



NATIONAL BANK OF THE REPUBLIC OF MACEDONIA

Pursuant to Article 47 paragraph 1 item 6 of the Law on the National Bank of the Republic of Macedonia ("Official Gazette of the Republic of Macedonia" no. 158/2010) and Article 28 paragraph 4 of the Law on Consumer Protection in Case of Consumer Loan Agreements ("Official Gazette of the Republic of Macedonia" no. 51/2011), the National Bank of the Republic of Macedonia Council adopted the following

DECISION

on reporting on the number and value of concluded consumer loan agreements and on the contractual annual percentage rate of total costs ("Official Gazette of the Republic of Macedonia" no. 91/2011)

I. GENERAL PROVISIONS

1. This Decision sets forth the form, contents, manner and deadlines the bank shall observe to submit, to the National Bank of the Republic of Macedonia (hereinafter: National Bank), a report on the number and value of concluded consumer loan agreements and on the contractual annual percentage rate of total costs (PRTC).

II. REPORT ON THE NUMBER AND VALUE OF CONCLUDED CONSUMER LOAN AGREEMENTS AND ON THE CONTRACTUAL ANNUAL PERCENTAGE RATE OF TOTAL COSTS (PRTC)

2. The bank shall submit, to the National Bank, a Report on the number and value of concluded consumer loan agreements and on the contractual annual percentage rate of total costs (Form 1) on semiannual basis.

Form 1 is an integral part of this Decision.

3. The following rules shall apply to the completion of the Report of item 2 of this Decision:

a) Columns 3 and 4 shall present:

- Average weighted annual percentage rate of total costs for types of loans presented under column 2, rows 1, 2, 3, 4 and 5, grouped by loan maturity, and
- Average weighted contractual annual interest rates on loans under rows 6 and 7, grouped by maturity.

Weighing of loans under rows 1, 2, 3, 4, and 5 shall use the initially determined PRTC and the amount of loan agreements concluded within the reporting 6-month period.

Weighing of loans under rows 6 and 7 shall use the contractual interest rate and the amount of loans indicated in the credit card agreements and overdraft agreements concluded within the reporting 6-month period.

Column 3 shall state loans with contractual maturity of up to 1 year, and column 4 shall state loans with contractual maturity of over 1 year.

b) Column 5 shall present the number of consumer loan agreements, i.e. credit card agreements and overdraft agreements, concluded within the reporting 6-month period.

c) Column 6 shall record:

- Value of loans under rows 1, 2, 3, 4 and 5 for the reporting period, and
- Value of concluded credit card agreements and overdraft agreements under rows 6 and 7 for the reporting period.

d) Row I shall state the total number of agreements concluded within the reporting period.

e) Row II shall present the total value of agreements concluded within the reporting period.

4. The Report under item 2 of this Decision shall be submitted within 60 days after the end of the reporting period.

5. The bank shall prepare the first report under item 2 of this Decision as of December 31, 2011 and shall submit it to the National Bank within the period specified under item 4 of this Decision.

III. TRANSITIONAL AND CLOSING PROVISIONS

6. Provisions of this Decision that refer to banks shall also apply to savings houses and foreign bank branches in the Republic of Macedonia.

7. This Decision shall supersede the Decision on reporting on the number of concluded loan agreements and on the contractual annual percentage rate of total costs ("Official Gazette of the Republic of Macedonia" no. 42/2011).

8. This Decision shall enter into force on the eighth day of the date of its publication in the "Official Gazette of the Republic of Macedonia" and shall start being applied on October 1, 2011.

D. no. 02-15/VII-2/2011
30.06.2011
Skopje

Dimitar Bogov
Governor

Chairman
of the National Bank of the Republic
of Macedonia Council