

Decision
on reports on own funds and capital requirements of credit institutions

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Zagreb, February 2010

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I GENERAL PROVISIONS

Article 1

(1) In this Decision, the Croatian National Bank governs in detail the obligation of credit institutions to deliver reports on own funds and capital requirements to the Croatian National Bank for the purpose of supervision of credit institutions' operation pursuant to the Credit Institutions Act and regulations adopted under that Act and other laws.

(2) This Decision shall apply to:

- 1) credit institutions with registered offices in the Republic of Croatia, authorised by the Croatian National Bank; and
- 2) branches of third-country credit institutions, authorised by the Croatian National Bank to provide services.

(3) By way of derogation from paragraph (2) of this Article, this Decision shall not apply to electronic money institutions.

(4) Credit institutions shall comply with the provisions of this Decision on a consolidated basis if they are required to comply with the requirements on supervision on a consolidated basis for their groups of credit institutions in the RC as set out in Article 127 of the Credit Institutions Act.

Article 2

The contents, form and method of completion and delivery of templates on own funds and capital requirements, which credit institutions are required to calculate in accordance with the Decision on own funds of credit institutions, the Decision on the capital adequacy of credit institutions and the Decision on supervisory reports of credit institutions, shall be set forth in the Instructions for the implementation of the Decision on reports on own funds and capital requirements of credit institutions attached to this Decision and forming an integral part of it.

II TYPES OF TEMPLATES AND THE METHOD OF AND TIME LIMITS FOR THEIR DELIVERY

1 Templates on own funds and capital requirements for risks

Article 3

Pursuant to this Decision, credit institutions shall deliver to the Croatian National Bank templates set out in Table 1 of this Decision.

Table 1 Templates on own funds and capital requirements of credit institutions

Ordinal number	Name of template	Abbreviation
1	Own funds	JKAP
2	Total capital requirements and capital adequacy ratio	SAJK
3	Capital requirements of members of a group of credit institutions in the RC	KONS
CAPITAL REQUIREMENTS FOR CREDIT RISK		
	<i>Capital requirements for credit risk, counterparty credit risk and free deliveries risk calculated in accordance with Part 2 of Title II of the Decision on the capital adequacy of credit institutions – the Standardised Approach</i>	
4	Exposures to credit risk under the Standardised Approach	SA
5	Exposures to central governments and central banks – SA	SA-DB
6	Exposures to bodies of local and regional self-government – SA	SA-LS
7	Exposures to public sector entities – SA	SA-JT
8	Exposures to multilateral development banks – SA	SA-MB
9	Exposures to international organisations – SA	SA-MO
10	Exposures to institutions – SA	SA-IN
11	Exposures to corporates – SA	SA-TD
12	Retail exposures (including SMEs) – SA	SA-ST
13	Exposures in the form of covered bonds – SA	SA-PO
14	Exposures in the form of collective investment undertakings – SA	SA-IF
15	Other exposures – SA	SA-OI
	<i>Capital requirements for credit risk, counterparty credit risk and free deliveries risk calculated in accordance with Part 3 of Title II of the Decision on the capital adequacy of credit institutions – the IRB Approach</i>	
16	Exposures to credit risk under the IRB Approach	IRB
17	Exposures to central governments and central banks – IRB	IRB-DB
18	Exposures to institutions – IRB	IRB-IN
19	Exposures to credit institutions and investment firms – IRB	IRB-KI
20	Exposures to corporates – IRB	IRB-TD
21	Specialised lending exposures – IRB	IRB-SF
22	Exposures to SMEs (from the exposure class 'corporates') – IRB	IRB-SD
23	Retail exposures – IRB	IRB-ST
24	Retail exposures secured by real estate property – IRB	IRB-NS
25	Qualifying revolving retail exposures – IRB	IRB-RS
26	Exposures to SMEs (from the exposure class 'retail') – IRB	IRB-SS
27	Other retail exposures – IRB	IRB-OS
28	Equity investments	IRB-VU
	<i>Capital requirements for credit risk under the IRB Approach (for the exposure classes to which the Standardised Approach is applied)</i>	
29	Exposures to credit institutions and investment firms – SA	SA-KI
30	Specialised lending exposures – SA	SA-SF
31	Exposures to SMEs (from the exposure class 'corporates') – SA	SA-SD

Ordinal number	Name of template	Abbreviation
32	Retail exposures secured by real estate property – SA	SA-NS
33	Qualifying revolving retail exposures – SA	SA-RS
34	Exposures to SMEs (from the exposure class 'retail') – SA	SA-SS
35	Other retail exposures – SA	SA-OS
	<i>Capital requirements for securitisation positions calculated in accordance with the provisions set out in Part 5 of Title II of the Decision on the capital adequacy of credit institutions – the Securitisation framework</i>	
36	Capital requirements for credit risk of synthetic securitisation – the Standardised Approach	SEK-SS
37	Capital requirements for credit risk of traditional securitisation – the Standardised Approach	SEK-TS
38	Capital requirements for credit risk of synthetic securitisation – the IRB Approach	SEK-SI
39	Capital requirements for credit risk of traditional securitisation – the IRB Approach	SEK-TI
40	Detailed data on securitisations by originators and sponsors	SEK-DET
	<i>Capital requirements for settlement risk in the trading book</i>	
41	Exposures to settlement/delivery risk	RN
CAPITAL REQUIREMENTS FOR MARKET RISKS		
	<i>Capital requirements for market risks calculated in accordance with the provisions set out in Title III of the Decision on the capital adequacy of credit institutions – Market risks</i>	
42	Trading book – daily balances	KT-DS
43	Detailed trading book	DKT
44	Open foreign exchange positions by currencies and initial capital requirements for foreign-exchange risk	VR
45	Initial capital requirements for exceeding the permitted exposure limits	PDI
46	Specific risk of debt instruments by currencies	SK
47	General risk of debt instruments by currencies (the Maturity-based Approach)	OK-D
48	General risk of debt instruments by currencies (the Duration-based Approach)	OK-T
49	Initial capital requirements for equity risk	VVP
50	Initial capital requirements for commodity risk (the Simplified Approach)	RR-JP
51	Initial capital requirements for commodity risk (the Maturity Ladder Approach)	RR-PD
52	Initial capital requirements for risk of options	RPO
53	Initial capital requirements for market risks under the Internal Models Approach	IM
54	Initial capital requirements for market risks under the Internal Models Approach – details	IM-DET
CAPITAL REQUIREMENTS FOR OPERATIONAL RISK		
	<i>Capital requirements for operational risk calculated in accordance with the provisions set out in Title IV of the Decision on the capital adequacy of credit institutions – Operational risk</i>	
55	Initial capital requirements for operational risk	OPR
56	Gross losses by business lines and event types	OPR-DET
57	Significant operational risk losses	OPR-ZNG

2 Types of reports and reporting periods

Article 4

(1) Credit institutions shall complete templates set out under ordinal numbers 1, 2 and 4 to 57 in Table 1 of this Decision on a quarterly basis as at 31 March, 30 June, 30 September and 31 December. These reports shall be titled 'unconsolidated unaudited preliminary reports' ("NP").

(2) Credit institutions shall use audited data to complete templates set out under ordinal numbers 1, 2 and 4 to 54 in Table 1 of this Decision as at 31 December. These reports shall be titled 'unconsolidated audited reports' ("NR").

(3) Pursuant to this Decision and Article 22 of the Decision on supervision of a group of credit institutions on a consolidated basis, the parent credit institution in a group of credit institutions in the RC set forth in the Decision on supervision of a group of credit institutions on a consolidated basis (hereinafter: parent credit institution) shall complete consolidated unaudited preliminary reports ("KP") of a group of credit institutions in the RC as at 30 June. Consolidated unaudited preliminary reports ("KP") shall comprise templates set out under ordinal numbers 1 to 57 in Table 1 of this Decision.

(4) Pursuant to this Decision and Article 22 of the Decision on supervision of a group of credit institutions on a consolidated basis, the parent credit institution shall complete consolidated audited reports ("KR") of a group of credit institutions in the RC as at 31 December. Consolidated audited reports ("KR") shall comprise templates set out under ordinal numbers 1 to 57 in Table 1 of this Decision.

(5) The provisions on audit of financial statements and other reports which are prepared in accordance with Chapter III, items (2) and (3) of the Decision on the contents of audits of credit institutions shall apply *mutatis mutandis* to unconsolidated audited reports ("NR") and consolidated audited reports ("KR") as at 31 December.