

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) 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 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, 146/2020 and 151/2022) 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 amendments to the Decision on supervisory reports of credit institutions**

#### **Article 1**

In Article 1, paragraph (1) of the Decision on supervisory reports of credit institutions (Official Gazette 146/2021, 108/2022 and 27/2023), item (12) is amended to read:

"12) the IT-solution for the delivery of the reports requested from credit institutions by the Croatian National Bank in accordance with guidelines or decisions of the European Banking Authority."

#### **Article 2**

In Article 4, paragraph (1), items (19) to (25) are deleted.

Paragraphs (4) to (9) are amended to read:

"(4) The reports referred to in paragraph (1), items (1), (2), (4) to (11) and (14) of this Article shall be referred to as compiled reports. The reports referred to in paragraph (1), items (15) to (18) 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), (2) and (4) 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 (11) and (14) to (16) 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) and (16) 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 (11) and (14) to (16) of this Article shall be referred to as unconsolidated audited (NR) reports.

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

### **Article 3**

In Article 10, paragraph (1) is amended to read:

"(1) Credit institutions shall deliver to the Croatian National Bank reports on funding plans, reports on financial information and 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."

After paragraph (2), paragraph (3) is added which reads:

"(3) When preparing the reports referred to in paragraph (1) of this Article, credit institutions shall take into account the validation rules published by the European Central Bank on its website, applicable on the relevant reporting date."

### **Articles 4 to 20**

*These articles contain technical instructions for the preparation and delivery of supervisory reports and are therefore not a part of the translated text.*

### **Article 21**

(1) Credit institutions shall deliver to the Croatian National Bank the last reports Change in the economic value of a credit institution's equity – contractual cash flows – fixed interest rates (EVK UNT FKS), Change in the economic value of a credit institution's equity – contractual cash flows – variable interest rates (EVK UNT PKS), Change in the economic value of a credit institution's equity – base scenario – fixed interest rates (EVK OS FKS), Change in the economic value of a credit institution's equity – base scenario – variable interest rates (EVK OS PKS), Change in the economic value of a credit institution's equity – net discounted positions by scenario (EVK NDPS), Aggregate change in the economic value of a credit institution's equity (EVK ZBR) and Impact of interest rate risk in the non-trading book on net interest income (NKP) in accordance with the Decision on supervisory reports of credit institutions (Official Gazette 146/2021, 108/2022 and 27/2023) as at 31 December 2024, within the following time limits:

- 1) unaudited reports at the latest by 11 February 2025;
- 2) audited reports at the latest by 31 March 2025.

(2) Credit institutions shall deliver to the Croatian National Bank reports on funding plans, reports on financial information and 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 XML format, in the manner prescribed by Chapter III.2 of the Instructions for preparing and delivering supervisory reports up to the reference date of 30 November 2025.

(3) Credit institutions shall deliver to the Croatian National Bank reports on funding plans, reports on financial information and 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 XBRL-CSV format, in the manner prescribed by Chapter III.3 of the Instructions for preparing and delivering supervisory reports, starting from the reference date of 31 December 2025.

(4) By way of derogation from paragraph (2) of this Article, a credit institution that becomes technically ready to apply the XBRL-CSV format may start delivering the relevant reports to the Croatian National

Bank before the final time limit referred to in paragraph (2) of this Article. The Croatian National Bank shall accept the reports in that format starting from the reference date of 31 March 2025.

#### **Article 22**

This Decision shall enter into force on the eighth day after the day of its publication in the Official Gazette, with the exception of Articles 2, 13, 14, 15, 16, 17 and 20, which shall enter into force on 1 January 2025.

Dec. No.: 236-091/06-24/BV  
Zagreb, 19 June 2024

**Boris Vujčić**

Governor