Pursuant to Article 83, paragraph (5), Article 182, paragraph (9), item (6) in so far as it relates to items (2) and (4) of that paragraph, Article 182, paragraph (9), item (7), Article 200, paragraph (4), Article 212, paragraph (3) and Article 217, paragraph (2) of the Credit Institutions Act (Official Gazette 22/2026), Article 43, paragraph (2), item (10) and Article 86, paragraph (3) 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 supervisory reports of credit institutions

I INTRODUCTORY PROVISIONS

Subject matter
Article 1

(1) This Decision prescribes:

1) the content of reports or data for the preparation of supervisory reports submitted by credit institutions to the Croatian National Bank, for the purpose of supervision of their operation;
2) the content of the reports referred to in the Guidelines on harmonised definitions and templates for funding plans of credit institutions of the European Banking Authority (EBA/GL/2019/05) of 9 December 2019 pursuant to the Recommendation of the European Systemic Risk Board of 20 December 2012 on funding of credit institutions (ESRB/2012/2) (hereinafter referred to as 'Guidelines EBA/GL/2019/05') submitted by credit institutions to the Croatian National Bank;
3) the content of the reports on financial information as referred to in Article 11 Commission Implementing Regulation (EU) 2024/3117 of 29 November 2024 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) No 2021/451 (Text with EEA relevance) (OJ L 2024/3117, 27.12.2024; hereinafter referred to as 'Commission Implementing Regulation (EU) 2024/3117') submitted by credit institutions to the Croatian National Bank also on a non-consolidated basis;
4) the content of the report on the approved higher ratios between variable and fixed remuneration as referred to in the Guidelines of the European Banking Authority (EBA/GL/2022/06) on the benchmarking exercises on remuneration practices, the gender pay gap and approved higher ratios under Directive 2013/36/EU (hereinafter referred to as 'Guidelines EBA/GL/2022/06') submitted by credit institutions to the Croatian National Bank for the purpose of complying with the obligation to inform the Croatian National Bank on the approved higher ratios pursuant to Article 201, paragraphs (3) and (4) of the Credit Institutions Act;
5) the content of the report on high earners as referred to in the Guidelines of the European Banking Authority (EBA/GL/2022/08) of 30 June 2022 on the data collection exercises regarding high earners under Directive 2013/36/EU and under Directive (EU) 2019/2034 (hereinafter referred to as 'Guidelines EBA/GL/2022/08') submitted by credit institutions to the Croatian National Bank;
6) the types of reports prepared by the Croatian National Bank on the basis of data submitted by credit institutions;
7) the types of reports delivered by credit institutions to the Croatian National Bank;
8) the content of reports submitted by branches of credit institutions from other Member States to the Croatian National Bank, for the purpose of supervision of their operation;

9) the content of reports submitted by branches of third-country credit institutions to the Croatian National Bank, for the purpose of supervision of their operation;
10) the reporting periods or reference dates;
11) the time limits for reporting or submitting data for the preparation of supervisory reports;
12) the manner of delivering supervisory reports;
13) the IT-solution for the delivery of the reports referred to in Commission Implementing Regulation (EU) 2024/3117 delivered by credit institutions to the Croatian National Bank;
14) the IT-solution for the delivery of the reports referred to in Commission Implementing Regulation (EU) 2016/2070 of 14 September 2016 laying down implementing technical standards for templates, definitions and IT-solutions to be used by institutions when reporting to the European Banking Authority and to competent authorities in accordance with Article 78(2) of Directive 2013/36/EU of the European Parliament and of the Council (Text with EEA relevance) (OJ L 328, 2.12.2016; hereinafter referred to as 'Commission Implementing Regulation (EU) 2016/2070') delivered by credit institutions to the Croatian National Bank;
15) the IT-solution for the delivery of the reports referred to in Commission Implementing Regulation (EU) 2021/453 of 15 March 2021 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 the specific reporting requirements for market risk (Text with EEA relevance) (OJ L 89, 16.3.2021; hereinafter referred to as 'Commission Implementing Regulation (EU) 2021/453') delivered by credit institutions to the Croatian National Bank;
16) the IT-solution for the delivery of the reports requested from credit institutions by the Croatian National Bank in accordance with guidelines or decisions of the European Banking Authority.

(2) The structure and content of supervisory reports, the rules for preparing reports and the manner of filling in and delivering reports in accordance with this Decision shall be governed by the Instructions for preparing and delivering supervisory reports, which constitute an integral part of this Decision.

Compliance with the legal acts of the European Union
Article 2

(1) This Decision transposes into the Croatian legislation Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms, amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC (Text with EEA relevance) (OJ L 176, 27.6.2013; hereinafter referred to as Directive 2013/36/EU).

(2) The provisions of this Decision are aligned with:
1) Guidelines EBA/GL/2019/05,
2) Guidelines EBA/GL/2022/06 and
3) Guidelines EBA/GL/2022/08.

II REPORTING OBLIGATIONS OF CREDIT INSTITUTIONS

Entities subject to the Decision
Article 3

(1) The provisions of Chapter II of this Decision shall apply to credit institutions with head offices in the Republic of Croatia that have been authorised in accordance with the Credit Institutions Act.

(2) The provisions of Chapter II of this Decision shall apply to the branches of third-country credit institutions authorised by the Croatian National Bank to establish a branch of a third-country credit institution.

(3) The provisions of this Decision shall apply *mutatis mutandis* to a financial holding company or a mixed financial holding company that has been granted approval pursuant to the Credit Institutions Act or a designated entity where a financial holding company or a mixed financial holding company has been granted exemption.

II.1 NATIONAL SUPERVISORY REPORTS

List of reports and types of reports
Article 4

(1) The Croatian National Bank shall collect the following reports for the purposes of supervision:

1) Report on credit risk exposure by risk categories (RS4);
2) Report on credit institution shareholders with 3% or more of shares and persons connected with them (PD33);
3) Report on exposures to persons in special relationship with the credit institution (POKI4);
4) Report on sold placements (PROP1);
5) Report on sold placements by placement buyers (PROPK);
6) Report on investment in companies' capital (UKT5);
7) Report on tangible assets (MIKI4);
8) Report on tangible assets acquired by the credit institution in exchange for its claims (PIKI2);
9) Report on exposures to debtors (ID5);
10) Report on exposure to protection providers (IDZ2);
11) Report on the composition of a group of credit institutions in the RC (S1) and
12) Report on net short positions (IKP).

(2) The following terms shall be used for the purposes of regulating reporting obligations:

1) *compiled reports* means the reports referred to in paragraph (1), items (1) to (10) of this Article;
2) *integral reports* means the reports referred to in paragraph (1), items (11) to (12) of this Article;
3) *monthly unconsolidated preliminary (NP) reports* means the reports referred to in paragraph (1), items (1) to (5) of this Article;
4) *quarterly unconsolidated preliminary (NP) reports* means the reports referred to in paragraph (1), items (6) to (10) of this Article;
5) *consolidated preliminary (unaudited) (KP) reports* means the reports referred to in paragraph (1), items (6) and (7) of this Article;
6) *unconsolidated audited (NR) reports* means the reports referred to in paragraph (1), items (1), (3) and (6) to (10) of this Article;
7) *consolidated audited (KR) reports* means the reports referred to in paragraph (1), items (6) and (7) of this Article;
8) *group reports* means the reports referred to in paragraph (1), item (11) of this Article;
9) *daily reports* means the reports referred to in paragraph (1), item (12) of this Article.

Reporting obligations, reference dates and time limits for delivery
Article 5

(1) Credit institutions shall deliver monthly unconsolidated preliminary reports to the Croatian National Bank with a monthly frequency, with the balance as at the last day of the month, at the latest within 42 calendar days following the reference date.

(2) Credit institutions shall deliver quarterly unconsolidated preliminary reports to the Croatian National Bank with a quarterly frequency, with the balance as at 31 March, 30 June, 30 September and 31 December, at the latest within 42 calendar days following the reference date.

(3) An RC parent credit institution shall deliver to the Croatian National Bank for its group of credit institutions in the RC governed by Title XI, Chapter IX of the Credit Institutions Act (hereinafter referred to as ‘group of credit institutions in the RC’) consolidated preliminary (unaudited) reports with an annual frequency, with the balance as at 30 June, at the latest within 42 calendar days following the reference date.

(4) Credit institutions shall, following the expiry of each business year, based on the balance as at 31 December, in accordance with the balance in the business books after the statutory audit, deliver to the Croatian National Bank unconsolidated audited reports, at the latest within the time limit referred to in Article 218 of the Credit Institutions Act.

(5) An RC parent credit institution shall deliver to the Croatian National Bank for its group of credit institutions in the RC consolidated audited reports, at the latest within the time limit referred to in Article 218 of the Credit Institutions Act.

(6) An RC parent credit institution shall deliver to the Croatian National Bank a group report with the balance as at 31 December, at the latest within the time limit of one month from the reference date. In case of a change in the composition and/or relationship within a group of credit institutions or the entire group during a year, i.e., in case of changes in the data submitted to the Croatian National Bank, the credit institution shall deliver the amended report, at the latest within one month of the date of the change.

(7) Credit institutions shall deliver the daily report to the Croatian National Bank for each day which is subject to the notification obligation referred to in Article 5, paragraph (1), Article 7, paragraph (1) or Article 8 of Regulation (EU) No 236/2012 of the European Parliament and of the Council of 14 March 2012 on short selling and certain aspects of credit default swaps, at the latest by 15:30 on the following trading day.

(8) Where the time limit for delivery referred to in paragraphs (1), (2), (3) and (6) of this Article falls on a Saturday, a Sunday, a public holiday or a non-working day, the due day for delivery shall be the next working day.

Manner of report delivery
Article 6

(1) Credit institutions shall for the purposes of supervision deliver to the Croatian National Bank compiled reports and integral reports in the manner governed by the Instructions for preparing and delivering supervisory reports.

(2) Credit institutions shall submit data for compiling reports in the manner prescribed by the Decision on statistical and supervisory reporting.

(3) The Croatian National Bank shall prepare compiled reports referred to in this Decision in accordance with the Instructions for preparing and delivering supervisory reports.

(4) Compiled reports shall be deemed to be delivered by a credit institution to the Croatian National Bank, if a credit institution has submitted the data in a manner referred to in paragraph (2) of this Article, on the basis of which the Croatian National Bank then prepares compiled reports in accordance with paragraph (3) of this Article.

(5) Following the submission of data required for the preparation of compiled reports, in accordance with paragraph (2) of this Article, the Croatian National Bank shall prepare the initial and final compiled reports of credit institutions and shall deliver them to the credit institution. The Croatian National Bank shall compile initial reports prior to the time limit for delivery and shall compile final reports after the expiry of that time limit.

(6) Credit institutions shall be deemed to have delivered compiled reports within the time limits prescribed in Article (5) of this Decision if the following conditions are met:

1) the data for compiling reports are received by the Croatian National Bank within the time limits prescribed in Article (5) of this Decision and
2) all of the data submitted by the credit institution comply with the controls prescribed by the Instructions for statistical and supervisory reporting, which constitute an integral part of the Decision on statistical and supervisory reporting.

(7) Credit institutions shall be deemed to have delivered integral reports within the time limit prescribed in Article (5) of this Decision if the following conditions are met:

1) the reports are received by the Croatian National Bank within the time limits prescribed in Article (5) of this Decision;
2) the reports comply with the technical requirements prescribed by the Instructions for preparing and delivering supervisory reports; and
3) where the reports are subject to validation rules referred to in the Instructions for preparing and delivering supervisory reports, the reports comply with all of the said rules.

(8) Notwithstanding paragraph (6), item (2) and paragraph (7), item (3) of this Article, the Croatian National Bank may, in justified cases, depart from the application of certain controls of data submitted by a credit institution, for the purpose of ensuring correct and timely reporting.

Complaints against compiled reports
Article 7

(1) Credit institutions may file, within 5 working days of receipt of the final compiled report, which the Croatian National Bank has compiled on the basis of the submitted data, a complaint against the contents of the final compiled report. The complaint shall be filed in writing and electronically to the addresses specified in the Instructions for preparing and delivering supervisory reports.

(2) The Croatian National Bank shall make a written statement, within 5 working days of receipt of the complaint, on the complaint against the contents of the final compiled reports of a credit institution referred to in paragraph (1) of this Article.

(3) The complaint referred to in paragraph (2) of this Article may be filed only by the management board of the credit institution or a person authorised in writing by the management board.

(4) If a complaint is filed by a person authorised for that purpose by a credit institution's management board, the Croatian National Bank shall consider the complaint only provided a copy of the relevant written authorisation is enclosed.

(5) If a credit institution does not file a complaint against the contents of the final compiled reports within the time limit referred to in paragraph (1) of this Article, it shall be considered to have agreed with their contents.

(6) If the Croatian National Bank has accepted the complaint of the credit institution referred to paragraph (1) of this Article, it shall prepare the amendments to the final compiled reports in accordance with the accepted complaint and shall deliver them to the credit institution. The credit institution shall no longer have the right of complaint against these reports and the credit institution shall be considered to have agreed with their contents.

II.2 FUNDING PLANS

List of reports
Article 8

(1) The Croatian National Bank shall collect the following reports for the purpose of monitoring funding plans:

1) Assets (P 01.01);
2) Liabilities (P 01.02);
3) Liquidity ratios (P 01.03);
4) Insured and uninsured deposits and uninsured deposit-like financial instruments (P02.01);
5) Public sector and central bank sources of funding (P 02.02);
6) Innovative funding structures (P 02.03);
7) Pricing: Loan assets (P 02.04);
8) Pricing: Deposits and other liabilities (P 02.05);
9) Two largest significant currencies and reporting currency (P 02.06);
10) Loan assets acquisitions, run-offs and disposals plans (P 02.07);
11) Deposit liabilities acquisition and disposal plans (P 02.08);
12) Statement of profit or loss (P 04.01) and
13) Debt securities: issuances and redemptions (P 05.00).

(2) The reports referred to in paragraph (1) of this Article shall be referred to as *reports on funding plans*.

Reporting obligations, reference dates and time limits for delivery
Article 9

(1) Credit institutions that are not small and non-complex institutions within the meaning of Article 4, paragraph (1), item (145) of Regulation (EU) 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (Text with EEA relevance) (OJ L 176, 27.6.2013; hereinafter referred to as 'Regulation (EU) No 575/2013') shall deliver to the Croatian National Bank the reports referred to in Article 8, paragraph (1), items (1) to (9) and items (12) and (13) of this Decision, on the basis laid down in paragraph (4) of this Article.

(2) Credit institutions that are not small and non-complex institutions within the meaning of Article 4, paragraph (1), item (145) of Regulation (EU) 575/2013 and that are planning a significant restructuring of their balance sheets shall deliver to the Croatian National Bank the reports referred to in Article 8, paragraph (1), items (10) and (11) of this Decision, on the basis laid down in paragraph (4) of this Article.

(3) Credit institutions that are small and non-complex institutions within the meaning of Article 4, paragraph (1), item (145) of Regulation (EU) 575/2013 shall not be obligated to deliver the reports referred to in Article 8 of this Decision.

(4) Parent credit institutions shall apply the provisions of paragraphs (1) and (2) of this Article on a consolidated basis for a group of institutions in the RC. The reports prepared on a consolidated basis shall be referred to as *consolidated reports on funding plans* (FK). Where the credit institution is not subject to the requirement to prepare consolidated reports, it shall apply the provisions of paragraphs (1) and (2) of this Article on an individual basis. The reports prepared on an individual basis shall be referred to as *unconsolidated reports on funding plans* (FN).

(5) By way of derogation from paragraph (4) of this Article, credit institutions that are not EU parent credit institutions shall report on the liquidity coverage requirement (LCR) and net stable funding requirement (NSFR) referred to in Article 8, paragraph (1), item (3) of this Decision on an individual basis. Credit institutions that are EU parent credit institutions shall report on these requirements on a consolidated basis.

(6) Credit institutions shall deliver reports on funding plans to the Croatian National Bank with an annual frequency, with the balance as at 31 December of the previous calendar year, at the latest by 15 March of the current year.

(7) Where the time limit for delivery referred to in paragraph (6) of this Article falls on a Saturday, a Sunday, a public holiday or a non-working day, the due day for delivery shall be the next working day.

IT-solutions
Article 10

(1) Credit institutions shall deliver to the Croatian National Bank reports on funding plans in the manner governed by the Instructions for preparing and delivering supervisory reports.

(2) Credit institutions shall be deemed to have delivered to the Croatian National Bank the reports referred to in paragraph (1) of this Article if the following conditions are met:

1) the reports are received by the Croatian National Bank within the prescribed time limits;
2) the reports comply with the technical requirements prescribed by the Instructions for preparing and delivering supervisory reports; and
3) the reports meet the validation rules published by the European Banking Authority on its website, valid as at the reference date in question.

(3) When preparing the reports referred to in paragraph (1) of this Article, credit institutions shall take into account the validation rules published by the European Central Bank on its website, applicable on the relevant reference date.

Qualitative requirements for funding plans
Article 11

(1) The credit institutions referred to in Article 9, paragraph (1) of this Decision shall establish internal policies for transactions they deem innovative.

(2) The credit institutions referred to in Article 9, paragraph (1) of this Decision shall adopt internal documents on price forecasts to explain the macroeconomic factors affecting rates covered by the reports referred to in Article 8, paragraph (1), items (7) and (8) of this Decision.

(3) The credit institutions referred to in Article 9, paragraph (1) of this Decision shall define specific internal measures which materially affect the pricing strategy within the business (e.g. margin compression/widening, material increase of funding through competitive pricing).

(4) To assess whether a transaction or a group of transactions constitutes a significant restructuring of the balance sheet, the credit institutions referred to in Article 9, paragraph (1) of this Decision shall review their impact on their business strategy and their funding plan and shall document the assessment.

II.3 FINANCIAL INFORMATION

List of reports
Article 12

(1) The Croatian National Bank shall collect from credit institutions reports on financial information as referred to in Article 11 of Commission Implementing Regulation (EU) 2024/3117 also on an unconsolidated basis.

(2) The reports referred to in paragraph (1), of this Article shall be referred to as the *financial information reports*.

Reporting obligations, reference dates and time limits for delivery
Article 13

(1) Credit institutions shall deliver financial information reports to the Croatian National Bank as at the reference dates referred to in Article 2, paragraph (1), items (b), (c) and (d) and paragraph (2) of Commission Implementing Regulation (EU) 2024/3117 in accordance with the time limits referred in Article 3 of that Implementing Regulation.

(2) Where the time limit for delivery referred to in paragraph (1) of this Article falls on a Saturday, a Sunday, a public holiday or a non-working day, the due day for delivery shall be the next working day.

(3) Credit institutions shall prepare the financial information reports in accordance with the rules referred to in Article 11 of Commission Implementing Regulation (EU) 2024/3117 so as to adjust these rules to reporting on an unconsolidated basis.

IT-solutions
Article 14

The provisions on IT-solutions referred to in Article 10 of this Decision shall apply to the delivery of financial information reports.

II.4 STAFF REMUNERATION

List of reports
Article 15

For the purposes of benchmarking staff remuneration and for the purpose of complying with the obligation to report to the Croatian National Bank on the approved higher ratios pursuant to Article 201, paragraphs (3) and (4) of the Credit Institutions Act, the Croatian National Bank shall collect the following reports:

1) Approved higher ratios between variable and fixed remuneration (R 07.00) and
2) Information on high earners (R 04.00).

Reporting obligations, reference dates and time limits for delivery
Article 16

(1) Credit institutions shall deliver to the Croatian National Bank the reports referred to in Article 15, paragraph (1) of this Decision on an individual basis, with the balance as at 31 December of the previous calendar year for the remuneration realised in the previous calendar year, at the latest by 10 June of the current year.

(2) Where a credit institution holds a general assembly after the time limit referred to in paragraph (1) of this Article that reaches a decision on the ratio between variable and fixed remuneration different from the data delivered to the Croatian National Bank, the credit institution shall deliver the amended report referred to in Article 15, paragraph (1) of this Decision at the latest within five working days of the date on which the general assembly was held. The provisions of this paragraph shall apply to general assembly meetings held up to 31 December of the current year.

(3) Credit institutions shall deliver to the Croatian National Bank the reports referred to in Article 15, paragraph (2) of this Decision, with the balance as at 31 December of the previous calendar year for high earners who realised their remuneration in the previous calendar year, at the latest by 10 June of the current

year, on the basis laid down in paragraph (4) of this Article. Credit institutions shall submit these reports for each Member State in which high earners are located for each payment bracket of EUR 1 million.

(4) Parent credit institutions shall apply the provisions of paragraph (3) of this Article on a consolidated basis for a group of credit institutions in the RC. Where the credit institution is not subject to the requirement to prepare consolidated reports, it shall apply the provisions of paragraph (3) of this Article on an individual basis.

(5) When preparing the report referred to in Article 15, paragraph (2) of this Decision, credit institutions shall allocate all high earners to payment brackets based on their total remuneration awarded for the business year.

(6) Where the time limit for delivery referred to in paragraphs (1) and (3) of this Article falls on a Saturday, a Sunday, a public holiday or a non-working day, the due day for delivery shall be the next working day.

IT-solutions
Article 17

The provisions on IT-solutions referred to in Article 10 of this Decision shall apply to the delivery of reports referred to in Article 15 of this Decision.

III REPORTING OBLIGATIONS OF BRANCHES FROM OTHER MEMBER STATES

Reporting obligations, reference dates and time limits for delivery
Article 18

(1) For the purposes of supervision, branches of credit institutions from other Member States established in the Republic of Croatia (hereinafter referred to as 'EU branch') shall report to the Croatian National Bank financial information on their operation.

(2) For the purposes of paragraph (1) of this Article, the financial information shall include data defined as mandatory under Annex IV of Regulation (EU) 2015/534 of the European Central Bank of 17 March 2015 on reporting of supervisory financial information (OJ L 86, 31.3.2015).

(3) EU branches shall report the data referred to in paragraph (1) of this Article to the Croatian National Bank as at the reference dates referred to in Article 2, paragraph (1), items (b), (c) and (d) and paragraph (2) of Commission Implementing Regulation (EU) 2024/3117 within the time limit referred to in Article 3 of Commission Implementing Regulation (EU) 2024/3117.

(4) Where the time limit for delivery referred to in paragraph (3) of this Article falls on a Saturday, a Sunday, a public holiday or a non-working day, the due day for delivery shall be the next working day.

(5) The provisions on IT-solutions referred to in Article 10 of this Decision shall apply to the delivery of reports referred to in paragraph (1) of this Article.

IV REPORTING OBLIGATIONS OF THIRD-COUNTRY BRANCHES

Reporting obligations of third-country branches
Article 19

(1) For the purposes of supervision, third-country branches of credit institutions established in the Republic of Croatia (hereinafter referred to as 'third-country branch') shall report regulatory and financial information on their operation to the Croatian National Bank.

(2) For the purposes of paragraph (1) of this Article regulatory and financial information shall consist of reports laid down in the delegated act adopted by the European Commission pursuant to Article 48.l of Directive 2013/36/EU.

(3) Third-country branches shall submit the information referred to in paragraph (1) of this Article to the Croatian National Bank as at reference dates, within the time limit and in accordance with the instructions of the delegated act referred to in paragraph (2) of this Article.

(4) Where the time limit for delivery referred to in paragraph (3) of this Article falls on a Saturday, a Sunday, a public holiday or a non-working day, the due day for delivery shall be the next working day.

(5) The provisions on IT-solutions referred to in Article 10 of this Decision shall apply to the delivery of reports referred to in paragraph (1) of this Article.

V IT-SOLUTIONS FOR THE DELIVERY OF REPORTS UNDER THE COMMON REPORTING FRAMEWORK FOR CREDIT INSITUTIONS IN THE EU

IT-solutions
Article 20

(1) The provisions on IT-solutions referred to in Article 10 of this Decision shall apply to the delivery of reports referred to in Commission Implementing Regulation (EU) 2024/3117, Commission Implementing Regulation (EU) 2016/2070 and Commission Implementing Regulation (EU) 2021/453.

(2) Where the Croatian National Bank requests credit institutions to deliver reports in accordance with guidelines or decisions of the European Banking Authority, the provisions on IT-solutions referred to in Article 10 of this Decision shall apply.

VI TRANSITIONAL AND FINAL PROVISIONS

Transitional provisions
Article 21

(1) Credit institutions shall deliver the last Report on exposures to persons in special relationship with the credit institution (POKI3) and the last Report on past due receivables (DNP1) in accordance with the Decision on supervisory reports of credit institutions (Official Gazette 146/2021, 108/2022, 27/2023, 76/2024 and 119/2025) as at the reference date of 31 August 2026, by 12 October 2026 at the latest.

(2) The last reports Trading book – daily balances (KT-DS) and Detailed trading book (DKT) in accordance with the Decision on supervisory reports of credit institutions (Official Gazette 146/2021, 108/2022, 27/2023, 76/2024 and 119/2025) shall be considered the reports delivered by credit institutions as at the reference date of 30 June 2026.

(3) Credit institutions shall deliver the first Report on exposures to persons in special relationship with the credit institution (POKI4) in accordance with this Decision as at the reference date of 30 September 2026.

(4) Credit institutions shall deliver the first reports Approved higher ratios between variable and fixed remuneration (R 07.00) and Information on high earners (R 04.00) for the remuneration realised in 2026 (as at the reference date of 31 December 2026) in accordance with the time limits referred to in this Decision.

Cessation of effect
Article 22

On the date of the entry into force of this Decision, the Decision on supervisory reports of credit institutions (Official Gazette 146/2021, 108/2022, 27/2023, 76/2024 and 119/2025) shall cease to have effect.

Entry into force
Article 23

This Decision shall be published in the Official Gazette and shall enter into force on 30 September 2026.

No.: 361-091/09-26/AŽ
Zagreb, 1 September 2026

Ante Žigman

Governor

The Instructions for preparing and delivering supervisory reports, constituting an integral part of this Decision, are not a part of the translated text as they only contain technical instructions to credit institutions related to the correct preparation and delivery of prescribed reports.