



NATIONAL BANK OF THE REPUBLIC OF MACEDONIA

Pursuant to Article 41-a and Article 69 of the Law on the National Bank of the Republic of Macedonia ("Official Gazette of RM" no. 3/2002, 51/2003, 85/2003, 40/2004, 61/2005 and 129/2006) and item 12 of the Decision on the contents and the manner of functioning of the Credit Registry ("Official Gazette of RM" no. 108/2008), 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 RM" no. 120/2008)**

I. GENERAL PROVISIONS

1. These Instructions shall set forth the manner and the deadlines for submission and utilization of data and information in the Credit Registry and the commencement of the submission of individual data and information.

2. For the purpose of uniform 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 special web application and web service - Credit Registry (hereinafter referred to as: Application).

II. MANNER OF FUNCTIONING OF THE CREDIT REGISTRY APPLICATION

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

4. The Credit Registry application shall be available to banks, savings houses and foreign banks' branch offices, defined in item 3 of the Decision.

5. The banks, savings houses and the foreign banks' branch offices shall submit data in accordance with the technical instructions for operating with National Bank applications.

6. The banks, savings houses and foreign banks branch offices shall submit the data and information under item 4 of the Decision, by using the codes defined in:

- annex no. 1 - List of input data;
- annex no. 2 - Codes for retailers;
- annex no. 3 - Codes for the purpose of the natural persons' (households) credits;
- annex no. 4 - Codes for the type of collateral;
- annex no. 5 - Municipality codes.

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

7. In these Instructions, the term „retailers" shall encompass: sole proprietors and natural persons which, according to Trade Companies Law, are not considered as commercial entities.

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

III. TIMEFRAMES FOR SUBMISSION AND UTILIZATION OF DATA AND INFORMATION IN THE CREDIT REGISTRY

8. The banks, savings houses and foreign banks' branch offices shall be required to submit the data and the information on the maintenance of the Credit Registry from item 4 of the Decision, 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, March 31, June 30 and September 30 shall be submitted in the following periods:

- for December 31 - from January 25 to February 05;
- for March 31, June 30 and September 30 - from the 1st to 20th in the following month.

9. The National Bank shall enable availability of the Credit Registry data and information within five days after the expiration of the deadlines envisaged in item 8 of these Instructions.

IV. CLOSING PROVISIONS

10. These Instructions shall enter into force on the eighth day from their publishing in the "Official Gazette of the Republic of Macedonia", and their implementation shall commence from September 30, 2008.

By exception to paragraph 1 of this item, the banks, savings houses and foreign banks' branch offices shall be required to start submitting data and information under item 4 of the Decision, in conformity with the implementation date stated in column no. 4 of annex no 1.

11. 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 RM" no. 87/2004) shall become void.

12. By exception to item 11 of these Instructions, within the period from the commencement of the enforcement of these Instructions until November 01, 2008, the banks, savings houses and foreign banks' branch offices shall be required to submit data and information set forth in these Instructions and the Instructions for enforcing the Decision on the contents and the manner of functioning of the Credit Registry ("Official Gazette of RM" no. 87/2004) in parallel. The data and the information shall be submitted in accordance with the deadlines and the commencement of the submission, set forth in these Instructions and the Instructions for enforcing the Decision on the contents and the manner of functioning of the Credit Registry ("Official Gazette of RM" no. 87/2004).

No. 5890
Skopje, September 16, 2008

Petar Goshev, M.Sc.

Governor

Annex no. 1

List of input data

No.	Name of tag	Tag description	Implementation date	Obligatory entry
1	2	3	4	
1	Tip	<p>Client type code:</p> <p>01-legal entity. Each legal entity shall be entered</p> <p>02-natural person. Each natural person shall be entered</p> <p>03-households. The summary amount of all natural persons' credits below the limit stipulated in the Decision shall be entered, divided according to the risk category, currency and purpose</p> <p>04-legal entities. The summary amount of all credits 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 and prevailing activity</p> <p>05- retailers. The summary amount of all retailers' credits below the limit stipulated in the Decision shall be entered, divided according to the risk category, currency and purpose</p> <p>06-banks. Each bank shall be entered</p> <p>07- non-bank financial institutions. Each non-bank financial institution shall be entered</p> <p>08- other clients (references: Guide for classification according to institutional sectors: central government, local government, social insurance funds, non-profit institutions serving to households)</p> <p>09-retailers. Each legal entity shall be entered</p>	September 30, 2008	Yes
2	Rez	Code for resident (R)/non-resident (N)	September 30, 2008	Yes
3	Kod	Code for unique identification in RM	September	Yes

		<p>unique ID - legal entity (R) unique ID - natural person (R) code - legal entity (N) code - natural person (N) '0000000000001'- group Households '000000xxxxx2'- group Legal entities (xxxxx shall be prevailing activity of the group; for pdejnost= 02 shall be entered '0000000020002') '0000000000003'- Retailers</p> <p>Procedure for entering code for non-residents: natural persons: country code (2 characters) + passport number (without special signs); for example: IT235617G8 legal entities: country code (2 characters) + unique ID number in the domicile country (without special signs); for example: IT4064488</p>	30,2008	
4	Danbr	Tax number for legal entities - residents	September 30, 2008	For types=01, 06, 07, 08 and 09 only
5	Naziv	Title of the legal entity	September 30, 2008	Yes, except for type=02. For type=09 this field shall be filled in for sole proprietors with registered activity only. For types= 03, 04 and 05 description of the basis (households, legal entities, retailers) shall be entered
6	Ime	Name of the natural person	September 30, 2008	For types=02 and 09 only
7	Prezime	Surname of the natural person	September 30, 2008	For types=02 and 09 only
8	Grad	Municipality, in accordance with Annex no. 5	September 30, 2008	For residents only. For types= 03, 04 and 05 this field shall not be filled in.
9	Drzava	Country	September 30, 2008	Yes
10	pdejnost	Prevailing activity of legal entities (in accordance with the Decision on adopting national classification of activities - NCA Rev.1)	September 30, 2008	For types = 01, 06, 07 and 08 only. Type=04 shall be filled in only if the exposures stated as summary amount are grouped according to prevailing activity.
11	brKP	Number of credit party, each bank	September	Yes

		shall present it in own format	30, 2008	
12	tipKR	A-annuity E-single (exposures on one basis - for example: - commission) shall be included K-credit cards and current accounts	December 31, 2008	Yes, except for types=03, 04 and 05, or empty until the implementation date
13	dat1Odobr	Date of the first approval of money. If the exposure does not include monetary payment (guarantee, letter of credit, credit card, current account), the date of conclusion of the agreement shall be stated. Only in case when no agreement conclusion date exists (for ex. exposure from commission) this field shall not be filled in (empty)	December 31, 2008	Yes, except for types =03, 04 and 05, or empty until the implementation date
14	odobrKR	Approved exposure amount (credit, guarantee, letter of credit, line of credit, credit card, etc.) at first approval. This amount shall not be changed.	December 31, 2008	Yes, except for types =03, 04 and 05, or 0 until the implementation date
15	datDostGlav	The final maturity date of the exposure. The final maturity date of the credit party, in conformity with the agreement, shall be entered. This date shall be entered also for the exposure from guarantees, letters of credits, credit cards, current accounts and similar products. In case of annuity instalments, the maturity date of the last annuity shall be entered. In case of no maturity date (for example, exposure from commission), this field shall not be filled in (empty)	December 31, 2008	Yes, except for types =03, 04 and 05, empty until the implementation date
16	redGlav (1)	Regular principal (in conformity with the Decision on the credit risk management). The amount of the principal at the end of the reporting period shall be entered.	September 30, 2008	Yes
17	izDostGlav (2)	Due principal (in accordance with the Decision on the credit risk management). The amount of the due principal at the end of the reporting period shall be entered, including also the amount of the unpermitted overdraft on current accounts	September 30, 2008	Yes
18	redKam (3)	Regular interest (in conformity with the Decision on the credit risk management). The amount of the interest (regular due and undue) at the end of the reporting period shall be entered	September 30, 2008	Yes
19	nefGlav (4)	Nonperforming principal (in conformity with the Decision on the credit risk management). The amount	September 30, 2008	Yes

		of the nonperforming principal at the end of the reporting period shall be entered		
20	nefKam (5)	Nonperforming interest (in conformity with the Decision on the credit risk management). The amount of the nonperforming interest at the end of the reporting period shall be entered	September 30, 2008	Yes
21	drPobar (6)	Other claims (in conformity with the Decision on the credit risk management). The amount at the end of the reporting period shall be entered	September 30, 2008	Yes
22	vonStav (7)	Off-balance sheet items (in conformity with the Decision on the credit risk management). The amount at the end of the reporting period shall be entered.	September 30, 2008	Yes
23	vkIzloz	Total exposure: (1)+(2)+(3)+(4)+(6)+(7)	September 30, 2008	Yes
24	makDD	Maximum number of days of delay (the longest delay).	December 31, 2008	Yes, except for types =03, 04 and 05, or 0 until implementation date
24-a	iznosDD	The amount to which the maximum number of days of delay pertains to shall be entered.	December 31, 2008	Yes, except for types=03, 04, 05, or 0 until the implementation date
25	KS	Interest rate, i.e. percentage of the annual nominal interest rate, valid on the date of submission of the data, presented with one decimal. This field shall not be filled in for the off-balance sheet items (0.0)	December 31, 2008	Yes, except for types = 03, 04 and 05, or 0.0 until the implementation date and for off-balance sheet items
26	tipKS	Type of interest rate according to the concluded agreement: fixed (F), adjustable (P) or variable (V). Fixed interest rate shall be the one which is not subject to changes. The variable interest rate changes depending on the movements of certain reference interest rate. The adjustable interest rate is the rate which is changed with a decision of the bank's competent body, or empty until the implementation date	December 31, 2008	Yes, except for types = 03, 04 and 05, or empty until the implementation date and for the off-balance sheet items
27	RP	Restructuring (R) or prolonging (P) of credit, in conformity with the Decision on the supervisory standards for regulating banks' past due claims	December 31, 2008	Yes, except for types =03, 04 and 05, or empty until the implementation date
28	brRP	Number of prolongations/restructurings. If no restructurings/prolongations of the exposure are made, 0 shall be entered	December 31, 2008	Yes, except for types =03, 04 and 05, or 0 until the implementation date

29	novDatDost	Maturity date of the exposure, after the prolongation/restructuring, in conformity with the rules pertaining to field 15 datDostGlav. This data shall be filled in only if prolongation/restructuring is performed. Oppositely, it shall remain empty	December 31, 2008	Yes, in case the field 27 is R or P and field 28 >0 the value shall be entered. Oppositely, it shall remain empty. This field shall not be entered until the implementation date (empty)
30	procentIspravPosebRez	Percentage of the impairment and allocated special reserve, decimal number from 0-100 with 1 decimal place	September 30, 2008	Yes. For types = 03, 04 and 05 it shall be filled in as of December 31, 2008, and from the following reporting date 0.0 shall be entered.
31	izIspravPosebRez	Amount of the impairment and the special reserve	September 30, 2008	Yes
31-a	vidIspravPosebRez	G- for impairment/special reserve on group basis P - for impairment/special reserve on individual basis	March 31, 2009	Yes, or empty until the implementation date
32	val	Currency from the National Bank's currency book of codes and it shall represent the credit currency.	September 30, 2008	Yes
33	valTipKr	Currency from the same book of codes as for the field currency, on the basis of which this and the previous value can be determined whether the credit is Denar, foreign exchange or Denar with FX clause	September 30, 2008	Yes
34	namena	Code used for the purpose of the credit to the natural persons and the retailers (in accordance with Annex no. 2 and Annex no. 3).	September 30, 2008	For types=02, 03, 05 and 09 only
35	vidObezb	Type of collateral (in conformity with Annex no. 4)	December 31, 2008	Yes, except for types =03, 04 and 05, or empty until the implementation date
35-a	redObezb	Lien over collateral (first - 1, second - 2)	December 31, 2008	Yes, except for types =03, 04 and 05, or 0 until the implementation date
36	izObezb	Amount of collateral. If single object (real estate, movable, etc.) is used as collateral for several credits, then the value of the collateral (part) pertaining to the specific credit shall be entered	December 31, 2008	Yes, except for types = 03, 04 and 05, or 0 until the implementation date
37	kodZ	Unique ID of the legal entity/natural person (endorser/co-credit borrower)	December 31, 2008	Yes, except for types =03, 04 and 05, or empty until the

				implementation date. If there is no endorser/co-credit borrower, 1 shall be entered.
37-a	danbrZ	Tax number of the endorser/co-credit borrower	December 31, 2008	Yes, or empty until the implementation date or, if kodZ= -1
38	nazivZ	Title of the endorser/co-credit borrower	December 31, 2008	Yes, or empty until the implementation date or, if kodZ= -1
39	imeZ	Name of the endorser/co-credit borrower	December 31, 2008	Yes, or empty until the implementation date or, if kodZ= -1
40	prezimeZ	Surname of the endorser/co-credit borrower	December 31, 2008	Yes, or empty until the implementation date or, if kodZ= -1
40-a	tip	Z - endorser K- co-credit borrower It shall pertain to the data under 37, 37-a, 38, 39 and 40	December 31, 2008	Yes, or empty until the implementation date or, if kodZ= -1
41	usoglasenaD P	Complied foreign currency position of the client for the exposure in foreign exchange and in Denars with FX clause, set in conformity with the Decision on the credit risk management	December 31, 2008	Yes, except for types =03, 04 and 05, or empty until the implementation date
42	GlavnicaVP (3)	Principal at the end of the month (in conformity with item 27 of the Decision on the supervisory standards for regulating banks' past due claims)	September 30, 2008	Yes
43	KamataVP (4)	Interest at the end of the month (in conformity with item 27 of the Decision on the supervisory standards for regulating overdue claims of the banks)	September 30, 2008	Yes
44	drPobarVP (5)	Other claim at the end of the month (in line with item 27 of the Decision on the supervisory standards for regulating banks' past due claims)	September 30, 2008	Yes
45	vonStavkiV P (6)	Off-balance sheet items (in conformity with item 27 of the Decision on the supervisory standards for regulating banks' past due claims)	September 30, 2008	Yes
46	vkIzlozenost VP	Total exposure: (3)+(4)+(5)+(6)	September 30, 2008	Yes
47	GlavnicaOP (3)	Outstanding amount of the written-off principal at the end of the month (in conformity with chapter V of the Decision on the supervisory standards for regulating banks' past due claims)	September 30, 2008	Yes
48	KamataOP (4)	Outstanding amount of the written-off interest at the end of the month (in conformity with chapter V of the Decision on the supervisory standards	September 30, 2008	Yes

		for regulating banks' past due claims)		
49	drPobarOP (5)	Outstanding amount of the other written-off claims at the end of the month (in conformity with chapter V of the Decision on the supervisory standards for regulating banks' past due claims)	September 30, 2008	Yes
50	vonStavkiOP (6)	Outstanding amount of the written-off off-balance sheet items at the end of the month (in conformity with chapter V of the Decision on the supervisory standards for regulating banks' past due claims)	September 30, 2008	Yes
51	vkIzlozenost OP	Total written-off exposure: (3)+(4)+(5)+(6)	September 30, 2008	Yes
52	nazivSert	Name of the certificate accepted for the entry of data	September 30, 2008	Yes
53	tel	Contact tel. no.	September 30, 2008	Yes
54	e-mail	Contact e-mail	September 30, 2008	Yes

Annex no. 2

Codes for retailers

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

Annex no. 3

Codes for the purpose of the natural persons' (households) credits

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

Annex br. 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 to 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

Annex no. 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
113	Vranesnica
114	Vrapciste
115	Gevgelija
116	Gostivar
117	Gradsko
118	Debar
119	Debarca
120	Delcevo
121	Demir Kapija
122	Demir Hisar
123	Dojran
124	Dolneni
125	Drugovo
126	Zelino
127	Zajas
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
151	Oslomej
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 Oblesovo
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