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## **Decision on supervisory reports of credit institutions**

**(Official Gazette 146/2021)**

**Zagreb, January 2022**

HRVATSKA NARODNA BANKA

Pursuant to Article 21 of Commission Implementing Regulation (EU) 2021/451 of 17 December 2020 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to supervisory reporting of institutions and repealing Implementing Regulation (EU) No 680/2014 (Text with EEA relevance) (OJ L 97, 19.3.2021), Article 6 of Commission Implementing Regulation (EU) 2016/2070 of 14 September 2016 laying down implementing technical standards for templates, definitions and IT-solutions to be used by institutions when reporting to the European Banking Authority and to competent authorities in accordance with Article 78(2) of Directive 2013/36/EU of the European Parliament and of the Council (Text with EEA relevance) (OJ L 328, 2.12.2016), Article 4 of Commission Implementing Regulation (EU) 2021/453 of 15 March 2021 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to the specific reporting requirements for market risk (Text with EEA relevance) (OJ L 89, 16.3.2021), Article 4, paragraph (1), item (3), Article 101, paragraph (2), item (6), Article 146c, Article 162, paragraph (1) and Article 290, item 4 of the Credit Institutions Act (Official Gazette 159/2013, 19/2015, 102/2015, 15/2018, 70/2019, 47/2020 and 146/2020) and Article 43, paragraph (2), item (10) and Article 77 of the Act on the Croatian National Bank (Official Gazette 75/2008, 54/2013 and 47/2020) the Governor of the Croatian National Bank hereby issues the

## **Decision on supervisory reports of credit institutions**

### **Subject matter**

#### **Article 1**

(1) This Decision prescribes:

- 1) the obligation of credit institutions to deliver reports or submit data for the preparation of supervisory reports to the Croatian National Bank, for the purpose of performing supervision of the operation of credit institutions;
- 2) the obligation of credit institutions to deliver the reports referred to in Guidelines on harmonised definitions and templates for funding plans of credit institutions of the European Banking Authority (EBA/GL/2019/05) of 9 December 2019 pursuant to the Recommendation of the European Systemic Risk Board of 20 December 2012 on funding of credit institutions (ESRB/2012/2) (hereinafter referred to as 'Guidelines EBA/GL/2019/05');
- 3) the obligation of credit institutions to report on financial information as referred to in Article 11 of Commission Implementing Regulation (EU) 2021/451 of 17 December 2020 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to supervisory reporting of institutions and repealing Implementing Regulation (EU) No 680/2014 (Text with EEA relevance) (OJ L 97, 19.3.2021; hereinafter referred to as 'Commission Implementing Regulation (EU) 2021/451') also on a non-consolidated basis;
- 4) the types of reports prepared by the Croatian National Bank on the basis of data submitted by credit institutions;
- 5) the types of reports delivered by credit institutions to the Croatian National Bank;
- 6) the reporting periods or reference dates;
- 7) the time limits for reporting or submitting data for the preparation of supervisory reports;

- 8) the manner of delivering supervisory reports;
- 9) the IT-solution for the delivery of the reports referred to in Commission Implementing Regulation (EU) 2021/451 delivered by credit institutions to the Croatian National Bank;
- 10) the IT-solution for the delivery of the reports referred to in Commission Implementing Regulation (EU) 2016/2070 of 14 September 2016 laying down implementing technical standards for templates, definitions and IT-solutions to be used by institutions when reporting to the European Banking Authority and to competent authorities in accordance with Article 78(2) of Directive 2013/36/EU of the European Parliament and of the Council (Text with EEA relevance) (OJ L 328, 2.12.2016; hereinafter referred to as ‘Commission Implementing Regulation (EU) 2016/2070’) delivered by credit institutions to the Croatian National Bank;
- 11) the IT-solution for the delivery of the reports referred to in Commission Implementing Regulation (EU) 2021/453 of 15 March 2021 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to the specific reporting requirements for market risk (Text with EEA relevance) (OJ L 89, 16.3.2021; hereinafter referred to as ‘Commission Implementing Regulation (EU) 2021/453’) delivered by credit institutions to the Croatian National Bank;
- 12) the IT-solution for the delivery of the reports referred to in Guidelines on reporting and disclosure of exposures subject to measures applied in response to the COVID-19 crisis of the European Banking Authority (EBA/GL/2020/07) of 2 June 2020 (hereinafter referred to as ‘Guidelines EBA/GL/2020/07’).
- (2) The structure and content of supervisory reports, the rules for preparing reports and the manner of filling in and delivering reports in accordance with this Decision shall be governed by the Instructions for preparing and delivering supervisory reports, which constitute an integral part of this Decision.

## **Compliance with the legal acts of the European Union**

### **Article 2**

This Decision transposes into the Croatian legal system Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and prudential supervision of credit institutions and investment firms, amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC (Text with EEA relevance) (OJ L 176, 27.6.2013), as last amended by Directive (EU) 2019/878 of the European Parliament and of the Council of 20 May 2019 amending Directive 2013/36/EU as regards exempted entities, financial holding companies, mixed financial holding companies, remuneration, supervisory measures and powers and capital conservation measures (Text with EEA relevance) (OJ L 150, 7.6.2019).

### **Entities subject to the Decision**

#### **Article 3**

- (1) The provisions of this Decision shall apply to credit institutions which have their head offices in the Republic of Croatia and are authorised by the Croatian National Bank.
- (2) The provisions of this Decision shall apply *mutatis mutandis* to the branches of third-country credit institutions which have been authorised to provide services by the Croatian National Bank.

## **List of reports and types of reports**

### **Article 4**

(1) The Croatian National Bank shall collect the following for the purposes of supervision:

- 1) Report on credit risk exposure by risk categories (RS4);
- 2) Report on past due receivables (DNP1);
- 3) Report on borrowers whose debt exceeds HRK 5m (D5M3);
- 4) Report on credit institution shareholders with 3% or more of shares and persons connected with them (PD33);
- 5) Report on exposures to persons in special relationship with the credit institution (POKI3);
- 6) Report on placements (PROP1);
- 7) Report on sold placements by placement buyers (PROPK);
- 8) Report on investment in companies' capital (UKT5);
- 9) Report on tangible assets (MIK14);
- 10) Report on tangible assets acquired by the credit institution in exchange for its claims (PIKI2);
- 11) Report on exposures to debtors (ID5);
- 12) Report on exposure to currency induced credit risk (VIKR3);
- 13) Report on remaining maturity of assets and liabilities (ROC2);
- 14) Report on exposure to protection providers (IDZ2);
- 15) Trading book – daily balances (KT-DS);
- 16) Detailed trading book (DKT);
- 17) Report on the composition of a group of credit institutions in the RC (S1);
- 18) Report on net short positions (IKP);
- 19) Change in the economic value of a credit institution's equity – contractual cash flows – fixed interest rates (EVK UNT FKS);
- 20) Change in the economic value of a credit institution's equity – contractual cash flows – variable interest rates (EVK UNT PKS);
- 21) Change in the economic value of a credit institution's equity – base scenario – fixed interest rates (EVK OS FKS);
- 22) Change in the economic value of a credit institution's equity – base scenario – variable interest rates (EVK OS PKS);
- 23) Change in the economic value of a credit institution's equity – net discounted positions by scenario (EVK NDPS);
- 24) Aggregate change in the economic value of a credit institution's equity (EVK ZBR) and
- 25) Impact of interest rate risk in the non-trading book on net interest income (NKP);

(2) The Croatian National Bank shall collect the following reports for the purpose of monitoring funding plans:

- 1) Assets (P 01.01);
- 2) Liabilities (P 01.02);
- 3) Liquidity ratios (P 01.03);
- 4) Insured and uninsured deposits and uninsured deposit-like financial instruments (P02.01);
- 5) Public sector and central bank sources of funding (P 02.02);
- 6) Innovative funding structures (P 02.03);
- 7) Pricing: Loan assets (P 02.04);
- 8) Pricing: Deposits and other liabilities (P 02.05);
- 9) Two largest significant currencies and reporting currency (P 02.06);
- 10) Loan assets acquisitions, run-offs and disposals plans (P 02.07);
- 11) Deposit liabilities acquisition and disposal plans (P 02.08);
- 12) Statement of profit or loss (P 04.01);
- 13) Statement of profit or loss for small and non-complex credit institutions (P 04.02) and
- 14) Debt securities: issuances and redemptions (P 05.00).

(3) The Croatian National Bank shall collect from credit institutions reports on financial information as referred to in Article 11 of Commission Implementing Regulation (EU) 2021/451 also on an unconsolidated basis. Credit institutions shall deliver these reports in accordance with the rules referred to in Article 11 of Commission Implementing Regulation (EU) 2021/451 so as to adjust these rules to reporting on an unconsolidated basis.

(4) The reports referred to in items (1) to (14) of this Article shall be referred to as compiled reports. The reports referred to in paragraph (1), items (15) to (25) and paragraphs (2) and (3) of this Article shall be referred to as integral reports.

(5) The reports referred to in paragraph (1), items (1) to (7) of this Article shall be referred to as monthly unconsolidated preliminary (NP) reports.

(6) The reports referred to in paragraph (1), items (8) to (16) and (19) to (25) of this Article shall be referred to as quarterly unconsolidated preliminary (NP) reports.

(7) The reports referred to in paragraph (1), items (8), (9), (15), (16) and (19) to (25) of this Article shall be referred to as consolidated preliminary (KP) reports.

(8) The reports referred to in paragraph (1), items (1), (2), (5), (8) to (16) and (19) to (25) of this Article shall be referred to as unconsolidated audited (NR) reports.

(9) The reports referred to in paragraph (1), items (8), (9), (15), (16) and (19) to (25) of this Article shall be referred to as consolidated audited (KR) reports.

(10) The report referred to in paragraph (1), item (17) of this Article shall be referred to as the group report.

(11) The report referred to in paragraph (1), item (18) of this Article shall be referred to as the daily reports.

(12) The reports referred to in paragraph (2) of this Article shall be referred to as reports on funding plans.

(13) The reports referred to in paragraph (3), of this Article shall be referred to as the financial information reports.

## **Report delivery**

### **Article 5**

(1) Credit institutions shall for the purposes of supervision deliver to the Croatian National Bank compiled reports and integral reports in the manner governed by the Instructions for preparing and delivering supervisory reports.

(2) Credit institutions shall submit data for compiling reports in the manner prescribed by the Decision on statistical and supervisory reporting.

(3) The Croatian National Bank shall prepare compiled reports referred to in this Decision, in accordance with the Instructions for preparing and delivering supervisory reports.

(4) Compiled reports shall be deemed to be delivered by a credit institution to the Croatian National Bank, if a credit institution has submitted the data in a manner referred to in paragraph (2) of this Article, on the basis of which the Croatian National Bank then prepares compiled reports in accordance with paragraph (3) of this Article.

(5) Following the submission of data required for the preparation of compiled reports, in accordance with paragraph (2) of this Article, the Croatian National Bank shall prepare the initial and final compiled reports of credit institutions and shall deliver them to the credit institution. The Croatian National Bank shall compile initial reports prior to the time limit for delivery and shall compile final reports after the expiry of that time limit.

(6) Credit institutions shall be deemed to have delivered compiled reports within the time limits prescribed in Article (9) of this Decision if the following conditions are met:

1) the data for compiling reports are received by the Croatian National Bank within the time limits prescribed in Article (9) of this Decision and

2) the data submitted by the credit institution comply with all of the controls prescribed by the Instructions for statistical and supervisory reporting.

(7) Credit institutions shall be deemed to have delivered integral reports within the time limit prescribed in Article (9) of this Decision if the following conditions are met:

1) the reports are received by the Croatian National Bank within the time limits prescribed in Article (9) of this Decision

2) the reports comply with the technical requirements prescribed by the Instructions for preparing and delivering supervisory reports.

3) where the reports are subject to validation rules referred to in the Instructions for preparing and delivering supervisory reports, the reports comply with all of the said rules; and

4) where the reports are subject to validation rules published by the European Banking Authority on its website, applicable on the relevant reporting date, the reports comply with all of the said rules.

(2) Notwithstanding paragraph (6), item (2) and paragraph (7), items (3) and (4) of this Article, the Croatian National Bank may, in justified cases, depart from the application of certain controls of data submitted by a credit institution, for the purpose of ensuring correct and timely reporting.

### **Complaints against compiled reports**

#### **Article 6**

(1) Credit institutions may file, within 5 working days of the receipt of the final compiled report, which the Croatian National Bank has compiled on the basis of the submitted data, a complaint against the contents of the final compiled report. The complaint shall be filed in writing and electronically to the addresses specified in the Instructions for preparing and delivering supervisory reports.

(2) The Croatian National Bank shall make a written statement, within 5 working days of the receipt of the complaint, on the complaint against the contents of the final compiled reports of a credit institution referred to in paragraph (1) of this Article.

(3) The complaint referred to in paragraph (2) of this Article may be filed only by the management board of the credit institution or a person authorised in writing by the management board.

(4) If a complaint is filed by a person authorised for that purpose by a credit institution's management board, the Croatian National Bank shall consider the complaint only provided a copy of the relevant written authorisation is enclosed.

(5) If a credit institution does not file a complaint against the contents of the final compiled reports within the time limit referred to in paragraph (1) of this Article, it shall be considered to have agreed with their contents.

(6) If the Croatian National Bank has accepted the complaint of the credit institution referred to paragraph (1) of this Article, it shall prepare the amendments to the final compiled reports in accordance with the accepted complaint and shall deliver them to the credit institution. The credit institution shall no longer have the right of complaint against these reports and the credit institution shall be considered to have agreed with their contents.

### **Reporting requirements and reference dates for reports that are part of the common reporting framework for credit institutions in the European Union**

#### **Article 7**

(1) Significant credit institutions that are not small and non-complex institutions within the meaning of Article 4, paragraph (1), item (145) of Regulation (EU) 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (Text with EEA relevance) (OJ L 176, 27. 6. 2013; hereinafter referred to as 'Regulation (EU) No 575/2013') shall deliver the reports referred to in Article 4, paragraph (2), items (1) to (9), item (12) and item (14) of this Decision, on the basis laid down in paragraph (4) of this Article.

(2) Significant credit institutions that are not small and non-complex institutions within the meaning of Article 4, paragraph (1), item (145) of Regulation (EU) 575/2013 and that are planning a significant restructuring of their balance sheets shall deliver the reports referred to in Article 4, paragraph (2), items (10) and (11) of this Decision, on the basis laid down in paragraph (4) of this Article.

(3) Significant credit institutions that are small and non-complex institutions within the sense of Article 4, paragraph (1), item (145) of Regulation (EU) 575/2013 shall deliver the reports referred to in Article 4, paragraph (2), items (1) to (8), item (13) and item (14) of this Decision, on the basis laid down in paragraph (4) of this Article.

(4) Credit institutions shall apply the provisions of paragraphs (1), (2) and (3) of this Article on a consolidated basis for a group of institutions in accordance with Title XXII of the Credit Institutions Act. The reports prepared on a consolidated basis shall be referred to as consolidated reports on funding plans (FK). Where the credit institution is not subject to the requirement to prepare consolidated reports, it shall apply the provisions of paragraphs (1), (2) and (3) of this Article on an individual basis. The reports prepared on an individual basis shall be referred to as unconsolidated reports on funding plans (FN).

(5) Credit institutions shall deliver reports on funding plans to the Croatian National Bank with an annual frequency, with the balance as at 31 December of the previous calendar year.

(6) By way of derogation from paragraph (4) of this Article, credit institutions that are not EU parent credit institutions shall report on the liquidity coverage requirement (LCR) and net stable funding requirement (NSFR) referred to in Article 4, paragraph (2), item (3) of this Decision on an individual basis. Credit institutions that are EU parent credit institutions shall report on these requirements on a consolidated basis.

(7) For the purposes of paragraphs (1), (2) and (3) of this Article, significant credit institutions are all credit institutions whose average amount of assets at the end of the previous three business years reported in audited financial statements exceeds the amount of 7 billion kuna.

(8) Credit institutions shall deliver reports on financial information to the Croatian National Bank as at the reference dates referred to in Article 2, paragraph (1), items (b), (c) and (d) and paragraph (2) of the Commission Implementing Regulation (EU) 2021/451.

### **Reporting requirements and reference dates for reports that are not part of the common reporting framework for credit institutions in the European Union**

#### **Article 8**

(1) Credit institutions shall deliver monthly unconsolidated preliminary reports to the Croatian National Bank with a monthly frequency, with the balance as at the last day of the month. These reports shall be compiled on an individual basis.

(2) Credit institutions shall submit quarterly unconsolidated preliminary reports to the Croatian National Bank with a quarterly frequency, with the balance as at 31 March, 30 June, 30 September and 31 December. These reports shall be compiled on an individual basis.

(3) An RC parent credit institution shall deliver to the Croatian National Bank for its group of credit institutions in the RC governed by Title XXII of the Credit Institutions Act consolidated preliminary (unaudited) reports, in the following manner:

1) the reports referred to in Article 4, paragraph (1), items (8), (9), (15) and (16) of this Decision with an annual frequency, with the balance as at 30 June;

2) the reports referred to in Article 4, paragraph (1), items (19) to (25) of this Decision with a quarterly frequency, with the balance as at 31 March, 30 June, 30 September and 31 December.

(4) Credit institutions shall, following the expiry of each business year, based on the balance as at 31 December, in accordance with the balance in the business books after the statutory audit, deliver to the

Croatian National Bank unconsolidated audited reports. These reports shall be compiled on an individual basis.

(5) An RC parent credit institution shall deliver to the Croatian National Bank for its group of credit institutions in the RC governed by Title XXII of the Credit Institutions Act consolidated audited reports.

(6) Credit institutions shall deliver the daily report to the Croatian National Bank for each day which is subject to the notification obligation referred to in Article 5, paragraph (1), Article 7, paragraph (1) or Article 8 of Regulation (EU) No 236/2012 of the European Parliament and of the Council of 14 March 2012 on short selling and certain aspects of credit default swaps.

(7) An RC parent credit institution shall deliver to the Croatian National Bank a group report with the balance as at 31 December. In case of a change in the composition and/or relationship within a group of credit institutions or the entire group during a year, i.e. in case of changes in the data submitted to the Croatian National Bank, the credit institution shall deliver the amended report.

### **Time limits for delivery**

#### **Article 9**

(1) Credit institutions shall submit to the Croatian National Bank within the following time limits:

- 1) monthly unconsolidated preliminary reports within 42 calendar days following the reporting date;
- 2) quarterly unconsolidated preliminary reports within 42 calendar days following the reporting date;
- 3) consolidated preliminary reports within 42 calendar days following the reporting date;
- 4) unconsolidated audited reports and consolidated audited reports within the time limit referred to in Article 163 of the Credit Institutions Act;
- 5) daily reports at the latest by 15:30 on the following trading day;
- 6) a group report within the time limit of one month from 31 December or one month from the change in the composition and/or relationship within a group;
- 7) reports on funding plans at the latest by 15 March of the current year;
- 8) reports on financial information in compliance with the time limits referred to in Article 3 of Commission Implementing Regulation (EU) 2021/451.

(2) Where the time limit for delivery referred to in paragraph (1), items (1) to (3), (6), (7) and (8) of this Article falls on a Saturday, a Sunday or a public holiday, the due day for delivery shall be the next working day.

### **IT-solutions**

#### **Article 10**

(1) Credit Institutions shall deliver to the Croatian National Bank the reports referred to in Commission Implementing Regulation (EU) 2021/451, Commission Implementing Regulation (EU) 2016/2070 and Commission Implementing Regulation (EU) 2021/453 in the manner prescribed by the Instructions for preparing and delivering supervisory reports.

(2) Credit institutions shall be deemed to have delivered to the Croatian National Bank the reports referred to in paragraph (1) of this Article if the following conditions are met:

- 1) the reports are received by the Croatian National Bank within the prescribed time limits;
- 2) all reports delivered by a credit institution comply with the technical requirements prescribed by the Instructions for preparing and delivering supervisory reports and
- 3) the reports meet the validation rules published by the European Banking Authority on its website, valid for the reporting date in question.

### **Qualitative requirements for funding plans**

#### **Article 11**

- (1) Significant credit institutions shall establish internal policies for transactions they deem innovative.
- (2) Significant credit institutions shall adopt internal documents on price forecasts to explain the macroeconomic factors affecting rates covered by the reports referred to in Article 4, paragraph (1), items (7) and (8) of this Decision
- (3) Significant credit institutions shall define specific internal measures which materially affect the pricing strategy within the business (e.g. margin compression/widening, material increase of funding through competitive pricing).
- (4) To assess whether a transaction or a group of transactions constitutes a significant restructuring of the balance sheet, a credit institution shall review their impact on its business strategy and funding plan and shall document the assessment.

### **Transitional provisions**

#### **Article 12**

(1) A credit institution shall:

- deliver the first monthly unconsolidated preliminary reports in accordance with this Decision with the balance as at 31 January 2022;
- deliver the first quarterly unconsolidated preliminary reports in accordance with this Decision with the balance as at 31 March 2022;
- deliver the first consolidated preliminary reports in accordance with this Decision with the balance as at 31 March 2022;
- deliver the first unconsolidated audited and consolidated audited reports in accordance with this Decision with the balance as at 31 December 2022;
- deliver the first group report in accordance with this Decision with the balance as at 31 December 2022 (in exceptional cases even earlier should it come a change in the composition and/or relationship within the group in 2022);
- deliver the first reports on funding plans in accordance with this Decision with the balance as at 31 December 2022.

(2) Credit institutions shall deliver the final reports in accordance with the Decision on supervisory reports of credit institutions (Official Gazette 41A/2014, 127/2014, 67/2015, 119/2015, 7/2017, 44/2017, 120/2017, 85/2018, 47/2019, 14/2020, 59/2020 and 122/2020) as at the reporting date of 31 December 2021, within the following time limits:

- unaudited preliminary reports and consolidated preliminary reports by 11 February 2022;
- unconsolidated audited reports by 31 March 2022;
- consolidated audited reports Report on holdings in the capital of an undertaking (UKT5) and Report on tangible assets (MIKI4) by 31 March 2022.

(3) The last consolidated audited reports Report on credit risk exposure by risk categories (RS4), Report on past due receivables (DNP1) and Report on the remaining maturity of assets and liabilities (ROC2) in accordance with the Decision on supervisory reports of credit institutions (Official Gazette 41A/2014, 127/2014, 67/2015, 119/2015, 7/2017, 44/2017, 120/2017, 85/2018, 47/2019, 14/2020, 59/2020 and 122/2020) shall be considered consolidated audited reports delivered by credit institutions as at the reference date of 31 December 2020.

(4) Credit institutions shall deliver the last reports in accordance with the Decision on reporting of funding plans (Official Gazette 122/2020) as at the reporting date of 31 December 2021 by 15 March 2022.

(5) Credit institutions shall deliver the last reports in accordance with the Decision on the IT-solutions for the delivery of reports of credit institutions in accordance with European Union regulations (Official Gazette 9/2018, 120/2018 and 96/2021) as at the reporting date of 31 December 2021, in accordance with the time limits referred to in the relevant Commission implementing regulations.

### **Cessation of effect**

#### **Article 13**

(1) The Decision on supervisory reports of credit institutions (Official Gazette 41A/2014, 127/2014, 67/2015, 119/2015, 7/2017, 44/2017, 120/2017, 85/2018, 47/2019, 14/2020, 59/2020 and 122/2020), the Decision on reporting of funding plans (Official Gazette 122/2020) and the Decision on the IT-solutions for the delivery of reports of credit institutions in accordance with European Union regulations (Official Gazette 9/2018, 120/2018 and 96/2021) shall cease to have effect by virtue of the entry into force of this Decision.

### **Entry into force**

#### **Article 14**

This Decision shall be published in the Official Gazette and shall enter into force on 1 January 2022.

No: 362-091/12-21/BV

Zagreb, 20 December 2021

Boris Vujčić

Governor

*The Instructions for preparing and delivering supervisory reports, constituting an integral part of this Decision, are not a part of the translated text as they only contain technical instructions to credit institutions related to the correct preparation and delivery of prescribed reports.*