

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	Date of the last update of information in this template	30 June 2022			
020	I. Subject matter, scope and definitions	Articles 1 to 3	Credit Institutions Act , Decision on governance arrangements	Credit Institutions Act: Articles 1 and 3; Decision on governance arrangements: Articles 3 and 4	Y
030	II. Competent authorities	Articles 4 to 7	Credit Institutions Act , Act on the Croatian National Bank	Credit Institutions Act: Articles 4, 11, 101, 151, 153, 159, 175 and 201; Act on the Croatian National Bank: Articles 2 and 89	Y
040	III. Requirements for access to the activity of credit institutions	Articles 8 to 27	–	–	–
050	1. General requirements for access to the activity of credit institutions	Articles 8 to 21	Credit Institutions Act , 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	Credit Institutions Act: Articles 6, 7, 19, 24, 36, 57, 60, 65, 67, 69, 85, 151, 214 and 327; 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	Y
060	2. Qualifying holding in a credit institution	Articles 22 to 27	Credit Institutions Act , Decision on the approval to acquire a qualifying holding in a credit institution	Credit Institutions Act: Articles 24–30, 32, 33, 34, 69, 151 and 288; Decision on the approval to acquire a qualifying holding in a credit institution	Y
070	IV. Initial capital of investment firms	Articles 28 to 32	–	Applicable to investment firms – not within the competence of the CNB.	–
080	V. Provisions concerning the freedom of establishment and the freedom to provide services	Articles 33 to 46	–	–	–
090	1. General principles	Articles 33 to 34	Credit Institutions Act	Articles 74, 76, 78, 80 and 83–85	Y
100	2. The right of establishment of credit institutions	Articles 35 to 38	Credit Institutions Act	Articles 75–78, 85 and 214	Y
110	3. Exercise of the freedom to provide services	Article 39	Credit Institutions Act	Article 80	Y
120	4. Powers of the competent authorities of the host Member State	Articles 40 to 46	Credit Institutions Act	Articles 10, 192–197, 214 and 323	Y
130	VI. Relations with third countries	Articles 47 to 48	Credit Institutions Act Decision on detailed conditions for the establishment, operation, reporting and dissolution of branches of third-country credit institutions in the Republic of Croatia	Credit Institutions Act: Articles 89, 199, 214 and 298 Decision on detailed conditions for the establishment, operation, reporting and dissolution of branches of third-country credit institutions in the Republic of Croatia: Article 7	Y

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140	VII. Prudential supervision	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	Credit Institutions Act	Articles 178, 194, 194a, 194b and 203–205	Y
170	1.2 Exchange of information and professional secrecy	Articles 53 to 62	Credit Institutions Act	Articles 206–214	Y
180	1.3 Duty of persons responsible for the legal control of annual and consolidated accounts	Article 63	Credit Institutions Act	Article 172	Y
190	1.4 Supervisory powers, powers to impose penalties and right of appeal	Articles 64 to 72	Credit Institutions Act	Articles 25, 30, 33, 39, 46, 69, 151, 153, 175, 178, 179, 184, 186, 214, 215, 217, 220, 224, 225, 322a, 323 and 358–365	Y
200	2. Review processes	Articles 73 to 110	–	–	–
210	2.1 Internal capital adequacy assessment process	Article 73	Credit Institutions Act	Article 113	Y
220	2.2 Arrangements, processes and mechanisms of institutions	Articles 74 to 96	Credit Institutions Act, Decision on governance arrangements, Decision on staff remuneration, Decision on the method of exercising supervision of credit institutions and imposing supervisory measures, Decision on the internal capital adequacy assessment process for credit institutions, Decision on the assessment of the suitability of the chairperson of the management board, members of the management board, members of the supervisory board and key function holders in a credit institution	Credit Institutions Act: Articles 3, 35, 37, 38, 41, 44, 45, 47–53, 96, 97, 100, 100a, 100b, 101, 103, 105–108, 115, 146, 152, 152a, 154, 164, 166, 167, 181, 189, 214 and 386; Decision on governance arrangements: Articles 4, 5, 9, 13, 14, 16, 17, 18a, 20, 25, 29–40, 42–48, 72 and 76–78; Decision on staff remuneration: Articles 1–5, 8, 9, 11, 12, 18–21, 23, 26, 27, 31, 34–41 and 43; Decision on the method of exercising supervision of credit institutions and imposing supervisory measures: Article 8; Decision on the internal capital 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, members of the supervisory board and key function holders in a credit institution: Articles 5, 8, 11, 19, 25 and 26	Y
230	2.3 Supervisory review and evaluation process	Articles 97 to 101	Credit Institutions Act	Articles 175, 180–182, 188, 191 and 214	Y
240	2.4 Supervisory measures and powers	Articles 102 to 107	Credit Institutions Act	Articles 88, 92, 165, 167, 214, 220, 224, 225, 225a, 228, 228a and 228b	Y
250	2.5 Level of application	Articles 108 to 110	Credit Institutions Act	Articles 96, 97 and 97b	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	Credit Institutions Act	Articles 214, 277, 278, 280, 282–289 and 295	Y
280	3.2 Financial holding companies, mixed financial	Articles 119 to 127	Credit Institutions Act	Articles 24, 55, 214, 281, 289, 291–294, 296, 297 and 299	Y

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holding companies and mixed-activity holding companies					
290	4. Capital buffers	Articles 128 to 142	Credit Institutions Act	Articles 117–139	Y
300	4.1 Buffers	Articles 128 to 134	Credit Institutions Act	Articles 96, 97, 117–118, 129–139 and 382	Y
310	4.2 Setting and calculating countercyclical capital buffers	Articles 135 to 140	Credit Institutions Act , Decision on capital buffers and capital conservation measures	Credit Institutions Act: Articles 119–128; Decision on capital buffers and capital conservation measures	Y
320	4.3 Capital conservation measures	Articles 141 to 142	Credit Institutions Act , Decision on capital buffers and capital conservation measures	Credit Institutions Act: Articles 140–143a; Decision on capital buffers and capital conservation measures	Y
330	VIII. Disclosure by competent authorities	Articles 143 to 144	Credit Institutions Act	Articles 215 and 216	Y
340	IX. Amendments of Directive 2002/87/EC	Article 150	–	Not within the competence of the CNB.	–
350	X. Transitional and final provisions	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	Credit Institutions Act	Articles 368–377 and 387	Y
370	2. Transitional provisions for capital buffers	Article 160	Credit Institutions Act	Article 380	Y
380	3. Final provisions	Articles 161 to 165	Credit Institutions Act	Articles 383 and 390	Y