HNB
EUROSUSTAV

Trg hrvatskih velikana 3, HR-10000 Zagreb
T. +385 1 4564 555 · F. +385 1 4610 551
www.hnb.hr

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Notification on the results of the review of the systemic importance of credit institutions in the Republic of Croatia

In its regular annual review, the Croatian National Bank confirmed the status of seven other systemically important credit institutions (hereinafter referred to as 'O-SIIs'). The O-SII status for six credit institutions was awarded automatically, based on their systemic importance score, with the materiality threshold of 275 points being the level above which a credit institution is automatically considered systemically important. One credit institution with a score below the stated materiality threshold (Addiko Bank d.d.) was identified as an O-SII based on expert judgement. In accordance with the internal procedures of the Croatian National Bank, expert judgement is supported by additional selected indicators of the systemic importance of a credit institution, that is, the amount of deposits covered by the deposit guarantee system and the number of deposit accounts held by natural and legal persons, reflecting the importance of the credit institution and its broad base of clients and indicating its high integration in the domestic economy and financial flows. The prescribed capital buffer rates for O-SIIs for 2027 have remained the same as in 2026 (Table 1).

Table 1 O-SIIs in the Republic of Croatia

O-SII	Systemic importance score as at 31 Dec. 2025	O-SII buffer rate as of 1 Jan. 2027 (%)		*O-SII buffer rate in 2026 (%)*	
		Set	Applicable[a]	*Set*	*Applicable[a]*
Zagrebačka banka d.d., Zagreb	3235	2.5	2.25	*2.5*	*2.25*
Privredna banka Zagreb d.d., Zagreb	2364	2.25	2.25	*2.25*	*2.25*
Erste&Steiermärkische Bank d.d., Rijeka	1539	2.0	2.0	*2.0*	*2.0*
OTP banka d.d., Split	853	1.5	1.5	*1.5*	*1.5*
Raiffeisenbank Austria d.d., Zagreb	815	1.5	1.5	*1.5*	*1.5*
Hrvatska poštanska banka d.d., Zagreb	601	1.0	1.0	*1.0*	*1.0*
Addiko Bank d.d., Zagreb[b]	166	0.25	0.25	*0.25*	*0.25*

[a] The actually applicable rate considering the regulatory limit linked to the rate for the parent O-SII or G-SII in the EU, where applicable.

[b] Additional indicators of systemic importance that exceed the materiality threshold of 275 points: (1) amount of deposits covered by the deposit guarantee system (301 points); (2) number of deposit accounts held by natural persons (307 points); and (3) number of deposit accounts held by legal persons (360 points).

Source: CNB.