

Pursuant to Article 173, paragraph (8) and Article 174, paragraph (7) of the Credit Institutions Act (Official Gazette 159/2013, 19/2015, 102/2015, 15/2018, 70/2019, 47/2020 and 146/2020) 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 refusal of annual financial statements of credit institutions and the content of an audit for the purposes of the Croatian National Bank

Article 1

In the Decision on the refusal of annual financial statements of credit institutions and the content of an audit for the purposes of the Croatian National Bank (Official Gazette 22/2019), in Article 1, paragraph (1), item (2) the words "(Official Gazette 159/2013, 19/2015, 102/2015 and 15/2018, hereinafter referred to as 'the Act')" are replaced by the words: "(Official Gazette 159/2013, 19/2015, 102/2015, 15/2018, 70/2019, 47/2020 and 146/2020, hereinafter referred to as 'the Act')".

Article 2

In Article 2, paragraph (2), the words "The Croatian National Bank shall consider that" are replaced by the words "For the purposes of this Decision".

In Article 2, paragraph (2), item (3) the word "it" is replaced by the word "the Croatian National Bank".

In Article 2, paragraph (3), the words "The Croatian National Bank shall consider that" are replaced by the words "For the purposes of this Decision" and the words "it identifies" are replaced by the words "the Croatian National Bank identifies".

Article 3

Article 8 is amended to read:

"Article 8

(1) In auditing the reports delivered to the Croatian National Bank, an audit firm shall verify the regularity, accuracy and completeness of the reports delivered in accordance with:

- 1) the Decision on supervisory reports of credit institutions (Official Gazette 146/2021 and 108/2022), for the following reports:
 - Report on credit risk exposure by risk categories (RS4)
 - Report on holdings in the capital of an undertaking (UKT5)
 - Report on tangible assets (MIK14)
 - Report on acquired assets (PIK12)
 - Report on exposure to currency induced credit risk (VIKR3)
 - Report on past due receivables (DNP1)
 - Report on the remaining maturity of assets and liabilities (ROC2)
 - Report on exposure to protection providers (IDZ2)
 - Detailed trading book (DKT)
 - Report on exposures to persons in special relationship with the credit institution (POK13)
 - Aggregate change in economic value of credit institution's equity (EVK ZBR)
 - Impact of interest-rate risk in the non-trading book on net interest income (NKP)
 - Information on performing and non-performing exposures (F 18.00)
 - Forborne exposures (F 19.00)
- 2) 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) 680/2014 (hereinafter referred to as 'Regulation (EU) 2021/451') for the following reports:
 - Own funds (C 01.00)
 - Own funds requirements (C 02.00)
 - Capital ratios (C 03.00)
 - Exposures and losses from lending collateralised by immovable property (C 15.00)
 - Large exposure limits (C 26.00)
 - Identification of the counterparty (C 27.00)
 - Exposures in the non-trading and trading book (C 28.00)
 - Details of the exposures to individual clients within groups of connected clients (C 29.00)
 - Leverage ratio calculation (C 47.00)
 - Information on performing and non-performing exposures (F 18.00)
 - Forborne exposures (F 19.00).

(2) An audit firm shall verify the regularity, accuracy and completeness of the reports referred to in paragraph (1) of this Article by assessing whether they have been prepared in accordance with the Act and subordinate legislation adopted under the Act and Regulation (EU) 2021/451.

(3) An assessment of the reports referred to in paragraph (1) of this Article shall be provided in the form of a statement that the reports have been prepared in accordance with the Act and subordinate legislation adopted by the Croatian National Bank and Regulation (EU) No 2021/451.

(4) Individual reports referred to in paragraph (1) of this Article shall also be signed by a person from the credit institution's management board responsible for reporting."

Article 4

(1) This Decision shall enter into force on the eighth day following its publication in the Official Gazette.

(2) The Report on exposure to currency induced credit risk (VIKR3) referred to in Article 3 of this Decision amending Article 8, paragraph 1, item (1) of the Decision shall be delivered for the last time as at 31 December 2022.

Dec. No. 412-091/11-22/BV

Zagreb, 16 November 2022

Croatian National Bank

Governor

Boris Vujčić