NATIONAL BANK OF THE REPUBLIC OF MACEDONIA

Pursuant to Article 41-a and Article 69 of the Law on the National Bank of the Republic of Macedonia ("Official Gazette of RM" no. 3/2002, 51/2003, 85/2003, 40/2004, 61/2005 and 129/2006) and item 12 of the Decision on the contents and the manner of functioning of the Credit Registry ("Official Gazette of RM" no. 108/2008), the Governor of the National Bank of the Republic of Macedonia adopted the following

INSTRUCTIONS
for amending the Instructions for the implementation of the Decision on the contents
and the manner of functioning of the Credit Registry
("Official Gazette of Republic of Macedonia" no. 89/2009)

I. The Instructions for implementation of the Decision on the contents and the manner of functioning of the Credit Registry ("Official Gazette of the Republic of Macedonia" no. 120/2008) shall be amended as follows:

1. In Section I item 2 new paragraph 2 shall be added, which shall read:

"The positions in the Credit Registry shall be filled in conformity with the Decision on credit risk management and the Instructions for the implementation of the Decision on credit risk management."

2. Annex no. 1 shall be replaced with new Annex 1, which shall be an integral part of these Instructions.

II. These Instructions shall enter into force on the day of their publishing in the "Official Gazette of the Republic of Macedonia".

Petar Goshev, M.Sc.

No.   15   Governor
Skopje, July 16,2009

Annex no. 1

List of input data

No.	Name of tag	Tag description	Obligatory entry
1	2	3	
1	Tip	Code of the type "client":	Yes
		01-legal entity. Each legal entity shall be entered.	
		02-natural person*. Each natural person shall be entered.	
		03-households**. The summary amount of all natural persons' credits below the limit stipulated in the Decision shall be entered, divided according to the risk category, the currency, the purpose and the type of impairment/special reserve.	
		04-legal entities**. The summary amount of all credits of the legal entities and other clients (08) below the limit stipulated in the Decision shall be entered, divided according to the risk category, the currency, the prevailing activity and the type of impairment/special reserve.	
		05- retailers**. The summary amount of all retailers' credits shall be entered, below the limit stipulated in the Decision, divided according to the risk category, the currency, the purpose and the type of impairment/special reserve.	
		06-banks. Each bank shall be entered.	
		07- non-bank financial institutions. Each non-bank financial institution shall be entered.	
		08- other clients (references: Guide for classification according to institutional sectors: central government, local government, social insurance funds, non-profit institutions serving to households).	

		09-retailers. Each legal entity shall be entered* _____ *Same person can be registered also as a natural person and as retailer, depending on whether it uses the credit as a natural person, or for business activity. **Note: The total amount for the types 03 - households, 04 - legal entities and 05 - retailers should not exceed 5% of the total exposure to credit risk.	
2	Rez	**Code for resident (R)/non-resident (N)**	Yes
3	Kod	**Code for unique identification in RM** ID: for legal entity - resident and for retailer ID: for natural person - resident '0000000000001' for summary amount "households" '0000000xxxxx2' for summary amount "legal entities" (xxxxx shall be prevailing activity of the group; for example, for "pdejnost"= 02 shall be entered '0000000020002') '0000000000003' - for aggregate amount "retailers" Code for legal entity - nonresident. Procedure for entering the code: country code (2 characters) + ID in the domicile country (without special signs); for example: IT4064488 Code for natural person - nonresident. Procedure for entering the code: country code (2 characters) + passport number (without special signs); for example: IT235617G8 Code for foreign banks. Procedure for entering the code: country code (2 characters) + SWIFT code of the foreign bank.	Yes
4	Danbr	**Tax number** for legal entities - residents	For types=01, 06, 07, 08 and 09 only
5	Naziv	**Title** of the legal entity	Yes, except for the type=02. For the type= 09 this field

			shall be filled in for sole proprietors with registered activity only. For types= 03, 04 and 05 description of the basis (households, legal entities, retailers) shall be entered
6	Ime	**Name** of the natural person	For types=02 and 09 only
7	Prezime	**Surname** of the natural person	For types=02 and 09 only
8	Grad	**Settlement** (municipality), in conformity with Annex no. 5	For residents only. For types= 03, 04 and 05 this field shall not be filled in.
9	Drzava	**Country**	Yes
10	pdejnost	**Prevailing activity** with legal entities (in conformity with the Decision on adopting national classification of activities - NCA Rev.1 and the Decision on adopting the national classification of activities - NKD Rev.2). From January 31,2010, only NKD Rev.2 shall be implemented.	For types = 01, 04, 06, 07 and 08 only.
11	brKP	**Number of credit**, each bank shall present it in own format. If there are claims presented in different currency within the same credit, then the same number of the credit shall be reported by adding the sign "/x". For example, the principal in Denar with FX clause shall be reported as "number of the credit /1", the Denar commission shall be reported as "number of credit /2", etc.	Yes
12	tipKR	A - annuity; E - single (exposures arising from one basis - for example: - commission) shall be included; K - credit cards and current accounts.	Yes, except for types=03, 04 and 05
13	dat1Odobr	**Date of the first approval of money**. If the exposure does not include monetary payment (guarantee, letter of credit, credit card, current account), the date of conclusion of the agreement shall be stated. In case when no agreement conclusion date exists (for ex. exposure only based on commission) this field shall not be filled in (empty). This field shall not be filled in also in instances when the exposure consists	Yes, except for types =03, 04, 05 and for the exceptions envisaged in column 3

		only of interest.	
14	odobrKR	**Approved exposure amount** (credit, guarantee, letter of credit, line of credit, credit card, etc.) at first approval. For the off-balance sheet exposure the contractual amount shall be entered. This field shall not be filled in if the exposure consists only of other claims and/or interest. This filed is not obligatory if the exposure consists only of claims based on current accounts with foreign banks and sight deposits and overnight deposits with foreign banks.	Yes, except for types =03, 04, 05 and for the exceptions envisaged in column 3
15	datDostGlav	**The final maturity date of the exposure**. The final maturity date of the credit, in conformity with the agreement, shall be entered. For the exposure from guarantees, letters of credits, credit cards, current accounts and similar products, the validity date in this position shall be entered. In case of annuity installments, the maturity date of the last annuity shall be entered. In case of no maturity date (for example, exposure from commission) and/or if the exposure consists only of interest, this field shall not be filled in (empty). This filed is not obligatory, if the exposure consists only of claims based on current accounts with foreign banks and sight deposits and overnight deposits with foreign banks, as well as for claims based on current accounts in foreign currency in authorized domestic banks.	Yes, except for types =03, 04, 05, and for the exceptions envisaged in column 3
16	redGlav (1)	**Regular principal - undue** (in conformity with the Decision on credit risk management). The amount of the undue principal at the end of the reporting period shall be entered. The gross amount shall be entered, not taking into consideration the amount of the impairment and the accumulated depreciation.	Yes
17	izDostGlav (2)	**Regular principal - due** (in conformity with the Decision on credit risk management). The amount of the due principal at the end of the reporting period shall be entered,	Yes

		including also the amount of the non-allowed overdraft on current accounts. The gross amount shall be entered, not taking into consideration the amount of the impairment and the accumulated depreciation.	
18	redKam (3)	**Regular interest** (in conformity with the Decision on credit risk management). The amount of the interest (regular due and undue) at the end of the reporting period shall be entered.	Yes
19	nefGlav (4)	**Nonperforming principal** (in conformity with the Decision on credit risk management). The amount of the nonperforming principal at the end of the reporting period shall be entered. The gross amount shall be entered, not taking into consideration the amount of the impairment and the accumulated depreciation.	Yes
20	nefKam (5)	**Nonperforming interest** (in conformity with the Decision on credit risk management). The amount of the nonperforming interest at the end of the reporting period shall be entered.	Yes
21	drPobar (6)	**Other claims** (in conformity with the Decision on credit risk management). The amount at the end of the reporting period shall be entered.	Yes
22	vonStav (7)	**Off-balance sheet items** (in conformity with the Decision on credit risk management). The amount at the end of the reporting period shall be entered.	Yes
23	vkIzloz	**Total exposure**: Sum of the amounts in the fields 16, 17, 18, 19, 21 and 22.	Yes
24	makDD	**Maximum number of days of delay** (the longest delay).	Yes, except for types =03, 04 and 05
24-a	iznosDD	The amount to which the maximum number of days of delay pertains to shall be entered.	Yes, except for types=03, 04, 05.
25	KS	**Interest rate**, i.e. percentage of the nominal interest rate (on annual basis), valid on the date of submission of the data, presented with one decimal. This field shall not be filled in for the off-balance sheet items and for other claims (0.0).	Yes, except for types = 03, 04, 05 and for the exceptions envisaged in column 3
26	tipKS	**Type of interest rate** according to the concluded agreement: (F) fixed interest rate, which is not	Yes, except for types =03, 04, 05 and for the exceptions

		subject to changes. (P) adjustable interest rate, which is changed with a decision of the bank's competent body. (V) variable interest rate, which is changing depending on the movements of certain reference interest rate. The filling in of this field is not obligatory if the exposure consists only of other claims and off-balance sheet items.	envisaged in column 3
27	RP	Restructuring (R) or prolonging (P) of credit, in conformity with the Decision on the supervisory standards for regulating banks' past due claims. If neither restructuring nor prolonging is made, this field shall remain empty.	Yes, except for types =03, 04, 05 and for the exception envisaged in column 3.
28	brRP	**Number of prolongations/restructurings**. If no restructurings/prolongations of the exposure and for the types=03, 04 and 05 are made, 0 shall be entered.	Yes
29	novDatDost	**Date of the exposure maturity**, after performed prolongation/restructuring, in conformity with the rules pertaining to field 15 datDostGlav. This datum shall be filled in only if prolongation/restructuring is performed (oppositely, this field shall remain empty).	Yes, only in case when the field 27 is R or P and the field 28 >0.
30	procentIspravPosebRez	**Percentage of the performed impairment and allocated special reserve** (in conformity with the Decision on credit risk management), decimal number from 0-100 with 1 decimal place.	Yes.
31	izIspravPosebRez	**Amount of the impairment and the special reserve** (in conformity with the Decision on credit risk management).	Yes
31-a	vidIspravPosebRez	**Type of impairment/special reserve** G - for the impairment/special reserve on group basis for retail credit portfolio; P - for the impairment/special reserve on individual basis; PG - for the claims for which, on individual basis, no impairment/special reserve is determined, while impairment/special reserve on group basis is determined (item 26 of the Decision on credit risk management).	Yes

32	val	**Currency** from the National Bank's currency book of codes. It shall represent the currency in which the credit is extended.	Yes
33	valTipKr	**Currency** from the National Bank's currency book of codes. The values in this field and in the field number 32 are used for determining the currency structure of the exposure (whether the credit is Denar, foreign exchange or Denar with FX clause);	Yes
34	namena	Code used for the **purpose** of the credit with the natural persons and the retailers (in conformity with Annex no. 2 and Annex no. 3).	Yes, for types=02, 03, 05 and 09 only
35	vidObezb	**Type of collateral** (in conformity with Annex no. 4). Several collaterals can be reported for one credit.	Yes, except for types =03, 04 and 05
35-a	redObezb	**Lien over collateral** (first - 1, second - 2 shall be entered). This field is not obligatory for the collateral codes from 001 to 005 and from 014 to 017.	Yes, except for types =03, 04 and 05 and for the exceptions envisaged in column 3
36	izObezb	**Amount of collateral**. If single object is used as collateral for several credits, then the value of the collateral (part) pertaining to the specific credit shall be entered.	Yes, except for types = 03, 04 and 05
37	kodZ	ID of the legal entity/natural person **(endorser/co-credit borrower).** If there is no endorser/co-credit borrower, this field shall be entered: -1.	Yes, except for types =03, 04 and 05
37-a	danbrZ	Tax number of the endorser/co-credit borrower	Yes, except if kodZ= -1
38	nazivZ	Title of the endorser/co-credit borrower	Yes, except if kodZ= -1
39	imeZ	Name of the endorser/co-credit borrower	Yes, except if kodZ= -1
40	prezimeZ	Surname of the endorser/co-credit borrower	Yes, except if kodZ= -1
40-a	tip	Z - endorser K - co-credit borrower It shall pertain to the data under fields 37, 37-a, 38, 39 and 40.	Yes, except if kodZ= -1
41	usoglasenaDP	**Complied foreign currency position** of the client D - complied foreign currency position N - non-complied foreign currency position	Yes, except for the types =03, 04 and 05
42	GlavnicaVP (3)	Principal at the end of the month (in conformity with item 27 of the Decision on the supervisory standards	Yes

		for regulating banks' past due claims).	
43	KamataVP (4)	Interest at the end of the month (in conformity with item 27 of the Decision on the supervisory standards for regulating banks' past due claims).	Yes
44	drPobarVP (5)	Other claim at the end of the month (in conformity with item 27 of the Decision on the supervisory standards for regulating banks' past due claims).	Yes
45	vonStavkiVP (6)	Off-balance sheet items (in conformity with item 27 of the Decision on the supervisory standards for regulating banks' past due claims).	Yes
46	vkIzlozenostVP	Total exposure: Sum of the amounts in the fields 42, 43, 44 and 45.	Yes
47	GlavnicaOP (3)	Outstanding amount of the written-off principal at the end of the month (in conformity with chapter V of the Decision on the supervisory standards for regulating banks' past due claims).	Yes
48	KamataOP (4)	Outstanding amount of the written-off interest at the end of the month (in conformity with chapter V of the Decision on the supervisory standards for regulating banks' past due claims).	Yes
49	drPobarOP (5)	Outstanding amount of the other written-off claims at the end of the month (in conformity with chapter V of the Decision on the supervisory standards for regulating banks' past due claims)	Yes
50	vonStavkiOP (6)	Outstanding amount of the written-off off-balance sheet items at the end of the month (in conformity with chapter V of the Decision on the supervisory standards for regulating banks' past due claims).	Yes
51	vkIzlozenostOP	Total written-off exposure: Sum of the amounts in the fields 47, 48, 49 and 50.	Yes
52	nazivSert	**Name of the certificate accepted for entering data**	Yes
53	tel	**Contact tel. no.**	Yes
54	e-mail	**Contact e-mail**	Yes