



Pursuant to Article 34 paragraph 4 and Article 47 paragraph 1 item 10-a of the Law on the National Bank of the Republic of North Macedonia (Official Gazette of the Republic of Macedonia No. 158/10, 123/12, 43/14, 153/15, 6/16 and 83/18 and Official Gazette of the Republic of North Macedonia No. 110/21 and 74/24), the National Bank of the Republic of North Macedonia Council has adopted the following

DECISION

on the methodology for calculating and charging an annual fee for supervision of banks and savings

I. GENERAL PROVISIONS

1. This decision lays down the methodology for calculating and charging an annual fee for supervision of banks and savings banks in accordance with the Law on the National Bank of the Republic of North Macedonia (hereinafter: National Bank).

II. DEFINITIONS

2. The terms used in this decision shall denote the following:

2.1. Annual fee shall be the amount that the National Bank charges each bank or savings house for the supervision it carries out in accordance with the law for the current calendar year, in the manner laid down in Chapter IV of this decision;

2.2. Direct costs shall include the costs of the National Bank organizational units directly involved in the supervision of banks and savings houses;

2.3. Indirect costs shall include the costs of the National Bank that are indirectly related to the supervision of banks and savings houses, i.e. the costs of the organizational units that provide administrative and other support for the National Bank organizational units directly involved in the supervision of banks and savings houses.

III. METHODOLOGY FOR CALCULATING THE ANNUAL FEE

3. The calculation base of the annual fee shall be the amount of direct costs and the portion of indirect costs incurred during the supervision of banks and savings houses in one calendar year.

4. The portion of indirect costs shall be calculated based on the volume of services that the organizational units directly involved in the supervision receive from the organizational units that provide administrative and other support.

5. The annual fee for each bank or savings house shall be the sum of the following:

- 50% of the calculation base shall be distributed to each bank or savings house in a percentage equal to the percentage share of the assets of that bank or savings house in the total assets of all banks and savings houses at the end of the previous calendar year;
- 50% of the calculation base shall be distributed to each bank or savings house in a percentage equal to the percentage share of the risk weighted assets of that bank or savings house in the total risk weighted assets of all banks and savings houses at the end of the previous calendar year.

For the purpose of paragraph 1 of this item, the National Bank shall use:

- risk-weighted assets data that banks and savings banks submit to the National Bank, in accordance with the National Bank regulation on methodology for determining capital adequacy,
- total assets data stated in the bank or savings house's audited financial statement for the previous calendar year in accordance with the law.

6. By way of derogation of item 5 of this decision, when a bank or savings house received a founding and operating license during the previous calendar year, the annual fee for such bank or savings house shall be calculated as follows: the amount determined under item 5 of this decision divided by twelve months and multiplied by the number of months in which the bank or savings house operated in the previous calendar year.

7. When the National Bank terminates the supervision of a bank or savings house due to an acquisition by another bank and/or savings bank in the previous calendar year, the acquiring bank or savings house shall be charged with the fee owed by the acquired bank or savings house.

8. The National Bank shall calculate an annual fee for each bank and savings house in accordance with this decision, for the current calendar year by 31 May, using the data as of 31 December of the previous calendar year.

9. The National Bank shall publish data on the calculation base of the annual fee and on the total assets and risk weighted assets of all banks and savings banks aggregately on its website, no later than 31 May of the current year.

IV. METHOD OF CHARGING

10. The National Bank shall submit an annual fee notification to the bank or savings house within fifteen days from the fee calculation date.

The fee notification referred to in paragraph 1 of this item shall specify the manner of payment.

The bank or savings house shall pay the fee within fifteen days from the day of receipt of the notification referred to in paragraph 1 of this item.

If the bank or savings house fails to pay the fee within the deadline specified in paragraph 3 of this item, the National Bank shall calculate and charge a late payment penalty.

V. TRANSITIONAL AND CLOSING PROVISIONS

11. The National Bank shall calculate the first annual fee for each bank and savings house in 2025, in accordance with this decision.

12. This decision shall enter into force on the eighth day of its publication in the Official Gazette of the Republic of North Macedonia.

Anita Angelovska Bezhoska

**No. 02-34557/3
9 October 2024 Skopje**

**Governor
and Chairperson
of the National Bank of the Republic
of North Macedonia Council**