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Pursuant to Article 4, paragraph (1), item (3), Article 101, paragraph (2), item (7) and Article 290, item (4) of the Credit Institutions Act (Official Gazette 159/2013, 19/2015, 102/2015, 15/2018, 70/2019 and 47/2020) and Article 43, paragraph (2), item (10) 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

Decision on reporting of funding plans

Subject matter

Article 1

(1) This Decision shall govern:

- 1) the obligation of credit institutions to deliver the reports referred to in Guidelines of the European Banking Authority (EBA/GL/2019/05) of 9 December 2019 on harmonised definitions and templates for funding plans of credit institutions under Recommendation of the European Systemic Risk Board of 20 December 2012 (ESRB/2012/2);
- 2) the reports to be delivered by credit institutions;
- 3) reporting periods;
- 4) time limits for delivery of reports on funding plans; and
- 5) the manner of delivery of reports on funding plans.

(2) The form, the content and the method of completion and delivery of reports pursuant to this Decision shall be laid down in the Instructions for reporting of funding plans attached to this Decision and constituting its integral part.

Entities subject to this Decision

Article 2

(1) The provisions of this Decision shall apply to credit institutions with registered offices in the Republic of Croatia which have been authorised by the Croatian National Bank and which are, in accordance with the provisions of paragraph (2) of this Article, significant credit institutions.

(2) For the purposes of this Decision, a significant credit institution shall be any credit institution whose average amount of assets reported in audited financial statements at the end of the three preceding business years exceeded HRK 7billion.

(3) The provisions of this Decision shall, as appropriate, apply to the branches of third-country credit institutions which have been authorised to provide services by the Croatian National Bank, provided they meet the requirement referred to in paragraph (2) of this Article.

Delivery of reports

Article 3

(1) Credit institutions shall deliver to the Croatian National Bank the reports referred to in Article 4 of this Decision in the manner laid down in the Instructions for reporting of funding plans.

(2) The reports referred to in Article 4 of this Decision shall be delivered in accordance with IT solutions laid down in the Decision on the IT-solutions for the delivery of reports of credit institutions in accordance with European Union regulations.

(3) The reports referred to in Article 4 of this Decision shall be deemed to be delivered by a credit institution if the following conditions are met:

- 1) all of the reports are received within the time limit laid down in Article 6 of this Decision;
- 2) all of the reports meet technical requirements laid down in the Instructions on the technical solutions for report delivery which constitute the integral part of the Decision on the IT-solutions for the delivery of reports of credit institutions in accordance with European Union regulations; and
- 3) all of the reports comply with the validation rules published by the European Banking Authority on its website in relation to a particular reporting date.

List of reports of funding plans

Article 4

(1) For the purposes of this Decision the following shall be considered reports on 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 (P 02.01)
- 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).

(2) Credit institutions which are not small and non-complex institutions within the sense of Article 4, paragraph (1), item 145 of Regulation (EU) No 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 paragraph (1), items (1) to (9), item (12) and item (14) of this Article.

(3) Credit institutions which are not small and non-complex institutions within the sense of Article 4, paragraph (1), item (145) of Regulation (EU) No 575/2013 that are planning a significant restructuring of their balance sheets shall deliver the reports referred to in paragraph (1), items (10) and (11) of this Article.

(4) Credit institutions that are small and non-complex institutions within the sense of Article 4, paragraph (1), item 145 of Regulation (EU) No 575/2013 shall deliver the reports referred to in paragraph (1), items (1) to (8), item (13) and item (14) of this Article.

Scope of application of the Decision

Article 5

(1) Credit institutions shall comply with the provisions of this Decision on a consolidated basis for a group of credit institutions in accordance with Title XXII of the Credit Institutions Act. Reports created on a consolidated basis shall be called consolidated reports on funding plans (FK).

(2) If a credit institution is not subject to paragraph (1) of this Article, it shall comply with the provisions of this Decision on an individual basis. Reports created on an individual basis shall be called non-consolidated reports on funding plans (FN).

(3) By way of derogation from paragraph (1) of this Article, credit institutions which are not EU parent credit institutions shall comply with the requirements relating to the liquidity coverage ratio (LCR) and net stable funding ratio (NSFR) referred to in Article 4, paragraph (1), item (3) of this Decision on an individual basis. Credit institutions which are EU parent credit institutions shall comply with these requirements on a consolidated basis.

Time limits for delivery of reports

Article 6

(1) Credit institutions shall deliver the reports referred to in Article 4 of this Decision to the Croatian National Bank at the latest by 31 March of the current year with a reference date of 31 December of the previous calendar year.

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

Qualitative requirements for funding plans

Article 7

(1) Credit institutions shall establish internal policies for transactions they deem innovative.

(2) 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) 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.

Cessation of the effect of the previous Decision

Article 8

The Decision on reporting of funding plans and the Instructions for the implementation of the Decision on reporting of funding plans which constitute its integral part (Official Gazette 76/2015) shall cease to have effect by virtue of the entry into force of this Decision.

Transitional provisions

Article 9

Credit institutions shall deliver the first reports in accordance with this Decision by 15 March 2021 with a reference date of 31 December 2020.

Entry into force

Article 10

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

No.: 342-020/10-20/BV
Zagreb, 29 October 2020

Boris Vujčić

Governor

The Instructions for reporting of funding plans which constitute an integral plan of the Decision on reporting of funding plans are not translated as they transpose the instructions laid down in the Guidelines of the European Banking Authority (EBA/GL/2019/05) of 9 December 2019 on harmonised definitions and templates for funding plans of credit institutions under Recommendation of the European Systemic Risk Board of 20 December 2012 (ESRB/2012/2).