

Pursuant to Article 19, paragraph (6) of the Accounting Act (Official Gazette 78/2015, 134/2015, 120/2016, 116/2018, 42/2020 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 the

Decision on amendments to the Decision on the structure and content of annual financial statements of credit institutions

Article 1

In Article 3, paragraph (1) of the Decision on the structure and content of annual financial statements of credit institutions (Official Gazette 42/2018 and 122/2020), the words "of the Accounting Act (Official Gazette 78/2015, 134/2015 and 120/2016)" are replaced by the words "of the Accounting Act (Official Gazette 78/2015, 134/2015, 120/2016, 116/2018, 42/2020 and 47/2020)".

Article 2

In the Croatian version of the Instructions for the implementation of the Decision on the structure and content of annual financial statements of credit institutions, constituting an integral part of the Decision on the structure and content of annual financial statements of credit institutions, the table below item (5) has been amended with no relevance to the English translation.

Article 3

Item (6) of the Instructions is amended to read:

"6. The statement of financial position (Balance sheet statement) shall be completed in accordance with the instructions in Annex V of Commission Implementing Regulation (EU) 2021/451 of 17 December 2020 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to supervisory reporting of institutions and repealing Implementing Regulation (EU) No 680/2014 (hereinafter referred to as 'Commission Implementing Regulation (EU) 2021/451')."

Article 4

The table below item (8) of the Instructions is amended to read:

Name of entity:	MB:
Report code:	OIB:
Position	Name of position
1	Interest income
2	(Interest expenses)
3	(Expenses on share capital repayable on demand)



4	Dividend income
5	Fee and commission income
6	(Fee and commission expenses)
7	Gains or (–) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net
8	Gains or (–) losses on financial assets and liabilities held for trading, net
9	Gains or (–) losses on non-trading financial assets mandatorily at fair value through profit or loss, net
10	Gains or (–) losses on derecognition of financial assets and liabilities designated at fair value through profit or loss, net
11	Gains or (–) losses from hedge accounting
12	Exchange differences [gain or (–) loss], net
13	Gains or (–) losses on derecognition of investments in subsidiaries, joint ventures and associates, net
14	Gains or (–) losses on derecognition of non-financial assets, net
15	Other operating income
16	(Other operating expenses)
17	TOTAL OPERATING INCOME, NET (1 – 2 – 3 + 4 + 5 – 6 + from 7 to 15 – 16)
18	(Administrative expenses)
19	(Cash contributions to resolution funds and deposit guarantee schemes)
20	(Depreciation)
21	Modification gains or (–) losses, net
22	(Provisions or (–) reversal of provisions)
23	(Impairment or (–) reversal of impairment on financial assets not measured at fair value through profit or loss)
24	(Impairment or (–) reversal of impairment of investments in subsidiaries, joint ventures and associates)
25	(Impairment or (–) reversal of impairment on non-financial assets)
26	Negative goodwill recognised in profit or loss
27	Share of the profit or (–) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method
28	Profit or (–) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations
29	PROFIT OR (–) LOSS BEFORE TAX FROM CONTINUING OPERATIONS (17 – from 18 to 20 + 21 – from 22 to 25 + from 26 to 28)
30	(Tax expense or (–) income related to profit or loss from continuing operations)
31	PROFIT OR (–) LOSS AFTER TAX FROM CONTINUING OPERATIONS (29 – 30)
32	Profit or (–) loss after tax from discontinued operations (33 – 34)
33	Profit or (–) loss before tax from discontinued operations
34	(Tax expense or (–) income related to discontinued operations)
35	PROFIT OR (–) LOSS FOR THE YEAR (31 + 32; 36 + 37)
36	Attributable to minority interest [non-controlling interests]
37	Attributable to owners of the parent

Article 5

In item (9) of the Instructions, the words "Commission Implementing Regulation (EU) No 680/2014" are replaced by the words "Commission Implementing Regulation (EU) 2021/451".

Article 6

In item (11) of the Instructions, the words "35 and 36" are replaced by the words "36 and 37".

Article 7

In the Croatian version of the Instructions, the table below item (12) has been amended with no relevance to the English translation.

Article 8

In item (13) of the Instructions, the words "Commission Implementing Regulation (EU) No 680/2014" are replaced by the words "Commission Implementing Regulation (EU) 2021/451".

Article 9

Item (20) of the Instructions is deleted.



Article 10

The table below item (21) is amended to read:

Name of entity:													MB:		
Report code:													OIB:		
Position	Name of position														
	Sources of equity changes	Capital	Share premium	Equity instruments issued other than capital	Other equity	Accumulated other comprehensive income	Retained earnings	Revaluation reserves	Other reserves	(-) Treasury shares	Profit or (-) loss attributable to owners of the parent	(-) Interim dividends	Minority interests		Total
													Accumulated other comprehensive income	Other items	
1	Opening balance [before restatement]														
2	Effects of corrections of errors														
3	Effects of changes in accounting policies														
4	Opening balance [current period] (1 + 2 + 3)														
5	Issuance of ordinary shares														
6	Issuance of preference shares														
7	Issuance of other equity instruments														



8	Exercise or expiration of other equity instruments issued																		
9	Conversion of debt to equity																		
10	Capital reduction																		
11	Dividends																		
12	Purchase of treasury shares																		
13	Sale or cancellation of treasury shares																		
14	Reclassification of financial instruments from equity to liability																		
15	Reclassification of financial instruments from liability to equity																		
16	Transfers among components of equity																		
17	Equity increase or (–) decrease resulting from business combinations																		
18	Share based payments																		
19	Other increase or (–) decrease in equity																		
20	Total comprehensive income for the year																		
21	Closing balance [current period] (from 4 to 20)																		

Article 11

In item (22) of the Instructions, the words "Commission Implementing Regulation (EU) No 680/2014" are replaced by the words "Commission Implementing Regulation (EU) 2021/451".

Article 12

This Decision shall be published in the Official Gazette and shall enter into force on 31 December 2021.

No.: 271-091/10-21/BV
Zagreb, 26 October 2021

Croatian National Bank
Governor
Boris Vujčić