

Pursuant to Article 146c and Article 162, paragraph (1) of the Credit Institutions Act (Official Gazette 159/2013, 19/2015, 102/2015, 15/2018, 70/2019 and 47/2020) and Article 43, paragraph (2), item (9) 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 amendments to the Decision on supervisory reports of credit institutions**

### **Article 1**

In the Decision on supervisory reports of credit institutions (Official Gazette 41A/2014, 127/2014, 67/2015, 119/2015, 7/2017, 44/2017, 120/2017, 85/2018, 47/2019 and 14/2020), Article 3, paragraph (5), the words "items (17) to (19) and item (21)" are replaced by the words "items (17) to (19), item (21) and items (24) to (30)".

### **Article 2**

In Article 7, paragraph (1), at the end of item (22), the word "and" is deleted.

The full stop at the end of item (23) is deleted.

After item (23), items (24) to (30) are added which read:

"24) Change in the economic value of a credit institution's equity – contractual cash flows – fixed interest rate (EVK UNT FKS)

25) Change in the economic value of a credit institution's equity – contractual cash flows – variable interest rate (EVK UNT PKS)

26) Change in the economic value of a credit institution's equity – base scenario – fixed interest rate (EVK OS FKS)

27) Change in the economic value of a credit institution's equity – base scenario – variable interest rate (EVK OS PKS)

28) Change in the economic value of a credit institution's equity – net discounted positions by scenario (EVK NDPS)

29) Aggregate change in the economic value of a credit institution's equity (EVK ZBR) and

30) Impact of interest rate risk in the non-trading book on net interest income (NKP).".

### **Article 3**

In Article 8, paragraph (1), item (4), the words "items (17) and (18)" are replaced by the words "items (17), (18) and (24) to (30).".

### **Article 4**

In Article 9, paragraph (1), at the end of item (1) the word "and" is deleted.

The full stop at the end of item (2) is deleted and the word "and" is added.

After item (2), item (3) is added which reads:

"3) the supervisory reports referred to in Article 7, paragraph (1), items (24) to (30) of this Decision as at 31 March, 30 June, 30 September and 31 December."

#### **Article 5**

In Article 10, paragraph (1), item (2) and paragraph (3), item (2), the words "items (17) and (18)" are replaced by the words "items (17), (18) and (24) to (30)".

#### **Article 6**

In Article 11, paragraph (1), item (3), the words "items (17) and (18)" are replaced by the words "items (17), (18) and (24) to (30)".

#### **Article 7**

In the Instructions for preparing and delivering supervisory reports of credit institutions, which constitute an integral part of the Decision on supervisory reports of credit institutions, in item 5a the word "supervision" is replaced by the word "methodology".

#### **Article 8**

In item (138), subitem (1) of the Instructions, the words "items (17) to (19)" are replaced by the words "items (17) to (19) and (24) to (30)".

Subitem (2) is deleted.

The former subitems (3) and (4) become subitems (2) and (3).

#### **Article 9**

In item (141) of the Instructions, the words "items (17) to (19)" are replaced by the words "items (17) to (19) and (24) to (30)".

#### **Article 10**

After Chapter III.1.4 of the Instructions, Chapter III.1.5 is inserted, which reads:

##### **"III.1.5 Reports on the management of interest rate risk arising from non-trading book activities**

165.f Individual terms and risk definitions laid down in this Chapter shall have the same meaning as the terms and risk definitions laid down in the Decision on governance arrangements (Official Gazette 96/2018 and 67/2019).

##### **III.1.5.1 Change in the economic value of a credit institution's equity (reports EVK UNT FKS, EVK UNT PKS, EVK OS FKS and EVK OS PKS)**

165.g In the reports Change in the economic value of a credit institution's equity – contractual cash flows – fixed interest rate (EVK UNT FKS) and Change in the economic value of a credit institution's equity – contractual cash flows – variable interest rate (EVK UNT PKS), credit

institutions shall enter the original contractual cash flows for individual interest rate sensitive instruments depending whether they have been contracted with a fixed or a variable interest rate.

- 165.h In the reports Change in the economic value of a credit institution's equity – base scenario – fixed interest rate (EVK OS FKS) and Change in the economic value of a credit institution's equity – base scenario – variable interest rate (EVK OS PKS), credit institutions shall enter cash flows under the base scenario for individual interest rate sensitive instrument depending whether they have been contracted with a fixed or a variable interest rate.
- 165.i The breakdown of positions in reports EVK UNT FKS, EVK UNT PKS, EVK OS FKS and EVK OS PKS shall be based on the breakdown of the balance sheet applied when reporting on financial information referred to in Commission Implementing Regulation (EU) No 680/2014 of 16 April 2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council. References to reports F 01.01, F 01.02, F 04.01, F 04.02.1, F 04.02.2, F 04.03.1 and F 04.04.1 shall refer to reports from that Implementing Regulation.
- 165.j For the purposes of this Decision, the definitions referred to in Annex V, Part 1, Chapter 6 of the Commission Implementing Regulation (EU) No 680/2014 shall apply to institutional sectors "Households" and "Non-financial corporations".
- 165.k In case of individual items requiring further breakdown, the classification of financial instruments referred to in the Decision on statistical and supervisory reporting shall apply.
- 165.l Instructions for reporting positions are given below, the ordinal number shall mark the line number in reports EVK UNT FKS, EVK UNT PKS, EVK OS FKS and EVK OS PKS:
1. Cash equivalents – this item shall be the sum of amounts in positions 1.1 and 1.2.
    - 1.1 Balances at central banks – the scope of this item shall equal the scope of item "Balances at central banks" in report F 01.01.
    - 1.2 Other demand deposits – the scope of this item shall equal the scope of item "Other demand deposits" in report F 01.01.
  2. Loans and advances – the scope of this item shall equal the scope of item "Loans and advances" for all portfolios of financial assets in report F 01.01.
    - 2.1 Loans and advances to households – the scope of this item shall equal the scope of item "Loans and advances" for the household sector in reports F 04.01, F 04.02.1, F 04.02.2, F 04.03.1 and F 04.04.1.
    - 2.2 Loans and advances to non-financial corporations – the scope of this item shall equal the scope of item "Loans and advances" for the sector of non-financial corporations in reports F 04.01, F 04.02.1, F 04.02.2, F 04.03.1 and F 04.04.1.
    - 2.3 Reserve requirements set aside – the scope of this item shall equal the definition of instruments "A0203" (Reserve requirements set aside) from the Decision on statistical and supervisory reporting.
    - 2.4 Other loans and advances – this item shall include all loans and advances described in position 2., which cannot be classified into positions 2.1, 2.2 or 2.3.
  3. Debt securities – the scope of this item shall equal the scope of item "Debt securities" for all portfolios of financial assets in report F 01.01.
  4. Other assets – the scope of this item shall include all asset items based on which a credit institution is exposed to interest rate risk in the non-trading book and which cannot be classified into positions 1., 2. or 3.
  5. TOTAL INTEREST RATE SENSITIVE ASSETS – this item shall be the sum of amounts in positions 1. to 4.

6. Deposits – the scope of this item shall equal the scope of item "Deposits" for all portfolios of financial assets in report F 01.02.
  - 6.1 Demand deposits – the scope of this item shall equal the definition of instruments "P0201" (Transaction accounts) and "P0202" (Savings deposits) from the Decision on statistical and supervisory reporting, reported within the scope of item "Deposits" for all portfolios of financial assets in report F 01.02.
    - 6.1.1 of which: Household demand deposits – the scope of this item shall equal the definition of position 6.1 applied to the household sector.
    - 6.1.2 of which: Demand deposits of non-financial corporations – the scope of this item shall equal the definition of position 6.1 applied to the sector of non-financial corporations.
    - 6.1.3 of which: Other demand deposits – this item shall include all demand deposits described in position 6.1 which cannot be classified into positions 6.1.1 or 6.1.2.
  - 6.2 Time deposits – the scope of this item shall equal the definition of instruments "P0203" (Time deposits) from the Decision on statistical and supervisory reporting, reported within the scope of item "Deposits" for all portfolios of financial assets in report F 01.02.
    - 6.2.1 of which: Household time deposits – the scope of this item shall equal the definition of position 6.2 applied to household sector.
    - 6.2.2 of which: Time deposits – the scope of this item shall equal the definition of position 6.2 applied to the sector of non-financial corporations.
    - 6.2.3 of which: Other time deposits – this item includes all Time deposits described in position 6.2, which cannot be classified into positions 6.2.1 or 6.2.2.
  - 6.3 Received loans – the scope of this item shall equal the definition of instruments "P0207" (Transaction account overdrafts), "P0208" (Received overnight loans), "P0209" (Repo loans), "P0211" (Received syndicated loans), "P0212" (Other received loans) from the Decision on statistical and supervisory reporting reported within the scope of item "Deposits" for all portfolios of financial assets in report F 01.02.
  - 6.4 Other deposits – this item includes all deposits described in position 6., which cannot be classified into positions 6.1, 6.2 or 6.3.
7. Debt securities issued – the scope of this item shall equal to the scope of item "Debt securities issued" for all portfolios of financial liabilities in report F 01.02.
8. Other financial liabilities – the scope of this item is equal to the scope of item "Other financial liabilities " for all portfolios of financial liabilities in report F 01.02.
9. Other liabilities – this item shall include all liabilities items based on which a credit institution is exposed to interest rate risk in the non-trading book and which cannot be classified into positions 6., 7. or 8.
10. TOTAL INTEREST RATE SENSITIVE LIABILITIES – this item shall be the sum of amounts in positions 6. to 9.
11. NET INTEREST RATE SENSITIVE POSITION – this item shall be the sum of amounts in positions 5. and 10.
12. Swaps – the scope of this item shall equal the definition of instruments "A0502" (Swaps) from the Decision on statistical and supervisory reporting.
13. Forwards – the scope of this item shall equal the definition of instruments "A0503" (Forwards) from the Decision on statistical and supervisory reporting.
14. Futures – the scope of this item shall equal the definition of instruments "A0504" (Futures) from the Decision on statistical and supervisory reporting.
15. Options – the scope of this item shall equal the definition of instruments "A0501" (Options) from the Decision on statistical and supervisory reporting.

16. Other derivative financial instruments – this item shall include all derivatives which cannot be classified into positions 12., 13., 14. or 15.
  17. TOTAL DERIVATIVES – ASSETS SIDE – this item shall be the sum of amounts in positions 12. to 16.
  18. Swaps – the scope of this item shall equal the definition of instruments "P0702" (Swaps) from the Decision on statistical and supervisory reporting.
  19. Forwards – the scope of this item shall equal the definition of instruments "P0703" (Forwards) from the Decision on statistical and supervisory reporting.
  20. Futures – the scope of this item shall equal the definition of instruments "P0704" (Futures) from the Decision on statistical and supervisory reporting.
  21. Options – the scope of this item shall equal the definition of instruments "P0701" (Options) from the Decision on statistical and supervisory reporting.
  22. Other derivative financial instruments – this item shall include all derivatives which cannot be classified into positions 18., 19., 20. or 21.
  23. TOTAL DERIVATIVES – LIABILITIES SIDE – this item shall be the sum of amounts in positions 18 to 22.
  24. NET DERIVATIVES POSITION – this item shall be the difference of amounts in positions 17. and 23.
  25. Other off-balance sheet asset items – this item shall include liabilities to be settled, based on which it will or it may come to an outflow of cash from a credit institution, exposing the credit institution to credit risk because of the inability to refund future outflows.
  26. Other off-balance sheet liabilities items – this item shall include contracts based on which it will or it may come to an inflow of cash to the credit institution (loan commitments received, financial guarantees received and other items received).
  27. NET OFF-BALANCE SHEET POSITION – this item shall be the difference of amounts in positions 25. and 26.
  28. TOTAL NET INTEREST RATE SENSITIVE POSITION – this item shall be the sum of amounts in positions 11., 24. and 27.
  29. THE AMOUNT OF INSTRUMENTS WITH ADMINISTERED INTEREST RATE IN TOTAL INTEREST RATE SENSITIVE ASSETS – this item includes all interest rate sensitive instruments in the assets of the reporting institution which have been contracted at administered variable interest rates. The term administered variable interest rates shall have the same meaning as in Decision on statistical and supervisory reporting.
  30. THE AMOUNT OF INSTRUMENTS WITH ADMINISTERED INTEREST RATE IN TOTAL INTEREST RATE SENSITIVE LIABILITIES – this item shall include all interest rate sensitive instruments in the liabilities of the reporting institution which have been contracted at administered variable interest rates.
- 165.m Allocation of cash flows into time buckets shall be conducted according to the number of days of the instrument's remaining maturity or the next change in the interest rate, counting from the reporting date. Cash flows by instruments contracted with a fixed interest rate shall be allocated into time buckets according to their remaining maturity. Cash flows by instruments contracted with a variable interest rate shall be allocated into time buckets by their repricing date.
- 165.n Credit institutions shall include in their reports all interest rate sensitive instruments in the non-trading book.
- 165.o Credit institutions which do not calculate capital requirements for market risks beside instruments from the previous item shall include in their reports a small volume of trading book activities.

- 165.p Common equity tier 1 instruments and other own funds instruments without any call dates shall be excluded in the reports.
- 165.q Non-performing exposures (NPE) shall be included net of provisions, while cash flows arising from NPEs should reflect expected cash flows by amount and maturity.
- 165.r Credit institutions shall prepare these reports in each currency separately for which the institution has material positions. In reports EVK UNT FKS, EVK UNT PKS, EVK OS FKS and EVK OS PKS credit institutions shall, in column 3, enter the currency code of a material currency, while the cash flows in that particular currency shall be entered into time buckets.
- 165.s A material currency shall be each currency where the assets or liabilities denominated in that currency amount to 5% or more of the total non-trading book assets or liabilities, increased by, where applicable, additionally included items from a small volume of trading-book activities. Material currencies shall also be those currencies that account for less than 5% of financial assets and liabilities in the non-trading book, increased by, where applicable, additionally included items from a small volume of trading-book activities if the sum of assets or liabilities per each currency is lower than 90% of total non-trading book financial assets or liabilities, increased by, where applicable, additionally included items from a small volume of trading book activities, excluding non-interest rate sensitive items.
- 165.t The amounts denominated in foreign currency shall be converted into kuna, applying the mid-point exchange rate of the Croatian National Bank applicable as at the reporting date. For instruments contracted with a currency clause their kuna equivalent shall be calculated by applying the contractual exchange rate. The amounts denominated in foreign currencies that are not listed in the Exchange rate list of the Croatian National Bank shall be converted into euro or US dollar, applying the mid-point exchange rates of reference markets and shall then be converted into in kuna, applying the mid-point exchange rate of the Croatian National bank applicable as at the reporting date.
- 165.u Instruments denominated in kuna with a contractual currency clause as per individual currency shall be treated as positions in the underlying currency.
- 165.v Cash flows arising from interest rate sensitive instruments shall include any repayment of principal, any repricing of principal and any interest payments.
- 165.w When allocating cash flows into time buckets, credit institutions shall apply a run-off balance sheet.
- 165.x Commercial margins shall not be excluded from cash flows. Regardless whether it is the case of an instrument contracted with a fixed or variable interest rate, cash flows arising from commercial margins shall be reported in time buckets according to contractual maturity, unless the commercial margin has also not been contracted as a variable margin.
- 165.y Positions in instruments without any specific repricing dates credit institution shall allocate into time buckets, complying with the rules referred to in Chapter VI A of the Decision on governance arrangements (Official Gazette 67/2019).
- 165.z Allocation of cash flows in reports EVK OS FKS and EVK OS PKS should reflect behavioural options. Larger and more complex credit institutions, in particular institutions under categories 1 and 2 of the SREP Guidelines should also take into account the adjustment of key behavioural modelling assumptions to the characteristics of specific interest rate scenarios (conditional cash flows).

- 165.aa The assumed behavioural repricing date for retail deposits and wholesale deposits without any specific maturity or repricing dates (non-maturity deposits) shall be constrained in reports EVK OS FKS and EVK OS PKS to a maximum average of 5 years. The 5-year cap shall apply individually for each currency. Non-maturity deposits from financial institutions shall not be subject to behavioural modelling.
- 165.bb Cash flows of positions with embedded automatic interest rate options shall be allocated into time buckets as if there were no embedded automatic interest rate options. The valuation of automatic interest rate options shall be carried out in accordance with item 165.nn.4. of these Instructions.
- 165.cc Credit institutions shall determine the total net interest rate sensitive position for each material currency separately, as follows:
- 165.cc.1. the sum of positions of interest rate sensitive asset items (line 5) by time buckets shall be reduced by the sum of interest rate sensitive liabilities item (line 10) by time buckets to obtain the net position in balance sheet interest sensitive instruments (line 11 in reports EVK UNT FKS, EVK UNT PKS, EVK OS FKS and EVK OS PKS) by individual currency.
  - 165.cc.2. the sum of derivatives positions – assets side (line 17) shall be reduced by the sum of derivatives positions – liabilities side (line 23) by each time bucket to obtain the net derivatives position (line 24 in reports EVK UNT FKS, EVK UNT PKS, EVK OS FKS and EVK OS PKS) by individual currency.
  - 165.cc.3. the position Other off-balance sheet asset items (line 25) shall be reduced by the position Other off-balance sheet liabilities items (line 26) to obtain the NET OFF-BALANCE SHEET POSITION (line 27 in reports EVK UNT FKS, EVK UNT PKS, EVK OS FKS and EVK OS PKS) by individual currency.
  - 165.cc.4. total net interest rate sensitive position (line 28 in reports EVK UNT FKS, EVK UNT PKS, EVK OS FKS and EVK OS PKS) shall be the sum of net positions in balance sheet interest rate sensitive instruments, net derivatives positions and the net off-balance sheet position.

### **III.1.5.2 Change in the economic value of a credit institution's equity – net discounted positions by scenario (Report EVK NDPS)**

- 165.dd Credit institutions shall report in Form EVK NDPS net positions by time bucket discounted by the risk-free yield curve in individual currency, i.e. by shocked yield curves by different interest rate shock scenario. The risk-free yield curve is the yield curve which does not include instrument-specific or entity-specific credit spreads or liquidity spreads.
- 165.ee Credit institutions shall apply six interest rate shock scenarios to capture parallel and non-parallel gap risks for economic value of equity (EVE):
- 165.ee.1. parallel shock up;
  - 165.ee.2. parallel shock down;
  - 165.ee.3. steepener shock;
  - 165.ee.4. flattener shock;
  - 165.ee.5. short rates shock up and

165.ee.6. short rates shock down.

165.ff The scenario from the previous item shall be applied to exposures to interest rate risk in the non-trading book in each material currency separately.

165.gg Table 1.a displays the values of interest rate shocks calculated for parallel, short and long interest rate shocks for selected currencies:

Table 1.a Specified size of interest rate shocks for selected currencies:

No.	CURRENCY		$\bar{R}_{shocktype,c}$ – Shock size by individual type of shock by currency (basis points)		
	Code	Croatian name	Parallel	Short	Long
1	ARS	Argentine Peso	400	500	300
2	AUD	Australian Dollar	300	450	200
3	BGN	Bulgarian Lev	250	350	150
4	BRL	Brazilian Real	400	500	300
5	CAD	Canadian Dollar	200	300	150
6	CHF	Swiss Franc	100	150	100
7	CNY	Yuan Renminbi	250	300	150
8	CZK	Czech Koruna	200	250	100
9	DKK	Danish Krone	200	250	150
10	EUR	Euro	200	250	100
11	GBP	Pound Sterling	250	300	150
12	HKD	Hong Kong Dollar	200	250	100
13	HRK	Kuna	250	400	200
14	HUF	Forint	300	450	200
15	IDR	Indian Rupee	400	500	350
16	INR	Indian Rupee	400	500	300
17	JPY	Yen	100	100	100
18	KRW	Won	300	400	200
19	MXN	Mexican Peso	400	500	300
20	PLN	Zloty	250	350	150
21	RON	Romanian Leu	350	500	250
22	RUB	Russian Ruble	400	500	300
23	SAR	Saudi Riyal	200	300	150
24	SEK	Swedish Krona	200	300	150
25	SGD	Singapore Dollar r	150	200	100
26	TRY	Turkish Lira	400	500	300
27	USD	US Dollar	200	300	150
28	ZAR	Rand	400	500	300
29		other currencies	400	500	350



165.hh The sizes from Table 1.a are used to calculate shocks for different maturities of the yield curve in order to create interest rate shock scenarios. For this purpose, credit institutions shall apply the methodology laid down in item 165ii.

165.ii Given for each currency c the specified size of the parallel, short and long instantaneous shocks to the 'risk-free' interest rate, the following parameterisations of the six interest rate shock scenarios shall be applied:

165.ii.1. Parallel shock for currency c: A constant parallel shock up or down across all time buckets:

$$\Delta R_{parallel,c}(t_k) = \pm \bar{R}_{parallel,c}$$

where:

$\Delta R_{parallel,c}$  = Parallel shock for currency c, change in interest rate under parallel shock for currency c;

$t_k$  = midpoint (in time)  $k^{\text{th}}$  bucket;

$\pm \bar{R}_{parallel,c}$  = shocked interest rate increased or reduced by the constant amount of basis points (bps) under parallel shock for currency c.

165.ii.2. Short rate shock for currency c: Shock up or down that is greatest at the shortest tenor midpoint. That shock, through the shaping scalar

$$S_{short}(t_k) = e^{\frac{-t_k}{x}},$$

where  $x = 4$ , diminishes toward zero at the tenor of the longest point of the yield curve. Where  $t_k$  is the midpoint (in time) of the  $k^{\text{th}}$  bucket and  $t_K$  is the midpoint (in time) of the last bucket  $K$ :

$$\Delta R_{short,c}(t_k) = \pm \bar{R}_{short,c} \cdot S_{short}(t_k) = \pm \bar{R}_{short,c} \cdot e^{\frac{-t_k}{x}}$$

165.ii.3. Long rate shock for currency c: This shock is only applied to rotational shocks. The shock is greatest at the longest tenor midpoint and is related to the short scaling factor as  $S_{long}(t_k) = 1 - S_{short}(t_k)$ :

$$\Delta R_{long,c}(t_k) = \pm \bar{R}_{long,c} \cdot S_{long}(t_k) = \pm \bar{R}_{long,c} \cdot (1 - e^{\frac{-t_k}{x}})$$

165.ii.4. Rotation shocks for currency c: Involving rotations to the term structure (i.e. for steepeners and flatteners) of the interest rates, whereby both the long and short rates are shocked and the shift in interest rates at each tenor midpoint is obtained by applying the following formulae to those shocks:

$$\Delta R_{steepener,c}(t_k) = -0,65 \cdot |\Delta R_{short,c}(t_k)| + 0,9 \cdot |\Delta R_{long,c}(t_k)| ;$$

$$\Delta R_{flattener,c}(t_k) = +0,8 \cdot |\Delta R_{short,c}(t_k)| - 0,6 \cdot |\Delta R_{long,c}(t_k)| .$$

165.jj A maturity-dependent post-shock interest rate floor shall be applied for each currency starting with -100 basis points for immediate maturities. This floor shall increase by 5 basis points per year, eventually reaching 0% for maturities of 20 years and more. If observed rates are lower than

the current lower reference rate of -100 basis points, credit institutions shall apply the lower observed rate.

165.kk In Report EVK NDPS credit institutions shall report the following:

165.kk.1. In line 1., credit institutions shall report the selected yield curve for the relevant currency so as to enter into the relevant time buckets the percentage amounts rounded to two decimal places corresponding to the particular maturity. If a credit institution uses several different yield curves to discount cash flows for the same currency, it shall report in line 1. of Report EVK NDPS the constructed yield curve as the weighted average of the curves used for the particular currency.

165.kk.2. In line 2.1., credit institutions shall report interest rate sensitive positions from the base scenario (the sum of line 28 in Report EVK OS FKS and line 28 in Report EVK OS PKS) discounted by the selected risk-free yield curve by the relevant currency.

165.kk.3. In lines 2.2. and 2.3., credit institutions shall report net interest rate sensitive positions from the scenario of the parallel shift of the yield curve by +200 or -200, basis points discounted by the selected risk-free yield curve that was shocked by +200, i.e. -200, basis points.

165.kk.4. In lines 3.1. – 3.6., credit institutions shall report the sizes of net interest rate sensitive positions under six additional interest rate shock scenarios discounted by the selected risk-free yield curve by the relevant shocked currency with calculated shocks for different maturities of the yield curve as laid down in items 165.gg to 165.ii.

165.ll Discounting of cash flows within a time bucket shall be conducted in accordance with the actual maturity of the individual cash flow or the midpoint of that bucket. For the midpoint of the longest tenor bucket (>20 g.) credit institutions shall use 25 years. Credit institutions that fall under SREP categories 1 and 2 shall discount in accordance with the actual maturity of individual cash flow.

### **III.1.5.3 Aggregate change in the economic value of a credit institution's equity (Report EVK ZBR)**

165.mm In Report EVK ZBR, credit institutions shall report aggregate positions by currency by scenario and calculate the total change in economic value of a credit institution's equity.

165.nn The calculation of the total change in EVE in Report EVK ZBR shall be carried out as follows:

165.nn.1. For each material currency, credit institutions shall complete two lines: Change in net discounted position ( $\Delta$ NDP) and the Automatic option risk (RAO).

165.nn.2. The total change in the value of net discounted positions ( $\Delta$ NDP) in individual currency under individual scenario shall be obtained by subtracting the total value of net discounted positions for that currency under the base scenario (line 2.1., column 23 in Form EVK NDPS) from the total value of net discounted positions in an individual currency by scenario (column 23 in Form EVK NDPS).

165.nn.3. The measure of the risk of automatic interest rate options (RAO, second line for each material currency) for that currency under individual scenario is added to the change in

total value of net discounted positions ( $\Delta$ NDP; first line for each material currency) in an individual currency under individual scenario from the previous item and their sum ( $\Delta$ NDP+RAO) represents the change in EVE for an individual currency and an individual scenario.

165.nn.4. The automatic option risk is the risk that arises from standalone instruments (such as exchange-traded and over-the counter interest rate option contracts) or options explicitly embedded within the contractual terms of an otherwise standard financial instrument (e.g. capped rate loan) and where the holder will almost certainly exercise the option if it is in the holder's financial interest to do so. The RAO of instruments in the non-trading book shall be calculated as follows:

- i. For each bought or sold explicit automatic option or embedded automatic option in the standard financial instrument in an individual currency, the change in its value by individual scenario in relation to the base scenario shall be calculated. When calculating the change in the value of bought or sold options it is necessary to use the assumption of an increase of implicit volatility of 25%, regardless of the scenario of change in interest rates.
- ii. Then an aggregate change in the value of automatic options shall be calculated separately for all bought and separately for all sold automatic options in individual currency under an individual scenario.
- iii. The aggregate change in the value of all bought automatic options in individual currency and under an individual scenario shall be reduced by the aggregate change in all sold automatic options in the same currency and under the same scenario.

165.nn.5. When calculating the aggregate change in EVE for each interest rate shock scenario it is necessary to sum up all the changes in EVE-a ( $\Delta$ NDP+RAO) in all currencies, whereby the amount in a currency which provides a positive change in EVE is weighted by 50%.

165.nn.6. The change in EVE from regulatory shock (line 2., column 12) is the change that has the greatest negative impact on EVE between the scenarios Regulatory +200 bps and Regulatory -200 bps (line 2., columns 4 and 5).

165.nn.7. The change in EVE under six additional shocks (line 2., column 13) shall be the change with the greatest negative impact on EVE under one of the six additional scenarios of interest rate shocks (line 2, columns 6 to 11).

165.nn.8. In lines 4. and 6., credit institutions shall calculate the indicator of absolute change in EVE from items 165.nn.6. and 165.nn.7 relative to own funds, i.e. common equity tier 1 by applying the following formulae:

i.

$$\frac{\text{ABS(Change in EVE from item 165nn6)}}{\text{OWN FUNDS}} \times 100$$

ii.

$$\frac{\text{ABS(Change in EVE from item 165nn7)}}{\text{Common equity tier 1}} \times 100$$

165.oo If the decline in EVE is greater than 20% of own funds calculated in accordance with the formula in item 165.nn.8.i. credit institutions shall notify the CNB thereof without delay.

165.pp If the decline in EVE is greater than 15% the credit institution's common equity tier 1 under any of the six scenarios (calculated in accordance with the formula in item 165.nn.8.ii.), credit institutions shall notify the CNB thereof without delay.

#### **III.1.5.4. Impact of interest rate risk in the non-trading book on net interest income (Report NKP)**

165.qq In Report NKP, credit institutions shall report the amount of impact of the change in interest rates on the credit institution's net interest income.

165.rr The impact of interest rate risk in the non-trading book on net interest income shall be calculated with the assumption of a constant balance sheet.

165.ss Report NKP shall be completed as follows:

165.ss.1. In the line under number 1, credit institutions shall report the amount of the impact of changes in interest rates on net interest income calculated based on internal measurement methodology that is applied by the credit institution for the purpose of managing interest rate risk, which is applied for its internal capital adequacy assessment.

165.ss.2. In the line under number 2, credit institutions shall report the period of monitoring the impact of interest rates on the net interest income based on the applied internal measurement methodology. The monitoring period shall be expressed in months.

165.ss.3. In the line under number 3, credit institutions shall report the amount of currently allocated internal capital due to the impact of interest rate risk in the non-trading book on net interest income.

165.ss.4. In the line under number 4, credit institutions shall report the date when the required internal capital was allocated. The date format shall be `yyymmdd`."

#### **Article 11**

In item (173) of the Instructions, the words "Decision on the management of interest rate risk in the non-trading book," are deleted.

#### **Article 12**

In item (181) of the Instructions, the words "For instance, the line of the form OP entitled "IV Debt securities" shall have an ordinal number 6." are deleted.

#### **Article 13**

Chapters III.2.4.1, III.2.4.2, III.2.4.3, III.2.4.4 and III.2.4.14 of the Instructions are deleted.

After Chapter III.2.14, which is deleted, new Chapters III.2.4.15, III.2.4.16, III.2.4.17, III.2.4.18, and the titles above them are inserted, which read:

**"III.2.4.15 Change in the economic value of the credit institution's equity (reports EVK UNT FKS, EVK UNT PKS, EVK OS FKS and EVK OS PKS)**

- 246.d. The forms Change in the economic value of the credit institution's equity – contractual cash flows – fixed interest rates (hereinafter: Form EVK UNT FKS) and Change in the economic value of the credit institution's equity – base scenario – fixed interest rates (hereinafter: Form EVK OS FKS) shall have 44 defined lines for each currency. The forms Change in the economic value of the credit institution's equity – contractual cash flows – variable interest rates (hereinafter: Form EVK UNT PKS) and Change in the economic value of the credit institution's equity – base scenario – variable interest rates (hereinafter: Form EVK OS PKS) shall have 46 lines defined for each currency.
- 246.e. For each line, the code of the currency in that position shall be entered as shown in Annex 7.
- 246.f. The form with an identical number of lines and columns shall be repeated for each currency code. For each currency, 44 lines (i.e. 46 lines) of the same amount structure /code shall be reported, the only difference being the ascending ordinal number of the line in the Form, i.e. the Form shall have  $n \times 44$  lines (i.e.  $n \times 46$  lines) depending on the number of currencies (n). All lines within a single group shall have the same currency code.
- 246.g. An overview of formal and logical controls is given in Table 16.

Table 16 Controls for the forms EVK UNT FKS, EVK UNT PKS, EVK OS FKS and EVK OS PKS

Ordinal number	Control
1	$Pab0010 = Pab0020 + Pab0030$ , where $ab = 01\dots, 19$
2	$Pab0040 = Pab0050 + Pab0060 + Pab0070 + Pab0080$ , where $ab = 01\dots, 19$
3	$Pab0110 = Pab0010 + Pab0040 + Pab0090 + Pab0100$ , where $ab = 01\dots, 19$
4	$Pab0120 = Pab0130 + Pab0170 + Pab0210 + Pab0220$ , where $ab = 01\dots, 19$
5	$Pab0130 = Pab0140 + Pab0150 + Pab0160$ , where $ab = 01\dots, 19$
6	$Pab0170 = Pab0180 + Pab0190 + Pab0200$ , where $ab = 01\dots, 19$
7	$Pab0260 = Pab0120 + Pab0230 + Pab0240 + Pab0250$ , where $ab = 01\dots, 19$
8	$Pab0270 = Pab0110 - Pab0260$ , where $ab = 01\dots, 19$
9	$Pab0330 = Pab0280 + Pab0290 + Pab0300 + Pab0310 + Pab0320$ , where $ab = 01\dots, 19$
10	$Pab0390 = Pab0340 + Pab0350 + Pab0360 + Pab0370 + Pab0380$ , where $ab = 01\dots, 19$
11	$Pab0400 = Pab0330 - Pab0390$ , where $ab = 01\dots, 19$
12	$Pab0440 = Pab0270 + Pab0400 + Pab0430$ , where $ab = 01\dots, 19$
13	$P200def = P010def + P020def + \dots + P180def + P190def$ , where $def = 010, 020, 030, \dots, 460$
14	$Pab0450 \leq Pab0110$ , where $ab = 01, \dots, 19$
15	$Pab0460 \leq Pab0260$ , where $ab = 01, \dots, 19$
16	$Pab0430 = Pab0410 - Pab0420$ , where $ab = 01\dots, 19$

#### III.2.4.16 Change in the economic value of the credit institution's equity – net discounted positions by scenario

- 246.h. The Form Change in the economic value of the credit institution's equity – net discounted positions by scenario (hereinafter: Form EVK NDPS) shall have 10 lines defined for each currency.
- 246.i. For each line, the code of the currency in that position shall be entered as shown in Annex 7.
- 246.j. The form with an identical number of lines and columns shall be repeated for each currency code. For each currency, 10 of the same amount structure/code shall be reported, the only difference being the ascending ordinal number of the line in the form, i.e. the form shall have  $n \times 10$  lines

depending on the number of currencies (n). All lines within a single group shall have the same currency code.

246.k. In column 1, the percentage shall be reported in the percentage amount in which it is expressed with a decimal point and two decimal places. For example, if the value of the position is 9.6%, the amount to be entered in an XML data file shall be 9.60. If the value of the position is zero (0), the numerical amount to be entered in the form is 0.

246.l. An overview of formal and logical controls is given in Table 17.

Table 17 Controls for the Form EVK NDPS

Ordinal number	Control
1	$P200def = P010def + P020def + \dots + P180def + P190def$ , where def = 020, 030, ..., 100

### III.2.4.17 Aggregate change in the economic value of the credit institution's equity

246.m. The Form Aggregate change in the economic value of the credit institution's equity (hereinafter: Form EVK ZBR) shall have a variable number of lines. The line Change in net discounted position ( $\Delta NDP$ ) and the line of Automatic options risk (RAO) shall be completed for each currency.

246.n. When reporting a currency, it is obligatory to enter the ordinal number of the line in the field (Ordinal number of the line) and the currency code in the field (Currency) as shown in Annex 7.

246.o. An overview of formal and logical controls is given in Table 18.

Table 18 Controls for the Form EVK ZBR

Ordinal number	Control
1	$P010def = P200030$ (Form EVK NDPS) – $P200020$ (Form EVK NDPS), where def = 010, 030, 050, ..., ZZZ-2 for each currency
2	$P020def = P200040$ (Form EVK NDPS) – $P200020$ (Form EVK NDPS), where def = 010, 030, 050, ..., ZZZ-2 for each currency
3	$P030def = P200050$ (Form EVK NDPS) – $P200020$ (Form EVK NDPS), where def = 010, 030, 050, ..., ZZZ-2 for each currency
4	$P040def = P200060$ (Form EVK NDPS) – $P200020$ (Form EVK NDPS), where def = 010, 030, 050, ..., ZZZ-2 for each currency
5	$P050def = P200070$ (Form EVK NDPS) – $P200020$ (Form EVK NDPS), where def = 010, 030, 050, ..., ZZZ-2 for each currency
6	$P060def = P200080$ (Form EVK NDPS) – $P200020$ (Form EVK NDPS), where def = 010, 030, 050, ..., ZZZ-2 for each currency
7	$P070def = P200090$ (Form EVK NDPS) – $P200020$ (Form EVK NDPS), where def = 010, 030, 050, ..., ZZZ-2 for each currency
8	$P080def = P200100$ (Form EVK NDPS) – $P200020$ (Form EVK NDPS), where def = 010, 030, 050, ..., ZZZ-2 for each currency
9	$P01ZZZZ = [if (P010010 + P010020) > 0, then (P010010 + P010020) \times 0,5, otherwise (P010010 + P010020)] + [if (P010030 + P010040) > 0, then (P010030 + P010040) \times 0,5, otherwise (P010030 + P010040)] + [if...]$ , for each currency
10	$P02ZZZZ = [if (P020010 + P020020) > 0, then (P020010 + P020020) \times 0,5, otherwise (P020010 + P020020)] + [if (P020030 + P020040) > 0, then (P020030 + P020040) \times 0,5, otherwise (P020030 + P020040)] + [if...]$ for each currency

Ordinal number	Control
11	$P03ZZZZ = [\text{if } (P030010 + P030020) > 0, \text{ then } (P030010 + P030020) \times 0,5, \text{ otherwise } (P030010 + P030020)] + [\text{if } (P030030 + P030040) > 0, \text{ then } (P030030 + P030040) \times 0,5, \text{ otherwise } (P030030 + P030040)] + [\text{if...}] \text{ for each currency}$
12	$P04ZZZZ = [\text{if } (P040010 + P040020) > 0, \text{ then } (P040010 + P040020) \times 0,5, \text{ otherwise } (P040010 + P040020)] + [\text{if } (P040030 + P040040) > 0, \text{ then } (P040030 + P040040) \times 0,5, \text{ otherwise } (P040030 + P040040)] + [\text{if...}] \text{ for each currency}$
13	$P05ZZZZ = [\text{if } (P050010 + P050020) > 0, \text{ then } (P050010 + P050020) \times 0,5, \text{ otherwise } (P050010 + P050020)] + [\text{if } (P050030 + P050040) > 0, \text{ then } (P050030 + P050040) \times 0,5, \text{ otherwise } (P050030 + P050040)] + [\text{if...}] \text{ for each currency}$
14	$P06ZZZZ = [\text{if } (P060010 + P060020) > 0, \text{ then } (P060010 + P060020) \times 0,5, \text{ otherwise } (P060010 + P060020)] + [\text{if } (P060030 + P060040) > 0, \text{ then } (P060030 + P060040) \times 0,5, \text{ otherwise } (P060030 + P060040)] + [\text{if...}] \text{ for each currency}$
15	$P07ZZZZ = [\text{if } (P070010 + P070020) > 0, \text{ then } (P070010 + P070020) \times 0,5, \text{ otherwise } (P070010 + P070020)] + [\text{if } (P070030 + P070040) > 0, \text{ then } (P070030 + P070040) \times 0,5, \text{ otherwise } (P070030 + P070040)] + [\text{if...}] \text{ for each currency}$
16	$P08ZZZZ = [\text{if } (P080010 + P080020) > 0, \text{ then } (P080010 + P080020) \times 0,5, \text{ otherwise } (P080010 + P080020)] + [\text{if } (P080030 + P080040) > 0, \text{ then } (P080030 + P080040) \times 0,5, \text{ otherwise } (P080030 + P080040)] + [\text{if...}] \text{ for each currency}$
17	$P09ZZZZ = \text{MIN}(P01ZZZZ, P02ZZZZ)$
18	$P09ZZZZ \leq 0$
19	$P10ZZZZ = \text{MIN}(P03ZZZZ, P04ZZZZ, P05ZZZZ, P06ZZZZ, P07ZZZZ, P08ZZZZ)$
20	$P10ZZZZ \leq 0$
21	$P01BBBB = \text{ABS}(P09ZZZZ) / P01AAAA \times 100$
22	$P02DDDD = \text{ABS}(P10ZZZZ) / P01CCCC \times 100$
23	$P09cde0 = 0$ , where $cde = 001, 002, \dots, ZZZ-1$
24	$P10cde0 = 0$ , where $cde = 001, 002, \dots, ZZZ-1$
25	In positions $PabZZZZ, PabAAAA, PabBBBB, PabCCCC, PabDDDD$ , where $ab = 01, 02, \dots, 10$ no currency codes are entered

### III.2.4.18 Impact of interest rate risk in the non-trading book on net interest income

- 246.p. The impact of interest rate risk in the non-trading book on net interest income (hereinafter: Form NKP) shall have 4 defined lines.
- 246.r. When specifying the time needed for capital allocation, the date shall be entered in the field in line 3 (Datum1). Even though the line relates to the calendar year and month, for the purposes of technical delivery, the calendar year, the month and the last day of the month shall be entered in the date field. For instance, for December 2016, in the field Date1, digits 20161231 (yyyymmdd) shall be entered.
- 246.s. The first two lines of the field Date1 are left empty ("Null"). This field is submitted in the same manner in line 3 if the credit institution made no capital allocation based on the impact of interest risk in the non-trading book on net interest income."

#### Article 14

Annex 2 is deleted.

#### Article 15

Item (265) of the Instructions is amended to read:

"265. A list of currency codes shall be based on the list of monetary units and other means of payments and their codes governed by subordinate legislation of the Croatian National Bank based on the Payment System Act. For the purposes of reporting, the list of currency codes has been expanded to include a three-letter code "INF" in reporting positions in the assumed investment fund units, under the term "separate currencies"."

#### Article 16

The table after item (266) of the Instructions is amended to read:

Form code	Name of category	Category code (AN)
VR	A three-letter currency code	A three-letter currency code shall be used in accordance with the list of monetary units and other means of payments and their codes governed by subordinate legislation of the Croatian National Bank based on the Payment System Act.
VR	For "separate currency" investment fund units	INF
DKT	A three-letter currency code	A three-letter currency code shall be used in accordance with the list of monetary units and other means of payments and their codes governed by subordinate legislation of the Croatian National Bank based on the Payment System Act.
EVK UNT FKS	For all material currencies	A three-letter currency code shall be used in accordance with the list of monetary units and other means of payments and their codes governed by subordinate legislation of the Croatian National Bank based on the Payment System Act.
EVK UNT PKS	For all material currencies	A three-letter currency code shall be used in accordance with the list of monetary units and other means of payments and their codes governed by subordinate legislation of the Croatian National Bank based on the Payment System Act.
EVK OS FKS	For all material currencies	A three-letter currency code shall be used in accordance with the list of monetary units and other means of payments and their codes governed by subordinate legislation of the Croatian National Bank based on the Payment System Act.
EVK OS PKS	For all material currencies	A three-letter currency code shall be used in accordance with the list of monetary units and other means of payments and their codes governed by subordinate legislation of the Croatian National Bank based on the Payment System Act.
EVK NDPS	For all material currencies	A three-letter currency code shall be used in accordance with the list of monetary units and other means of payments



Form code	Name of category	Category code (AN)
		and their codes governed by subordinate legislation of the Croatian National Bank based on the Payment System Act.
EVK ZBR	For all material currencies	A three-letter currency code shall be used in accordance with the list of monetary units and other means of payments and their codes governed by subordinate legislation of the Croatian National Bank based on the Payment System Act.

### Article 17

The table after item (274) of the Instructions is amended to read:

No.	Name of field	Form code										
		EVK UNT FKS	EVK UNT PKS	EVK OS FKS	EVK OS PKS	EVK NDPS	EVK ZBR	NKP	DKT	KT- DS	VR	ZSK
Heading (input record)												
1	Line code	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2	Credit institution MBR	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
3	Balance date	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
4	Report code	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
5	Number of lines in a data file	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
6	Name of person	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
7	Telephone	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
8	Electronic mail	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
9	Credit institution OIB	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
10	Note	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Items (other record)												
1	Line code	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2	Form	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
3	Page	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
4	Ordinal number of the line	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
5	Grouping level								✓			
6	First in the group								✓			
7	Last in the group								✓			
8	Tag1	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
9	Amount1	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
10	Tag2	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



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No.	Name of field	Form code										
		EVK UNT FKS	EVK UNT PKS	EVK OS FKS	EVK OS PKS	EVK NDPS	EVK ZBR	NKP	DKT	KT- DS	VR	ZSK
11	Amount2	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓
12	Tag3	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓
13	Amount3	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓
14	Tag4	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓
15	Amount4	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓
16	Tag5	✓	✓	✓	✓	✓	✓				✓	✓
17	Amount5	✓	✓	✓	✓	✓	✓				✓	✓
18	Tag6	✓	✓	✓	✓	✓	✓				✓	✓
19	Amount6	✓	✓	✓	✓	✓	✓				✓	✓
20	Tag7	✓	✓	✓	✓	✓	✓				✓	✓
21	Amount7	✓	✓	✓	✓	✓	✓				✓	✓
22	Tag8	✓	✓	✓	✓	✓	✓				✓	
23	Amount8	✓	✓	✓	✓	✓	✓				✓	
24	Tag9	✓	✓	✓	✓	✓	✓				✓	
25	Amount9	✓	✓	✓	✓	✓	✓				✓	
26	Tag10	✓	✓	✓	✓	✓	✓				✓	
27	Amount10	✓	✓	✓	✓	✓	✓				✓	
28	Tag11	✓	✓	✓	✓	✓	✓				✓	
29	Amount11	✓	✓	✓	✓	✓	✓				✓	
30	Tag12	✓	✓	✓	✓	✓	✓				✓	
31	Amount12	✓	✓	✓	✓	✓	✓				✓	
32	Tag13	✓	✓	✓	✓	✓	✓					
33	Amount13	✓	✓	✓	✓	✓	✓					
34	Tag14	✓	✓	✓	✓	✓	✓					
35	Amount14	✓	✓	✓	✓	✓	✓					
36	Tag15	✓	✓	✓	✓	✓	✓					
37	Amount15	✓	✓	✓	✓	✓	✓					
38	Tag16	✓	✓	✓	✓	✓	✓					
39	Amount16	✓	✓	✓	✓	✓	✓					
40	Tag17	✓	✓	✓	✓	✓	✓					
41	Amount17	✓	✓	✓	✓	✓	✓					
42	Tag18	✓	✓	✓	✓	✓	✓					
43	Amount18	✓	✓	✓	✓	✓	✓					
44.	Tag19	✓	✓	✓	✓	✓	✓					
45	Amount19	✓	✓	✓	✓	✓	✓					
46.	Tag20	✓	✓	✓	✓	✓	✓					
47	Amount20	✓	✓	✓	✓	✓	✓					
48	Tag21											
49	Amount21											
50	Tag22											
51	Amount22											
52	Date1							✓		✓		
53.	Date2											

No.	Name of field	Form code										
		EVK UNT FKS	EVK UNT PKS	EVK OS FKS	EVK OS PKS	EVK NDPS	EVK ZBR	NKP	DKT	KT- DS	VR	ZSK
54	Date3											
55	Date4											
56	Code 1								✓			
57	Code 2											
58	Code 3											
59	Code 4											
60	Code 5								✓			
61	Code 6											
62	Currency	✓	✓	✓	✓	✓	✓		✓		✓	
63	Country											
64	Name								✓			

#### Article 18

The table after item (277) of the Instructions is amended to read:

Form code	Daily report "DN"	Unconsolidated unaudited report "NP"	Consolidated unaudited report "KP"	Unconsolidated audited report "NR"	Consolidated audited report "KR"
EVK UNT FKS		✓	✓	✓	✓
EVK UNT PKS		✓	✓	✓	✓
EVK OS FKS		✓	✓	✓	✓
EVK OS PKS		✓	✓	✓	✓
EVK NDPS		✓	✓	✓	✓
EVK ZBR		✓	✓	✓	✓
NKP		✓	✓	✓	✓
DKT		✓	✓	✓	✓
KT-DS		✓	✓	✓	✓
VR	✓				
ZSK		✓	✓	✓	✓

#### Article 19

Item (278) of the Instructions is amended to read:

"278. Tagged reports on the management of interest rate risk in the non-trading book, Detailed trading book, Trading book – daily balances, Report on open foreign exchange positions in individual currencies and Coverage of capital requirements and capital buffers, which are the subject of delivery in a data file shall be included in the tables for the delivery of supervisory reports KOKI (tag).".



HNB

## Article 20

In the Annex "The tables for the delivery of supervisory reports KOKI (tag)" after Table 15, Tables 16 to 22 are inserted which read:



HNB

TIME BUCKETS (m=month; y=year)		Currency code	Overnight (O/N)	> O/N ≤ 1 m	> 1 m ≤ 3 m	> 3 m ≤ 6 m	> 6 m ≤ 9 m	> 9 m ≤ 12 m	> 12 m ≤ 18 m	> 18 m ≤ 2 y	> 2 y ≤ 3 y	> 3 y ≤ 4 y	> 4 y ≤ 5 y	> 5 y ≤ 6 y	> 6 y ≤ 7 y	> 7 y ≤ 8 y	> 8 y ≤ 9 y	> 9 y ≤ 10 y	> 10 y ≤ 15 y	> 15 y ≤ 20 y	> 20 y	TOTAL																								
TIME BUCKET MIDPOINT (in years)			3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23																							
Table 16: Form EVK UNT FKS – Change in the economic value of a credit institution's equity – contractual cash flows – fixed interest rate																						Credit institution's name:																								
																						Report code:																								
																						Date:																								
BALANCE SHEET ITEMS – Interest rate sensitive non-trading book items																																														
ASSETS																																														
1.	Cash equivalents	010010	020010	030010	040010	050010	060010	070010	080010	090010	100010	110010	120010	130010	140010	150010	160010	170010	180010	190010	200010	200010																								
1.1.	Balances at central banks	010020	020020	030020	040020	050020	060020	070020	080020	090020	100020	110020	120020	130020	140020	150020	160020	170020	180020	190020	200020	200020																								
1.2.	Other demand deposits	010030	020030	030030	040030	050030	060030	070030	080030	090030	100030	110030	120030	130030	140030	150030	160030	170030	180030	190030	200030	200030																								
2.	Loans and advances	010040	020040	030040	040040	050040	060040	070040	080040	090040	100040	110040	120040	130040	140040	150040	160040	170040	180040	190040	200040	200040																								
2.1.	Loans and advances to households	010050	020050	030050	040050	050050	060050	070050	080050	090050	100050	110050	120050	130050	140050	150050	160050	170050	180050	190050	200050	200050																								
2.2.	Loans and advances to non-financial corporations	010060	020060	030060	040060	050060	060060	070060	080060	090060	100060	110060	120060	130060	140060	150060	160060	170060	180060	190060	200060	200060																								
2.3.	Reserve requirements set aside	010070	020070	030070	040070	050070	060070	070070	080070	090070	100070	110070	120070	130070	140070	150070	160070	170070	180070	190070	200070	200070																								
2.4.	Other loans and advances	010080	020080	030080	040080	050080	060080	070080	080080	090080	100080	110080	120080	130080	140080	150080	160080	170080	180080	190080	200080	200080																								
3.	Debt securities	010090	020090	030090	040090	050090	060090	070090	080090	090090	100090	110090	120090	130090	140090	150090	160090	170090	180090	190090	200090	200090																								
4.	Other assets	010100	020100	030100	040100	050100	060100	070100	080100	090100	100100	110100	120100	130100	140100	150100	160100	170100	180100	190100	200100	200100																								
5.	TOTAL INTEREST RATE SENSITIVE ASSETS	010110	020110	030110	040110	050110	060110	070110	080110	090110	100110	110110	120110	130110	140110	150110	160110	170110	180110	190110	200110	200110																								
LIABILITIES																																														
6.	Deposits	010120	020120	030120	040120	050120	060120	070120	080120	090120	100120	110120	120120	130120	140120	150120	160120	170120	180120	190120	200120	200120																								
6.1.	Demand deposits	010130	020130	030130	040130	050130	060130	070130	080130	090130	100130	110130	120130	130130	140130	150130	160130	170130	180130	190130	200130	200130																								
6.1.1.	of which: Household demand deposits	010140	020140	030140	040140	050140	060140	070140	080140	090140	100140	110140	120140	130140	140140	150140	160140	170140	180140	190140	200140	200140																								
6.1.2.	of which: Demand deposits of non-financial corporations	010150	020150	030150	040150	050150	060150	070150	080150	090150	100150	110150	120150	130150	140150	150150	160150	170150	180150	190150	200150	200150																								
6.1.3.	of which: Other demand deposits	010160	020160	030160	040160	050160	060160	070160	080160	090160	100160	110160	120160	130160	140160	150160	160160	170160	180160	190160	200160	200160																								
6.2.	Time deposits	010170	020170	030170	040170	050170	060170	070170	080170	090170	100170	110170	120170	130170	140170	150170	160170	170170	180170	190170	200170	200170																								
6.2.1.	of which: Household time deposits	010180	020180	030180	040180	050180	060180	070180	080180	090180	100180	110180	120180	130180	140180	150180	160180	170180	180180	190180	200180	200180																								
6.2.2.	of which: Time deposits of non-financial corporations	010190	020190	030190	040190	050190	060190	070190	080190	090190	100190	110190	120190	130190	140190	150190	160190	170190	180190	190190	200190	200190																								
6.2.3.	of which: Other time deposits	010200	020200	030200	040200	050200	060200	070200	080200	090200	100200	110200	120200	130200	140200	150200	160200	170200	180200	190200	200200	200200																								
6.3.	Received loans	010210	020210	030210	040210	050210	060210	070210	080210	090210	100210	110210	120210	130210	140210	150210	160210	170210	180210	190210	200210	200210																								
6.4.	Other deposits	010220	020220	030220	040220	050220	060220	070220	080220	090220	100220	110220	120220	130220	140220	150220	160220	170220	180220	190220	200220	200220																								
7.	Debt securities issued	010230	020230	030230	040230	050230	060230	070230	080230	090230	100230	110230	120230	130230	140230	150230	160230	170230	180230	190230	200230	200230																								
8.	Other financial liabilities	010240	020240	030240	040240	050240	060240	070240	080240	090240	100240	110240	120240	130240	140240	150240	160240	170240	180240	190240	200240	200240																								
9.	Other liabilities	010250	020250	030250	040250	050250	060250	070250	080250	090250	100250	110250	120250	130250	140250	150250	160250	170250	180250	190250	200250	200250																								
10.	TOTAL INTEREST RATE SENSITIVE LIABILITIES	010260	020260	030260	040260	050260	060260	070260	080260	090260	100260	110260	120260	130260	140260	150260	160260	170260	180260	190260	200260	200260																								
11.	NET INTEREST RATE SENSITIVE POSITION	010270	020270	030270	040270	050270	060270	070270	080270	090270	100270	110270	120270	130270	140270	150270	160270	170270	180270	190270	200270	200270																								
DERIVATIVES – ASSETS SIDE																																														
DERIVATIVES – LIABILITIES SIDE																																														
12.	Swaps	010280	020280	030280	040280	050280	060280	070280	080280	090280	100280	110280	120280	130280	140280	150280	160280	170280	180280	190280	200280	200280																								
13.	Forwards	010290	020290	030290	040290	050290	060290	070290	080290	090290	100290	110290	120290	130290	140290	150290	160290	170290	180290	190290	200290	200290																								
14.	Futures	010300	020300	030300	040300	050300	060300	070300	080300	090300	100300	110300	120300	130300	140300	150300	160300	170300	180300	190300	200300	200300																								
15.	Options	010310	020310	030310	040310	050310	060310	070310	080310	090310	100310	110310	120310	130310	140310	150310	160310	170310	180310	190310	200310	200310																								
16.	Other derivative financial instruments	010320	020320	030320	040320	050320	060320	070320	080320	090320	100320	110320	120320	130320	140320	150320	160320	170320	180320	190320	200320	200320																								
17.	TOTAL DERIVATIVES – ASSETS SIDE	010330	020330	030330	040330	050330	060330	070330	080330	090330	100330	110330	120330	130330	140330	150330	160330	170330	180330	190330	200330	200330																								
DERIVATIVES – LIABILITIES SIDE																																														
18.	Swaps	010340	020340	030340	040340	050340	060340	070340	080340	090340	100340	110340	120340	130340	140340	150340	160340	170340	180340	190340	200340	200340																								
19.	Forwards	010350	020350	030350	040350	050350	060350	070350	080350	090350	100350	110350	120350	130350	140350	150350	160350	170350	180350	190350	200350	200350																								
20.	Futures	010360	020360	030360	040360	050360	060360	070360	080360	090360	100360	110360	120360	130360	140360	150360	160360	170360	180360	190360	200360	200360																								
21.	Options	010370	020370	030370	040370	050370	060370	070370	080370	090370	100370	110370	120370	130370	140370	150370	160370	170370	180370	190370	200370	200370																								
22.	Other derivative financial instruments	010380	020380	030380	040380	050380	060380	070380	080380	090380	100380	110380	120380	130380	140380	150380	160380	170380	180380	190380	200380	200380																								
23.	TOTAL DERIVATIVES – LIABILITIES SIDE	010390	020390	030390	040390	050390	060390	070390	080390	090390	100390	110390	120390	130390	140390	150390	160390	170390	180390	190390	200390	200390																								
24.	NET DERIVATIVES POSITION	010400	020400	030400	040400	050400	060400	070400	080400	090400	100400	110400	120400	130400	140400	150400	160400	170400	180400	190400	200400	200400																								
OFF-BALANCE SHEET ITEMS																																														
25.	Other off-balance sheet asset items	010410	020410	030410	040410	050410	060410	070410	080410	090410	100410	110410	120410	130410	140410	150410																														



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Table 17: Form EVK UNIT PKS – Change in the economic value of a credit institution's equity – contractual cash flows – variable interest rates																								Credit institution's name:	
																								Credit institution's OIB:	
																								Report code:	
																								Date:	
TIME BUCKETS (m = month; y = year)	Currency code	Overnight (O/N)	> O/N ≤ 1 m	> 1 m ≤ 3 m	> 3 m ≤ 6 m	> 6 m ≤ 9 m	> 9 m ≤ 12 m	> 12 m ≤ 18 m	> 18 m ≤ 2 y	> 2 y ≤ 3 y	> 3 y ≤ 4 y	> 4 y ≤ 5 y	> 5 y ≤ 6 y	> 6 y ≤ 7 y	> 7 y ≤ 8 y	> 8 y ≤ 10 y	> 10 y ≤ 15 y	> 15 y ≤ 20 y	> 20 y	TOTAL					
TIME BUCKET MIDPOINT (in years)		0.0628	0.0417	0.1667	0.357	0.625	0.875	1.25	1.75	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	12.5	17.5	25					
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24		
<b>BALANCE SHEET ITEMS – Interest rate sensitive non-trading book items</b>																									
<b>ASSETS</b>																									
<b>1. Cash equivalents</b>																									
1.1. Balances at central banks	010010	020010	030010	040010	050010	060010	070010	080010	090010	100010	110010	120010	130010	140010	150010	160010	170010	180010	190010	200010	210010	220010	230010	240010	
1.2. Other demand deposits	010020	020020	030020	040020	050020	060020	070020	080020	090020	100020	110020	120020	130020	140020	150020	160020	170020	180020	190020	200020	210020	220020	230020	240020	
<b>2. Loans and advances</b>																									
2.1. Loans and advances to households	010040	020040	030040	040040	050040	060040	070040	080040	090040	100040	110040	120040	130040	140040	150040	160040	170040	180040	190040	200040	210040	220040	230040	240040	
2.2. Loans and advances to non-financial corporations	010060	020060	030060	040060	050060	060060	070060	080060	090060	100060	110060	120060	130060	140060	150060	160060	170060	180060	190060	200060	210060	220060	230060	240060	
2.3. Reserve requirement set aside	010070	020070	030070	040070	050070	060070	070070	080070	090070	100070	110070	120070	130070	140070	150070	160070	170070	180070	190070	200070	210070	220070	230070	240070	
2.4. Other loans and advances	010080	020080	030080	040080	050080	060080	070080	080080	090080	100080	110080	120080	130080	140080	150080	160080	170080	180080	190080	200080	210080	220080	230080	240080	
4. Other assets	010100	020100	030100	040100	050100	060100	070100	080100	090100	100100	110100	120100	130100	140100	150100	160100	170100	180100	190100	200100	210100	220100	230100	240100	
5. TOTAL INTEREST RATE SENSITIVE ASSETS	010110	020110	030110	040110	050110	060110	070110	080110	090110	100110	110110	120110	130110	140110	150110	160110	170110	180110	190110	200110	210110	220110	230110	240110	
<b>LIABILITIES</b>																									
<b>6. Deposits</b>																									
6.1. Demand deposits	010120	020120	030120	040120	050120	060120	070120	080120	090120	100120	110120	120120	130120	140120	150120	160120	170120	180120	190120	200120	210120	220120	230120	240120	
6.1.1. of which: Household demand deposits	010140	020140	030140	040140	050140	060140	070140	080140	090140	100140	110140	120140	130140	140140	150140	160140	170140	180140	190140	200140	210140	220140	230140	240140	
6.1.2. of which: Demand deposits of non-financial corporations	010150	020150	030150	040150	050150	060150	070150	080150	090150	100150	110150	120150	130150	140150	150150	160150	170150	180150	190150	200150	210150	220150	230150	240150	
6.1.3. of which: Other demand deposits	010160	020160	030160	040160	050160	060160	070160	080160	090160	100160	110160	120160	130160	140160	150160	160160	170160	180160	190160	200160	210160	220160	230160	240160	
6.2. Time deposits	010170	020170	030170	040170	050170	060170	070170	080170	090170	100170	110170	120170	130170	140170	150170	160170	170170	180170	190170	200170	210170	220170	230170	240170	
6.2.1. of which: Household time deposits	010180	020180	030180	040180	050180	060180	070180	080180	090180	100180	110180	120180	130180	140180	150180	160180	170180	180180	190180	200180	210180	220180	230180	240180	
6.2.2. of which: Time deposits of non-financial corporations	010190	020190	030190	040190	050190	060190	070190	080190	090190	100190	110190	120190	130190	140190	150190	160190	170190	180190	190190	200190	210190	220190	230190	240190	
6.2.3. of which: Other time deposits	010200	020200	030200	040200	050200	060200	070200	080200	090200	100200	110200	120200	130200	140200	150200	160200	170200	180200	190200	200200	210200	220200	230200	240200	
6.3. Received loans	010210	020210	030210	040210	050210	060210	070210	080210	090210	100210	110210	120210	130210	140210	150210	160210	170210	180210	190210	200210	210210	220210	230210	240210	
6.4. Other deposits	010220	020220	030220	040220	050220	060220	070220	080220	090220	100220	110220	120220	130220	140220	150220	160220	170220	180220	190220	200220	210220	220220	230220	240220	
8. Debt securities issued	010230	020230	030230	040230	050230	060230	070230	080230	090230	100230	110230	120230	130230	140230	150230	160230	170230	180230	190230	200230	210230	220230	230230	240230	
8. Other financial liabilities	010240	020240	030240	040240	050240	060240	070240	080240	090240	100240	110240	120240	130240	140240	150240	160240	170240	180240	190240	200240	210240	220240	230240	240240	
9. Other liabilities	010250	020250	030250	040250	050250	060250	070250	080250	090250	100250	110250	120250	130250	140250	150250	160250	170250	180250	190250	200250	210250	220250	230250	240250	
10. TOTAL INTEREST RATE SENSITIVE LIABILITIES	010260	020260	030260	040260	050260	060260	070260	080260	090260	100260	110260	120260	130260	140260	150260	160260	170260	180260	190260	200260	210260	220260	230260	240260	
11. NET INTEREST RATE SENSITIVE POSITION	010270	020270	030270	040270	050270	060270	070270	080270	090270	100270	110270	120270	130270	140270	150270	160270	170270	180270	190270	200270	210270	220270	230270	240270	
<b>DERIVATIVES – ASSETS SIDE</b>																									
<b>12. Swaps</b>																									
12.1. Forwards	010280	020280	030280	040280	050280	060280	070280	080280	090280	100280	110280	120280	130280	140280	150280	160280	170280	180280	190280	200280	210280	220280	230280	240280	
12.2. Futures	010290	020290	030290	040290	050290	060290	070290	080290	090290	100290	110290	120290	130290	140290	150290	160290	170290	180290	190290	200290	210290	220290	230290	240290	
12.3. Options	010300	020300	030300	040300	050300	060300	070300	080300	090300	100300	110300	120300	130300	140300	150300	160300	170300	180300	190300	200300	210300	220300	230300	240300	
12.4. Other derivative financial instruments	010310	020310	030310	040310	050310	060310	070310	080310	090310	100310	110310	120310	130310	140310	150310	160310	170310	180310	190310	200310	210310	220310	230310	240310	
17. TOTAL DERIVATIVES – ASSETS SIDE	010320	020320	030320	040320	050320	060320	070320	080320	090320	100320	110320	120320	130320	140320	150320	160320	170320	180320	190320	200320	210320	220320	230320	240320	
<b>DERIVATIVES – LIABILITIES SIDE</b>																									
<b>18. Swaps</b>																									
18.1. Forwards	010340	020340	030340	040340	050340	060340	070340	080340	090340	100340	110340	120340	130340	140340	150340	160340	170340	180340	190340	200340	210340	220340	230340	240340	
18.2. Futures	010350	020350	030350	040350	050350	060350	070350	080350	090350	100350	110350	120350	130350	140350	150350	160350	170350	180350	190350	200350	210350	220350	230350	240350	
18.3. Options	010360	020360	030360	040360	050360	060360	070360	080360	090360	100360	110360	120360	130360	140360	150360	160360	170360	180360	190360	200360	210360	220360	230360	240360	
18.4. Other derivative financial instruments	010370	020370	030370	040370	050370	060370	070370	080370	090370	100370	110370	120370	130370	140370	150370	160370	170370	180370	190370	200370	210370	220370	230370	240370	
22. TOTAL DERIVATIVES – LIABILITIES SIDE	010380	020380	030380	040380	050380	060380	070380	080380	090380	100380	110380	120380	130380	140380	150380	160380	170380	180380	190380	200380	210380	220380	230380	240380	
23. NET DERIVATIVES POSITION	010390	020390	030390	040390	050390	060390	070390	080390	090390	100390	110390	120390	130390	140390	150390	160390	170390	180390	190390	200390	210390	220390	230390	240390	
<b>OFF-BALANCE SHEET ITEMS</b>																									
<b>25. Other off-balance sheet asset items</b>																									
010410	020410	030410	040410	050410	060410	070410	080410	090410	100410	110410	120410	130410	140410	150410	160410	170410	180410	190410	200410	210410	220410	230410	240410		
<b>26. Other off-balance sheet liabilities items</b>																									
010420	020420	030420	040420	050420	060420	070420	080420	090420	100420	110420	120420	130420	140420	150420	160420										



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Table 18: Form EVK OS FKS – Change in the economic value of a credit institution's equity – base scenario – fixed interest rates		Credit institution's name:																				
TIME BUCKETS (m=mmjsec; y=godina)		Report code:																				
TIME BUCKET MIDPOINT (in years)		Date:																				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
TIME BUCKETS (m=mmjsec; y=godina)	Currency code	Overnight (O/N)	> 0/N ≤ 1 m	> 1 m ≤ 3 m	> 3 m ≤ 6 m	> 6 m ≤ 9 m	> 9 m ≤ 12 m	> 12 m ≤ 18 m	> 18 m ≤ 2 y	> 2 y ≤ 3 y	> 3 y ≤ 4 y	> 4 y ≤ 5 y	> 5 y ≤ 6 y	> 6 y ≤ 7 y	> 7 y ≤ 8 y	> 8 y ≤ 9 y	> 9 y ≤ 10 y	> 10 y ≤ 15 y	> 15 y ≤ 20 y	> 20 y	TOTAL	
<b>BALANCE SHEET ITEMS – Interest rate sensitive non-trading book items</b>																						
<b>ASSETS</b>																						
1.	Cash equivalents	010010	020010	030010	040010	050010	060010	070010	080010	090010	100010	110010	120010	130010	140010	150010	160010	170010	180010	190010	200010	
1.1.	Balances at central banks	010020	020020	030020	040020	050020	060020	070020	080020	090020	100020	110020	120020	130020	140020	150020	160020	170020	180020	190020	200020	
1.2.	Other demand deposits	010030	020030	030030	040030	050030	060030	070030	080030	090030	100030	110030	120030	130030	140030	150030	160030	170030	180030	190030	200030	
2.	Loans and advances	010040	020040	030040	040040	050040	060040	070040	080040	090040	100040	110040	120040	130040	140040	150040	160040	170040	180040	190040	200040	
2.1.	Loans and advances to households	010050	020050	030050	040050	050050	060050	070050	080050	090050	100050	110050	120050	130050	140050	150050	160050	170050	180050	190050	200050	
2.2.	Loans and advances refinancing public debt	010060	020060	030060	040060	050060	060060	070060	080060	090060	100060	110060	120060	130060	140060	150060	160060	170060	180060	190060	200060	
2.3.	Loans and advances to non-financial corporations	010070	020070	030070	040070	050070	060070	070070	080070	090070	100070	110070	120070	130070	140070	150070	160070	170070	180070	190070	200070	
2.4.	Other loans and advances	010080	020080	030080	040080	050080	060080	070080	080080	090080	100080	110080	120080	130080	140080	150080	160080	170080	180080	190080	200080	
3.	Debt securities	010090	020090	030090	040090	050090	060090	070090	080090	090090	100090	110090	120090	130090	140090	150090	160090	170090	180090	190090	200090	
4.	Other assets	010100	020100	030100	040100	050100	060100	070100	080100	090100	100100	110100	120100	130100	140100	150100	160100	170100	180100	190100	200100	
5.	TOTAL INTEREST RATE SENSITIVE ASSETS	010110	020110	030110	040110	050110	060110	070110	080110	090110	100110	110110	120110	130110	140110	150110	160110	170110	180110	190110	200110	
<b>LIABILITIES</b>																						
6.	Deposits	010120	020120	030120	040120	050120	060120	070120	080120	090120	100120	110120	120120	130120	140120	150120	160120	170120	180120	190120	200120	
6.1.	Demand deposits	010130	020130	030130	040130	050130	060130	070130	080130	090130	100130	110130	120130	130130	140130	150130	160130	170130	180130	190130	200130	
6.1.1.	of which: Household demand deposits	010140	020140	030140	040140	050140	060140	070140	080140	090140	100140	110140	120140	130140	140140	150140	160140	170140	180140	190140	200140	
6.1.2.	of which: Demand deposits of non-financial corporations	010150	020150	030150	040150	050150	060150	070150	080150	090150	100150	110150	120150	130150	140150	150150	160150	170150	180150	190150	200150	
6.1.3.	of which: Other demand deposits	010160	020160	030160	040160	050160	060160	070160	080160	090160	100160	110160	120160	130160	140160	150160	160160	170160	180160	190160	200160	
6.2.	Time deposits	010170	020170	030170	040170	050170	060170	070170	080170	090170	100170	110170	120170	130170	140170	150170	160170	170170	180170	190170	200170	
6.2.1.	of which: Household time deposits	010180	020180	030180	040180	050180	060180	070180	080180	090180	100180	110180	120180	130180	140180	150180	160180	170180	180180	190180	200180	
6.2.2.	of which: Time deposits of non-financial corporations	010190	020190	030190	040190	050190	060190	070190	080190	090190	100190	110190	120190	130190	140190	150190	160190	170190	180190	190190	200190	
6.2.3.	of which: Other time deposits	010200	020200	030200	040200	050200	060200	070200	080200	090200	100200	110200	120200	130200	140200	150200	160200	170200	180200	190200	200200	
6.3.	Received loans	010210	020210	030210	040210	050210	060210	070210	080210	090210	100210	110210	120210	130210	140210	150210	160210	170210	180210	190210	200210	
6.4.	Other deposits	010220	020220	030220	040220	050220	060220	070220	080220	090220	100220	110220	120220	130220	140220	150220	160220	170220	180220	190220	200220	
7.	Debt securities issued	010230	020230	030230	040230	050230	060230	070230	080230	090230	100230	110230	120230	130230	140230	150230	160230	170230	180230	190230	200230	
8.	Other financial liabilities	010240	020240	030240	040240	050240	060240	070240	080240	090240	100240	110240	120240	130240	140240	150240	160240	170240	180240	190240	200240	
9.	Other liabilities	010250	020250	030250	040250	050250	060250	070250	080250	090250	100250	110250	120250	130250	140250	150250	160250	170250	180250	190250	200250	
10.	TOTAL INTEREST RATE SENSITIVE LIABILITIES	010260	020260	030260	040260	050260	060260	070260	080260	090260	100260	110260	120260	130260	140260	150260	160260	170260	180260	190260	200260	
11.	NET INTEREST RATE SENSITIVE POSITION	010270	020270	030270	040270	050270	060270	070270	080270	090270	100270	110270	120270	130270	140270	150270	160270	170270	180270	190270	200270	
<b>DERIVATIVES</b>																						
<b>DERIVATIVES – ASSETS SIDE</b>																						
12.	Swaps	010280	020280	030280	040280	050280	060280	070280	080280	090280	100280	110280	120280	130280	140280	150280	160280	170280	180280	190280	200280	
13.	Forwards	010290	020290	030290	040290	050290	060290	070290	080290	090290	100290	110290	120290	130290	140290	150290	160290	170290	180290	190290	200290	
14.	Futures	010300	020300	030300	040300	050300	060300	070300	080300	090300	100300	110300	120300	130300	140300	150300	160300	170300	180300	190300	200300	
15.	Options	010310	020310	030310	040310	050310	060310	070310	080310	090310	100310	110310	120310	130310	140310	150310	160310	170310	180310	190310	200310	
16.	Other derivative financial instruments	010320	020320	030320	040320	050320	060320	070320	080320	090320	100320	110320	120320	130320	140320	150320	160320	170320	180320	190320	200320	
17.	TOTAL DERIVATIVES – ASSETS SIDE	010330	020330	030330	040330	050330	060330	070330	080330	090330	100330	110330	120330	130330	140330	150330	160330	170330	180330	190330	200330	
<b>DERIVATIVES – LIABILITIES SIDE</b>																						
18.	Swaps	010340	020340	030340	040340	050340	060340	070340	080340	090340	100340	110340	120340	130340	140340	150340	160340	170340	180340	190340	200340	
19.	Forwards	010350	020350	030350	040350	050350	060350	070350	080350	090350	100350	110350	120350	130350	140350	150350	160350	170350	180350	190350	200350	
20.	Futures	010360	020360	030360	040360	050360	060360	070360	080360	090360	100360	110360	120360	130360	140360	150360	160360	170360	180360	190360	200360	
21.	Options	010370	020370	030370	040370	050370	060370	070370	080370	090370	100370	110370	120370	130370	140370	150370	160370	170370	180370	190370	200370	
22.	Other derivative financial instruments	010380	020380	030380	040380	050380	060380	070380	080380	090380	100380	110380	120380	130380	140380	150380	160380	170380	180380	190380	200380	
23.	TOTAL DERIVATIVES – LIABILITIES SIDE	010390	020390	030390	040390	050390	060390	070390	080390	090390	100390	110390	120390	130390	140390	150390	160390	170390	180390	190390	200390	
24.	NET DERIVATIVES POSITION	010400	020400	030400	040400	050400	060400	070400	080400	090400	100400	110400	120400	130400	140400	150400	160400	170400	180400	190400	200400	
<b>OFF-BALANCE SHEET ITEMS</b>																						
25.	Other off-balance sheet asset items	010410	020410	030410	040410	050410	060410	070410	080410	090410	100410	110410	120410	130410	140410	150410	160410	170410	180410	190410	200410	
26.	Other off-balance sheet liability items	010420	020420	030420	040420	050420	060420	070420	080420	090420	100420	110420	120420	130420	140420	150420	160420	170420	180420	190420	200420	
27.	NET OFF-BALANCE SHEET POSITION	010430																				



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Table 19: Form EVK OS PKS – Change in the economic value of a credit institution's equity – base scenario – variable interest rates

Credit institution's name:  
Report code:  
Date:

TIME BUCKETS (m=month; y=year)	Currency code	Overnight (O/N)	> 0/N ≤ 1 m	> 1 m ≤ 3 m	> 3 m ≤ 6 m	> 6 m ≤ 9 m	> 9 m ≤ 12 m	> 12 m ≤ 18 m	> 18 m ≤ 2 y	> 2 y ≤ 3 y	> 3 y ≤ 4 y	> 4 y ≤ 5 y	> 5 y ≤ 6 y	> 6 y ≤ 7 y	> 7 y ≤ 8 y	> 8 y ≤ 9 y	> 9 y ≤ 10 y	> 10 y ≤ 15 y	> 15 y ≤ 20 y	> 20 y	TOTAL	
TIME BUCKET MIDPOINT (in years)		0.0028	0.0417	0.1667	0.357	0.625	0.875	1.25	1.75	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	12.5	17.5	25		
<b>BALANCE SHEET ITEMS – Interest rate sensitive non-trading book items</b>																						
<b>ASSETS</b>																						
1. Cash equivalents	010010	020010	030010	040010	050010	060010	070010	080010	090010	100010	110010	120010	130010	140010	150010	160010	170010	180010	190010	200010		
1.1. Balances at central banks	010020	020020	030020	040020	050020	060020	070020	080020	090020	100020	110020	120020	130020	140020	150020	160020	170020	180020	190020	200020		
1.2. Other demand deposits	010030	020030	030030	040030	050030	060030	070030	080030	090030	100030	110030	120030	130030	140030	150030	160030	170030	180030	190030	200030		
2. Loans and advances	010040	020040	030040	040040	050040	060040	070040	080040	090040	100040	110040	120040	130040	140040	150040	160040	170040	180040	190040	200040		
2.1. Loans and advances to households	010050	020050	030050	040050	050050	060050	070050	080050	090050	100050	110050	120050	130050	140050	150050	160050	170050	180050	190050	200050		
2.2. Loans and advances to non-financial corporations	010060	020060	030060	040060	050060	060060	070060	080060	090060	100060	110060	120060	130060	140060	150060	160060	170060	180060	190060	200060		
2.3. Reserve requirement set aside	010070	020070	030070	040070	050070	060070	070070	080070	090070	100070	110070	120070	130070	140070	150070	160070	170070	180070	190070	200070		
2.4. Other loans and advances	010080	020080	030080	040080	050080	060080	070080	080080	090080	100080	110080	120080	130080	140080	150080	160080	170080	180080	190080	200080		
3. Debt securities	010090	020090	030090	040090	050090	060090	070090	080090	090090	100090	110090	120090	130090	140090	150090	160090	170090	180090	190090	200090		
4. Other assets	010100	020100	030100	040100	050100	060100	070100	080100	090100	100100	110100	120100	130100	140100	150100	160100	170100	180100	190100	200100		
5. TOTAL INTEREST RATE SENSITIVE ASSETS	010110	020110	030110	040110	050110	060110	070110	080110	090110	100110	110110	120110	130110	140110	150110	160110	170110	180110	190110	200110		
<b>LIABILITIES</b>																						
6. Deposits	010120	020120	030120	040120	050120	060120	070120	080120	090120	100120	110120	120120	130120	140120	150120	160120	170120	180120	190120	200120		
6.1. Demand deposits	010130	020130	030130	040130	050130	060130	070130	080130	090130	100130	110130	120130	130130	140130	150130	160130	170130	180130	190130	200130		
6.1.1. of which: Household demand deposits	010140	020140	030140	040140	050140	060140	070140	080140	090140	100140	110140	120140	130140	140140	150140	160140	170140	180140	190140	200140		
6.1.2. of which: Demand deposits of non-financial corporations	010150	020150	030150	040150	050150	060150	070150	080150	090150	100150	110150	120150	130150	140150	150150	160150	170150	180150	190150	200150		
6.1.3. of which: Other demand deposits	010160	020160	030160	040160	050160	060160	070160	080160	090160	100160	110160	120160	130160	140160	150160	160160	170160	180160	190160	200160		
6.2. Time deposits	010170	020170	030170	040170	050170	060170	070170	080170	090170	100170	110170	120170	130170	140170	150170	160170	170170	180170	190170	200170		
6.2.1. of which: Household time deposits	010180	020180	030180	040180	050180	060180	070180	080180	090180	100180	110180	120180	130180	140180	150180	160180	170180	180180	190180	200180		
6.2.2. of which: Time deposits of non-financial corporations	010190	020190	030190	040190	050190	060190	070190	080190	090190	100190	110190	120190	130190	140190	150190	160190	170190	180190	190190	200190		
6.2.3. of which: Other time deposits	010200	020200	030200	040200	050200	060200	070200	080200	090200	100200	110200	120200	130200	140200	150200	160200	170200	180200	190200	200200		
6.3. Received deposits	010210	020210	030210	040210	050210	060210	070210	080210	090210	100210	110210	120210	130210	140210	150210	160210	170210	180210	190210	200210		
6.4. Other deposits	010220	020220	030220	040220	050220	060220	070220	080220	090220	100220	110220	120220	130220	140220	150220	160220	170220	180220	190220	200220		
7. Debt securities issued	010230	020230	030230	040230	050230	060230	070230	080230	090230	100230	110230	120230	130230	140230	150230	160230	170230	180230	190230	200230		
8. Other financial liabilities	010240	020240	030240	040240	050240	060240	070240	080240	090240	100240	110240	120240	130240	140240	150240	160240	170240	180240	190240	200240		
9. Other liabilities	010250	020250	030250	040250	050250	060250	070250	080250	090250	100250	110250	120250	130250	140250	150250	160250	170250	180250	190250	200250		
10. TOTAL INTEREST RATE SENSITIVE LIABILITIES	010260	020260	030260	040260	050260	060260	070260	080260	090260	100260	110260	120260	130260	140260	150260	160260	170260	180260	190260	200260		
11. NET INTEREST RATE SENSITIVE POSITION	010270	020270	030270	040270	050270	060270	070270	080270	090270	100270	110270	120270	130270	140270	150270	160270	170270	180270	190270	200270		
<b>DERIVATIVES</b>																						
<b>DERIVATIVES – ASSETS SIDE</b>																						
12. Swaps	010280	020280	030280	040280	050280	060280	070280	080280	090280	100280	110280	120280	130280	140280	150280	160280	170280	180280	190280	200280		
13. Forwards	010290	020290	030290	040290	050290	060290	070290	080290	090290	100290	110290	120290	130290	140290	150290	160290	170290	180290	190290	200290		
14. Futures	010300	020300	030300	040300	050300	060300	070300	080300	090300	100300	110300	120300	130300	140300	150300	160300	170300	180300	190300	200300		
15. Options	010310	020310	030310	040310	050310	060310	070310	080310	090310	100310	110310	120310	130310	140310	150310	160310	170310	180310	190310	200310		
16. Other derivative financial instruments	010320	020320	030320	040320	050320	060320	070320	080320	090320	100320	110320	120320	130320	140320	150320	160320	170320	180320	190320	200320		
17. TOTAL DERIVATIVES – ASSETS SIDE	010330	020330	030330	040330	050330	060330	070330	080330	090330	100330	110330	120330	130330	140330	150330	160330	170330	180330	190330	200330		
<b>DERIVATIVES – LIABILITIES SIDE</b>																						
18. Swaps	010340	020340	030340	040340	050340	060340	070340	080340	090340	100340	110340	120340	130340	140340	150340	160340	170340	180340	190340	200340		
19. Forwards	010350	020350	030350	040350	050350	060350	070350	080350	090350	100350	110350	120350	130350	140350	150350	160350	170350	180350	190350	200350		
20. Futures	010360	020360	030360	040360	050360	060360	070360	080360	090360	100360	110360	120360	130360	140360	150360	160360	170360	180360	190360	200360		
21. Options	010370	020370	030370	040370	050370	060370	070370	080370	090370	100370	110370	120370	130370	140370	150370	160370	170370	180370	190370	200370		
22. Other derivative financial instruments	010380	020380	030380	040380	050380	060380	070380	080380	090380	100380	110380	120380	130380	140380	150380	160380	170380	180380	190380	200380		
23. TOTAL DERIVATIVES – LIABILITIES SIDE	010390	020390	030390	040390	050390	060390	070390	080390	090390	100390	110390	120390	130390	140390	150390	160390	170390	180390	190390	200390		
24. NET DERIVATIVES POSITION	010400	020400	030400	040400	050400	060400	070400	080400	090400	100400	110400	120400	130400	140400	150400	160400	170400	180400	190400	200400		
<b>OFF-BALANCE SHEET ITEMS</b>																						
25. Other off-balance sheet asset items	010410	020410	030410	040410	050410	060410	070410	080410	090410	100410	110410	120410	130410	140410	150410	160410	170410	180410	190410	200410		
26. Other off-balance sheet liabilities items	010420	020420	030420	040420	050420	060420	070420	080420	090420	100420	110420	120420	130420	140420	150420	160420	170420	180420	190420	200420		
27. NET OFF-BALANCE SHEET POSITION	010430	020430	030430	040430	050430	060430	070430	080430	090430	100430	110430	120430	130430	140430	150430	160430	1					





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Table 20: Form EVK NDPS – Change in the economic value of a credit institution's equity – net discounted positions by scenario																							Credit institution's name:	
																							Credit institution's OIB:	
																							Report code:	
																							Datum:	
TIME BUCKETS (m/m)mesec; y/godina)	Currency code	Overnight (O/N)	> 0/N ≤ 1 m	> 1 m ≤ 3 m	> 3 m ≤ 6 m	> 6 m ≤ 9 m	> 9 m ≤ 12 m	> 12 m ≤ 18 m	> 18 m ≤ 2 y	> 2 y ≤ 3 y	> 3 y ≤ 4 y	> 4 y ≤ 5 y	> 5 y ≤ 6 y	> 6 y ≤ 7 y	> 7 y ≤ 8 y	> 8 y ≤ 9 y	> 9 y ≤ 10 y	> 10 y ≤ 15 y	> 15 y ≤ 20 y	> 20 y	TOTAL			
TIME BUCKET MIDPOINT (in years)		0.0028	0.0417	0.1667	0.357	0.625	0.875	1.25	1.75	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	12.5	17.5	25				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23		
<b>SCENARIO</b>																								
1.	YIELD CURVE	010010	020010	030010	040010	050010	060010	070010	080010	090010	100010	110010	120010	130010	140010	150010	160010	170010	180010	190010	200010			
<b>NET DISCOUNTED POSITION UNDER BASELINE SCENARIO AND REGULATORY SHOCKS</b>																								
2.1.	Baseline scenario	010020	020020	030020	040020	050020	060020	070020	080020	090020	100020	110020	120020	130020	140020	150020	160020	170020	180020	190020	200020			
2.2.	Regulatory +200 bps	010030	020030	030030	040030	050030	060030	070030	080030	090030	100030	110030	120030	130030	140030	150030	160030	170030	180030	190030	200030			
2.3.	Regulatory -200 bps	010040	020040	030040	040040	050040	060040	070040	080040	090040	100040	110040	120040	130040	140040	150040	160040	170040	180040	190040	200040			
<b>NET DISCOUNTED POSITION UNDER 6 ADDITIONAL INTEREST RATE SHOCK SCENARIOS</b>																								
3.1.	Parallel shock up	010050	020050	030050	040050	050050	060050	070050	080050	090050	100050	110050	120050	130050	140050	150050	160050	170050	180050	190050	200050			
3.2.	Parallel shock down	010060	020060	030060	040060	050060	060060	070060	080060	090060	100060	110060	120060	130060	140060	150060	160060	170060	180060	190060	200060			
3.3.	Steeper shock	010070	020070	030070	040070	050070	060070	070070	080070	090070	100070	110070	120070	130070	140070	150070	160070	170070	180070	190070	200070			
3.4.	Flattener shock	010080	020080	030080	040080	050080	060080	070080	080080	090080	100080	110080	120080	130080	140080	150080	160080	170080	180080	190080	200080			
3.5.	Short rates shock up	010090	020090	030090	040090	050090	060090	070090	080090	090090	100090	110090	120090	130090	140090	150090	160090	170090	180090	190090	200090			
3.6.	Short rates shock down	010100	020100	030100	040100	050100	060100	070100	080100	090100	100100	110100	120100	130100	140100	150100	160100	170100	180100	190100	200100			

Table 21: Form EVK ZBR – Aggregate change in economic value of credit institution's equity													Credit institution's:	
													Credit institution's OIB:	
													Report code:	
													Date:	
Ordinal No.	Change in net discounted position (ΔNDP) and Automatic options risk (RAO) in individual currency	Currency code	Regulatory +200 bps	Regulatory -200 bps	Parallel shock up	Parallel shock down	Steeper shock	Flattener shock	Short rates shock up	Short rates shock down	CHANGE IN EVE – regulatory shock	CHANGE IN EVE – 6 additional shocks		
1	2	3	4	5	6	7	8	9	10	11	12	13		
1.1.1.	ΔNDP		010010	020010	030010	040010	050010	060010	070010	080010	090010	100010		
1.1.2.	RAO		010020	020020	030020	040020	050020	060020	070020	080020	090020	100020		
1.2.1.	ΔNDP		010030	020030	030030	040030	050030	060030	070030	080030	090030	100030		
1.2.2.	RAO		010040	020040	030040	040040	050040	060040	070040	080040	090040	100040		
---	ΔNDP	---	---	---	---	---	---	---	---	---	---	---		
---	RAO	---	---	---	---	---	---	---	---	---	---	---		
2.	<b>AGGREGATE CHANGE IN EVE BY INDIVIDUAL SHOCK</b>		01ZZZZ	02ZZZZ	03ZZZZ	04ZZZZ	05ZZZZ	06ZZZZ	07ZZZZ	08ZZZZ	09ZZZZ	10ZZZZ		
3.	<b>OWN FUNDS</b>		01AAAA											
4.	<b>(CHANGE IN ECONOMIC VALUE – Regulatory shock/OWN FUNDS) * 100</b>		01BBBB											
5.	<b>COMMON EQUITY TIER 1</b>		01CCCC											
6.	<b>(CHANGE IN ECONOMIC VALUE – 6 additional shocks/COMMON EQUITY TIER 1) * 100</b>		01DDDD											



HNB

<b>Table 22: Form NKP – Impact of interest rate risk in the non-trading book on net interest income</b>		<b>Credit institution's name:</b>	
		<b>Credit institution's OIB :</b>	
		<b>Report code:</b>	
		<b>Date:</b>	
Ordinal No.	Position		Value
1	2		3
1.	Impact of changes in interest rates on net interest income	010010	
2.	Period of monitoring the impact of interest rates on net interest income	010020	
3.	Amount of currently allocated internal capital for net interest income	010030	
4.	Time of capital allocation		

## Article 21

Credit institutions shall prepare the first report Change in the economic value of a credit institution's equity – contractual cash flows – fixed interest rates (EVK UNT FKS), Change in the economic value of a credit institution's equity – contractual cash flows – variable interest rates (EVK UNT PKS), Change in the economic value of a credit institution's equity – base scenario – fixed interest rates (EVK OS FKS), Change in the economic value of a credit institution's equity – base scenario – variable interest rates (EVK OS PKS), Change in the economic value of a credit institution's equity – net discounted positions by scenario (EVK NDPS), Aggregate change in the economic value of a credit institution's equity (EVK ZBR) and Impact of interest rate risk in the non-trading book on net interest income (NKP) in accordance with this Decision and submit it with the balance as at 31 March 2021 by 12 May 2021.

In accordance with the Decision on the management of the interest rate risk in the non-trading book (Official Gazette 120/2016 and 14/2017), credit institutions shall submit the last report Change in the economic value of the non-trading book for fixed interest rate items (EVKI FKS), Change in the economic value of the non-trading book for variable interest rate items (EVKI PKS), Change in the economic value of the non-trading book for administered interest rate items (EVKI AKS), Total weighted position (EVKI ZBR) and Impact of interest rate risk in the non-trading book on net interest income (NKP) to the Croatian National Bank with the balance as at 31 December 2020, on an individual and on a consolidated basis within the following time limits:

- 1) unaudited preliminary reports by 11 February 2021 at the latest.
- 2) audited reports for OSIIs by 31 March 2021 at the latest, i.e. by 30 April 2021 at the latest for non-systemically important institutions.

## Article 22

This Decision shall be published in the Official Gazette and shall enter into force on 31 March 2021.

The Decision on the management of the interest rate risk in the non-trading book (Official Gazette 120/2016 and 14/2017) shall cease to have effect as of the date of entry into force of this Decision.

No.: 155-020/05-20/BV  
Zagreb, 12 May 2020

**Boris Vujčić**

**Governor**