



Trg hrvatskih velikana 3, HR-10000 Zagreb
T. +385 1 4564 555 · F. +385 1 4610 551
www.hnb.hr

Pursuant to Article 43, paragraph (2), item (6) of the Act on the Croatian National Bank (Official Gazette 75/2008, 54/2013 and 47/2020) and Article 228, paragraphs (1) and (5) of the Credit Institutions Act (Official Gazette 22/2026), the Governor of the Croatian National Bank hereby sets the

COUNTERCYCLICAL BUFFER RATE

1. The countercyclical buffer rate for the Republic of Croatia shall be 2.25% of the total risk exposure amount calculated in accordance with Article 92, paragraph (3) 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), as last amended by Regulation (EU) 2024/2987 of the European Parliament and of the Council of 27 November 2024 amending Regulations (EU) No 648/2012, (EU) No 575/2013 and (EU) 2017/1131 as regards measures to mitigate excessive exposures to third-country central counterparties and improve the efficiency of Union clearing markets (Text with EEA relevance) (OJ L 2024/2987, 4.12.2024), and shall apply from 1 October 2027.

2. It is hereby determined that, pursuant to Article 388, paragraph (5), item (1) of the Credit Institutions Act, on the date of the beginning of the application of the countercyclical buffer rate referred to in item (1), the Decision on the countercyclical buffer rate (Official Gazette 148/2022, 72/2023 and 149/2025) shall cease to have effect.

3. The countercyclical buffer rate shall be published in the Official Gazette.

No: 395-091/09-26/AŽ
Zagreb, 30 September 2026

Croatian National Bank
Governor
Ante Žigman