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Decision on statistical and supervisory reporting

**(Official Gazette 85/2018, 47/2019, 14/2020, 53/2020, 122/2020, 53/2021, 142/2021 and
108/2022 – unofficial consolidated version)**

effective as of 1 January 2023

Zagreb, October 2022

HRVATSKA NARODNA BANKA

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, as provided for in Article 4, paragraph (2) of this Decision, and only the reports on an unconsolidated basis. Branches of foreign banks shall also submit to the Croatian National Bank the report on measures referred to in Article 4, paragraph (1), item (20) of this Decision.

Paragraph (2) has been amended pursuant to the provision of Article 1 of the Decision on amendments to the Decision on statistical and supervisory reporting, Official Gazette 53/2021, which entered into force on 30 June 2021.

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) *deleted*
 - 9) *deleted*
 - 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; and
 - 18) *deleted*
 - 19) *deleted*
 - 20) Economic support measures in response to the COVID-19 pandemic.
- (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 (20) 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 report referred in paragraph (1), item (14) of this Article is the report on the sale of placements, to be submitted once a month, with the balance as at the last day of the month;
 - 5) 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;
 - 6) 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; and
 - 7) the report referred to in paragraph (1), item (20) of this Article is the report on measures, to be submitted once a month, with the balance as at the last day of the month.

(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 in accordance with the balance in the business books after statutory audit. 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 (10), (12), (13) 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 (10), (12), (13) and (17) of this Article in accordance with the balance in the business books after statutory audit are consolidated audited reports and should be submitted once a year, with the balance as at 31 December.

(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. Data specified in the Instructions for statistical and supervisory reporting as being collected for the purpose of monitoring the funding plans of credit institutions shall constitute a set of data on funding plans, to be submitted once a year, with the balance as at 31 December. The set of data on funding plans shall be submitted only by credit institutions which are required to report their funding plans to the Croatian National Bank in accordance with the Decision on reporting of funding plans. The basis (level) of the reporting referred to in the Decision on reporting of funding plans shall be applied when reporting on the set of data on funding plans.

In paragraph (3), after item (3), a new item (4) has been inserted, the former items (4) and (5) have become items (5) and (6), paragraph (4) and paragraph (5), item (2) have been partly amended pursuant to the provision of Article 1 of the Decision on amendments to the Decision on statistical and supervisory reporting, Official Gazette 47/2019, which entered into force on 30 June 2019.

Items (8) and (9) in paragraph (1) have been deleted and paragraph (6) has been amended pursuant to the provision of Article 1 of the Decision on amendments to the Decision on statistical and supervisory reporting, Official Gazette 122/2020, which entered into force on 31 December 2020.

Item (20) has been added in paragraph (1), paragraph (2) has been partly amended and item (7) has been added in paragraph (3) pursuant to the provision of Article 2 of the Decision on amendments to the Decision on statistical and supervisory reporting, Official Gazette 53/2021, which entered into force on 30 June 2021.

Items (1) and (2) in paragraph (5) have been partly amended pursuant to the provision of Article 1 of the Decision on amendments to the Decision on statistical and supervisory reporting, Official Gazette 142/2021, which entered into force on 30 December 2021.

Items (18) and (19) in paragraph (1) have been deleted pursuant to the provision of Article 1 of the Decision on amendments to the Decision on statistical and supervisory reporting, Official Gazette 108/2022, which enters into force on 1 January 2023.

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) report on the sale of placements within 12 working days after the end of the reporting month;
- 6) reports on measures within 25 calendar days after the end of the reporting month;
- 7) quarterly reports within 42 calendar days after the end of the reporting quarter;
- 8) unconsolidated audited reports within the time limit referred to in Article 163 of the Credit Institutions Act;
- 9) consolidated unaudited reports within 42 calendar days after the reporting date;
- 10) consolidated audited reports at the latest within the time limit referred to in Article 163 of the Credit Institutions Act; and
- 11) sets of data on funding plans at the latest by 15 March of the current year for the previous reference year.

(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-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) The report referred to in Article (4), paragraph (1), item (14) of this Decision shall be submitted within the framework of reports on the sale of placements 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 report on the sale of placements shall be considered as the submission of the long-term report. Where entities subject to reporting requirements have no amendments to reports on the sale of placements, it shall be deemed that the long-term reports are equal to the submitted reports on the sale of placements.

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

(5) If the time limit for submission referred to in paragraph (1), items (3), (6), (7) and (9) of this Article falls on a Saturday, Sunday or a public holiday, the time limit is changed to the first working day thereafter.

(6) 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.

(7) By way of derogation from paragraph (6), 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.

In paragraph (1), after item (4), a new item (5) has been inserted, the former items (5), (6), (7) and (8) have become items (6), (7), (8) and (9); after paragraph (2), a new paragraph (3) has been inserted and the former paragraphs (3), (4), (5) and (6) have become paragraphs (4), (5), (6) and (7); the former paragraph (4), which has become paragraph (5) and the former paragraph (6), which has become paragraph (7) have been partly amended pursuant to the provision of Article 2 of the Decision on amendments to the Decision on statistical and supervisory reporting, Official Gazette 47/2019, which entered into force on 30 June 2019.

Paragraph (5) has been amended pursuant to the provision of Article 1 of the Decision on amendments to the Decision on statistical and supervisory reporting, Official Gazette 14/2020, which entered into force on 13 February 2020.

In paragraph (1), after item (9), item (10) has been added pursuant to the provision of Article 2 of the Decision on amendments to the Decision on statistical and supervisory reporting, Official Gazette 122/2020, which entered into force on 31 December 2020.

A new item (6) has been inserted in paragraph (1) and paragraph (5) has been partly amended pursuant to the provision of Article 3 of the Decision on amendments to the Decision on statistical and supervisory reporting, Official Gazette 53/2021, which entered into force on 30 June 2021.

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 eighth day after the day of its publication in the Official Gazette.

TRANSITIONAL AND FINAL PROVISIONS

(Decision on amendments to the Decision on statistical and supervisory reporting, Official Gazette 47/2019, entered into force on 30 June 2019)

Article 12

This Decision shall be published in the Official Gazette and shall enter into force on 30 June 2019.

TRANSITIONAL AND FINAL PROVISIONS

(Decision on amendments to the Decision on statistical and supervisory reporting, Official Gazette 14/2020, entered into force on 13 February 2020)

Article 11

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

TRANSITIONAL AND FINAL PROVISIONS

(Decision on amendments to the Decision on statistical and supervisory reporting, Official Gazette 53/2020, entered into force on 30 June 2020)

Article 5

This Decision shall be published in the Official Gazette and shall enter into force on 30 June 2020.

TRANSITIONAL AND FINAL PROVISIONS

(Decision on amendments to the Decision on statistical and supervisory reporting, Official Gazette 122/2020, entered into force on 31 December 2020)

Article 19

Credit institutions shall submit the last reports "Cumulative changes in value adjustments and provisions (from AA)" and "Cumulative changes in value adjustments and provisions (from AF and AN)" in accordance with the Decision on statistical and supervisory reporting (Official Gazette 85/2018, 47/2019, 14/2020 and 53/2020) with the balance as at 31 December 2020 and within the following time limits:

- 1) unaudited reports at the latest by 11 February 2021; and
- 2) audited reports at the latest within the time limit referred to in Article 163 of the Credit Institutions Act as applicable on 31 December 2020.

Article 20

This Decision shall be published in the Official Gazette and shall enter into force on 31 December 2020.

TRANSITIONAL AND FINAL PROVISIONS

(Decision on amendments to the Decision on statistical and supervisory reporting, Official Gazette 53/2021, entered into force on 30 June 2021)

Article 30

Credit institutions shall not provide information on the rejected measures and on the required amount of new financing with respect to the requests accepted or rejected prior to the entry into force of this Decision.

Credit institutions shall provide information on the rejected measures and on the required amount of new financing with respect to the requests accepted or rejected after the entry into force of this Decision.

Article 31

Entities subject to reporting requirements shall submit the first monthly reports on economic support measures in response to the COVID-19 pandemic in accordance with this Decision with the balance as at 30 June 2021 and at the latest by 25 August 2021.

Article 32

This Decision shall be published in the Official Gazette and shall enter into force on 30 June 2021.

TRANSITIONAL AND FINAL PROVISIONS

(Decision on amendments to the Decision on statistical and supervisory reporting, Official Gazette 142/2021, entered into force on 30 December 2021)

Article 19

This Decision shall be published in the Official Gazette and shall enter into force on 30 December 2021, except Article 5, which shall enter into force on 30 January 2022.

TRANSITIONAL AND FINAL PROVISIONS

(Decision on amendments to the Decision on statistical and supervisory reporting, Official Gazette 108/2022, enters into force on 1 January 2023)

Article 19

Credit institutions shall submit to the Croatian National Bank the last reports "Currency-induced credit risk (from AA)" and "Currency-induced credit risk, resident natural persons and non-residents (from AF and AN)" in accordance with the Decision on statistical and supervisory reporting (Official Gazette 85/2018, 47/2019, 14/2020, 53/2020, 122/2020, 53/2021 and 142/2021) with the balance as at 31 December 2022 and within the following time limits:

- 1) unaudited reports at the latest by 13 February 2023;
- 2) audited reports at the latest within the time limit referred to in Article 163 of the Credit Institutions Act as applicable on 31 December 2022.

Article 20

By way of derogation from the time limits referred to in Article 5, paragraph (1), item (1) of the Decision on statistical and supervisory reporting (Official Gazette 85/2018, 47/2019, 14/2020, 53/2020,

122/2020, 53/2021 and 142/2021), entities subject to reporting requirements shall submit ten-day reports with the balance as at 10 January 2023 at the latest by 27 January 2023.

Article 21

This Decision shall be published in the Official Gazette and shall enter into force on 1 January 2023, with the exception of Articles 17 and 18, which shall enter into force on 30 September 2022.

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.