Report on the annual percentage rate of total costs of consumer credits as of _____

No.	Type of credit	Maturity	
		Short-term	Long-term
1	2	3	4
	EXAMPLE		
1	All-purpose consumer credits in MKD		
1.1	secured with deposit	from xx% - xx%	from xx% - xx%
1.2	secured with pledge	from xx% - xx%	from xx% - xx%
2			
	Earmarked credits	С 0/ 0/	
	housing credits*	from xx% - xx%	from xx% - xx%
2.2	automobile credits*	from xx% - xx%	from xx% - xx%

*According to the definition of the Consumer Credit Contract given in the Law on Consumer Protection in Consumer Credit Contracts (Article 2 item 3 sub-item 1), the term "consumer credits" includes housing credits and other types of credits which meet the requirements envisaged in the Law.