



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 and 123/13) and item 13 of the Decision on the contents and the manner of functioning of the Credit Registry ("Official Gazette of the Republic of Macedonia" no. 186/13), 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 (Unofficial revised text)¹

I. GENERAL PROVISIONS

1. These Instructions shall set forth the type, the manner and the deadlines for submission and utilization of data and information to/from the Credit Registry by the banks and savings houses in the Republic of Macedonia, as well as the method of correcting incorrect data.

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

The terms that are defined in the Decision shall be used with the same meaning in these Instructions.

II. MANNER OF FUNCTIONING OF THE APPLICATION

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

¹ This is a revised text of the Instructions for implementation of the Decision on the contents and the manner of functioning of the Credit Registry. The revised text consist of the Instructions for implementation of the Decision on the contents and the manner of functioning of the Credit Registry (Official Gazette of the Republic of Macedonia No.14/14), Instructions amending the Instructions for implementing the Decision on the contents and the manner of functioning of the Credit Registry (Official Gazette of the Republic of Macedonia No. 83/15), Instructions amending the Instructions for implementing the Decision on the contents and the manner of functioning of the Credit Registry (Official Gazette of the Republic of Macedonia No. 225/15), Instructions amending the Instructions for implementing the Decision on the contents and the manner of functioning of the Credit Registry (Official Gazette of the Republic of North Macedonia No.116/19) and Instructions amending the Instructions for implementing the Decision on the contents and the manner of the functioning of the Credit Registry (Official Gazette of the Republic of North Macedonia No. 110/20).

4. The application shall be available to banks and savings houses for the purposes defined in the Decision.

5. Banks and saving houses shall submit and use data and information to/from the Credit Registry and shall correct incorrect data, in accordance with the format of electronic messages that are regulated by Technical Guidelines for operating the Credit Registry Application, published on the Home screen for logging into the application.

III. TYPE, MANNER AND TIMEFRAMES FOR SUBMISSION AND UTILIZATION OF DATA AND INFORMATION TO/FROM THE CREDIT REGISTRY

6. The data and information under item 4 and item 8-a of the Decision, shall be defined in:

- Annex 1 - List of input data;
- Annex 2 - Codes for retailers;
- Annex 3 - Codes for the purpose of the natural persons'/households' loans;
- Annex 4 - Codes for the type of collateral;
- Annex 5 - Municipality codes;
- Annex 6 - Correction Request;
- Annex 7 - Correction Notice.

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

The banks and savings houses shall submit the data and information under paragraph 1 of this item by using the codes defined in the respective Annexes.

Banks and saving houses shall correct any incorrect data and shall receive correction notice referred to in paragraph 1 of this item using codes defined in the relevant Annexes.

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

7. The banks and savings houses shall be required to submit the data and the information from item 4 of the Decision to the Credit Registry, 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 shall be submitted from January 25 to February 5.

8. Banks or savings houses may use the following aggregate data and information from the Credit Registry:

- name of the legal entity, i.e., name and surname of the natural person;
- total amount and structure of the credit exposure of all banks and savings houses to an individual client;
- total number of banks and savings houses that are exposed to a credit risk from an individual client;

- total number of credit agreements;
- total amount of impairment, i.e. allocated special provisions of all banks and savings houses for an individual client;
- data on the collateral;
- total amount of restructured loans;
- maximum number of days of delay in the settlement of liabilities and the respective amount;
- total amount of the exposure for which the client is an endorser (if the client is an endorser) on the reporting date;
- purpose of the exposure to the client – natural person;
- total amount of reported written off claims;
- other data and information.

9. The National Bank shall make available the data and information from the Credit Registry stipulated under item 8 of these Instructions within 7 (seven) days after the expiration of the deadlines envisaged in item 7 of these Instructions.

IV. CLOSING PROVISIONS

10. 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 the Republic of Macedonia" no. 139/11) shall become void.

11. These Instructions shall enter into force on the day of their publishing in the "Official Gazette of the Republic of Macedonia", and their implementation shall commence with the data as of December 31, 2013.

Dimitar Bogov
Governor

Annex 1

List of input data

Ref. No.	Name of tag	Tag description	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 aggregate amount of all natural persons' credit agreements below the limit stipulated in the Decision shall be entered, divided according to the risk category, currency, purpose and type of impairment/special reserve.</p> <p>04 - legal entities**. The aggregate amount of all credit agreements of legal entities and other clients (08) below the limit stipulated in the Decision shall be entered, divided according to the risk category, currency, main activity and type of impairment/special reserve.</p> <p>05 - retailers**. The aggregate amount of all retailers' credit agreements below the limit stipulated in the Decision shall be entered, divided according to the risk category, currency, purpose and type of impairment/special reserve.</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, nonprofit institutions serving to households).</p> <p>09 - retailers. Each legal entity shall</p>	Yes

		<p>be entered*.</p> <hr/> <p>* One and the same person can be registered as both a natural person and a retailer, depending on whether it uses the loan as a natural person, or for a business activity. ** Note: The total amount for types 03 – households, 04 – legal entities and 05 – retailers should not exceed 5% of total credit exposure.</p>	
2	Rez	Code for resident (R)/non-resident (N)	Yes
3	Kod	<p>Code for unique identification in RM:</p> <p>Identification number: for legal entity - resident and for retailer.</p> <p>NINC: for natural person - resident.</p> <p>'0000000000001' for aggregate amount "households".</p> <p>'0000000xxxxx2' for aggregate amount "legal entities" (xxxxx shall be prevailing activity of the group; eg. for "pdejnost" = 02 '0000000020002' shall be entered).</p> <p>'0000000000003'- for aggregate amount "retailers".</p> <p>Code for legal entity - non-resident. Procedure for entering the code: country code (2 characters) + NINC in the domicile country (without special characters); for example: IT4064488.</p> <p>Code for natural person - non-resident. Procedure for entering the code: country code (2 characters) + passport number (without special characters); for example: IT235617G8.</p> <p>Code for foreign banks. Procedure for entering the code: country code (2 characters) + SWIFT code of the foreign bank.</p>	Yes
4	Danbr	Tax number for legal entities - residents.	For types = 01, 06, 07, 08 and 09 only.
5	Naziv	Title of the legal entity.	Yes, except for type = 02. For type = 09 this tag shall be filled in for sole proprietors with registered activity only. For types = 03, 04 and 05 description (households, legal entities, retailers) shall

			be entered.
6	Name	Name of the natural person.	For types = 02 and 09 only.
7	Surname	Surname of the natural person.	For types = 02 and 09 only.
8	Grad	Municipality , in accordance with Annex 5.	For residents only. For types = 03, 04 and 05 this tag shall not be filled in.
9	Drzava	Country	Yes
10	pdejnost	Prevailing activity of legal entities (at least four-digit code of activity shall be entered in accordance with the Decision on adopting the National Classification of Activities - NCA Rev. 2).	For types = 01, 04, 06, 07 and 08 only.
11-1	brKP	<p>Number of credit agreement, each bank shall present it in its own format.</p> <p>If within the same credit agreement there are claims denominated in different currencies or part of the credit agreement is secured by a cash deposit that meets the requirements defined in item 24, sub-item 24.1 of the Decision on the methodology for credit risk management, then the same no. of credit agreement shall be reported by adding the label "/x".</p> <p>Example 1, for principal in Denars with FX clause "no. of credit agreement/1", shall be reported, for the commission in Denars "no. of credit agreement/2" shall be reported, etc.</p> <p>Example 2, for a credit agreement which is partially secured by a cash deposit, for the part secured by the cash deposit "no. of credit agreement/1", shall be reported, while for the part of the credit agreement unsecured by cash deposit "no. of credit agreement/2" shall be reported, etc.</p>	Yes
11-2	brKPS	<p>Number of old credit agreements. If in the restructuring, extension of the maturity date or change of the contractual terms, the bank approves a credit agreement with a new number, this tag shall indicate the numbers of credit agreements covered by this restructuring, extension of the maturity or change of the contractual terms (eg. number of old credit agreement/number of old credit agreement etc.).</p> <p>This tag shall be completed for all credit exposures that were subject to restructuring, extension of the maturity or change of the contractual terms in accordance with item 58-b of the Decision on the methodology for credit risk management (Official Gazette of the Republic of Macedonia No. 149/18 and Official Gazette of the Republic of North</p>	Yes, for the cases provided for in column 3.

		Macedonia No. 76/20).	
12	tipKR	A - annuity; E - single (including the exposures arising from a single credit agreement, for example: commission); K - credit cards and current accounts.	Yes, excluding types = 03, 04 and 05.
12-a	iznosA	Annuity amount. The amount of the annuity on the date of the notice shall be entered. This tag shall be completed for all credit exposures categorized as A in tag 12 (tipKR).	Yes, excluding types = 03, 04 and 05.
13	dat1Odobr	Date of the first cash outflow. If the exposure does not include cash outflow (guarantee, letter of credit), or it is an exposure based on overdrafts, credit cards, etc., the date of conclusion of the agreement shall be stated. This tag shall not be filled in the case of consolidation of several credit agreements. This tag shall not be filled in (empty) if the exposure consists of interest and/or of commission only. This tag is not mandatory if the exposure consists only of sight deposits and overnight deposits with banks.	Yes, excluding types = 03, 04 and 05 and the exemptions listed in column 3.
13-a	datR/P/C	Date of restructuring, extension of the maturity date or change of the contractual terms. The date of restructuring (datR), extension of the maturity (datP) or change of the contractual terms (datC) shall be entered. This tag shall be completed for all credit exposures that were subject to restructuring, extension of the maturity or change of the contractual terms in accordance with item 58-b of the Decision on the methodology for credit risk management (Official Gazette of the Republic of Macedonia No. 149/18 and Official Gazette of the Republic of North Macedonia No. 76/20).	Yes, for the cases provided for in column 3.
14	odobrKR	Approved exposure amount (credit, guarantee, letter of credit, line of credit, credit card, etc.) as defined in the agreement. This tag shall not be filled in the case of consolidation of several credit agreements. This tag shall not be filled in if the exposure consists of other claims and/or interest only. This tag is not mandatory if the exposure consists only of sight deposits and overnight deposits with banks.	Yes, excluding types = 03, 04 and 05 and the exemptions listed in column 3.
14-a	odobrR/P/C	Amount approved in the restructuring (odobrR), extension of the maturity date (odobrP) or change of the contractual terms (odobrC). The amount of credit exposure as of the date of the	Yes, for the cases provided for in column 3.

		restructuring, the extension of the maturity date or the change of the contractual terms shall be entered. This tag shall be completed for all credit exposures that were subject to restructuring, extension of the maturity or change of the contractual terms in accordance with item 58-b of the Decision on the methodology for credit risk management (Official Gazette of the Republic of Macedonia No. 149/18 and Official Gazette of the Republic of North Macedonia No. 76/20).	
15	datDostGlav	Deadline for the exposure maturity date. The final maturity date of the credit agreement, in conformity with the agreement, shall be entered. For the exposure from guarantees, letters of credit, credit cards, current accounts and similar products, the validity date shall be entered. In case of annuity repayment, the maturity date of the last annuity shall be entered. This tag shall not be filled in (empty) if the exposure consists of interest and/or of commission only. This tag shall not be mandatory if the exposure consists only of demand deposits and overnight deposits with banks.	Yes, excluding types = 03, 04 and 05 and the exemptions listed in column 3.
15-a	datGlav	Date of first maturity of the principal. The maturity date of the first payment of principal (first annuity or grace period expiration date) shall be entered. This tag shall be completed for credit exposures approved as of 1 December 2014, which were categorized as A in tag 12 (tipKR) or were subject to authorized deferred payment of principal.	Yes, excluding types = 03, 04 and 05 and the exemptions listed in column 3.
16	redGlav (1)	Regular principal - undue. The amount of the undue principal at the end of the reporting period shall be entered. The gross amount shall be entered, not taking into account the amount of impairment and accumulated depreciation.	Yes
17	izDostGlav (2)	Regular principal - due. The amount of the due principal at the end of the reporting period shall be entered. The gross amount shall be entered, not taking into account the amount of impairment and accumulated depreciation.	Yes
18	redKam (3)	Regular interest. The amount of the interest (regular due and undue) at the end of the reporting period shall be entered.	Yes
19	nefGlav (4)	Nonperforming principal. The amount of the nonperforming principal at the end of the reporting period shall be entered. The gross amount shall be entered, not taking into account the amount of	Yes

		impairment and accumulated depreciation.	
20	nefKam (5)	Nonperforming interest. The amount of the nonperforming interest at the end of the reporting period shall be entered.	Yes
21	drPobar (6)	Other claims. The amount of other claims at the end of the reporting period shall be entered.	Yes
22	vonStav (7)	Off-balance sheet items. The amount of off-balance sheet items at the end of the reporting period shall be entered.	Yes
23	vkIzloz	Total exposure: Sum of the amounts in tags 16, 17, 18, 19, 21 and 22.	Yes
24-1	makDDG/K/D	Maximum delay in days on the reporting date, including: (makDDG) for the principal; (makDDK) for the interest; (makDDD) for the other claims.	Yes, excluding types = 03, 04 and 05.
24-a-1	iznosDDG/K/D	Amount to which the maximum delay in days pertains, on the reporting date, as follows: (iznosDDG) for the principal; (iznosDDK) for the interest; (iznosDDD) for the other claims.	Yes, excluding types = 03, 04 and 05.
24-b	KP	Settlement of liabilities for the reporting month. The following shall be entered: (KP1) if repayments (partial or complete) are made by the endorser; (KP2) if repayments (partial or complete) are made by another person on the basis of an agreement with a third party providing loan security. (KP1 and 2) if repayments (partial or complete) are made by the endorser and another person on the basis of an agreement with a third party providing loan security. In case when repayments are made by the co-borrower, as well as in all other cases of settlement of liabilities, this tag shall not be filled in. The label in this tag shall be updated every month and shall refer to the data on the repayment of liabilities in the reporting month.	Yes, excluding types = 03, 04 and 05 and the exemption listed in column 3.
25	KS	Interest rate, i.e. percentage of the nominal interest rate (on annual level), valid on the date for which the data are submitted, presented with one decimal. This tag shall not be filled in for the off-balance sheet items and other claims (0.0).	Yes, excluding types = 03, 04 and 05 and the exemptions listed in column 3.
26	tipKS	Interest rate type according to the concluded agreement: (F) fixed interest rate which is not subject to changes; (P) adjustable interest rate which changes by a decision of the competent body of the bank; (V) variable interest rate which changes	Yes, excluding types = 03, 04 and 05 and the exemptions listed in column 3.

		depending on the movements of certain reference interest rate. Filling in of this tag is not mandatory if the exposure consists only of other claims, off-balance sheet items or non-performing interest.	
27-1	R/P/C	Restructuring, extension of the maturity date or change of the contractual terms , as follows: (R) restructuring, as specified in item 2 sub-item 2.16 of the Decision on the methodology for credit risk management; (P) extension of maturity which is not a result of restructuring of credit exposure of the client; (C) change of the contractual terms. If no restructuring, extension of the maturity date or change of the contractual terms was made in accordance with item 58-b of the Decision on the methodology for credit risk management (Official Gazette of the Republic of Macedonia No. 149/18 and Official Gazette of the Republic of North Macedonia No. 76/20), this tag shall not be filled in.	Yes, for the cases provided for in column 3.
28	brR/P/C	Number of extensions of the maturity date/restructurings/changes of the contractual terms. If no extension of the maturity date/restructuring of the credit exposure/change of the contractual terms in accordance with item 58-b of the Decision on the methodology for credit risk management (Official Gazette of the Republic of Macedonia No. 149/18 and Official Gazette of the Republic of North Macedonia No. 76/20), and for types = 03, 04 and 05 was made, 0 shall be entered.	Yes
29-1	novDatDost	New exposure maturity date , in conformity with the rules pertaining to tag 15 (datDostGlav). This data shall be filled in only if the maturity date of the credit exposure was changed (otherwise, it shall remain empty). This tag shall be completed for the credit exposures that were subject to restructuring, extension of the maturity or change of the contractual terms in accordance with item 58-b of the Decision on the methodology for credit risk management (Official Gazette of the Republic of Macedonia No. 149/18 and Official Gazette of the Republic of North Macedonia No. 76/20).	Yes, only in case when tag 27-1 is R, P or C and tag 28 >0.
30	procentIspr avPosebRez	Percentage of the impairment and allocated special reserve. Decimal number from 0 to 100 with 1 decimal place shall be entered.	Yes

31	izIspravPos ebRez	Amount of the impairment and the special reserve.	Yes
31-a	vidIspravPo sebRez	Type of the impairment / special reserve G- for impairment/special reserve, i.e. expected credit loss on a group basis for loan portfolio; P - for impairment/special reserve, i.e. expected credit loss on an individual basis.	Yes
32	val	Currency from the National Bank's book of currency codes. The credit currency shall be entered.	Yes
33	valTipKr	Currency from the National Bank's book of currency codes. Through a combination of the values in this tag and in tag 32, the exposure currency structure shall be determined (Denars, foreign exchange or Denars with FX clause).	Yes
33-a	namDev	Purpose of the foreign currency credit. In completing this column the following codes shall be used: PS - foreign currency loan for international payments; PZ - foreign currency loan for payments in the country; This tag shall be completed for the concluded payment operations in foreign currency with residents in accordance with the bylaws of the National Bank on the terms and the manner under which residents may enter into foreign currency credit operations and make payments based on those credit operations.	Only for concluded credit operations in foreign currency with residents.
34	namena	Purpose of the credit with the natural persons and the retailers (in conformity with Annex 2 and Annex 3).	Yes, for types = 02, 03, 05 and 09 only.
35	vidObezb	Type of collateral (in accordance with Annex 4). For one credit agreement, several collaterals can be offered.	Yes, excluding types = 03, 04 and 05.
35-a	redObezb	Lien over collateral (primary - 1, secondary - 2 shall be entered). This tag shall not be mandatory for the collateral codes from 001 to 005 and from 014 to 017.	Yes, excluding types = 03, 04 and 05 and the exemptions listed in column 3.
36	izObezb	Amount of collateral. If a single object is used as collateral for several credit agreements, then the value of the collateral (part) pertaining to the specific credit agreement shall be entered. The amount of the collateral shall not be entered if the type of the collateral for the credit exposure, in accordance with Annex 4 of these Instructions bears the codes 014 and 015.	Yes, excluding types = 03, 04 and 05.
37	kod3	National ID of the legal entity/natural person (endorser/co- borrower).	Yes, excluding types = 03, 04 and 05.

		In case of no endorser/co-borrower, this tag shall be entered with -1.	
37-a	danbr3	Tax number of the endorser/co-borrower.	Yes, if kod3 = -1.
38	naziv3	Title of the endorser/co-borrower.	Yes, if kod3 = -1.
39	ime3	Name of the endorser/co-borrower.	Yes, if kod3 = -1.
40	prezime3	Surname of the endorser/co-borrower.	Yes, if kod3 = -1.
40-a	tip	Z - endorser K - co-borrower It shall pertain to the data under 37, 37-a, 38, 39 and 40.	Yes, if kod3 = -1.
41-1	usoglasena DP	Matched foreign currency position of the client. In completing this column the following codes shall be used: D1 - net exporters; D2 – legal entities in which the price of the most common product depends on the trends in the price of that product on the world markets; D – other legal entities and natural persons with matched currency position; N – legal entities and natural persons with mismatched currency position. When a certain client meets the requirements for a net exporter and at the same time, the price of his/her most common product depends on the trends in the price of that product on the world markets, the bank shall fill in the label D1.	Yes, except for non-residents, types = 03, 04, 05, 06 and 07 and for exemptions listed in item 52, paragraph 6 of the Decision on the methodology for credit risk management.
42	GlavnicaVP (3)	Principal at the end of the month (in conformity with the Decision amending the Decision on the supervisory standards for regulating banks' and savings houses' past due claims (Official Gazette of the Republic of Macedonia No. 27/98)).	Yes
43	KamataVP (4)	Interest at the end of the month (in conformity with the Decision amending the Decision on the supervisory standards for regulating banks' and savings houses' past due claims (Official Gazette of the Republic of Macedonia No. 27/98)).	Yes
44	drPobarVP (5)	Other claims at the end of the month (in conformity with the Decision amending the Decision on the supervisory standards for regulating banks' and savings houses' past due claims (Official Gazette of the Republic of Macedonia No. 27/98)).	Yes
45	vkIzlozenostVP	Total exposure: sum of the amounts in tags 42, 43 and 44.	Yes
46	GlavnicaOP (3)	Outstanding amount of the written-off principal at the end of the month. Small amounts of individually insignificant credit exposures, in conformity with the National Bank regulations on the methodology for credit risk management, shall not be entered.	Yes, excluding the exemptions listed in column 3.
47	KamataOP (4)	Outstanding amount of the written-off interest at the end of the month.	Yes, excluding the exemptions listed in

		Small amounts of individually insignificant credit exposures, in conformity with the National Bank regulations on the methodology for credit risk management, shall not be entered.	column 3.
48	drPobarOP (5)	Outstanding amount of the other written-off claims at the end of the month. Small amounts of individually insignificant credit exposures, in conformity with the National Bank regulations on the methodology for credit risk management, shall not be entered.	Yes, excluding the exemptions listed in column 3.
49	vkIzlozenos tOP	Total written-off exposure: sum of the amounts in tags 46, 47 and 48.	Yes
50	nazivSert	Name of the certificate accepted for the entry of data	Yes
51	tel	Contact tel. no.	Yes
52	e-posta	Contact e-mail	Yes

Annex 2

Codes for retailers

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

Annex 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 transaction accounts
1804	Credits based on issued credit cards
18041	Auto loans
1805	Other credits

Annex 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 the 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
018	Pledge of claims on the Republic of Macedonia
019	Pledge of claims, except the claims on the Republic of Macedonia

Annex 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
114	Vrapciste
115	Gevgelija
116	Gostivar
117	Gradsko
118	Debar
119	Debrca
120	Delcevo
121	Demir Kapija
122	Demir Hisar
123	Dojran
124	Dolneni
126	Zelino
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
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 Oblesevo
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

Annex 6

Correction Request

Ref. No.	Name of item	Item description	Compulsory record
1	2	3	4
1	banka	Single Registration Number of bank/savings house	Yes
2	datum	Month for which the Credit Registry Application is currently available	Yes
3	UpdType	Data subject to modification	Yes
4	kod	Single Registration Number of a client whose data are subject to correction	Yes
5	danbr	Tax Registration Number of a client whose data are subject to correction	Yes
6	brKP	Number of credit agreement subject to correction	Yes
7	voPratka	Delivery subject to correction	Yes
8	pole	Item subject to correction	Yes
9	staraVrednost	Old value of the item subject to correction	Yes
10	novaVrednost	New value of the item subject to correction	Yes

Annex 7

Correction Report

Ref. No.	Name of item	Item description	Compulsory record
1	2	3	4
1	datum	Month of reporting correction	Yes
2	datumOd	Month of commencement of data correction	Yes
3	datumOd	Month of termination of data correction	Yes
4	Kod	Single Registration Number of a client whose data are subject to correction	Yes
5	danbr	Tax Registration Number of a client whose data are subject to correction	Yes
6	kodN	Single Registration Number of a client to whom the claim has been transferred	Yes
7	danbrN	Tax Registration Number of a client to whom the claim has been transferred	Yes