



HNB

Pursuant to Article 43, paragraph (2), items (6) and (10) of the Act on the Croatian National Bank (Official Gazette 75/2008, 4/2013 and 47/2020) and Article 119, paragraphs (1), (4) and (5) of the Credit Institutions Act (Official Gazette 159/2013, 19/2015, 102/2015, 15/2018, 70/2019, 47/2020, 146/2020, 151/2022 and 145/2024), the Governor of the Croatian National Bank hereby issues the

**DECISION ON AMENDMENTS TO THE  
DECISION ON THE COUNTERCYCLICAL BUFFER RATE**

***Level of the rate***

**Article 1**

In the Decision on the countercyclical buffer rate, (Official Gazette 148/2022 and 72/2023), Article 3 is amended to read:

"The countercyclical buffer rate for the Republic of Croatia shall be 2% of the total risk exposure amount calculated in accordance with Article 92, paragraph (3) of Regulation (EU) No 575/2013."

***Entry into force***

**Article 2**

This Decision shall be published in the Official Gazette and shall enter into force on 1 January 2027.

Dec. No.: 429-091/12-25/BV  
Zagreb, 5 December 2025.

CROATIAN NATIONAL BANK  
GOVERNOR  
Boris Vujčić