



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

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Pursuant to Article 47 paragraph 1 item 6 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 Article 68 paragraph 1 item 2 and Article 69 paragraph 2 of the Banking Law (Official Gazette of the Republic of Macedonia No. 67/07, 90/09, 67/10, 26/13, 15/15, 153/15, 190/16, 7/19 and Official Gazette of the Republic of North Macedonia No. 101/19 and 122/21), the National Bank of the Republic of North Macedonia Council has adopted the following

### **DECISION**

#### **on amending the Decision on the methodology for credit risk management (Official Gazette of the Republic of North Macedonia No. 27/24)**

1. In the Decision on the methodology for credit risk management (Official Gazette of the Republic of North Macedonia No. 57/23), in item 55, paragraph 3 shall be amended and read as follows:

"In case of sale of the credit exposure with a significant loss determined in accordance with this item, the remaining exposures of the bank to the client receive the treatment of non-performing credit exposures, except if:

- it is a client who is a natural person to whom the bank applies the exception of item 2 sub-item 2.23 paragraph 2 of this Decision, thereby applying item 48 of this Decision, or
- the credit exposure to a natural person subject to sale does not exceed 20% of the bank's total credit exposure to that client, before the sale."

2. In item 59 in paragraph 1, indent 2 shall be amended and read as follows:

"- the bank determined regularity of the client of repayment of their liabilities, determined appropriate financial position of the client and determined that any of the indicators of unlikeness to pay referred to in item 54 and item 62 sub-item 62.8 of this Decision has not been met, and".

3. In item 62 sub-item 62.9, the words: "to prescribe" shall be followed by the words: "the manner of determining the fulfillment of the condition referred to in item 59 paragraph 1 indent 2 of this Decision for different types of clients and/or credit exposures and".

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

**D. No. 02-3972/2  
2 February 2024  
Skopje**

**Anita Angelovska Bezhoska  
Governor and Chairman  
of the Council of the National Bank  
of the Republic of North Macedonia**