



## **NATIONAL BANK OF THE REPUBLIC OF NORTH 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. 158/10, 123/12, 43/14, 153/15, 6/16 and 83/18) and Article 20 paragraph 1 of the Law on Consumer Protection in Case of Consumer Loan Agreements (Official Gazette of the Republic of Macedonia No. 51/11, 145/15, 23/16 и 20/19), the National Bank of the Republic of North Macedonia Council adopted the following

**Decision  
on amending the Decision on the methodology for  
calculation of the annual percentage rate of total costs  
(Official Gazette of the Republic of North Macedonia No. 181/19)**

1. In the Decision on the methodology for calculation of the annual percentage rate of total costs (Official Gazette of the Republic of Macedonia No. 91/11 and 152/11), in item 13, the words: "item 17" shall be replaced with the words: "item 14".

2. In item 14 sub-item h) paragraph 1 indent 6, the word: "approval" shall be deleted.

In paragraph 2, indents 3 и 5 shall be deleted.

3. This Decision shall enter into force on the eighth day from the day of its publication in the Official Gazette of the Republic of North Macedonia.

**D No. 02-15/VIII-5/2019  
29 August 2019  
Skopje**

**Anita Angelovska Bezhoska  
Governor and Chairman  
of the Council of the National Bank  
of the Republic of North Macedonia**