



## **NATIONAL BANK OF THE REPUBLIC OF MACEDONIA**

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Pursuant to Article 64 paragraph 1 item 22 of the Law on the National Bank of the Republic of Macedonia ("Official Gazette of the Republic of Macedonia" no. 3/2002, 51/2003, 85/2003, 40/2004, 61/2005 and 129/2006) and Article 2 paragraph 1 item 29 and Article 64 paragraph 3 of the Banking Law ("Official Gazette of the Republic of Macedonia" no. 67/2007), the National Bank of the Republic of Macedonia Council adopted the following

### **DECISION**

#### **on amending the Decision on the methodology for determining capital adequacy ("Official Gazette of the Republic of Macedonia" no. 32/2008)**

I. In the Decision on the methodology for determining capital adequacy ("Official Gazette of the Republic of Macedonia" no. 159/2007), the following amendments shall be made in Section VI.1. On-balance sheet assets items:

1. In item 40 sub-item d) concerning 100% risk weight, the word "lower" shall be replaced by the word "other"

2. At the end of item 40, a new risk weight shall be added reading:

"125%:

a) exposures to natural persons based on current account overdrafts (allowed and non-allowed) and used credits based on credit cards.

This item shall also include all due claims arising from the exposure referred to in paragraph 1 of this sub-item."

II. This Decision shall enter into force on the eighth day of its publishing in the "Official Gazette of the Republic of Macedonia".

**D. no. 02-15/1/2008  
March 3, 2008  
Skopje**

**Petar Goshev, MSc.  
Governor**

**President of the  
National Bank of the Republic of  
Macedonia Council**