 | | | | | 0.18% |
| 3.2 | over MKD 60,000,000 | | | | | 0.15% |
| Transaction costs | | | | | | |
| 3.3 | Transaction costs | | | | | 0.02%+VAT |
| 3.4 | Revenue collection (total, principals) | | | | | Free of charge |
| 2.1 Fees for custody services on foreign markets | | | | | | |
| | | Region** | | | | |
| Transaction costs | | Region 1 | Region 2 | Region 3 | Region 4 | |
| 2.1.1. | Delivery transaction costs free of charge (per instrument) | MKD 3,000 + VAT | MKD 4,000 + VAT | MKD 6,000 +VAT | MKD 9,000 + VAT | |
| 2.1.2. | Delivery transaction costs free of charge (per instrument) | MKD 3,000 + VAT | MKD 4,000 + VAT | MKD 6,000 +VAT | MKD 9,000 + VAT | |
| *Securities commission includes fee + VAT + actual costs. | | | | | | |
| *The Client is obliged, in addition to the above commissions, to reimburse the Bank for all commissions, taxes and other actual costs incurred during the performance of brokerage and custody services on foreign markets. | | | | | | |
| *Transaction costs for Bulgaria are charged according to the actual costs incurred on that market, valid at the time of the transaction. | | | | | | |
| ** Region 1 includes: Croatia, Austria, Luxembourg, Germany, USA and Eurobonds held in Clearstream Region 2 includes: Australia, Canada, Czech Republic, Finland, France, Italy, Japan, Hungary, Netherlands, Norway, Poland, Sweden, Switzerland, United Kingdom Region 3 includes: Belgium, Denmark, Spain Region 4 includes: Portugal and Slovenia | | | | | | |

