

**CORPORATE CLIENTS TARIFF**

Effective: 14.01.2013

**Domestic payment operations**

1. ACCOUNTS		TARIFF
1.1	Opening of the MKD account	Free of charge
1.2	Maintenance of account	
1.2.1	To the clients with monthly turnover to 10 K MKD	Free of charge
1.2.2	To the clients with monthly turnover from 10-100 K MKD	100 MKD per month
1.2.3	To the clients with monthly turnover from 100 - 500 K MKD	225 MKD per month
1.2.4	To the clients with monthly turnover over 500 K MKD	500 MKD per month
1.3	Daily statements sent by fax on the client's request	30 MKD
1.4	Daily statements sent by fax to the clients out of the OBSG's Branch network	Free of charge
1.5	Daily statements reprint	20 MKD per statement
1.6	Closing of the account as per clients request	1000 MKD
1.7	Blocking of an account	500 MKD
1.7.1	Unblocking of an account	500 MKD
1.8	Urgent activation of account	500 MKD
1.9	Reprint of an order	100 MKD
1.10	Daily statements	5 MKD

  

2. CASH OPERATIONS		TARIFF
2.1	Cash deposits	
2.1.1	To accounts in OBSG till 12 a.m.	Free of charge
2.1.2	To accounts in OBSG after 12 a.m.	0.05% min.20 MKD
2.1.3	To the client's account in other Bank	0.30 % max 100 MKD
2.2	Cash withdrawal	
2.2.1	Cash withdrawals from OBSG's account	0.30 % min 50 MKD
2.2.2	Cash withdrawals from authorised exchange offices over the accounts for exchange work	Free of charge

  

3. DOMESTIC PAYMENT OPERATIONS		TARIFF	
		paper orders	e-bank orders
3.1	Internal Clearing	0.03% min 10 MKD	0.02 % min 10 MKD
3.2	MIPS - RTGS	0.03%, min. 50 MKD	0.022 % min 60 MKD
3.3	CLEARING – KIBS orders	0.03% min 22 MKD	0.02 % min 22 MKD
3.3.1	Withdrawal of the orders from KIBS as per client's request	100 MKD per order	100 MKD per order
3.4	PP-53 orders		
3.4.1	Internal Clearing	4 MKD per item	4 MKD per item
3.4.2	KIBS orders	15 MKD per item	12 MKD per item
3.4.3	MIPS orders-basic charge	65 MKD per item	55 MKD per item

  

4. MISCELLANEOUS		TARIFF
4.1	Issuing of certificates and reporting as per client's request	300 MKD
4.1.1	Electronically submitted certificates to PRO for VAT refund ( its is charged automatically from the clients	120 MKD per account ( no VAT inclusive)
4.1.2	Fee for providing data to the Court executors regarding clients data, foreign exchange deposits , MKD	354 MKD (no VAT inclusive )
4.2	Execution of the court's decisions and others executive settlements	
4.2.1	Execution of the Court's decisions and executors orders	900 MKD
4.2.2	Execution of decisions from Public Revenue Office's and other authorities and execution of direct payment order	500 MKD
4.2.3	Calculation of interest rate after executive order	50 MKD per calculations item
4.2.4	Execution of an accept order and direct payment order	200 MKD
4.2.5	Order for enforced recovery after order, decision or direct payment order	50 MKD
4.3	E-banking	
4.3.1	Issuing of digital certificate	1500 MKD
4.3.2	Reissuing of digital certificate ( Regular reissuance or reissuance of damaged/lost/stolen certificate)	300 MKD

  

5. BUSINESS CARDS		TARIFF	
		Master Card	VISA
		2,5% min 1 EUR	0,3% min. 10 MKD
5.1	Devices of Ohridska Banka	First two in the month free of charge , every next query 10 MKD	First two in the month free of charge , every next query 10 MKD
	ATM cash withdrawal	0 MKD	0 MKD
	Balance statement query	0 MKD	0 MKD
	Payments/ Transactions via POS terminals	3% min 2 EUR	2% min. 200 MKD
5.2	Devices of other banks	0 MKD	0 MKD
	ATM cash withdrawal	3 % min 6 EUR	3%- min. 360 MKD
	Payments/ Transactions via POS terminals	3000 MKD	0 MKD
5.3	Yearly fee for issuance of basic card	3000 MKD	3000 MKD on 12 monthly instalments
5.4	Yearly fee for issuance of additional card	3000 MKD	3000 MKD on 12 monthly instalments
5.5	Regular reissuance of the cards	600 MKD	600 MKD
5.6	Reissuance of damaged / broken card, changes of name , address etc.	600 MKD	600 MKD
5.7	Issuance of new PIN code	150 MKD	150 MKD
5.8	Reprint of the PIN code	100 MKD	100 MKD
5.9	PIN change on ATM	free of charge	N/A
5.10	Monthly statement	50 MKD per statement	N/A
5.11	Reprint of the monthly statement as per clients request	free of charge	free of charge
5.12	Grounded claims for transactions	real costs min 500 MKD	real costs min 500 MKD
5.13	Ungrounded claims for transactions	real costs	real costs
5.14	Cancellation of already ordered card	1500 + Master Card costs	1500 + Visa costs
5.15	Blockage of the card at the stop list	500 MKD	500 MKD
5.16	Activation of the blocked card at the processing level	150 MKD	150 MKD
5.17	Change of limits daily/ credit upon clients request	100 MKD	100 MKD
5.18	Fees for picking up of the card in other Branch then the one in which the client has submitted application		

**Remarks**

1.Unblocking of a card that has been previously blocked under client request is not allowed. In this case the Bank reissues the card and charges the client as in item 5.5 from this Tariff

6. POS TERMINALS		TARIFF
6.1	Regular fee charged per transactions	2,5% per transaction
6.2	Decreased fees for monthly turnover 50.000-100.000 MKD	2,0% per transaction
6.3	Decreased fees for monthly turnover 50.000-100.000 MKD	1,5% per transaction
6.4	Decreased fees for monthly turnover 50.000-100.000 MKD	1,0% per transaction
6.5	Fee for POS generating less than 25 transactions or with turnover less than 25 K MKD during the previous	1500 MKD
6.6	Closing of the POS terminal	750 MKD

#### Foreign payment operations

7. ACCOUNTS		TARIFF
7.1	Opening of the foreign currency account	Free of charge

8. OUTGOING AND INCOMING FOREIGN PAYMENTS		TARIFF
8.1	Outgoing payment transfers- remittance from fx market and nostro cheques	
8.1.1	For clients with yearly turnover of the account and/or yearly sales incomes up to 3 M EUR	0,30% min 600 MKD
8.1.2	For clients with yearly turnover of the account and/or yearly sales incomes up to 3 M EUR (ebanking orders)	0,27% min 600 MKD
8.1.3	For clients with yearly turnover of the account and/or yearly sales incomes 3- 6 M EUR	0,23% min 600 MKD
8.1.4	For clients with yearly turnover of the account and/or yearly sales incomes 3- 6 M EUR (ebanking orders)	0,20% min 600 MKD
8.1.5	For clients with yearly turnover of the account and/or yearly sales incomes above 6 M EUR	0,13% min 600 MKD
8.1.6	For clients with yearly turnover of the account and/or yearly sales incomes above 6 M EUR (ebanking orders)	0,10% min 600 MKD
8.1.7	Outgoing payments- remittance and nostro cheques in SG Group network	0,1% min. 450 MKD
8.1.8	Outgoing payments- from own foreign exchange ( paper orders)	0,17% min. 450 MKD
8.1.9	Outgoing payments- from own foreign exchange ( ebanking orders )	0,15% min. 450 MKD
8.1.10	Outgoing payments- from account to account in OBSG	0,10% min. 450 MKD
8.1.11	Additional fee for remittance with OUR costs	0,15% min. 450 MKD
8.1.12	Reprint of documents for payment abroad older than 1 month	300 MKD per item
8.2	Incoming payments	
8.2.1	in favour of user's account up to 25 EUR	Free of charge
8.2.2	in favour of user's account over 25 EUR	0,12% min. 450 MKD
8.2.3	Incoming payments from SG Group network	0,1% min 100 MKD
8.2.4	in favour of user's account 2 million- 4 million EUR	0,05%
8.2.5	in favour of user's account over 4 million EUR	Free of charge
8.2.6	Incoming payments through domestic banks	in amount of paid commission 0,1% min 100 MKD

9. CASH OPERATIONS		TARIFF
9.1	Cash deposits	0,30 % min 200 MKD
9.2	Cash withdrawal	0,30 % min 200 MKD

10. DOCUMENTARY COLLECTION		TARIFF
10.1	Import and Export Documentary Collection	0,22% min.450 den.
10.1.1	Amendments of documentary collection	1000 MKD
10.1.2	Delivery of documents without payment	1000 MKD
10.1.3	Acceptance of Bill of Exchange	0,03 % plus 22 MKD
10.1.4	Protest of Bill of Exchange	plus 40 MKD
10.1.5	Collection of Bill of Exchange without protest	0,55% min. 450 MKD
10.2	Cheques redemption	1,0% min. 450 MKD
10.2.1	Undertaking a foreign cheque for final payment- documentary collection	0,3 min. 1000 MKD
10.2.2	Verification of foreign cheque abroad upon clients request	1000 MKD
10.3	Acceptance and review of incasso documents	0,12% min. 450 MKD

11. LETTER OF CREDIT		TARIFF
11.1	<b>Nostro ( import ) Letters of Credit</b>	
11.1.1	Issuance for Letter of Credit without collateral	0,30% min. 1.200 MKD
11.1.2	Issuance for Letter of Credit with delayed collateral	0,60% min. 2.000 MKD
11.1.3	Amendments or cancellation	Real costs, min. 1.200 MKD
11.1.4	Confirmation with collateral	0,10 % quarterly min. 1.200 MKD
11.1.5	Confirmation with delayed collateral	0,30 % quarterly min. 2.000 MKD
11.1.6	Taking up and checking of documents	0,30% min.1.200 MKD
11.1.7	( Real ) OUT of pocket expenses (postage, fax charges)	subject to actual cost
11.1.8	Discrepances fee	3000 MKD (counter-value of 50 EUR)
11.2	<b>Loro ( export) Letter of Credit</b>	
11.2.1	Notification of the client	0,12% min.1.200 MKD
11.2.2	Confirmation with collateral of foreign bank	0,10% quarterly, min. 1.200 MKD plus real costs
11.2.3	Confirmation without collateral of foreign bank	0,30% quarterly , min. 2.000 MKD plus real costs
11.2.4	Amendments or cancellation	1.200 MKD
11.2.5	Taking up and checking of documents	0,30% min.1.200 MKD
11.2.6	Transfer of Letter of Credit	0,12% min. 1.200 MKD
11.2.7	Processing of the inflows from the Loro L/C	0,12% min. 1.200 MKD

12. LETTER OF GUARANTEE	TARIFF
<b>12.1 Letter of guarantee</b>	
<b>12.1.1 Bid guarantee</b>	
12.1.2 covered with deposit	0.3% quarterly
12.1.3 within framework	0.6% quarterly
12.1.4 with B/E	0.6% quarterly min 3.000 MKD quarterly
<b>12.1.2 Performance</b>	
12.1.2.1 covered with deposit	0.3% quarterly
12.1.2.2 within framework	0.6% quarterly
12.1.2.3 with B/E	0.6% quarterly min 3.000 MKD quarterly
<b>12.1.3 Payment guarantee</b>	
12.1.3.1 covered with deposit	0.3% quarterly
12.1.3.2 within framework	1.2% quarterly
12.1.3.3 with B/E	1.2% quarterly min 3.000 MKD quarterly
<b>12.1.4 Guarantee for custom duty</b>	
12.1.4.1 covered with deposit	0.3% quarterly
12.1.4.2 within framework	0.6% quarterly
12.1.4.3 with B/E	0.6% quarterly min 3.000 MKD quarterly
<b>12.1.5 Advance payments guarantee</b>	
12.1.5.1 covered with deposit	0.3% quarterly
12.1.5.2 within framework	0.6% quarterly
12.1.5.3 with B/E	0.6% quarterly min 3.000 MKD quarterly
<b>12.1.6 Amendments</b>	
12.1.7 Activation of Letter of guarantee	1.200 MKD
12.1.8 Issuance of a financial identification	0.25% min 700 MKD
12.1.9 Issuance of letter of intent	500 MKD
12.1.10 OUT of pocket expenses (postage, fax charges)	500 MKD subject to actual cost
<b>12.2 Loro guarantees</b>	
12.2.1 Advising and notification without Bank's obligations	0.12% min. 1.200 MKD
12.2.2 Forwarding the letter of guarantee	0.10 % min. 1.200 MKD
12.2.3 Amendments or cancellation	1.200 MKD
12.2.4 Taking up and checking of documents	0.30% min. 1.000 MKD
12.2.5 OUT of pocket expenses (postage, fax charges)	subject to actual cost
<b>12.3 Foreign credit operations</b>	
12.3.1 Taking up and checking of documents for credit registration in the NBRM - ND/NP templates	3.000 MKD
12.3.2 Amendments (usage / payment / recovery / repayment plan)	500 MKD per document
12.3.3 Amendments in the loan application	2.000 MKD

13. MISCELLANEOUS	TARIFF
13.1 SWIFT charges	400 MKD
13.2 MT 940 / MT 942	200 MKD per message
13.3 Using exchanged RMA for forwarding messages at the request of other institutions	1200 MKD
13.4 Urgencies for nostro and loro remittances upon clients request	400 MKD plus costs of the foreign bank
13.5 Reprint of statement and orders	200 MKD per statement or order

14. LOAN ADMINISTRATION FEES	TARIFF (for loans funded from OBSG sources) <sup>1)</sup>
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<sup>1)</sup> Fees without minimum or maximum/different fees may be charged for FCL-funded loans in accordance with the articles of the agreements for FCL funding concluded between the Bank and the financial institutions

L.1 FEE FOR ESTIMATION OF REAL ESTATE PROPERTY charged upon loan approval	2000 MKD
L.2 AMENDMENT FEE - charged for all modifications of loan documentation (annexes) upon the client's request	0.25%; min. 5.000 MKD, max. 150.000 MKD

L.3 FRL ≤ 7 years	
L.3.1 EVALUATION FEE - one time fee, charged upon loan approval	0.5% min.5000 MKD, max. 150.000 MKD
L.3.2 INCREASE OF AMOUNT, one time fee, charged on the incremental amount	0.5% min.5000 MKD, max. 150.000 MKD
L.3.3 PROLONGATION FEE charged on outst. amount subject to prolongation	0.5% min.5000 MKD, max. 150.000 MKD

L.4 STL ≤ 1 years	
<b>L.4.1 EVALUATION &amp; MAINTENANCE FEE</b>	
L.4.1.1 stand-alone STL - charged upon the loan approved	0.5% min.5000 MKD, max. 150.000 MKD
L.4.1.2 STL under FRL	N/A
L.4.1.3 STL reimbursed within 10 days	N/A
L.4.1.4 STL with 100% cash collateral	N/A
<b>L.4.2 EVALUATION FEE for STL Revolving loan</b>	
L.4.2.1 stand-alone ST Revolving Loan - charged upon the loan approved	0.5% min.5000 MKD, max. 150.000 MKD
L.4.2.2 ST Revolving Loan under FRL	N/A
L.4.2.3 ST Revolving Loan with 100% cash collateral	N/A
L.4.2.4 Loan reimbursed within 10 days	N/A
<b>L.4.3 MAINTENANCE FEE FOR ST REVOLVING LOAN-one time fee</b>	0.5% max. 150.000 MKD
L.4.3.1 Loan with partial cash collateral (min. 30% cash)	0.5% on the uncovered part, min. 2.000 MKD
L.4.3.2 Loan with 100% cash collateral	1.000 MKD
L.4.3.3 Loan reimbursed within 10 days	5.000 MKD
<b>L.4.4 INCREASE OF AMOUNT (for STL and ST Revolving loan), one time fee, charged on the incremental</b>	0,5% min.5000 MKD, max. 150.000 MKD
<b>L.4.5 PROLONGATION FEE (for STL and ST Revolving loan) charged on outst. amount subject to prolongation</b>	0,5% min.5000 MKD, max. 150.000 MKD
L.4.5.1 STL and ST Revolving loan under FRL	0,5% min.5000 MKD, max. 150.000 MKD
L.4.5.2 STL reimbursed within 10 days	0,5% min.5000 MKD, max. 150.000 MKD
L.4.5.3 STL and ST Revolving loan with 100% cash collateral	1000 MKD
<b>L.4.6 DISBURSEMENT FEE - charged upon loan disbursement</b>	0.5% max. 150.000 MKD
L.4.6.1 Loan with partial cash collateral (min. 30% cash)	0.5% on the uncovered part, min. 2.000 MKD
L.4.6.2 Loan with 100% cash collateral	1.000 MKD
L.4.6.3 Loan reimbursed within 10 days	5.000 MKD
<b>L.4.7. ADMINISTRATION FEES - "SMALL TICKET" LOANS (TOTAL EXPOSURE &lt; 20 K EUR; SALES &lt; 10 M MKD incl. MICRO(EXPRESS) AND CAR LOANS</b>	3%
<b>L.4.8. INCREASE OF AMOUNT- "SMALL TICKET" LOANS (TOTAL EXPOSURE &lt; 20 K EUR; SALES &lt; 10 M MKD incl. MICRO(EXPRESS) AND CAR LOANS one time fee, charged on the incremental amount</b>	0,5% min.5000 MKD, max. 150.000 MKD
<b>L.4.9. PROLONGATION FEE - "SMALL TICKET" LOANS (TOTAL EXPOSURE &lt; 20 K EUR; SALES &lt; 10 M MKD incl. MICRO(EXPRESS) AND CAR LOANS- charged on outst. amount subject to prolongation</b>	0,5% min.5000 MKD, max. 150.000 MKD
<b>L.4.10. FEES FOR BUSINESS OVERDRAFT</b>	
L.4.10.1. EVALUATION & MAINTENANCE FEE	0.25% min.600 MKD
L.4.10.2. INCREASE OF AMOUNT, one time fee, charged on the incremental amount	0.25% min.600 MKD
L.4.10.3. PROLONGATION FEE charged on outst. amount subject to prolongation	0.25% min.600 MKD
L.4.10.4 decrease of amount and term reducing	0.25% min.600 MKD

<b>L.5</b>	<b>MTL ≤ 3 years</b>	
<b>L.5.1</b>	<b>EVALUATION FEE</b>	
L.5.1.1	stand-alone MTL - charged upon the loan approved	0,5% min.5000 MKD, max. 200.000 MKD <sup>2)</sup>
L.5.1.2	MTL under FRL	N/A
L.5.1.3	MTL with 100% cash collateral	N/A
<sup>2)</sup> For MTL/LTLs > 500.000 EUR, max. fees are set individually and may be higher depending on bank's resources engaged		
<b>L.5.2</b>	<b>MAINTENANCE FEE</b> -charged yearly upon the actual amount of the loan , starting from the next year	0,5% min.5000 MKD, max. 200.000 MKD <sup>2)</sup>
L.5.2.1	MAINTENANCE FEE MTL under FRL	0,5% min.5000 MKD, max. 200.000 MKD <sup>2)</sup>
L.5.2.2	MAINTENANCE FEE MTL with 100% cash collateral	1000 MKD
<b>L.5.3</b>	<b>DISBURSEMENT FEE</b> - charged upon loan disbursement	0,5% max. 150.000 MKD
L.5.3.1	MTL under FRL	0,5% max. 150.000 MKD
L.5.3.2	Loan with partial cash collateral (min. 30% cash)	0,5% on the uncovered part, min. 2.000 MKD
L.5.3.3	Loan with 100% cash collateral	1.000 MKD
<b>L.5.4</b>	<b>ADMINISTRATION FEES</b> - "SMALL TICKET" LOANS (TOTAL EXPOSURE < 20 K EUR; SALES < 10 M MKD incl. MICRO(EXPRESS) AND CAR LOANS)	3%
L.5.5	INCREASE OF AMOUNT- "SMALL TICKET" LOANS (TOTAL EXPOSURE < 20 K EUR; SALES < 10 M MKD incl. MICRO(EXPRESS) AND CAR LOANS one time fee, charged on the incremental amount	0,5% min.5000 MKD, max. 150.000 MKD
L.5.6	PROLONGATION FEE - "SMALL TICKET" LOANS (TOTAL EXPOSURE < 20 K EUR; SALES < 10 M MKD incl. MICRO(EXPRESS) AND CAR LOANS- charged on outst. amount subject to prolongation	0,5% min.5000 MKD, max. 150.000 MKD
L.5.7	PREPAYMENT FEES	≤ 2% upon the outstanding balance
<b>L.6</b>	<b>LTL &gt; 3 years</b>	
<b>L.6.1</b>	<b>EVALUATION FEE</b> - one time fee , charged upon loan approval	
L.6.1.1	EVALUATION FEE- Stand alone LTL	1,00% , min. 5.000 MKD, max. 300.000 MKD <sup>2)</sup>
L.6.1.2	EVALUATION FEE- LTL under FRL	0,5% min.5000 MKD, max. 150.000 MKD <sup>2)</sup>
L.6.1.3	EVALUATION FEE for LT Loan with 100% cash collateral	N/A
<b>L.6.2</b>	<b>MAINTENANCE FEE</b> -charged yearly upon the actual amount of the loan , starting from the next year	0,5% min.5000 MKD, max. 200.000 MKD <sup>2)</sup>
L.6.2.1	MAINTENANCE FEE MTL under FRL	0,5% min.5000 MKD, max. 200.000 MKD <sup>2)</sup>
L.6.2.2	MAINTENANCE FEE MTL with 100% cash collateral	1000 MKD
<b>L.6.3</b>	<b>INCREASE OF AMOUNT</b> , one time fee, charged on the incremental amount	1,00% , min. 5.000 MKD, max. 300.000 MKD
<b>L.6.4</b>	<b>DISBURSEMENT FEE</b> - charged upon loan disbursement	0,5% max. 150.000 MKD
L.6.4.1	LTLs under FRL	0,5% max. 150.000 MKD
L.6.4.2	Loan with partial cash collateral (min. 30% cash)	0,5% on the uncovered part, min. 2.000 MKD
L.6.4.3	Loan with 100% cash collateral	1.000 MKD
<b>L.6.5</b>	<b>PREPAYMENT FEES</b>	< 2% upon the outstanding balance
<b>14. LOAN ADMINISTRATION FEES</b>		<b>TARIFF (for loans funded from OBSG sources) <sup>1)</sup></b>
L.1	FEE FOR ESTIMATION OF REAL ESTATE PROPERTY charged upon loan approval	2000 MKD
L.2	AMENDMENT FEE - charged for all modifications of loan documentation (annexes) upon the client's request	0,25%; min. 5.000 MKD, max. 150.000 MKD
<b>L.3</b>	<b>FRL ≤ 7 years</b>	
L.3.1	EVALUATION FEE - one time fee , charged upon loan approval	0,5% min.5000 MKD, max. 150.000 MKD
L.3.2	INCREASE OF AMOUNT , one time fee, charged on the incremental amount	0,5% min.5000 MKD, max. 150.000 MKD
L.3.3	PROLONGATION FEE charged on outst. amount subject to prolongation	0,5% min.5000 MKD, max. 150.000 MKD
<b>L.4</b>	<b>STL ≤ 1 years</b>	
<b>L.4.1</b>	<b>EVALUATION &amp; MAINTENANCE FEE</b>	
L.4.1.1	stand-alone STL - charged upon the loan approved	0,5% min.5000 MKD, max. 150.000 MKD
L.4.1.2	STL under FRL	N/A
L.4.1.3	STL reimbursed within 10 days	N/A
L.4.1.4	STL with 100% cash collateral	N/A
<b>L.4.2</b>	<b>INCREASE OF AMOUNT</b> , one time fee, charged on the incremental amount	0,5% min.5000 MKD, max. 150.000 MKD
<b>L.4.3</b>	<b>PROLONGATION FEE</b> charged on outst. amount subject to prolongation	0,5% min.5000 MKD, max. 150.000 MKD
L.4.3.1	STL under FRL	0,5% min.5000 MKD, max. 150.000 MKD
L.4.3.2	STL reimbursed within 10 days	0,5% min.5000 MKD, max. 150.000 MKD
L.4.3.3	STL with 100% cash collateral	1000 MKD
<b>L.4.4</b>	<b>DISBURSEMENT FEE</b> - charged upon loan disbursement	0,5% max. 150.000 MKD
L.4.4.1	Loan with partial cash collateral (min. 30% cash)	0,5% on the uncovered part, min. 2.000 MKD
L.4.4.2	Loan with 100% cash collateral	1.000 MKD
L.4.4.3	Loan reimbursed within 10 days	5.000 MKD
<b>L.4.5</b>	<b>ADMINISTRATION FEES</b> - "SMALL TICKET" LOANS (TOTAL EXPOSURE < 20 K EUR; SALES < 10 M MKD incl. MICRO(EXPRESS) AND CAR LOANS)	3%
<b>L.4.6</b>	<b>INCREASE OF AMOUNT</b> - "SMALL TICKET" LOANS (TOTAL EXPOSURE < 20 K EUR; SALES < 10 M MKD incl. MICRO(EXPRESS) AND CAR LOANS one time fee, charged on the incremental amount	0,5% min.5000 MKD, max. 150.000 MKD
<b>L.4.7</b>	<b>PROLONGATION FEE</b> - "SMALL TICKET" LOANS (TOTAL EXPOSURE < 20 K EUR; SALES < 10 M MKD incl. MICRO(EXPRESS) AND CAR LOANS- charged on outst. amount subject to prolongation	0,5% min.5000 MKD, max. 150.000 MKD
<b>L.4.8</b>	<b>FEES FOR BUSINESS OVERDRAFT</b>	
L.4.8.1	EVALUATION & MAINTENANCE FEE	0,25% min.600 MKD
L.4.8.2	INCREASE OF AMOUNT , one time fee, charged on the incremental amount	0,25% min.600 MKD
L.4.8.3	PROLONGATION FEE charged on outst. amount subject to prolongation	0,25% min.600 MKD
L.4.8.4	AMENDMENT FEE - charged for all modifications of loan documentation (annexes) upon the client's request including	0,25% min.600 MKD
<b>L.4.9</b>	<b>MAINTENANCE FEE FOR ST REVOLVING LOAN</b>	0,5% max. 150.000 MKD

<sup>1)</sup> Fees without minimum or maximum/different fees may be charged for FCL-funded loans in accordance with the articles of the agreements for FCL funding concluded between the Bank and the financial institutions

<b>L.5</b>	<b>MTL ≤3 години</b>	
<b>L.5.1</b>	<b>EVALUATION FEE</b>	
L.5.1.1	stand-alone MTL - charged upon the loan approved	0,5% min.5000 MKD, max. 200.000 MKD <sup>2)</sup>
L.5.1.2	MTL under FRL	N/A
L.5.1.3	MTL with 100% cash collateral	N/A
	<sup>2)</sup> For MTL/LTLs > 500 000 EUR, max. fees are set individually and may be higher depending on bank's resources engaged	
<b>L.5.2</b>	<b>DISBURSEMENT FEE - charged upon loan disbursement</b>	0,5% max. 150.000 MKD
L.5.2.1	MTL under FRL	0,5% max. 150.000 MKD
L.5.2.2	Loan with partial cash collateral (min. 30% cash)	0,5% on the uncovered part, min. 2.000 MKD
L.5.2.3	Loan with 100% cash collateral	1.000 MKD
<b>L.5.3</b>	<b>ADMINISTRATION FEES - "SMALL TICKET" LOANS (TOTAL EXPOSURE &lt; 20 K EUR; SALES &lt; 10 M MKD incl. MICRO(EXPRESS) AND CAR LOANS</b>	3%
<b>L.5.4</b>	<b>INCREASE OF AMOUNT- "SMALL TICKET" LOANS (TOTAL EXPOSURE &lt; 20 K EUR; SALES &lt; 10 M MKD incl. MICRO(EXPRESS) AND CAR LOANS one time fee, charged on the incremental amount</b>	0,5% min.5000 MKD, max. 150.000 MKD
<b>L.5.5</b>	<b>PROLONGATION FEE - "SMALL TICKET" LOANS (TOTAL EXPOSURE &lt; 20 K EUR; SALES &lt; 10 M MKD incl. MICRO(EXPRESS) AND CAR LOANS- charged on outst. amount subject to prolongation</b>	0,5% min.5000 MKD, max. 150.000 MKD
<b>L.5.6</b>	<b>PREPAYMENT FEES</b>	≤ 2% upon the outstanding balance
<b>L.6</b>	<b>LTL &gt; 3 години</b>	
<b>L.6.1</b>	<b>EVALUATION FEE - one time fee , charged upon loan approval</b>	
L.6.1.1	EVALUATION FEE- Stand alone LTL	1.00% , min. 5.000 MKD, max. 300.000 MKD <sup>2)</sup>
L.6.1.2	EVALUATION FEE- LTL under FRL	0,5% min.5000 MKD, max. 150.000 MKD <sup>2)</sup>
L.6.1.3	EVALUATION FEE for LT Loan with 100% cash collateral	N/A
<b>L.6.2</b>	<b>INCREASE OF AMOUNT , one time fee, charged on the incremental amount</b>	<b>1.00% , min. 5.000 MKD, max. 300.000 MKD</b>
<b>L.6.3</b>	<b>DISBURSEMENT FEE - charged upon loan disbursement</b>	<b>0,5% max. 150.000 MKD</b>
L.6.3.1	LTLs under FRL	0,5% max. 150.000 MKD
L.6.3.2	Loan with partial cash collateral (min. 30% cash)	0,5% on the uncovered part, min. 2.000 MKD
L.6.3.3	Loan with 100% cash collateral	1.000 MKD
<b>L.6.4</b>	<b>PREPAYMENT FEES</b>	<b>≤ 2% upon the outstanding balance</b>

NOTES :

\* Already approved exceptions applies after the entry into force of the new tariff

\* The Members of BoD in charge of DOM Division and CIB Division have the right to grant up to 50% discount on individual items with joint approval, excluding the loan administration fees (Chapter 14 from this Tariff)

\* The Members of BoD in charge of DOM Division and CIB Division shall have the right to recall or cancel existing exceptions for the fees previously approved by them or by the President of BoD