

Pursuant to Article 101, paragraph (2), item (7), Article 146c and Article 162, paragraph (1) of the Credit Institutions Act (Official Gazette 159/2013, 19/2015, 102/2015 and 15/2018) and Article 43, paragraph (2), item (9) of the Act on the Croatian National Bank (Official Gazette 75/2008 and 54/2013), the Governor of the Croatian National Bank hereby issues the

Decision on statistical and supervisory reporting

Subject matter

Article 1

(1) This Decision prescribes:

- 1) the obligation of credit institutions to submit to the Croatian National Bank reports for statistical purposes (to monitor monetary developments and prepare macroeconomic monetary statistics of monetary financial institutions) and supervisory purposes (to efficiently supervise credit institutions);
- 2) the obligation of the Croatian Bank for Reconstruction and Development and branches of foreign credit institutions to submit to the Croatian National Bank reports for statistical purposes;
- 3) the types of reports collected for statistical or supervisory purposes;
- 4) reporting periods; and
- 5) time limits for submission of reports.

(2) The content of statistical and supervisory reports and the manner of compilation and submission of statistical and supervisory reports shall be regulated by the Instructions for statistical and supervisory reporting, which constitute an integral part of this Decision.

Entities subject to the Decision

Article 2

(1) The provisions of this Decision shall apply to credit institutions with head offices in the Republic of Croatia authorised by the Croatian National Bank.

(2) The provisions of this Decision shall apply *mutatis mutandis* to branches of credit institutions of other Member States and branches of third-country credit institutions authorised by the Croatian National Bank to establish a branch in the territory of the Republic of Croatia (hereinafter referred to as 'branches of foreign banks') and to the Croatian Bank for Reconstruction and Development.

(3) For the purposes of this Decision, the term *entities subject to reporting requirements* shall include the institutions specified in paragraphs (1) and (2) of this Article.

Report submission requirement

Article 3

(1) Entities subject to reporting requirements shall submit to the Croatian National Bank the reports referred to in Article 4 of this Decision that are compiled in the manner regulated in the Instructions for statistical and supervisory reporting, within the time limits referred to in Article 5 of this Decision and adhering to the technical specifications for data compilation and transfer in accordance with the Instructions for statistical and supervisory reporting.

(2) Credit institutions shall submit to the Croatian National Bank all of the reports referred to in Article 4 of this Decision. Branches of foreign banks and the Croatian Bank for Reconstruction and Development shall submit to the Croatian National Bank only the reports collected for statistical purposes and only the reports on an unconsolidated basis.

List of reports and types of reports Article 4

(1) For the purposes of this Decision, a report means:

- 1) Balance sheet and off-balance sheet items
- 2) Balance sheet and off-balance sheet items by remaining maturity
- 3) Balance sheet items for counterparties that are natural persons (residents)
- 4) Balance sheet items for non-resident counterparties
- 5) Past due receivables
- 6) Instruments of collateral and fiduciary shareholders
- 7) Interest rates
- 8) Cumulative changes in value adjustments and provisions (from AA)
- 9) Cumulative changes in value adjustments and provisions (from AF and AN)
- 10) Tangible assets and acquired assets
- 11) Possibility of change in interest rates
- 12) Other information
- 13) List of entities
- 14) Sale of placements
- 15) Change in balance (from AA)
- 16) Income statement
- 17) Investments in the capital of other legal persons
- 18) Currency-induced credit risk (from AA); and
- 19) Currency-induced credit risk, resident natural persons and non-residents (from AF and AN).

(2) The reports referred to in paragraph (1), items (1), (2), (4) to (7) and (11) to (16) of this Article shall be submitted for statistical purposes. The reports referred to in paragraph (1), items (1) to (6), (8), (9), (10), (12), (13), (14) and (16) to (19) shall be submitted for supervisory purposes.

(3) Entities subject to reporting requirements shall submit the following types of reports on an unconsolidated basis pursuant to unaudited data:

- 1) the report referred to in paragraph (1), item (1) of this Article is a ten-day report, to be submitted twice a month, with the balance as at the tenth and the twentieth day of the month;
- 2) the reports referred to in paragraph (1), items (1), (12) and (15) of this Article are short-term monthly reports, to be submitted once a month, with the balance as at the last day of the month;
- 3) the report referred to in paragraph (1), item (7) of this Article is a report on interest rates, to be submitted once a month, with the balance as at the last day of the month;
- 4) the reports referred to in paragraph (1), items (1) to (6) and (12) to (15) of this Article are long-term monthly reports, to be submitted once a month, with the balance as at the last day of the month; and
- 5) the reports referred to in paragraph (1), items (8) to (12) and (16) to (19) of this Article are quarterly reports, to be submitted four times a year, with the balance as at 31 March, 30 June, 30 September and 31 December;

(4) Entities subject to reporting requirements shall submit the reports referred to in paragraph (1), item (1) to (6), (8) to (13) and (16) to (19) of this Article on an unconsolidated basis pursuant to audited data.

These reports shall be referred to as unconsolidated audited reports and shall be submitted once a year, with the balance as at 31 December.

(5) An RC parent credit institution shall submit for its group of credit institutions in the RC the following types of reports:

- 1) the reports referred to in paragraph (1), items (1), (2), (5), (10), (12), (13), (16) and (17) of this Article pursuant to unaudited data are consolidated unaudited reports and should be submitted once a year, with the balance as at 30 June; and
- 2) the reports referred to in paragraph (1), items (1), (2), (5), (10), (12), (13), (16) and (17) of this Article pursuant to audited data are consolidated audited reports and should be submitted once a year, with the balance as at 31 December; and

(6) The report referred to in paragraph (1), item (12) of this Article shall include data to be submitted in different types of reports so this requirement shall be specified in more detail in the Instructions for statistical and supervisory reporting.

Submission time limits

Article 5

(1) Entities subject to reporting requirements shall submit to the Croatian National Bank the reports referred to in this Decision in accordance with the following time limits:

- 1) ten-day reports within five working days after the reporting date;
- 2) short-term monthly reports within six working days after the end of the reporting month;
- 3) long-term monthly reports within 42 calendar days after the end of the reporting month;
- 4) report on interest rates within ten working days after the end of the reporting month;
- 5) quarterly reports within 42 calendar days after the end of the reporting quarter;
- 6) unconsolidated audited reports within the time limit referred to in Article 163 of the Credit Institutions Act;
- 7) consolidated unaudited reports within 42 calendar days after the reporting date; and
- 8) consolidated audited reports at the latest within the time limit referred to in Article 163 of the Credit Institutions Act.

(2) The reports referred to in Article (4), paragraph (1), items (1) and (15) of this Decision shall be submitted within the framework of short-term monthly reports and long-term monthly reports. In cases of these two reports the submission of the amendments to the data submitted within the framework of the short-term report shall be considered as the submission of the long-long term report. Where entities subject to reporting requirements have no amendments to the short-term reports, it shall be deemed that the long-term reports are equal to the submitted short-term reports.

(3) For the purpose of this Decision, working days are Monday to Friday except on public holidays.

(4) If the time limit for submission falls on a Saturday, Sunday or a public holiday, the time limit is changed to the first working day thereafter.

(5) It shall be deemed that entities subject to reporting requirements submitted reports in accordance with this Decision:

- where a report is received by the Croatian National Bank within the time limit prescribed in paragraph (1) of this Article, and
- where data in the report submitted by an entity subject to reporting requirements meets the controls prescribed in the Instructions for statistical and supervisory reporting.

(6) By way of derogation from paragraph (5), indent (2) of this Article, the Croatian National Bank may, in justified cases, depart from the application of certain controls of data submitted by entities subject to reporting requirements, for the purpose of ensuring correct and timely reporting.

Transitional Provisions

Article 6

(1) The entities subject to reporting requirements shall:

- submit the first ten-day reports in accordance with this Decision with the balance as at 10 October 2018;
- submit the first monthly reports in accordance with this Decision with the balance as at 30 September 2018;
- submit the first quarterly reports in accordance with this Decision with the balance as at 30 September 2018;
- submit the first unconsolidated audited and consolidated audited reports in accordance with this Decision with the balance as at 31 December 2018; and
- submit the first consolidated unaudited reports in accordance with this Decision with the balance as at 30 June 2019;

(2) By way of derogation from paragraph (1), indent (2) of this Article, the entities subject to reporting requirements shall prepare the first reports on interest rates with the balance as at 30 September 2018, without applying items (183) and (184) of the Instructions for statistical and supervisory reporting, which constitute an integral part of this Decision. The entities subject to reporting requirements shall prepare the first reports on interest rates with the balance as at 31 May 2019, applying items (183) and (184) of the Instructions for statistical and supervisory reporting.

(3) The entities subject to reporting requirements shall submit the last reports in accordance with the Decision on statistical and prudential reporting (Official Gazette 35/2010, 95/2010, 146/2010, 68/2011, 37/2012, 121/2013, 41A/2014, 127/2014, 67/2015, 119/2015, 54/2016, 121/2016, 76/2017 and 115/2017) for the following reporting dates, within the following time limits:

- ten-day reports with the balance as at 20 September 2018 by 27 September 2018;
- monthly statistical reports with the balance as at 31 August 2018 by 10 September 2018;
- monthly prudential reports with the balance as at 31 August 2018 by 12 October 2018;
- monthly reports on interest rates with the balance as at 31 August 2018 by 14 September 2018;
- quarterly reports with the balance as at 30 June 2018 by 11 August 2018;
- consolidated unaudited reports with the balance as at 30 June 2018 by 11 August 2018;

Cessation of effect

Article 7

On the date of entry into force of this Decision, the Decision on statistical and prudential reporting (Official Gazette 35/2010, 95/2010, 146/2010, 68/2011, 37/2012, 121/2013, 41A/2014, 127/2014, 67/2015, 119/2015, 54/2016, 121/2016, 76/2017 and 115/2017) shall cease to have effect.

Entry into force
Article 8

This Decision shall enter into force on the eight day after the day of its publication in the Official Gazette.

No.: 269-020/09-18/BV
Zagreb, 12 September 2018

Boris Vujčić

Governor

The Instructions for statistical and supervisory reporting, constituting an integral part of this Decision, is not a part of the translated text as it only contains technical instructions to credit institutions related to the delivery of prescribed reports.