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 and 123/13) and item 13 of the Decision on the contents and the manner of functioning of the Credit Registry ("Official Gazette of the Republic of Macedonia" no. 186/13), the Governor of the National Bank of the Republic of Macedonia adopted the following

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. 14/2014)

I. GENERAL PROVISIONS

1. These Instructions shall set forth the type, the manner and the deadlines for submission and utilization of data and information to/from the Credit Registry by the banks and savings houses in the Republic of Macedonia.

2. For the implementation of the Decision on the contents and the manner of functioning of the Credit Registry (hereinafter referred to as: Decision), the National Bank of the Republic of Macedonia (hereinafter referred to as: National Bank) shall establish a special web application and web service - Credit Registry (hereinafter referred to as: Application).

The terms that are defined in the Decision shall be used with the same meaning in these Instructions.

II. MANNER OF FUNCTIONING OF THE APPLICATION

3. The application shall operate in an intranet environment with restricted access to the computer network and database.

4. The application shall be available to banks and savings houses for the purposes defined in the Decision.

5. The banks and savings houses shall submit data and information in accordance with the technical instructions for operating with National Bank applications.

III. TYPE, MANNER AND TIMEFRAMES FOR SUBMISSION AND UTILIZATION OF DATA AND INFORMATION TO/FROM THE CREDIT REGISTRY

6. The data and information under item 4 of the Decision that banks and savings houses are obliged to submit to the Credit Registry, shall be defined in:

- – Annex 1 - List of input data;
- – Annex 2 - Codes for retailers;
- – Annex 3 - Codes for the purpose of the natural persons'/households' loans;
- – Annex 4 - Codes for the type of collateral;
- – Annex 5 - Municipality codes.

The Annexes under this item shall represent an integral part of these Instructions.

The banks and savings houses shall submit the data and information under paragraph 1 of this item by using the codes defined in the respective Annexes.

All data submitted to the Credit Registry which pertain to amounts i.e. values, shall be presented in thousands of Denars.

7. The banks and savings houses shall be required to submit the data and the information from item 4 of the Decision to the Credit Registry, on a monthly basis, as of the end of the reporting month.

The data and the information under paragraph 1 of this item shall be submitted within the period from 1st to 15th of the following month.

By exception to paragraph 2 of this item, the data and the information as of December 31 shall be submitted from January 25 to February 5.

8. Banks or savings houses may use the following aggregate data and information from the Credit Registry:

- – name of the legal entity, i.e., name and surname of the natural person;
- – total amount and structure of the credit exposure of all banks and savings houses to an individual client;
- – total number of banks and savings houses that are exposed to a credit risk from an individual client;
- – total number of credit agreements;
- – total amount of impairment, i.e. allocated special provisions of all banks and savings houses for an individual client;
- – data on the collateral;
- – total amount of refinanced loans;
- – total amount of restructured loans;
- – maximum number of days of delay in the settlement of liabilities and the respective amount;
- – total amount of the exposure for which the client is an endorser (if the client is an endorser) on the reporting date;
- – purpose of the exposure to the client – natural person;
- – total amount of reported written off claims;
- – other data and information.

9. The National Bank shall make available the data and information from the Credit Registry stipulated under item 8 of these Instructions within 7 (seven) days after the expiration of the deadlines envisaged in item 7 of these Instructions.

IV. CLOSING PROVISIONS

10. With the commencement of the implementation of these Instructions, the Instructions for enforcing the Decision on the contents and the manner of functioning of the Credit Registry ("Official Gazette of the Republic of Macedonia" no. 139/11) shall become void.

11. These Instructions shall enter into force on the day of their publishing in the "Official Gazette of the Republic of Macedonia", and their implementation shall commence with the data as of December 31, 2013.

Notwithstanding paragraph 1 of this item, the obligation for submitting the data from rows 11-1, 11-2, 12-a, 13-a, 14-a, 15-a, 24-1, 24-a-1, 24-b, 27-1, 29-1, 33-a and 41-1 of Annex 1 and the data on the codes for the type of collateral 018 and 019 from Annex 4 of these Instructions shall take effect from December 1, 2014.

The obligation to submit the data from rows 11, 24, 24-a, 27, 29 and 41 of Annex 1 of these instructions shall apply until November 30, 2014 (for the data as of November 30, 2014).

Dimitar Bogov

I.No.   1890   **Governor**
Skopje, January 22, 2014

Annex 1
List of input data

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 the 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, non-profit institutions serving to households). 09-retailers. Each legal entity shall be entered*. * One and the same person can be registered as both a natural person and a	Yes

		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 (a four-digit code 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	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, then the same number of credit agreement shall be reported by adding the label "/x". Eg., 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. This tag shall be filled in until November 30, 2014.	Yes
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 report two credit agreements as in example 2.	Yes

		This tag shall be completed starting from December 1, 2014.	
11-2	brKPS	**Number of old credit agreement.** If in the restructuring (R), extension of the maturity date (P) *** , consolidation or other refinancing (K) **** the bank approves a credit agreement with a new number, this tag shall indicate the numbers of credit agreements covered by **this** restructuring, extension of the maturity, consolidation or other refinancing (eg. number of old credit agreement/number of old credit agreement/number of old credit agreement etc.). This tag shall be completed starting from December 1, 2014 for the credit exposures that were subject to restructuring, extension of the maturity, consolidation or other refinancing starting from December 1, 2014.	Yes, excluding the exemptions listed in column 3.
		*** Note: The term **extension of the maturity date**, used hereinafter in this Annex shall denote the extension of the maturity date in accordance with item 2 sub-item 2.10 indent 2 of the Decision on the credit risk management. **** Note: The terms **consolidation or other refinancing**, used hereinafter in this Annex shall not refer to the refinancing in accordance with item 2 sub-item 2.10 indent 3 of the Decision on the credit risk management.	
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 starting from December 1, 2014 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	Yes, excluding types = 03, 04 and 05 and the exemptions listed in column 3.

		commission) this tag shall not be filled in (empty). This tag shall not be filled in also 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.	
13-a	datR/P/K	**Date of restructuring, extension of the maturity date, consolidation or other refinancing.** The date of restructuring (datR), extension of the maturity (datP), consolidation or other refinancing (datK) shall be entered. This tag shall be completed starting from December 1, 2014 for the credit exposures subject to restructuring, extension of the maturity date, consolidation or other refinancing starting from December 1, 2014.	Yes, excluding types = 03, 04, and 05 and the exemptions listed in column 3.
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 agreed amount shall be entered. This tag shall not be filled in if multiple credit agreements are consolidated. This tag shall not be filled in if the exposure consists only of other claims and/or interest. This tag shall not be mandatory if the exposure consists only of demand deposits and overnight deposits with banks.	Yes, excluding types =03, 04 and 05 and the exemptions listed in column 3.
14-a	odobrR/P/K	**Amount approved in the restructuring (odobrR), extension of the maturity date (odobrP), consolidation or other refinancing (odobrK).** The amount of credit exposure as of the date of the restructuring, the extension of the maturity date, the consolidation or other refinancing shall be entered. This tag shall be completed starting from December 1, 2014 for the credit exposures subject to restructuring, extension of the maturity, consolidation or other refinancing starting from December 1, 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.	Yes, excluding types =03, 04 and 05, and the exemptions listed in column 3.

		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 banks.	
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 starting from December 1, 2014 for credit exposures approved as of December 1, 2014, which were categorized as A in tag 12 (tipKR) or were subject to authorized deferred payment of principal.	Yes, excluding types = 03, 04, 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 (2)	**Regular principal - due.** The amount of 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.	Yes
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	makDD	**Maximum delay in days** (the longest delay). This tag shall be entered until November 30, 2014.	Yes, excluding types =03, 04 and 05.

24-1	makDDG/KD	**Maximum delay in days** on the reporting date, including: (makDDG) for the principal; (makDDK) for the interest; (makDDD) for the other claims. This tag shall be completed starting from December 1, 2014.	Yes, excluding types =03, 04 and 05.
24-a	iznosDD	The **amount** to which the maximum delay in days pertains, shall be entered. This tag shall be filled in until November 30, 2014.	Yes, excluding types =03, 04 and 05.
24-a-1	iznosDDG/K/D	The **amount** to which the maximum delay in days pertains, shall be entered, as follows: (iznosDDG) for the principal; (iznosDDK) for the interest; (iznosDDD) for the other claims. This tag shall be completed by December 1, 2014.	Yes, excluding types =03, 04 and 05.
24-b	KP	**Settlement of liabilities** on the reporting date. 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. In all other cases of settlement of liabilities, this tag shall not be filled in. This tag shall be completed starting from December 1, 2014.	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), 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)	Yes, excluding types = 03, 04 and 05, and the 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	R/P	**Restructuring or extension of the maturity date of the credit agreement,**	Yes, excluding types =03, 04 and 05 and

		as follows: (R) restructuring; (P) extension of the maturity date in accordance with item 2 sub-item 2.10, indent 2 of the Decision on credit risk management; If no restructuring or extension of the maturity date was made, this tag shall not be filled in. This tag shall be filled until November 30, 2014.	the exception listed in column 3.
27-1	R/P/F/K	**Restructuring, extension of the maturity date, approval of credit exposure for payment to another bank, consolidation or other refinancing**, as follows: (R) restructuring; (P) extension of the maturity date in accordance with item 2 sub-item 2.10, indent 2 of the Decision on credit risk management; (F) approval of credit exposure for payment to another bank in accordance with item 2 sub-item 2.10, indent 3 of the Decision on credit risk management; (K) consolidation of multiple claims in accordance with item 2 sub-item 2.10, indent 1 of the Decision on credit risk management or other refinancing in accordance with item 2 sub-item 2.10, indent 2 of the Decision on credit risk management that are not covered by the mark (P). This tag shall be completed starting from December 1, 2014, whereby marks (F) and (K) are entered for exposures that are refinanced starting from December 1, 2014. If no restructuring, extension of the maturity date, approval of credit exposure for payment to another bank, consolidation or other refinancing 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/restructurings.** If no extension of the maturity date/restructuring of the exposure, and for types = 03, 04 and 05 was made, 0 shall be entered.	Yes
29	novDatDost	**Exposure maturity date, after the extension of the maturity date/restructuring**, in conformity with the rules pertaining to tag 15 (datDostGlav). This data shall be filled in only if extension of the maturity date/restructuring is made	Yes, only in case when tag 27 is R or P and tag 28 >0.

		(otherwise, it shall remain empty). This tag shall be filled in until November 30, 2014.	
29-1	novDatDost	**New exposure maturity date,** in conformity with the rules pertaining to tag 15 (datDostGlav), after the restructuring, extension of the maturity date, consolidation or other refinancing. 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 starting from December 1, 2014, for the exposures for which restructuring, extension of the maturity date, consolidation or other refinancing was made starting from December 1, 2014.	Yes, only in case when tag 27-1 is R or P and tag 28 >0, or when tag 27-1 is K and the claim maturity date was cut short.
30	procentIspravPosebRez	**Percentage of the impairment and allocated special reserve.** Decimal number from 0-100 with 1 decimal place shall be entered.	Yes
31	izIspravPosebRez	**Amount of the impairment and the special reserve**.	Yes
31-a	vidIspravPosebRez	**Type of impairment/special reserve** G- for impairment/special reserve on group basis for retail portfolio; P - for impairment/special reserve on 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 (whether it is in 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 starting from December 1, 2014 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	Only for concluded credit operations in foreign currency with residents.

			operations.	
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 conformity with Annex 4). For one credit agreement, several collaterals can be offered. The reporting for the codes 018 and 019 shall start from 1 December 2014.	Yes, except for 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. The reporting for the codes 018 and 019 shall start from 1 December 2014.	Yes, except for 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 and 015. The reporting for the codes 018 and 019 shall start from 1 December 2014.	Yes, except for types = 03, 04 and 05.
37	kodZ	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, except for types =03, 04 and 05.
37-a	danbrZ	Tax number of the endorser/co- borrower.	Yes, except kodZ= -1
38	nazivZ	Title of the endorser/co- borrower.	Yes, except kodZ= -1
39	imeZ	Name of the endorser/co- borrower.	Yes, except kodZ= -1
40	prezimeZ	Surname of the endorser/co- borrower.	Yes, except kodZ= -1
40-a	tip	Z - endorser K- co- borrower It shall pertain to the data under 37, 37-a, 38, 39 and 40.	Yes, except kodZ= -1
41	usoglasena DP	**Matched foreign currency position** of the client. D - matched foreign currency position N - mismatched foreign currency position This tag shall be filled until November 30, 2014.	Yes, except for types =03, 04 and 05.
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	Yes, except for types =03, 04 and 05 and exemptions listed in section 29, paragraph 6 of the Decision on the credit risk

		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. This tag shall be completed starting from December 1, 2014.	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	vkIzlozenostVP	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 (4)	Outstanding amount of the **written-off 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.	Yes, excluding the exemptions listed in column 3.
48	drPobarOP (5)	Outstanding amount of **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	vkIzlozenostOP	**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

Annex 2
Codes for retailers

code	Retailers
1901	Agriculture
1902	Trade
1903	Other service
1904	Other activities

Annex 3
Codes for the purpose of the natural persons'/households' loans

code	Purpose
1801	Credits for purchase and renovation of residential property
18011	Credits for purchase and renovation of commercial real estate
1802	Consumer loans
1803	Overdrafts on transaction accounts
1804	Credits based on issued credit cards
18041	Auto loans
1805	Other credits

Annex 4
Codes for the type of collateral

code	Type of collateral
001	Cash deposit/depot
002	Guarantees and securities issued by RM
003	Securities (except the securities issued by RM)
004	Guarantees from financial institutions
005	Guarantees issued by legal entities
006	Owner occupied residential property and lease of residential property
007	Other residential property
008	Commercial real estate
009	Storages
010	Production facilities
011	Other real estate
012	Motor vehicles
013	Other movables
014	Endorsers and bills of exchange
015	Co-credit borrower
016	Other collateral
017	Uncollateralized
018	Pledge of claims on the Republic of Macedonia
019	Pledge of claims, except the claims on the Republic of Macedonia

Annex 5
Municipality codes

code	Municipality
101	Aracinovo
102	Berovo
103	Bitola
104	Bogdanci
105	Bogovinje
106	Bosilovo
107	Brvenica
108	Valandovo
109	Vasilevo
110	Vevcani
111	Veles
112	Vinica
114	Vrapciste
115	Gevgelija
116	Gostivar
117	Gradsko
118	Debar
119	Debarca
120	Delcevo
121	Demir Kapija
122	Demir Hisar
123	Dojran
124	Dolneni
126	Zelino
128	Zelenikovo
129	Zrnovci
130	Ilinden
131	Jegunovce
132	Kavadarci
133	Karbinci
134	Kicevo
135	Konce
136	Kocani
137	Kratovo
138	Kriva Palanka
139	Krivogastani
140	Krusevo
141	Kumanovo
142	Lipkovo

143	Lozovo
144	Mavrovo and Rostuse
145	Makedonski Brod
146	Makedonska Kamenica
147	Mogila
148	Negotino
149	Novaci
150	Novo Selo
152	Ohrid
153	Petrovec
154	Pehcevo
155	Plasnica
156	Prilep
157	Probistip
158	Radovis
159	Rankovce
160	Resen
161	Rosoman
162	Staro Nagoricane
163	Sveti Nikole
164	Sopiste
165	Struga
166	Strumica
167	Studenicani
168	Tearce
169	Tetovo
170	Centar Zupa
171	Caska
172	Cesinovo and Oblesevo
173	Cucer Sandevo
174	Stip
175	Aerodrom
176	Butel
177	Gazi Baba
178	Gjorce Petrov
179	Karpos
180	Kisela Voda
181	Saraj
182	Centar
183	Cair
184	Suto Orizari
185	the City of Skopje