DECISION ON THE IMPLEMENTATION OF COMMISSION IMPLEMENTING REGULATION (EU) NO 680/2014 LAYING DOWN IMPLEMENTING TECHNICAL STANDARDS WITH REGARD TO SUPERVISORY REPORTING OF INSTITUTIONS ACCORDING TO REGULATION (EU) NO 575/2013


Zagreb, March 2017
Decision on the implementation of Commission Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013

I GENERAL PROVISIONS

Subject matter

Article 1

(1) This Decision specifies:


2) the manner of 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: Commission Implementing Regulation (EU) 2016/2070) to the Croatian National Bank by credit institutions;

3) the reporting periods; and

4) the obligation of credit institutions to deliver the reports to the Croatian National Bank.

(2) The reports referred to in this Decision shall be delivered in accordance with the Instructions for preparing and delivering the reports referred to in the Regulation, which are enclosed in the Annex to this Decision and which constitute an integral part thereof.

Article 1 has been amended pursuant to the provision of Article 1 of the Decision on amendments to the Decision on the implementation of Commission Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013, Official Gazette 119/2015, which entered into force on 7 November 2015.

A new item (2) has been added in paragraph (1) and former items (2) and (3) have become items (5) and (4) pursuant to the provision of Article 1 of the Decision on amendments to the Decision on the implementation of Commission Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013, Official Gazette 7/2017, which entered into force on 2 February 2017.
Entities subject to the Decision

Article 2

(1) The provisions of this Decision shall apply to credit institutions authorised by the Croatian National Bank.

(2) The provisions of this Decision shall apply, as appropriate to the branches of third-country credit institutions authorised to provide services by the Croatian National Bank.

II DATA FOR THE PREPARATION OF REPORTS

Chapter deleted.

Article 4, paragraph (1), item (3) has been amended pursuant to the provision of Article 1 of the Decision on amendments to the Decision on the implementation of Commission Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013, Official Gazette 16/2015, which entered into force on 11 February 2015.

Chapter II is deleted pursuant to the provision of Article 2 of the Decision on amendments to the Decision on the implementation of Commission Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013, Official Gazette 119/2015, which entered into force on 31 March 2016.

III DELIVERY OF REPORTS REFERRED TO IN THE REGULATION

A list of reports

Article 8

A credit institution shall deliver the following reports to the Croatian National Bank:

1) reports on own funds and own funds requirements referred to in Chapter 3, section (1) of the Commission Implementing Regulation (EU) No 680/2014;
2) reports on losses stemming from lending collateralised by immovable property referred to in Chapter 4 of the Commission Implementing Regulation (EU) No 680/2014;
3) reports on leverage ratio referred to in Chapter 6 of the Commission Implementing Regulation (EU) No 680/2014;
4) reports on liquidity referred to in Chapter 7 of the Commission Implementing Regulation (EU) No 680/2014;
5) reports on financial information on a consolidated basis referred to in Chapter 3, section (2) of the Commission Implementing Regulation (EU) No 680/2014;
6) reports on asset encumbrance referred to in Chapter 7a of the Commission Implementing Regulation (EU) No 680/2014;
7) reports on large exposures referred to in Chapter 5 of the Commission Implementing Regulation (EU) No 680/2014;
8) reports on additional liquidity monitoring metrics referred to in Chapter 7b of the Commission Implementing Regulation (EU) No 680/2014; and
9) reports on benchmarking portfolios for credit and market risks referred to in Article 1 of Commission Implementing Regulation (EU) 2016/2070.
Item (5) has been added pursuant to the provision of Article 1 of the Decision on amendments to the Decision on the implementation of Commission Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013, Official Gazette 116/2014, which entered into force on 30 September 2014.

Item (6) has been added pursuant to the provision of Article 2 of the Decision on amendments to the Decision on the implementation of Commission Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013, Official Gazette 16/2015, which entered into force on 11 February 2015.

Item (7) has been added pursuant to the provision of Article 3 of the Decision on amendments to the Decision on the implementation of Commission Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013, Official Gazette 119/2015, which entered into force on 31 March 2016.

Item (8) has been added pursuant to the provision of Article 1 of the Decision on amendments to the Decision on the implementation of Commission Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013, Official Gazette 34/2016, which entered into force on 26 April 2016.

Item (9) has been added pursuant to the provision of Article 2 of the Decision on amendments to the Decision on the implementation of Commission Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013, Official Gazette 7/2017, which entered into force on 2 February 2017.

**Delivery of reports**

**Article 9**

(1) A credit institution shall deliver to the Croatian National Bank the reports referred to in Article 8 of this Decision in the manner prescribed by the Instructions for preparing and delivering the reports referred to in the Regulation which is a constituent part of this Decision.

(2) The reports referred to in Article 8 of this Decision shall be delivered in accordance with IT solutions referred to in the Instructions for preparing and delivering the reports referred to in the Regulation.

(3) A credit institution shall be deemed to have delivered to the Croatian National Bank the reports referred to in Article 8 of this Decision if the following conditions have been met:

1) the reports are received by the Croatian National Bank within the time limits referred to in Article 13 of this Decision;
2) all the reports delivered by a credit institution meet the technical requirements prescribed by the Instructions for preparing and delivering the reports referred to in the Regulation; and
3) the reports meet the validation rules applicable to the relevant reporting date posted by the European Banking Authority on its website.

Item (3) has been amended pursuant to the provision of Article 3 of the Decision on amendments to the Decision on the implementation of Commission Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013, Official Gazette 16/2015, which entered into force on 11 February 2015.

Paragraph (3) has been amended pursuant to the provision of Article 4 of the Decision on amendments to the Decision on the implementation of Commission Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013, Official Gazette 119/2015, which entered into force on 7 November 2015.

IV REPORTING PERIODS

Unaudited preliminary reports

Article 10

(1) A credit institution shall deliver to the Croatian National Bank, for the reference dates referred to in Article 2, paragraphs (1) and (2) of the Commission Implementing Regulation (EU) No 680/2014, the reports referred to in Article 8, items (1) to (4), item (6), item (7) and item (8) of this Decision.

Paragraph (1), item (2) has been amended pursuant to the provision of Article 2 of the Decision on amendments to the Decision on the implementation of Commission Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013, Official Gazette 116/2014, which entered into force on 30 September 2014.

Paragraph (1), item (2) has been amended pursuant to the provision of Article 4 of the Decision on amendments to the Decision on the implementation of Commission Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013, Official Gazette 16/2015, which entered into force on 11 February 2015.

Paragraph (1) has been amended pursuant to the provision of Article 5 of the Decision on amendments to the Decision on the implementation of Commission Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013, Official Gazette 119/2015, which, in that part, entered into force on 31 March 2016.

Paragraph (1) has been amended pursuant to the provision of Article 2 of the Decision on amendments to the Decision on the implementation of Commission Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting

(2) A credit institution shall also deliver to the Croatian National Bank, for the reference dates referred to in Article 2, paragraph (1), items (b), (c) and (d) and paragraph (2) of the Commission Implementing Regulation (EU) No 680/2014, the reports referred to in Article 8, item (5) of this Decision on an unconsolidated basis. A credit institution shall deliver these reports in accordance with the rules referred to in Chapter 3, section 2 of Commission Implementing Regulation (EU) No 680/2014, in such a way that these rules are adjusted for reporting on an unconsolidated basis.

A new paragraph (2) is added pursuant to the provision of Article 5 of the Decision on amendments to the Decision on the implementation of Commission Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013, Official Gazette 119/2015 which, in that part, entered into force on 30 June 2016.

(3) A credit institution shall deliver to the Croatian National Bank, for the reference dates referred to in Article 4 of the Commission Implementing Regulation (EU) 2016/2070, the reports referred to in Article 8, item (9) of this Decision.

Former paragraph (2) has been amended and has become paragraph (3) pursuant to the provision of Article 5 of the Decision on amendments to the Decision on the implementation of Commission Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013, Official Gazette 119/2015, which, in that part, entered into force on 7 November 2015.

A new paragraph (3) is added pursuant to the provision of Article 3 of the Decision on amendments to the Decision on the implementation of Commission Implementing Regulation (EU) 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013, Official Gazette 7/2017, which entered into force on 2 February 2017.

(4) The reports referred to in this Article shall be termed unaudited preliminary reports (NP).

Former paragraph (3) has been amended and has become paragraph (4) pursuant to the provision of Article 3 of the Decision on amendments to the Decision on the implementation of Commission Implementing Regulation (EU) 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013, Official Gazette 7/2017, which entered into force on 2 February 2017.

Consolidated preliminary reports

Article 11

(1) A parent credit institution in the Republic of Croatia shall deliver to the Croatian National Bank, for its group of credit institutions in the Republic of Croatia, for the reference dates referred to in Article 2, paragraphs (1) and (2) of the Commission Implementing Regulation (EU) No 680/2014 and Article 4 of the Commission Implementing Regulation (EU) 2016/2070, the reports referred to in Article 8 of this Decision.
Paragraph (1) has been amended pursuant to the provision of Article 6 of the Decision on amendments to the Decision on the implementation of Commission Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013, Official Gazette 119/2015, which entered into force on 31 March 2016.

Paragraph (1) has been amended pursuant to the provision of Article 4 of the Decision on amendments to the Decision on the implementation of Commission Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013, Official Gazette 7/2017, which entered into force on 2 February 2017.

(2) The reports referred to in paragraph (1) of this Article shall be termed consolidated preliminary reports (KP).

(3) In accordance with Title XXII of the Credit Institutions Act, the consolidated basis for the preparation of the consolidated preliminary reports referred to in paragraph (1) of this Article shall be the group of credit institutions.

Audited reports
Article 12

(1) A credit institution shall, following expiry of each business year, deliver to the Croatian National Bank the audited reports as at 31 December in accordance with the Decision on the contents of audits of credit institutions.

(2) The unconsolidated reports referred to in paragraph (1) of this Article shall be termed audited unconsolidated reports (NR).

(3) The consolidated reports referred to in paragraph (1) of this Article shall be termed audited consolidated reports (KR).

Time limits for the delivery of reports
Article 13

(1) A credit institution shall deliver to the Croatian National Bank the reports referred to in Article 8 of this Decision within the following time limits:

1) for the reference dates referred to in Article 2, paragraphs (1) and (2) of the Commission Implementing Regulation (EU) No 680/2014, within the time limits referred to in Articles 3 and 18 of the Commission Implementing Regulation (EU) No 680/2014; and

2) for the reference dates referred to in Article 4 of the Commission Implementing Regulation (EU) 2016/2070, within the time limits referred to in Article 4 of the Commission Implementing Regulation (EU) 2016/2070.

Paragraph (1) has been amended pursuant to the provision of Article 5 of the Decision on amendments to the Decision on the implementation of Commission Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting

(2) A credit institution shall deliver to the Croatian National Bank the reports referred to in Article 12 of this Decision at the latest within four months from expiry of the business year to which they relate.

The title of the article and paragraphs (1) and (2) have been amended pursuant to the provision of Article 7 of the Decision on amendments to the Decision on the implementation of Commission Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013, Official Gazette 119/2015, which entered into force on 31 March 2016.

V FINAL PROVISIONS

Entry into force
Article 14

This Decision shall enter into force on the day of its publication in the Official Gazette.

TRANSITIONAL AND FINAL PROVISIONS

Article 8

This Decision shall enter into force on the day of its publication in the Official Gazette.

TRANSITIONAL AND FINAL PROVISIONS
(Decision on amendments to the Decision on the implementation of Commission Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013, Official Gazette 16/2015, entered into force on 11 February 2015)

Article 18

Credit institutions shall deliver to the Croatian National Bank the first report under the provisions of this Decision for the reporting date 31 December 2014.

Article 19

This Decision shall enter into force on the day of its publication in the Official Gazette.
TRANSITIONAL AND FINAL PROVISIONS


**Article 15**

Credit institutions shall deliver to the Croatian National Bank the first report under the provisions of this Decision for the reporting date 30 June 2015.

**Article 16**

This Decision shall enter into force on the eighth day after the day of its publication in the Official Gazette.

TRANSITIONAL AND FINAL PROVISIONS

(Decision on amendments to the Decision on the implementation of Commission Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013, Official Gazette 119/2015, entered into force on 7 November 2015)

**Article 16**

A credit institution shall prepare the last reports on large exposures in accordance with the Decision on the implementation of Commission Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 (Official Gazette 84/2014, 116/2014, 16/2015 and 67/2015), i.e. without taking into account Articles 2 and 3, Article 5, in the part in which Article 10, paragraph (1) is amended and Articles 6, 7, 8, 9, 10 and 15 of this Decision, with balance as at 31 December 2015 and deliver them to the Croatian National Bank within the following time limits:

1) unaudited preliminary reports and consolidated preliminary reports by 11 February 2016 at the latest;
2) audited unconsolidated reports and audited consolidated reports within 15 days from the date of receipt of the audit report and by 30 April 2016 at the latest.

Credit institutions shall deliver to the Croatian National Bank the first reports under the provisions of this Decision for the reporting date 30 September 2015.

By way of exception, credit institutions shall deliver to the Croatian National Bank the first reports on large exposures in the manner prescribed under this Decision for the reporting date 31 March 2016 and the first reports on financial information on an unconsolidated basis for the reporting date 30 June 2016.
Article 17

This Decision shall enter into force on the eighth day after the day of its publication in the Official Gazette, with the exception of Articles 2 and 3 and the part of Article 5 which amends Article 10, paragraph (1) and Articles 6, 7, 8, 9, 10 and 15 which shall enter into force on 31 March 2016 and with the exception of the part of Article 5 where in Article 10 a new paragraph (2) is added, which shall enter into force on 30 June 2016.

TRANSITIONAL AND FINAL PROVISIONS
(Decision on amendments to the Decision on the implementation of Commission Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013, Official Gazette 34/2016, entered into force on 26 April 2016)

Article 16

This Decision shall enter into force on the eighth day after the day of its publication in the Official Gazette.

TRANSITIONAL AND FINAL PROVISIONS
(Decision on amendments to the Decision on the implementation of Commission Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013, Official Gazette 94/2016, entered into force on 27 October 2016)

Article 21

This Decision shall enter into force on the eighth day after the day of its publication in the Official Gazette.

TRANSITIONAL AND FINAL PROVISIONS

Article 25

This Decision shall enter into force on the eighth day after the day of its publication in the Official Gazette.