NATIONAL BANK OF THE REPUBLIC OF MACEDONIA

Pursuant to Article 48 paragraph 1 item 3 of the Law on the National Bank of the Republic of Macedonia (Official Gazette of the Republic of Macedonia No. 158/10, 123/12, 43/14 and 153/15) and item 13 of the Decision on the contents and the manner of functioning of the Credit Registry (Official Gazette of Republic of Macedonia No. 186/13 and 74/15), the Governor of the National Bank of the Republic of Macedonia adopted the following

INSTRUCTIONS
amending the Instructions for implementing the Decision on the contents and the manner of functioning of the
Credit Registry
(Official Gazette of the Republic of Macedonia No. 225/15)

1. In the Instructions for implementing the Decision on the contents and the manner of functioning of the Credit Registry (Official Gazette of Republic of Macedonia No. 14/14 and 83/15), in item 8, paragraph 1, indent 7 shall be deleted.

Indents 8, 9, 10, 11, 12 and 13 shall become indents 7, 8, 9, 10, 11 and 12.

2. In item 11, paragraphs 2 and 3 shall be deleted.

3. In Annex 1 - List of input data, shall be replaced by a new Annex 1 - List of input data.

4. In Annex 5 - Municipality codes, in code 119, the word: "Debarca" shall be replaced with the word: "Debrca".

5. These Instructions shall enter into force on the eighth day from the day of their publication in the Official Gazette of the Republic of Macedonia.

I.no. 40039　　　　　　　　　　　　　　**Dimitar Bogov**
21 December 2015　　　　　　　　　　　　**Governor**
Skopje

Annex 1

List of input data

Ref. No.	Name of tag	Tag description	Obligatory entry
1	2	3	
1	Tip	**"Client" type code:** 01 - legal entity. Each legal entity shall be entered. 02 - natural person*. Each natural person shall be entered. 03 - households**. The aggregate amount of all natural persons' credit agreements below the limit stipulated in the Decision shall be entered, divided according to the risk category, currency, purpose and type of impairment/special reserve. 04 - legal entities**. The aggregate amount of all credit agreements of legal entities and other clients (08) below the limit stipulated in the Decision shall be entered, divided according to the risk category, currency, prevailing activity and type of impairment/special reserve. 05 - retailers**. The aggregate amount of all retailers' credit agreements below the limit stipulated in the Decision shall be entered, divided according to the risk category, currency, purpose and 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, nonprofit institutions serving to households). 09 - retailers. Each legal entity shall be entered*.	Yes

		* One and the same person can be registered as both a natural person and a retailer, depending on whether it uses the loan as a natural person, or for a business activity. ** Note: The total amount for types 03 – households, 04 – legal entities and 05 - retailers should not exceed 5% of total credit exposure.	
2	Rez	**Code for resident (R)/non-resident (N)**	Yes
3	Kod	**Code for unique identification in RM:** Identification number: for legal entity – resident and for retailer. NINC: for natural person – resident. '0000000000001' for aggregate amount "households". '0000000xxxxx2' for aggregate amount "legal entities" (xxxxx shall be prevailing activity of the group; eg. for "pdejnost"= 02 '0000000020002' shall be entered). '0000000000003'- for aggregate amount "retailers". Code for legal entity – non-resident. Procedure for entering the code: country code (2 characters) + NINC in the domicile country (without special characters); for example: IT4064488. Code for natural person – non-resident. Procedure for entering the code: country code (2 characters) + passport number (without special characters); 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 type=02. For type= 09 this tag shall be filled in for sole proprietors with registered activity only. For types = 03, 04 and

				05 description (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	**Municipality**, in accordance with Annex 5.		For residents only. For types = 03, 04 and 05 this tag shall not be filled in.
9	Drzava	**Country**		Yes
10	pdejnost	**Prevailing activity** of legal entities (at least four-digit code of activity shall be entered in accordance with the Decision on adopting the National Classification of Activities - NCA Rev. 2).		For types = 01, 04, 06, 07 and 08 only.
11-1	brKP	**Number of credit agreement**, each bank shall present it in its own format. If within the same credit agreement there are claims denominated in different currencies or part of the credit agreement is secured by a cash deposit that meets the requirements defined in item 12, sub-item 12.1 of the Decision on the credit risk management, then the same no. of credit agreement shall be reported by adding the label "/x". Example 1, for principal in Denars with FX clause "no. of credit agreement/1", shall be reported, for the commission in Denars "no. of credit agreement/2" shall be reported, etc. Example 2, for a credit agreement which is partially secured by a cash deposit, for the part secured by the cash "no. of credit agreement/1", shall be reported, while for the part of the credit agreement unsecured by cash deposit "no. of credit agreement/2" shall be reported, etc. The bank may choose to report one credit agreement with average impairment/special reserve or two credit agreements as in example 2.		Yes

11-2	brKPS	**Number of old credit agreements.** If in the restructuring or extension of the maturity date the bank approves a credit agreement with a new number, this tag shall indicate the numbers of credit agreements covered by this restructuring or extension of the maturity (eg. number of old credit agreement/number of old credit agreement/number of old credit agreement etc.). This tag shall be completed for the credit exposures that were subject to restructuring or extension of the maturity from 1 December 2014	Yes, excluding the exemptions listed in column 3.
12	tipKR	A-annuity; E-single (including the exposures arising from a single credit agreement, for example: commission); K-credit cards and current accounts	Yes, excluding types = 03, 04 and 05.
12-a	iznosA	**Annuity amount**. The amount of the annuity on the date of the notice shall be entered. This tag shall be completed for all credit exposures categorized as A in tag 12 (tipKR).	Yes, excluding types = 03, 04 and 05.
13	dat1Odobr	**Date of the first cash outflow.** If the exposure does not include cash outflow (guarantee, letter of credit), or it is an exposure based on overdrafts, credit cards, etc., the date of conclusion of the agreement shall be stated. This tag shall not be filled in the case of consolidation of several credit agreements. In case of absence of an agreement conclusion date (for ex. exposure from commission only), this tag shall not be filled in (empty). This tag shall also not be filled in if the exposure consists of interest only. This tag is not mandatory if the exposure consists only of sight deposits and overnight deposits with banks.	Yes, excluding types = 03, 04 and 05 and the exemptions listed in column 3.
13-a	datR/P	**Date of restructuring or extension of the maturity date.** The date of restructuring (datR) or extension of the maturity (datP) shall be entered. This tag shall be completed for the credit exposures that were subject to restructuring or extension of the maturity from 1 December 2014.	Yes, excluding types = 03, 04 and 05 and the exemptions listed in column 3.
14	odobrKR	**Approved exposure amount** (credit,	Yes, excluding types =

		guarantee, letter of credit, line of credit, credit card, etc.) as defined in the agreement. This tag shall not be filled in the case of consolidation of several credit agreements. This tag shall not be filled in if the exposure consists of other claims/or interest only. This tag is not mandatory if the exposure consists only of sight deposits and overnight deposits with banks.	03, 04 and 05 and the exemptions listed in column 3.
14-a	odobrR/P	**Amount approved in the restructuring (odobrR) or extension of the maturity date (odobrP).** The amount of credit exposure as of the date of the restructuring or the extension of the maturity date shall be entered. This tag shall be completed for the credit exposures that were subject to restructuring or extension of the maturity from 1 December 2014.	Yes, excluding types = 03, 04 and 05 and the exemptions listed in column 3.
15	datDostGlav	**Deadline for the exposure maturity date**. The final maturity date of the credit agreement, in conformity with the agreement, shall be entered. For the exposure from guarantees, letters of credit, credit cards, current accounts and similar products, the validity date shall be entered. In case of annuity repayment, 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 is from interest only, this tag shall not be filled in (empty). This tag shall not be mandatory if the exposure consists only of demand deposits and overnight deposits with bank.	Yes, excluding types = 03, 04 and 05 and the exemptions listed in column 3.
15-a	datGlav	**Date of first maturity of the principal.** The maturity date of the first payment of principal (first annuity or grace period expiration date) shall be entered. This tag shall be completed for credit exposures approved as of 1 December 2014, which were categorized as A in tag 12 (tipKR) or were subject to authorized deferred payment of principal.	Yes, excluding types = 03, 04 and 05 and the exemptions listed in column 3.
16	redGlav (1)	**Regular principal - undue.** 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 account the amount of impairment and accumulated depreciation.	Yes
17	izDostGlav	**Regular principal - due.** The amount of	Yes

	(2)	the due principal at the end of the reporting period shall be entered. The gross amount shall be entered, not taking into account the amount of impairment and accumulated depreciation.	
18	redKam (3)	**Regular interest.** 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.** 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 account the amount of impairment and accumulated depreciation.	Yes
20	nefKam (5)	**Nonperforming interest.** The amount of the nonperforming interest at the end of the reporting period shall be entered.	Yes
21	drPobar (6)	**Other claims**. The amount of other claims at the end of the reporting period shall be entered.	Yes
22	vonStav (7)	**Off-balance sheet items.** The amount of off-balance sheet items at the end of the reporting period shall be entered.	Yes
23	vkIzloz	**Total exposure**: Sum of the amounts in tags 16, 17, 18, 19, 21 and 22.	Yes
24-1	makDDG/K/D	**Maximum delay in days** on the reporting date, including: (makDDG) for the principal; (makDDK) for the interest; (makDDD) for the other claims.	Yes, excluding types = 03, 04 and 05.
24-a-1	iznosDDG/K/D	**Amount** to which the maximum delay in days pertains, on the reporting date, as follows: (iznosDDG) for the principal; (iznosDDK) for the interest; (iznosDDD) for the other claims.	Yes, excluding types = 03, 04 and 05.
24-b	KP	**Settlement of liabilities** for the reporting month. The following shall be entered: (KP1) if repayments (partial or complete) are made by the endorser; (KP2) if repayments (partial or complete) are made by another person on the basis of an agreement with a third party providing loan security. (KP1 and 2) if repayments (partial or complete) are made by the endorser and another person on the basis of an agreement with a third party providing loan security. In all other cases of settlement of liabilities, this tag shall not be filled in.	Yes, excluding types = 03, 04 and 05 and the exemption listed in column 3.
25	KS	**Interest rate**, i.e. percentage of the nominal interest rate (on annual level),	Yes, excluding types = 03, 04 and 05 and the

		valid on the date for which the data are submitted, presented with one decimal. This tag shall not be filled in for the off-balance sheet items and other claims (0.0)	exemptions listed in column 3.
26	tipKS	**Interest rate type** according to the concluded agreement: (F) fixed interest rate which is not subject to changes; (P) adjustable interest rate which changes by a decision of the competent body of the bank; (V) variable interest rate which changes depending on the movements of certain reference interest rate. Filling in of this tag is not mandatory if the exposure consists only of other claims, off-balance sheet items or non-performing interest.	Yes, excluding types = 03, 04 and 05 and the exemptions listed in column 3.
27-1	R/P	**Restructuring or extension of the maturity date,** as follows: (R) restructuring, as specified in item 2 sub-item 2.11 of the Decision on credit risk management; (P) extension of maturity which is not a result of the client's worsened financial position. If no restructuring or extension of the maturity date was made, this tag shall not be filled in.	Yes, excluding types = 03, 04 and 05 and the exemptions listed in column 3.
28	brR/P	**Number of extensions of the maturity date / number of restructurings.** If no extension of the maturity date / restructuring of the exposure was made, and for types = 03, 04 and 05, 0 shall be entered.	Yes
29-1	novDatDost	**New exposure maturity date**, in conformity with the rules pertaining to tag 15 (datDostGlav), after the restructuring or extension of the maturity date. This data shall be filled in only if the maturity date of the credit exposure was changed (otherwise, it shall remain empty). This tag shall be completed for the credit exposures that were subject to restructuring or extension of the maturity from 1 December 2014.	Yes, only in case when tag 27-1 is R or P and tag 28 >0.
30	procentIspravPosebRez	**Percentage of the impairment and allocated special reserve.** Decimal number from 0 to 100 with 1 decimal place shell be entered.	Yes
31	izIspravPosebRez	**Amount of the impairment and the special reserve.**	Yes

31-a	vidIspravPosebRez	**Type of the impairment / special reserve.** G- for impairment/special reserve on a group basis for loan portfolio; P - for impairment/special reserve on an individual basis; PG - for impairment /special reserve for a group of similar financial instruments.	Yes
32	val	**Currency** from the National Bank's book of currency codes. The credit currency shall be entered.	Yes
33	valTipKr	**Currency** from the National Bank's book of currency codes. Through a combination of the values in this tag and in tag 32, the exposure currency structure shall be determined (Denars, foreign exchange or Denars with FX clause).	Yes
33-a	namDev	**Purpose of the foreign currency credit.** In completing this column the following codes shall be used: PS - foreign currency loan for international payments; PZ - foreign currency loan for payments in the country; This tag shall be completed for the concluded payment operations in foreign currency with residents in accordance with the bylaws of the National Bank on the terms and conditions under which residents may enter into foreign currency credit operations and make payments based on those credit operations.	Only for concluded credit operations in foreign currency with residents.
34	namena	**Purpose** of the credit with the natural persons and the retailers (in conformity with Annex 2 and Annex 3).	For types = 02, 03, 05 and 09 only.
35	vidObezb	**Type of collateral** (in accordance with Annex 4). For one credit agreement, several collaterals can be offered.	Yes, excluding types = 03, 04 and 05.
35-a	redObezb	**Lien over collateral** (primary - 1, secondary - 2 shall be entered). This tag shall not be mandatory for the collateral codes from 001 to 005 and from 014 to 017.	Yes, excluding types = 03, 04 and 05 and the exemptions listed in column 3.
36	izObezb	**Amount of collateral.** If a single object is used as collateral for several credit agreements, then the value of the collateral (part) pertaining to the specific credit agreement shall be entered. The amount of the collateral shall not be entered if the type of the collateral for the credit exposure, in accordance with Annex 4 of these Instructions bears the codes 014	Yes, excluding types = 03, 04 and 05.

		and 015.	
37	kod3	National ID of the legal entity/natural person **(endorser/co- borrower)**. In case of no endorser/co- borrower, this tag shall be entered with -1.	Yes, excluding types = 03, 04 and 05.
37-a	danbr3	Tax number of the endorser/co-borrower.	Yes, if kod3 = -1.
38	naziv3	Title of the endorser/co- borrower.	Yes, if kod3 = -1.
39	ime3	Name of the endorser/co- borrower.	Yes, if kod3 = -1.
40	prezime3	Surname of the endorser/co- borrower.	Yes, if kod3 = -1.
40-a	tip	Z-endorser K- co-borrower It shall pertain to the data under 37, 37a, 38, 39 and 40).	Yes, if kod3 = -1.
41-1	usoglasena DP	**Matched foreign currency position** of the client. In completing this column the following codes shall be used: D1 - net exporters; D2 – legal entities in which the price of the dominant product depends on the trends in the price of that product on the world markets; D – other legal entities and natural persons with matched currency position; N – legal entities and natural persons with mismatched currency position;	Yes, except for non-residents, types = 03, 04, 05, 06 and 07 and for exemptions listed in item 29, paragraph 6 of the Decision on credit risk management.
42	GlavnicaVP (3)	Principal at the end of the month (in conformity with the Decision amending the Decision on the supervisory standards for regulating banks' and savings houses' past due claims (Official Gazette of the Republic of Macedonia No. 27/98)).	Yes
43	KamataVP (4)	Interest at the end of the month (in conformity with the Decision amending the Decision on the supervisory standards for regulating banks' and savings houses' past due claims (Official Gazette of the Republic of Macedonia No. 27/98)).	Yes
44	drPobarVP (5)	Other claims at the end of the month (in conformity with the Decision amending the Decision on the supervisory standards for regulating banks' and savings houses' past due claims (Official Gazette of the Republic of Macedonia No. 27/98)).	Yes
45	vkIzlozenost VP	Total exposure sum of the amounts in tags 42, 43 and 44.	Yes
46	GlavnicaOP (3)	Outstanding amount of the **written-off principal** at the end of the month. Small amounts of individually insignificant claims, in conformity with the National Bank regulations on credit risk management, shall not be entered.	Yes, excluding the exemptions listed in column 3.
47	KamataOP	Outstanding amount of the **written-off**	Yes, excluding the

	(4)	**interest** at the end of the month. Small amounts of individually insignificant claims, in conformity with the National Bank regulations on credit risk management, shall not be entered.	exemptions listed in column 3.
48	drPobarOP (5)	Outstanding amount of the **other written-off claims** at the end of the month. Small amounts of individually insignificant claims, in conformity with the National Bank regulations on credit risk management, shall not be entered.	Yes, excluding the exemptions listed in column 3.
49	vkIzlozenost OP	**Total written-off exposure**: sum of the amounts in tags 46, 47 and 48.	Yes
50	nazivSert	**Name of the certificate accepted for the entry of data**	Yes
51	tel	**Contact tel. no.**	Yes
52	e-posta	**Contact e-mail**	Yes