

**ПРЕГЛЕД НА ВИСИНА НА СТАПКА
НА КАЗНЕНА И ДОГОВОРНА КАМАТА
ОД 01.02.2010 ДО 30.06.2025 година**

Период	Референтна каматна стапка	Казнена камата правно и правно	Казнена камата правно и физичко	Објава на НБРМ	Стапка на ЕУРИБОР	Правно и правно	Правно и физичко
1	2	3=(2+10%)	4=(2+8%)	5	6	7=(6+10%)	8=(6+8%)
01.02-30.06. 2010	8,5%	18,5%	16,5%	8562 30.12.2009	0,453%	10,453%	8,453%
01.07-31.12. 2010	5%	15%	13%	4474 30.06.2010	0,485%	10,485%	8,485%
01.01-30.06. 2011	4%	14%	12%	2521 29.12.2010	0,782%	10,782%	8,782%
01.07-31.12. 2011	4%	14%	12%	5978 30.06.2011	1,325%	11,325%	9,325%
01.01-30.06. 2012	4%	13,75%	12%	9901 28.12.2011	1,024%	11,024%	9,024%
01.07-31.12. 2012	3,75%	13,75%	11,75%	5631 29.06.2012	0,373%	10,373%	8,373%
01.01-30.06. 2013	3,75%	13,75%	11,75%	10257 31.12.2012	0,109%	10,109%	8,109%
01.07-31.12. 2013	3,50%	13,50%	11,50%	23009 28.06.2013	0,123%	10,123%	8,123%
01.01-30.06. 2014	3,25%	13,25%	11,25%	40842 31.12.2013	0,216%	10,216%	8,216%
01.07-31.12. 2014	3,25%	13,25%	11,25%	21389 25.06.2014	0,099%	10,099%	8,099%
01.01-30.06. 2015	3,25%	13,25%	11,25%	40009 29.12.2014	0,018%	10,018%	8,018%
01.07-31.12. 2015	3,25%	13,25%	11,25%	22941 29.06.2015	-0,064%	9,936%	7,936%
01.01-30.06. 2016	3,25%	13,25%	11,25%	41260 29.12.2015	-0,205%	9,795%	7,795%
01.07-31.12. 2016	4%	14%	12%	21125 27.06.2016	-0,364%	9,636%	7,636%
01.01-30.06. 2017	3,75%	13,75%	11,75%	38458 30.12.2016	-0,368%	9,632%	7,632%
01.07-31.12. 2017	3,25%	13,25%	11,25%	21905 29.06.2017	-0,373%	9,627%	7,627%
01.01-30.06. 2018	3,25%	13,25%	11,25%	39714 26.12.2017	-0,368%	9,632%	7,632%

01.07-31.12.2018	3,00%	13,00%	11,00%	22066 27.06.2018	-0,370%	9,630%	7,630%
01.01-30.06.2019	2,50%	12,50%	10,50%	40459 26.12.2018	-0,363%	9,637%	7,637%
01.07-31.12.2019	2,25%	12,25%	10,25%	21235 26.06.2019	-0,388%	9,612%	7,612%
01.01-30.06.2020	2,25%	12,25%	10,25%	21235 26.06.2019	-0,438%	9,562%	7,562%
03.04-30.04.2020 (вонредна состојба)	1,75%	6,75%	5,75%	11011 03.04.2020	-0,423%	4,577%	3,577%
01.05-31.05.2020 (вонредна состојба)	1,75%	6,75%	5,75%	12262 29.04.2020	-0,460%	4,540%	3,540%
01.06-30.06.2020 (вонредна состојба)	1,50%	6,50%	5,50%	14004 29.05.020	-0,482%	4,518%	3,518%
01.07-31.12.2020	1,50%	11,50%	9,5%	15997 30.06.2020	-0,510%	9,490%	7,490%
01.01-30.06.2021	1,50%	11,50%	9,5%	31368 24.12.2020	-0,554%	9,446%	7,446%
01.07-31.12.2021	1,25%	11,25%	9,25%	19476 29.06.2021	-0,555%	9,445%	7,445%
01.01-30.06.2022	1,25%	11,25%	9,25%	37790/1 28.12.2021	-0,583%	9,417%	7,417%
01.07-31.12.2022	2%	12%	10%	21955/1 17.06.2022	-0,508%	9,492%	7,492%
01.01-30.06.2023	4,75%	14,75%	12,75%	42045/1 22.12.2022	1,884%	11,884%	9,884%
01.07-31.12.2023	6%	16%	14%	22731/1 26.06.2023	3,399%	13,399%	11,399%
01.01-30.06.2024	6,30%	16,30%	14,30%	42628/1 28.12.2023	3,845%	13,845%	11,845%
01.07-31.12.2024	6,30%	16,30%	14,30%	22635/1 17.06.2024	3,845%	13,845%	11,845%
01.01.-31.06.2025-	5,55%	15,55%	13,55%	22635/1 17.06.2024	3,845%	13,845%	11,845%