NATIONAL BANK OF THE REPUBLIC OF NORTH MACEDONIA

Pursuant to Article 48 paragraph 1 item 2 of the Law on the National Bank of the Republic of North Macedonia (Official Gazette of the Republic of Macedonia No. 158/10, 123/12, 43/14, 153/15, 6/16 and 83/18 and Official Gazette of the Republic of North Macedonia No. 110/21 and 74/24) and item13 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 and Official Gazette of the Republic of North Macedonia No. 146/20 and 53/24), the Governor of the National Bank of the Republic of North 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 North Macedonia No. 156/24)

1. In item 6 paragraph 1 of 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. 14/14, 83/15 and 225/15 and Official Gazette of the Republic of North Macedonia No. 116/19, 110/20 and 71/23, in indent 7, the full stop at the end of the sentence shall be replaced by semicolon, followed by a new indent 8 that reads as follows:

"– Annex 8 – Codes for the purpose of the loans approved to legal entities, retailers, banks, non-bank financial institutions and other clients."

Paragraph 2 shall be amended and read as follows: The annexes referred to in paragraph 1 of this item shall be an integral part of these Instructions".

2. Item 8 shall be amended and read as follows:
"Banks or savings houses may use the following aggregate data and information from the Credit Registry:
- name of a legal entity, i.e., name and surname of a natural person;
- total amount and structure of credit exposure of all banks and savings houses to individual client;
- total number of banks and savings houses exposed to a credit risk from individual client;
- total number of credit agreements;
- total amount of impairment, i.e. allocated special provisions of all banks and savings houses for individual client;
- data on collateral;
- 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 exposure to a client - natural person;
- total amount of reported written off claims;
- amount of annuity;
- amount of deposit-backed loans;
- latest data on DSTI and TDTI ratios and/or LTV ratio, including the calculation date;
- number of co-borrowers;
- data on the purpose, type of collateral, total exposure and date of first approval date under these Instructions, of each property-backed credit agreement of a natural person according to collateral codes from 006 to 011 in accordance with Annex 4 – Codes for the type of collateral under these Instructions);
- other data and information."

3. Annex 1 – List of input data, shall be replaced by a new Annex 1 - List of input data", which is an integral part of these Instructions.

4. Annex 7 – Correction Report, shall be followed by a new Annex 8 – Codes for the purpose of the loans approved to legal entities, retailers, banks, non-bank financial institutions and other clients, which is an integral part of these Instructions.

5. These Instructions shall enter into force on the eighth day from the date of publication in the Official Gazette of the Republic of North Macedonia, and shall apply from 1 January 2025.

I No. 02-27220/1
24 July 2024
Skopje

Anita Angelovska Bezhoska
Governor

Annex 1
List of input data

Ref. No.	Tag name	Tag description	Obligatory entry
1	2	3	4
1	Tip	**"Client" type code:** 01 – legal entity. Enter each legal entity. 02 – natural person*. Enter each natural person. 03 – households**. Enter the aggregate amount of all natural persons' credit agreements below the limit stipulated in the Decision, divided by risk category, currency, purpose and type of impairment/special reserve. 04 – legal entities**. Enter the aggregate amount of all credit agreements of legal entities and other clients (08) below the limit defined in the Decision, divided by risk category, currency, main activity, purpose of credit agreement according to Annex 8 of these Instructions and type of impairment/special reserve. 05– retailers**. Enter the aggregate amount of all retailers' credit agreements below the limit defined in the Decision, divided by risk category, currency, retailers code according to Annex 2 of these Instructions, purpose of credit agreement according to Annex 8 of these Instructions and type of impairment/special reserve. 06 – banks. Enter each bank. 07 - non-bank financial institutions. Enter each non-bank financial institution. 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. Enter each natural person*.	Yes

		* One 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 business. ** 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 resident legal entity and for retailer. NINC: for resident natural person. '0000000000001' for aggregate amount "households". '0000000xxxxx2' for aggregate amount "legal entities" (xxxxx shall be the main activity of the group; e.g. enter '0000000020002' for "pdejnost" = 02). '0000000000003'- for aggregate amount "retailers". Code for non-resident legal entity. Code entering procedure: country code (2 characters) + UCIN in the domicile country (without special characters); for example: IT4064488. Code for non-resident natural person. Code entering procedure: country code (2 characters) + passport number (without special characters); for example: IT235617G8. Code for foreign banks. Code entering procedure: country code (2 characters) + SWIFT code of the foreign bank.	Yes
4	Danbr	**Tax number** for resident legal entities.	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. Enter the following description (households, legal

				entities, retailers) for types = 03, 04 and 05.
5-a	Golemina	**Size** of a legal entity determined under the law: G - large; S - medium; M - small; Z – micro.	For types = 01 and 09 only.
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. Do not fill in this tag for types = 03, 04 and 05.
9	Drzava	**Country**	Yes
10	pdejnost	**Main activity** of legal entities (enter at least four-digit code of activity in accordance with the Decision on adopting the National Classification of Activities - NCA Rev. 2.1).	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 for a first class security instrument defined in the National Bank regulation on credit risk management methodology, the same credit agreement number shall be reported by adding the label "/x". Example 1, for principal in denars with FX clause, enter: "no. of credit agreement/1", for commission in denars, enter: "no. of credit agreement/2", etc. Example 2, for a credit agreement which is partially secured by a cash deposit, for the part secured by the cash deposit, enter: "no. of credit agreement/1", while for the part of the credit agreement unsecured by cash deposit, enter: "no. of credit agreement/2, etc.	Yes

11-2	brKPS	**Number of old credit agreements.** If in the restructuring, maturity extension or modification in contractual terms, the bank approves a credit agreement with a new number, in this tag enter the numbers of credit agreements included in this restructuring, maturity extension or modification in contractual terms (eg. number of old credit agreement/number of old credit agreement/number of old credit agreement etc.). This tag shall be filled in for all credit agreements that have undergone restructuring, under the National Bank regulation on credit risk management methodology, or maturity extension, as well as for credit agreements that have had a change in contractual terms under item 58-b of the Decision on the methodology for credit risk management (Official Gazette of the Republic of Macedonia No. 149/18 and Official Gazette of the Republic of North Macedonia No. 76/20, 116/20 and 83/22).	Yes, for the cases provided for in column 3.
11-3	ZKPF	**Green Finances and Project Financing.** Enter the following label in this tag: ZK – for credit agreements that enjoy the status of green loans under the National Bank regulation on for credit risk management methodology; PF – for credit agreements approved to legal entities and other clients that enjoy the status of project finance exposure or project financing under the National Bank regulation on credit risk management methodology; ZKPF – for the credit agreements of legal entities and other clients that enjoy the status of green loans and project finance exposure or project financing under the National Bank regulation on credit risk management methodology. Do not fill in this tag if the credit agreement does not enjoy the status of green loans and/or it is not approved for project financing.	Yes, for the cases under 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	**Amount of monthly annuity.** Enter the amount of annuity on the notice date. If the	Yes, excluding types = 03, 04 and 05.

		annuity is determined with a different frequency, it shall be set on a monthly basis. This tag shall be filled in for all credit exposures categorized as A in tag 12 (tipKR).	
12-b	datSkDOG	**Date of concluding the agreement.** Enter the date of concluding the credit agreement. This tag is not obligatory if the exposure consists of interest and/or of commission only.	Yes, excluding types = 03, 04 and 05 and the exemptions under column 3.
13	dat1Odobr	**Date of the first cash outflow.** Enter the date of the first cash outflow. Do not fill in this tag if the exposure does not include cash outflow (guarantee, letter of credit), exposure based on overdrafts, credit cards, etc. Do not fill in this tag in the case of consolidation of several credit agreements. Do not fill in this tag (empty) if the exposure consists of interest and/or of commission only. This tag is not obligatory if the exposure consists only of sight deposits and overnight deposits with banks.	Yes, excluding types = 03, 04 and 05 and the exemptions under column 3.
13-a	datR/P/C/I	**Restructuring date, maturity extension date, date of change in contractual terms or date when the credit agreement became ineligible for restructuring.** Enter the restructuring date (datR), maturity extension date (datP), date of change in contractual terms (datC) or the date when the credit exposure became ineligible for restructuring (datI). This tag shall be filled in for all credit agreements that have undergone restructuring, under the National Bank regulation on credit risk management methodology, or maturity extension, as well as for credit agreements that have had a change in contractual terms under item 58-b of the Decision on the methodology for credit risk management (Official Gazette of the Republic of Macedonia No. 149/18 and Official Gazette of the Republic of North Macedonia No. 76/20, 116/20 and 83/22).	Yes, for the cases under column 3.
13-b	datPRV	**Date of initial approval of a property-backed housing loan or other loan to a natural person.** Enter the date of the agreement underlying the initial approval of the exposure based on property-backed housing or other loan to a natural person under the National Bank	Yes, for the cases under column 3.

		regulation on borrower-based macroprudential instruments, before any change in the contractual terms that extends maturity and before refinancing by bank or another bank. When extending maturity, including the consolidation of multiple claims into one if the maturity is extended, as well as when refinancing, enter the date of the initial loan approval. Moreover, if multiple exposures are consolidated into one, enter the date of the earliest initial loan approval covered by the consolidation. When refinancing, enter the date of approval of the first agreement with the bank or another bank. If more than one refinancing has been made by several banks, enter the date of the first approval before any change in the contractual terms that extends maturity and before refinancing by the bank or another bank/other banks. For a property-backed housing or other loan to a natural person approved before 1 July 2023, enter "1 July 2023" in this tag.	
14	odobrKR	**Approved exposure amount** (credit, guarantee, letter of credit, line of credit, credit card, etc.) as defined in the agreement. Do not fill in this tag in the case of consolidation of several credit agreements. Do not fill in this tag if the exposure consists of other claims and/or interest only. This tag is not obligatory 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.
14-a	odobrR/P/C	**Amount approved in restructuring (odobrR), extension of maturity (odobrP) or change in contractual terms** (odobrC). Enter the amount of credit agreement as of the date of restructuring, the maturity extension date or the date of change of the contractual terms.

This tag shall be filled in for all credit agreements that have undergone restructuring, under the National Bank regulation on credit risk management methodology, or maturity extension, as well as for credit agreements that have had a change in contractual terms under item 58-b of the Decision on the methodology for credit risk management (Official Gazette of the | Yes, for the cases under column 3. |

		Republic of Macedonia No. 149/18 and Official Gazette of the Republic of North Macedonia No. 76/20, 116/20 and 83/22).	
15	datDostGlav	**Final exposure maturity date**. Enter the maturity date of the credit agreement, in conformity with the agreement. Enter the validity date for the exposure from guarantees, letters of credit, credit cards, current accounts and similar products. In case of annuity repayment, enter the maturity date of the last annuity. Do not fill in this tag (empty) if the exposure consists of interest and/or of commission only. This tag is not obligatory 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.
15-a	datGlav	**Date of first maturity of the principal.** Enter the maturity date of the first payment of principal (first annuity or grace period expiration date). This tag shall be filled in 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.** Enter the amount of undue principal at the end of the reporting period. Enter the gross amount, not taking into account the amount of impairment and accumulated depreciation.	Yes
17	izDostGlav (2)	**Regular principal - due.** Enter the amount of due principal at the end of the reporting period. Enter the gross amount, not taking into account the amount of impairment and accumulated depreciation.	Yes
18	redKam (3)	**Regular interest.** Enter the amount of the interest (regular due and undue) at the end of the reporting period.	Yes
19	nefGlav (4)	**Non-performing principal.** Enter the amount of non-performing principal at the end of the reporting period. Enter the gross amount, not taking into account the amount of impairment and accumulated depreciation.	Yes
20	nefKam (5)	**Non-performing interest.** Enter the amount of non-performing interest at the end of the reporting period.	Yes
21	drPobar (6)	**Other claims**. Enter the amount of other claims at the end of the reporting period.	Yes

22	vonStav (7)	**Off-balance sheet items.** Enter the amount of off-balance sheet items at the end of the reporting period.	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.
24-2	ParKliFL	**Defaulted credit exposure of a natural person.** Enter the following label in this tag: - PKIFL – if the defaulted credit exposure is determined at the level of individual credit exposure, in accordance with the requirements of the National Bank regulation on credit risk management methodology for determining defaulted credit exposure of natural persons, or - KLFL – if the defaulted credit exposure is determined at a client level, under the National Bank regulation on credit risk management methodology for determining defaulted credit exposure of natural persons.	For type 02 only.
24-3	pragZnac	**Materiality threshold.** Enter the amount of uncollected liabilities if the materiality threshold defined under the National Bank regulation on credit risk management methodology on the reporting date is exceeded. This tag shall be filled in only if the materiality threshold is exceeded.	Yes, excluding types = 03, 04 and 05.
24-4	BDpragZnac	**Number of days after exceeding the materiality threshold.** Enter the number of consecutive days after exceeding the materiality threshold (fulfillment of the absolute and relative components) determined under the National Bank regulation on credit risk management methodology on the reporting date.	Yes, excluding types = 03, 04 and 05.

		This tag is filled in for all credit exposures.	
24-5	nemNaplata	**Unlikeness to pay.** This tag is filled in for credit exposures for which the bank assesses whether there is an unlikeness to pay under the National Bank regulation on credit risk management methodology. Depending on the indicator underlying the assessment, enter the following label in this tag: PKIZ – in the case of sale of credit exposure to the client with material loss; RKIZP – in the case of credit exposure restructuring with significant modification in contractual terms which results in significant reduction of client's liabilities; SP – when there is a proposal to open bankruptcy proceedings, when the client is under bankruptcy or other similar proceedings; AO – in the case of foreclosure by the bank; IP – in case the bank has determined other internal indicators for assessing the unlikeliness to pay. Multiple labels can be reported for one credit agreement.	Yes, excluding types = 03, 04 and 05.
24-b	KP	**Settlement of liabilities** for the reporting month. Enter the following: (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. Do not fill in this tag if repayments are made by the co-borrower, as well as in all other cases of liabilities settlement. The label in this tag shall be updated every month and shall refer to the data on liabilities repayment in the reporting month.	Yes, excluding types = 03, 04 and 05 and the exemption under column 3.
25	KS	**Interest rate**, i.e. percentage of the nominal interest rate (on an annual basis), valid on the date for which the data are submitted, presented with one decimal. Do not fill in this tag for off-balance sheet items and other claims (0.0).	Yes, excluding types = 03, 04 and 05 and the exemptions under column 3.
26	tipKS	**Interest rate type** according to the concluded agreement:	Yes, excluding types = 03, 04 and 05 and the

		(F) fixed interest rate which may not be changed; (P) adjustable interest rate which changes by a decision of the bank's competent body; (V) variable interest rate which changes depending on the movements of certain reference interest rate. This tag is not obligatory if the exposure consists only of other claims, off-balance sheet items or non-performing interest.	exemptions under column 3.
27-1	R/P/C/I	**Restructuring, maturity extension, modification in contractual terms or exclusion from restructured ones,** as follows: (R) restructuring, in line with the National Bank regulation on credit risk management methodology; (I) a credit agreement that is no longer considered restructured; (P) maturity extension which is not a result of restructuring of credit exposure of the client; (C) change of the contractual terms. Do not fill in this tag if there is no restructuring under the National Bank regulation on credit risk management methodology, or maturity extension, nor change in contractual terms under item 58-b of the Decision on the methodology for credit risk management (Official Gazette of the Republic of Macedonia No. 149/18 and Official Gazette of the Republic of North Macedonia No. 76/20, 116/20 and 83/22).	Yes, for cases under column 3.
27-2	datIRNKI	**Date of exclusion from the category of forborne non-performing credit exposure.** Enter the date when the credit exposure became eligible to be excluded from the category of forborne non-performing credit exposure under the National Bank regulation on credit risk management methodology. This tag is filled in for all forborne non-performing credit exposures eligible to be excluded from non-performing credit exposure. For forborne non-performing credit exposures as of 31 December 2023 (existing forborne non-performing credit exposures), in this tag enter the latest date when that exposure became non-performing.	Yes, for cases under column 3.

27-3	RNKI	**Forborne non-performing credit exposures.** This tag is filled in for forborne non-performing credit exposures that received this status under the National Bank regulation on credit risk management methodology. Enter the following labels: RNKI58.1 – for credit exposure that enjoyed a status of non-performing credit exposure or would become non-performing credit exposure if not restructured; RNKI58.2.1 – for a forborne credit exposure subject to restructuring with significant modification in contractual terms during the probation period; RNKI58.2.2 – for a forborne credit exposure where any of the unlikeliness to pay indicators have been met during the probation period; RNKI58.2.3 – for a forborne credit exposure where the client is past due for more than 60 days during the probation period; RNKI58.3 – for a credit exposure subject to forbearance with significant modification in contractual terms; RNKI58.3dp – for a credit exposure subject to forbearance that meets one of the other unlikeness to pay indicators. This tag is filled in for all forborne non-performing credit exposures. Multiple labels can be registered for one credit agreement.	Yes, for cases under column 3.
28	brR/P/C	**Number of maturity extensions /restructurings/modifications in contractual terms.** For R/P/C labels, enter the number that refers to the label entered in tag 27-1. In this tag enter 0 for types = 03, 04 and 05 and if no restructuring has been made under the National Bank regulation on credit risk management methodology or maturity extension, and modification in contractual terms in accordance with item 58-b of the Decision on the methodology for credit risk management (Official Gazette of the Republic of Macedonia No. 149/18 and Official Gazette of the Republic of North Macedonia No. 76/20, 116/20 and 83/22) and if the credit agreement is no longer eligible for forborne credit exposure.	Yes

29-1	novDatDost	**New exposure maturity date**, in conformity with the rules pertaining to tag 15 (datDostGlav). Enter this data only if the credit exposure maturity date was changed (otherwise, it shall remain empty). This tag shall be filled in for all credit agreements that have undergone restructuring, under the National Bank regulation on credit risk management methodology, or maturity extension, as well as for credit agreements that have had a change in contractual terms under item 58-b of the Decision on the methodology for credit risk management (Official Gazette of the Republic of Macedonia No. 149/18 and Official Gazette of the Republic of North Macedonia No. 76/20, 116/20 and 83/22).	Yes, only in case when tag 27-1 is filled in.
30	procentIspravPosebRez	**Percentage of impairment and allocated special reserve.** Enter a decimal number from 0 to 100 with 1 decimal place.	Yes
31	izIspravPosebRez	**Amount of impairment and special reserve.**	Yes
31-a	vidIspravPosebRez	**Type of impairment / special reserve** G – for impairment/special reserve, i.e. expected credit loss on a group basis for loan portfolio; P – for impairment/special reserve, i.e. expected credit loss on an individual basis.	Yes
32	val	**Currency** from the National Bank's book of currency codes. Enter the credit currency.	Yes
33	valTipKr	**Currency** from the National Bank's book of currency codes. The exposure currency structure shall be determined (denars, foreign exchange or denars with FX clause) through the combination of values in this tag and tag 32.	Yes
33-a	namDev	**Purpose of foreign currency credit.** Enter the following codes for this column: PS - foreign currency loan for international payments; PZ - foreign currency loan for domestic payments; This tag shall be filled in for concluded payment operations in foreign currency with residents in accordance with the National Bank regulations on the terms and the manner 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 credit agreement approved to a natural person and a retailer (in accordance with Annexes 2 and 3 of these Instructions).	Yes, for types = 02, 03, 05 and 09 only.
34-a	namenaP	**Purpose of credit agreement** approved to a legal entity, retailer, bank, non-bank financial institution and other client. Enter the prevailing purpose in accordance with Annex 8 of these Instructions.	Yes, for types = 01, 06, 07, 08 and 09.
34-1	NOVA	**New credit exposure.** This tag is filled in for credit agreements approved to natural persons for which, in accordance with the National Bank regulation on borrower-based macroprudential instruments, the bank is required to determine the DSTI, TDTI and LTV ratios, with the label: B1 – for establishing a new credit exposure after the date of applicability of this regulation; B2 – for modifying contractual terms of an existing credit exposure if an additional credit amount is approved after the date of applicability of this regulation and if the maturity has been shortened, while increasing the total monthly liability; B3 – for switch of the pledged property after the date of applicability of this regulation. If both B1 and B2 labels are eligible, the bank shall enter B2. If both B2 and B3 labels are eligible, the bank shall enter B2.	Yes, only for type 02 and for the cases under column 3.
34-2	DSTI	**DSTI ratio**. This tag is filled in only for credit agreements approved to natural persons for which, in accordance with the National Bank regulation on borrower-based macroprudential instruments, the bank is required to determine the DSTI ratio. Enter the ratio as a percentage, rounded to one decimal place.	Yes, only for type 02 and for the cases under column 3 and when tag 34-1 is filled in with B1 or B2.
34-3	TDTI	**TDTI ratio**. Fill in this tag only for credit agreements approved to natural persons for which, in accordance with the National Bank regulation on borrower-based macroprudential instruments, the bank is required to determine the TDTI ratio. Enter the ratio as a decimal, rounded to one decimal place.	Yes, only for type 02 and for the cases under column 3 and when tag 34-2 is filled in.
34-4	datDSTITDTI	**Calculation date of DSTI and TDTI ratios.** Enter the calculation date of DSTI	Yes, only when tags 34-2 and 34-3 are filled in.

		and TDTI ratios as shown in tags 34-2 and 34-3 of this Annex.	
34-5	LTV	**LTV ratio**. Fill in this tag only for credit agreements approved to natural persons for which, in accordance with the National Bank regulation on borrower-based macroprudential instruments, the bank is required to determine the LTV ratio, that is, for credit agreements that are fully or partially backed by collateral under codes 006, 007, 008, 009, 010 or 011, in accordance with Annex 4 – Codes for the type of collateral under these Instructions. Enter the ratio as a percentage, rounded to one decimal place.	Yes, only for type 02 and for the cases under column 3 and when tag 34-1 is filled in.
34-6	datLTV	**Calculation date of LTV ratio.** Enter the calculation date of LTV ratio as shown in tag 34-5 of this Annex.	Yes, only in case when tag 34-5 is filled in.
35	vidObezb	**Type of collateral** (in accordance with Annex 4 – Codes for the type of collateral under these Instructions). Multiple collaterals may be offered for one credit agreement.	Yes, excluding types = 03, 04 and 05.
35-a	redObezb	**Lien over collateral** (primary - 1, secondary - 2 shall be entered). This tag is not obligatory for the collateral codes from 001 to 005 and from 014 to 017.	Yes, excluding types = 03, 04 and 05 and the exemptions under column 3.
36	izObezb	**Amount of collateral.** If a single object is used as collateral for several credit agreements, enter the value of collateral (part) pertaining to the specific credit agreement. If multiple types of collateral are used to secure the same credit agreement, enter the value of each type of collateral for which data is entered in tag 35 of this Annex. When the code of the type of credit exposure collateral, according to Annex 4 – Codes for the type of collateral under these Instructions, is 014, 015 and 017, enter 0.	Yes, excluding types = 03, 04 and 05 and the cases under column 3.
36-a	opObezb	**Municipality where the security is located.** This tag is filled in with codes for the municipality where the security is located in accordance with Annex 5 – Municipality codes under these Instructions, only for credit agreements that are fully or partially backed	Yes, excluding types = 03, 04, 05 and for the cases under column 3.

		by collateral under the codes 006, 007, 008, 009, 010 or 011, in accordance with Annex 4 – Codes for the type of collateral under these Instructions. For a credit agreement backed by more than one collateral, the municipality where each of the collaterals is located is reported accordingly. For a credit agreement backed by security located in a foreign country, enter the respective country code (2 characters).	
37	kodZ	National ID of the legal entity/natural person **(endorser/co-borrower)**. Enter -1 in this tag if there is no endorser/co-borrower.	Yes, excluding types = 03, 04 and 05.
37-a	danbrZ	Tax number of the endorser/co-borrower.	Yes, except if kodZ = -1.
38	nazivZ	Title of the endorser/co-borrower.	Yes, except if kodZ = -1.
39	imeZ	Name of the endorser/co-borrower.	Yes, except if kodZ = -1.
40	prezimeZ	Surname of the endorser/co-borrower.	Yes, except if kodZ = -1.
40-a	tip	Z– endorser K - co-borrower It pertains to the data under 37, 37a, 38, 39 and 40.	Yes, except if kodZ = -1.
41-1	usoglasena DP	**Matched foreign currency position** of the client. Enter the following codes for this column: D1– net exporters; D2 – legal entities whose most common product price 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. When a client meets the requirements for a net exporter and the price of their most common product depends on the trends in the price of that product on the world markets, the bank shall enter the label D1.	Yes, except for non-residents, types = 03, 04, 05, 06 and 07 and for exemptions for monitoring (in)compliance of the client's currency position as prescribed in the National Bank regulation on credit risk management methodology.
46	GlavnicaOP (3)	Outstanding amount of **written-off principal** at the end of the month. Do not enter amounts of individually insignificant credit exposures, in accordance with the National Bank regulation on credit risk management methodology.	Yes, excluding the exemptions under column 3.
47	KamataOP (4)	Outstanding amount of **written-off interest** at the end of the month.	Yes, excluding the exemptions under column 3.

		Do not enter amounts of individually insignificant credit exposures, in accordance with the National Bank regulation on credit risk management methodology.	
48	drPobarOP (5)	Outstanding amount of **other written-off claims and off-balance sheet written-off claims** at the end of the month. Do not enter amounts of individually insignificant credit exposures, in accordance with the National Bank regulation on credit risk management methodology.	Yes, excluding the exemptions under column 3.
49	vkIzlozenos tOP	**Total written-off exposure**: sum of the amounts in tags 46, 47 and 48.	Yes
50	nazivSert	**Name of certificate accepted for entering data**	Yes
51	tel	**Contact phone no.**	Yes
52	e-posta	**Contact e-mail**	Yes

Annex 8

Codes for the purpose of the loans approved to legal entities, retailers, banks, non-bank financial institutions and other clients

code	Purpose
F4B-1	Loans for purchase, construction and renovation of residential property
F4B-2	Loans for purchase, construction and renovation of business property
F4C-52	Loans for purchase of other properties
F4C-53	Loans for purchase of equipment
F4C-54	Loans for other fixed assets
F4C-2	Loans for working capital
F4C-55	Loans for export financing
F4C-56	Loans for import financing
F4C-57	Credit card loans
F4C-58	Overdrafts
F4C-1	Other loans