



General criteria and methodologies for supervisory review and evaluation process

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Competent authorities are required to disclose the general criteria and methodologies they use in the Supervisory Review and Evaluation Process set out in Article 97 of Directive 2013/36/EU.

The Supervisory Review and Evaluation Process (SREP) is part of the larger Supervisory Review Process. The competent authority conducts the SREP. It is a comprehensive process, which supervisors use to review and evaluate an institution's exposure to risks. The Internal Capital Adequacy Assessment Process (ICAAP) and the Internal Liquidity Adequacy Assessment Process (ILAAP) are another additional two elements of a Supervisory Review. Institutions conduct ICAAPs and ILAAPs, which allow them to ensure they make adequate provisions with respect to the holding of internal capital and internal liquidity in relation to their risk profile.

SUPERVISORY REVIEW AND EVALUATION PROCESS (SREP) [PDF](#)

Links

- [Regulation \(EU\) No 575/2013 on prudential requirements for credit institutions and investment firms](#)
- [Commission Implementing Regulation \(EU\) No 650/2014 laying down implementing technical standards with regard to the format, structure, contents list and annual publication date of the information to be disclosed by competent authorities in accordance with Directive 2013/36/EU of the European Parliament and of the Council](#)
- [Commission Implementing Regulation \(EU\) 2019/912 amending Implementing Regulation \(EU\) No 650/2014 laying down implementing technical standards with regard to the format, structure, contents list and annual publication date of the information to be disclosed by competent authorities in accordance with Directive 2013/36/EU of the European Parliament and of the Council](#)
- [EBA, Guidelines on common procedures and methodologies for the supervisory review and evaluation process \(SREP\), EBA/GL/2014/13](#)
- [EBA, Revised Guidelines on common procedures and methodologies for the supervisory review and evaluation process \(SREP\) and supervisory stress testing, amending EBA/GL/2014/13](#)
- [EBA, Supervisory Disclosure, Supervisory Review](#)

Croatian regulations

- [Credit Institutions Act](#) (OG 159/2013, 19/2015, 102/2015, 15/2018, 70/2019, 47/2020 and 146/2020)
- [Decision on the method of exercising supervision of credit institutions and imposing supervisory measures](#) (OG 23/2014 and 55/2014)
- [Decision on the internal capital adequacy assessment process for credit institutions](#) (OG 20/2014 and 126/2017)

Other systemically important credit institutions

- [The procedure for identifying other systemically important credit institutions and capital buffer requirements for other systemically important credit institutions \(15/1/2016\)](#)

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