

## Annex I Part 1

# Transposition of Directive 2013/36/EU

Transposition of provisions of Directive 2013/36/EU	Provisions of Directive 2013/36/EU	Links to national text	Reference(s) to national provisions	Available in EN (Y/N)	
010	<b>Date of the last update of information in this template</b>	30 April 2026			
020	<b>I. Subject matter, scope and definitions</b>	Articles 1 to 3	<a href="#">Credit Institutions Act</a>	Credit Institutions Act: Articles 1, 3, 134	Y
030	<b>II. Competent authorities</b>	Articles 4 to 7	<a href="#">Credit Institutions Act</a> , <a href="#">Act on the Croatian National Bank</a> , <a href="#">Act on the Resolution of Credit Institutions and Investment Firms</a>	Credit Institutions Act: Articles 8, 9, 95, 96, 160, 182, 212–214, and 216; Act on the Croatian National Bank: Articles 2 and 89; Act on the Resolution of Credit Institutions and Investment Firms: Articles 8–10	Y
040	<b>III. Requirements for access to the activity of credit institutions</b>	Articles 8 to 27	–	–	–
050	1. General requirements for access to the activity of credit institutions	Articles 8 to 21b	<a href="#">Credit Institutions Act</a> , <a href="#">Decision on the documentation to be enclosed with the application for the authorisation of a credit institution and the application for the authorisation to provide financial services</a> , <a href="#">Decision on the documentation to be enclosed with the application for authorisation and on the content and method of monitoring compliance of parent financial holding companies and parent mixed financial holding companies</a>	Credit Institutions Act: Articles 6, 7, 8, 11, 14–19, 21, 26, 31, 64, 66, 68, 87–93, 95, 213 and 348; Decision on the documentation to be enclosed with the application for the authorisation of a credit institution and the application for the authorisation to provide financial services; Decision on the documentation to be enclosed with the application for authorisation and on the content and method of monitoring compliance of parent financial holding companies and parent mixed financial holding companies	Y
060	2. Qualifying holding in a credit institution	Articles 22 to 27	<a href="#">Credit Institutions Act</a> , <a href="#">Decision on the approval to acquire a qualifying holding in a credit institution</a>	Credit Institutions Act: Articles 8, 31–39, 145 and 212; Decision on the approval to acquire a qualifying holding in a credit institution	Y
080	<b>V. Provisions concerning the freedom of establishment and the freedom to provide services</b>	Articles 33 to 46	–	–	–
090	1. General principles	Articles 33 to 34	<a href="#">Credit Institutions Act</a>	Articles 55, 57, 61, 64, 65 and 66	Y
100	2. The right of establishment of credit institutions	Articles 35 to 38	<a href="#">Credit Institutions Act</a>	Articles 56–59, 64 and 66	Y
110	3. Exercise of the freedom to provide services	Article 39	<a href="#">Credit Institutions Act</a>	Articles 61 and 67	Y
120	4. Powers of the competent authorities of the host Member State	Articles 40 to 46	<a href="#">Credit Institutions Act</a>	Articles 7, 56, 121–131 and 342	Y
130	<b>VI. Relations with third countries</b>	Articles 47 to 48	<a href="#">Credit Institutions Act</a>	Credit Institutions Act: Articles 69, 70, 74, 75, 132, 170 and 154	Y

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140	<b>VII. Prudential supervision</b>	Articles 49 to 142	–	–	–
150	1. Principles of prudential supervision	Articles 49 to 72	–	–	–
160	1.1 Competence and duties of home and host Member States	Articles 49 to 52	<b>Credit Institutions Act</b>	Articles 94, 119, 120, 125, 126 and 156–158	Y
170	1.2 Exchange of information and professional secrecy	Articles 53 to 62	<b>Credit Institutions Act</b>	Articles 161–170	Y
180	1.3 Duty of persons responsible for the legal control of annual and consolidated accounts	Article 63	<b>Credit Institutions Act</b>	Article 222	Y
190	1.4 Supervisory powers, powers to impose penalties and right of appeal	Articles 64 to 72	<b>Credit Institutions Act</b>	Articles 15, 18, 45, 49, 89, 95, 97, 170, 171, 172, 342, 351, 352, 353, 354, 361, 363, 367, 370, 373 and 374	Y
200	2. Review processes	Articles 73 to 110	–	–	–
210	2.1 Internal capital adequacy assessment process	Article 73	<b>Credit Institutions Act</b>	Article 180	Y
220	2.2 Arrangements, processes and mechanisms of institutions	Articles 74 to 96	<b>Credit Institutions Act,</b> <b>Decision on governance arrangements,</b> <b>Decision on staff remuneration,</b> <b>Decision on the internal capital adequacy assessment process and internal liquidity adequacy assessment process for credit institutions,</b> <b>Decision on the assessment of the suitability of the chairperson of the management board, members of the management board, chairperson of the supervisory board, members of the supervisory board and key function holders in a credit institution</b>	Credit Institutions Act: Articles 3, 41, 44 – 53, 99, 105, 112, 181–189, 191–195, 197–204, 274 and 348; Decision on governance arrangements: Articles 6, 8, 16, 30–34, 36–39, 41, 42, 61 and 82–91; Decision on staff remuneration: Articles 4–6, 9, 10, 12, 13, 19, 20–22, 24, 25, 27, 28, 35–42, 44, 45; Decision on the internal capital adequacy assessment process and internal liquidity adequacy assessment process for credit institutions: Article 9; Decision on the assessment of the suitability of the chairperson of the management board, members of the management board, chairperson of the supervisory board, members of the supervisory board and key function holders in a credit institution: Articles 5, 6, 12, 14, 18, 20, 25 and 26	Y
230	2.3 Supervisory review and evaluation process	Articles 97 to 101	<b>Credit Institutions Act</b>	Articles 98–101	Y
240	2.4 Supervisory measures and powers	Articles 102 to 107	<b>Credit Institutions Act</b>	Articles 98, 102 and 105–111	Y
250	2.5 Level of application	Articles 108 to 110	<b>Credit Institutions Act</b>	Articles 96 and 174–176	Y
260	3. Supervision on a consolidated basis	Articles 111 to 127	–	–	–
270	3.1 Principles for conducting supervision on a consolidated basis	Articles 111 to 118	<b>Credit Institutions Act</b>	Articles 134, 135, 137, 139–146, 151, 170 and 172	Y
280	3.2 Financial holding companies, mixed financial holding companies and mixed-activity holding companies	Articles 119 to 127	<b>Credit Institutions Act</b>	Articles 31, 54, 138, 146–150, 152, 153, 155 and 170	Y

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290	4. Capital buffers	Articles 128 to 142	<a href="#">Credit Institutions Act</a>	Articles 226–249	Y
300	4.1 Buffers	Articles 128 to 134	<a href="#">Credit Institutions Act</a>	Articles 174, 175, 226, 227 and 238–248	Y
310	4.2 Setting and calculating countercyclical capital buffers	Articles 135 to 140	<a href="#">Credit Institutions Act</a> , <a href="#">Decision on capital buffers and capital conservation measures</a>	Credit Institutions Act: Articles 228–237; Decision on capital buffers and capital conservation measures	Y
320	4.3 Capital conservation measures	Articles 141 to 142	<a href="#">Credit Institutions Act</a> , <a href="#">Decision on capital buffers and capital conservation measures</a>	Credit Institutions Act: Articles 250–256; Decision on capital buffers and capital conservation measures	Y
330	<b>VIII. Disclosure by competent authorities</b>	Articles 143 to 144	<a href="#">Credit Institutions Act</a>	Articles 172 and 173	Y
340	<b>IX. Amendments of Directive 2002/87/EC</b>	Article 150	–	Not within the competence of the CNB.	–
350	<b>X. Transitional and final provisions</b>	Articles 151 to 165	–	–	–
360	1. Transitional provisions on the supervision of institutions exercising the freedom of establishment and the freedom to provide services	Articles 151 to 159	<a href="#">Credit Institutions Act</a>	Articles 119–131 and 156–158	Y
361	1a. Transitional provisions on financial holding companies and mixed financial holding companies	Article 159a	–	–	–
370	2. Transitional provisions for capital buffers	Article 160	–	–	–
380	3. Final provisions	Articles 161 to 165	<a href="#">Credit Institutions Act</a>	Articles 390	Y