



NATIONAL BANK OF THE REPUBLIC OF MACEDONIA

Pursuant to Article 48 paragraph 1 item 3 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 and 6/16) and item 231 of the Decision on the methodology for determining the capital adequacy (Official Gazette of Republic of Macedonia No. 47/12, 50/13, 71/14 and 223/15), the Governor of the National Bank of the Republic of Macedonia adopted the following

INSTRUCTIONS

amending the Instructions for enforcing the Decision on the methodology for determining the capital adequacy (Official Gazette of the Republic of Macedonia No. 18/16)

1. In the Instructions for enforcing the Decision on the methodology for determining the capital adequacy (Official Gazette of the Republic of Macedonia No. 63/12, 109/12 and 106/15) in item 4 subitem 4.1 paragraph 1 subitem a) paragraph 2, the wording: "accounts: 902 (in absolute amount, i.e. with positive sign) and" shall be replaced by the word: "account".

2. In item 5, subitem 5.2 shall be amended and read as follows:

Row 6 - "revaluation reserves" shall state the unrealized profit from revaluation of equities and debt instruments available for sale (80% of this amount) recorded on the respective part of account 9051 and the revaluation reserve determined in accordance with the Decision on the accounting and regulatory treatment of foreclosed assets, recorded on account 90592."

3. In item 9, paragraph 1 shall be followed by a new paragraph 2 that reads as follows:

"Besides the forms referred to in paragraph 1 of this item, the report on credit risk weighted assets shall also include D75 Form."

4. In item 11 paragraph 1 indent 3 the wording: "(for claims that are considered high risk)" shall be deleted.

5. Item 12 paragraph 1 subitem 2) shall be amended and read as follows:

"The claims of subitem 1) of this item shall be distributed among the respective risk weights as specified in the Decision, also taking into account credit risk mitigation instruments;"

Subitem 4) shall be deleted.

6. Item 13 shall be followed by a new item 13-a that reads as follows:

„13-a. D75 Form shall be filled in applying the following rules:

1) The first part of the form shall state the total exposure based on overdrafts and credit cards issued on the reporting date, while the second part of the form shall state the total exposure based on overdrafts and credit cards issued on 31 December 2015. Both parts shall each show on-balance sheet and off-balance sheet claims based on overdrafts and credit cards.

2) Column 3 - "accounting value", the respective rows shall state the accounting value of the overdrafts and credit cards.

3) Column 4 - "impairment/special reserve" shall state the amount of impairment, i.e. special reserve for the respective on-balance sheet and off-balance sheet claims.

4) Column 5 - "net-amount" – shall represent the difference between the accounting value referred to in column 3 and the respective amount of impairment, i.e. special reserve referred to in column 4.

5) Row 1 - "overdrafts" shall state the sum of rows 1.1 and 1.2.

6) Row 2 - "credit cards" shall state the sum of rows 2.1 and 2.2.

7) Row 3 - "total as of the reporting date" shall state the sum of rows 1 and 2.

8) Row 4 - "overdrafts" shall state the sum of rows 4.1 and 4.2.

9) Row 5 - "credit cards" shall state the sum of rows 5.1 and 5.2.

10) Row 6 - "total as of 31 December 2015" shall state the sum of rows 4 and 5.

11) Row 7 - "Positive difference" shall state the difference between row 3 and row 6, if the difference is positive. This row shall be filled in only for column 5.

12) Row 8 - "Negative difference" shall state the difference between row 3 and row 6, if the difference is negative. This row shall be filled in only for column 5.

13) Row 9 - "Weighted positive difference" shall state the product of the amount of positive difference stated in row 7 and the risk weight of 75%. This row shall be filled in only for column 5."

7. In item 14 paragraph 2 subitem 4), the full stop at the end of the second sentence shall be replaced by comma, followed by the wording: "increased by the amount of row 9 of D75 Form."

8. In item 56 subitems 1) and 2), the number: "12" shall be replaced by the number: "13".

9. AKPR Form - Total shall be replaced by a new form which is an integral part of these Instructions.

10. These Instructions shall enter into force on the eighth day from the day of their publication in the Official Gazette of the Republic of Macedonia.

I. No. 2868
29 January 2016
Skopje

Dimitar Bogov
Governor