

Pursuant to Article 146.c and Article 162, paragraph (1), item (2) of the Credit Institutions Act (Official Gazette 159/2013 and 19/2015) and Article 43, paragraph (2), item (9) of the Act on the Croatian National Bank (Official Gazette 75/2008 and 54/2013), 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 whole text of the Decision on supervisory reports of credit institutions (Official Gazette 41A/2014 and 127/2014), the word "MIKI1" is replaced by the word "MIKI2".

Article 2

In Article 7, paragraph (1), the full stop after item (19) is deleted.

After item (19), a new item (20) is added which reads:

"20) Report on exposures to persons in a special relationship with a credit institution (POKI1).".

Article 3

Article 8, paragraph (1), item (1) is amended to read:

"1) the data for preparing the supervisory reports referred to in Article 7, paragraph (1), items (1) to (14) and item (20) of this Decision as at the last day of the month,".

Article 4

Article 10, paragraph (1), item (1) is amended to read:

"1) the data for preparing the supervisory reports referred to in Article 7, paragraph (1), items (1) to (12), item (15), item (16), item (20) and".

Article 5

In Article 11, paragraph (1), item (1), the words "item (13) and item (14)" are replaced by the words "item (13), item (14) and item (20)".

Article 6

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 (16), subitems (4), (5) and (6) become subitems (1), (2) and (3).

Article 7

In item (17), subitems (7) and (8) become subitems (1) and (2).

Article 8

In Article 25, subitems (9) and (10) become subitems (1) and (2).

Article 9

In item (32), the words "Article 14" are replaced by the words "Article 9".

Article 10

In item (39), subitems (11), (12) and (13) become subitems (1), (2) and (3).

Article 11

In item (41), the words "Article 14" are replaced by the words "Article 9".

Article 12

Item (43) is amended to read:

"43. The Report MIK12 shall show the stock of holdings of credit institutions in tangible assets in accordance with Articles 5 and 6 and exemptions for holdings referred to in Article 7 of the Decision implementing the part of Regulation (EU) No 575/2013 pertaining to credit institutions' qualifying holdings outside the financial sector and limits on credit institutions' holdings of tangible assets."

Article 13

In item (47), the words "Article 10" are replaced by the words "Articles 5 and 6" and the words "Article 12" are replaced by the words "Article 7".

Article 14

In item (56), subitems (14), (15) and (16) become subitems (1), (2) and (3).

Article 15

In item (67), subitems (17), (18), (19) and (20) become subitems (1), (2), (3) and (4).

Article 16

In item (104), subitems (21), (22) and (23) become subitems (1), (2) and (3).

Article 17

In item (109), the words "D5M" are replaced by the words "D5M2".

Article 18

In Article 119, subitems (24) to (30) become subitems (1) to (7).

Article 19

After chapter II.2.16 Income statement, a new chapter II.2.17 is added with a heading above it which read:

"II.2.17 Report on exposures to persons in a special relationship with a credit institution

"135.a Report on exposures to persons in a special relationship with a credit institution (hereinafter Report POKI1) shall be prepared pursuant to Articles 146 to 146.c of the Credit Institutions Act.

135.b The Report POKI1 shall be prepared on the basis of the data submitted in reports "AA", "AF", "AN" and "PO", by selecting individual attribute modalities from reports "AA", "AF", "AN" and "PO" for each position (tag) within the report POKI1 and in accordance with Table 19 of these Instructions.

135.c The determination of the value for individual debtors in the Report POKI1 shall be based on the identification number, encompassing all the counterparties (debtors) marked in the Report "PO" in attribute "Identification basis" by modalities "D1", "P1", "P2", "P3", "P4", "P5", "P6", "P7", "P8", "P9", "PA", "PB", "PC", "PD" and "PF".

135.d The summary line item "Total exposure" shall be presented in the last line item.

135.e Column 2 of the Report POKI1 shall encompass four types of names:

1. the names of individual debtors, showing in column 5 for each debtor the percentage of shares with voting rights of a credit institution held by each individual debtor, which shall be calculated in the following manner:
 - the denominator shall be the sum total of all the amounts submitted with the modality **"01"** of the attribute "Amount type" and with the modality **"P1101"** of the attribute "Instrument" for all counterparties in the Report **"AA"**;
 - the numerator for an individual debtor shall be the amount submitted with the modality **"01"** of the attribute "Amount type" and with the modality **"P1101"** of the attribute "Instrument" in the relevant report (depending on the type of debtor, this may be **"AA"**, **"AF"** or **"AN"**);
 - by way of exception, debtors marked by the modality **"P5"** of the attribute "Identification basis" in the Report **"PO"** (legal persons in which a credit institution, a management board member, a supervisory board member or a procurator holds a participation), the ownership share of a credit institution in a debtor shall be shown, which shall be reported as the second five digit figure of the attribute "Relationship between the reporting institution and the counterparty" in the relevant report (depending on the type of debtor, this may be **"AA"** or **"AN"**).
2. the summary line item for a group of connected persons in the form of "Total group of connected persons 1234 (12 – 21)", where code 1234 shall denote a group of connected persons and 12 and 21 shall denote the first and the last number of debtors within that group of connected persons;
3. the summary line item for the class of persons in a special relationship with a credit institution; and
4. the summary line item "Total".

135.f The Report POKI1 shall encompass ten classes of persons in a special relationship with a credit institution with the summary line item of the respective class being indicated at the beginning of each class.

Listed in the text below are classes of persons in a special relationship with a credit institution as well as the definition of their reporting scope and specific code:

1. In the first class "Shareholders owning 5% or more of shares with voting rights" in the Report POKI1, the counterparties marked by modalities **"D1"** and **"PA"** in attribute "Identification basis" of the Report **"PO"** shall be reported, whereas the positions of the summary line item for the class shall be marked by *Z01.
2. In the second class "Management" in the Report POKI1, the counterparties marked by modalities **"P1"** and **"PB"** in attribute "Identification basis" of the report **"PO"** shall be reported, whereas the positions of the summary line item for the class shall be marked by *Z02;

3. In the third class "Supervisory board" in the Report POKI1, the counterparties marked by modalities "**P2**" and "**PC**" in attribute "Identification basis" of the Report "**PO**" shall be reported, whereas the positions of the summary line item for the class shall be marked by *Z03;
4. In the fourth class "Procurators" in the Report POKI1, the counterparties marked by modalities "**P3**" and "**PD**" in attribute "Identification basis" of the Report "**PO**" shall be reported, whereas the positions of the summary line item for the class shall be marked by *Z04;
5. In the fifth class "Persons who have entered into employment contract with the credit institution under special conditions" in the Report POKI1, the counterparties marked by modalities "**P4**" and "**PE**" in attribute "Identification basis" of the Report "**PO**" shall be reported, whereas the positions of the summary line item for the class shall be marked by *Z05;
6. In the sixth class "Legal persons in which a credit institution, a management board member, a supervisory board member or a procurator holds a participation" in the Report POKI1, the counterparties marked by a modality "**P5**" in attribute "Identification basis" of the report "**PO**" shall be reported, whereas the positions of the summary line item for the class shall be marked by *Z06;
7. In the seventh class "Legal persons a member of the management or supervisory board or a procurator of which is also a member of the management or supervisory board or a procurator of a credit institution" in the Report POKI1, the counterparties marked by a modality "**P6**" in attribute "Identification basis" of the Report "**PO**" shall be reported whereas the positions of the summary line item for the class shall be marked by *Z07;
8. In the eighth class "Legal persons a member of the management board of which owns 10% or more of shares with voting rights in a credit institution" in the Report POKI1, the counterparties marked by a modality "**P7**" in attribute "Identification basis" of the Report "**PO**" shall be reported, whereas the positions of the summary line item for the class shall be marked by *Z08;
9. In the ninth class "A management board member, a supervisory board member and a procurator of the parent undertaking or a subsidiary of a credit institution" in the Report POKI1, the counterparties marked by modalities "**P8**" and "**PF**" in attribute "Identification basis" of the Report "**PO**" shall be reported, whereas the positions of the summary line item for the class shall be marked by *Z05;

10. In the tenth class "Third persons acting on behalf of the persons referred to in items (1) to (9) of this Report" in the Report POKI1, the counterparties marked by a modality "P9" in attribute "Identification basis" of the Report "PO" shall be reported, whereas the positions of the summary line item for the class shall be marked by *Z10;

135.g Individual counterparties in the Report POKI1 who are members of an individual class of persons in a special relationship with a credit institution shall be classified into groups of connected persons.

135.h The summary line item "Total group of connected persons" in the Report POKI1 for an individual group of connected persons shall be the sum of amounts relating to all the members of that group and shall be presented after indicating the amounts relating to the last member of each group.

135.i Immediate family members, i.e. the persons marked in the Report "PO" in attribute "Identification basis" by modalities "PA", "PB", "PC", "PD", "PE" and "PF" shall be exempted from the group of connected persons. These persons shall be shown separately, i.e. the group of connected persons shall not be taken into account for that person. In other words, the following principle shall apply: if a person is marked by modalities "P1", "P2", "P3", "P4", "P5", "P6", "P7" and "P8", a group of connected persons shall be determined for that person; if a person is marked by modalities "P9", "PA", "PB", "PC", "PD", "PE" and "PF", no group of connected persons shall be determined for that person (that person shall be shown separately).

135.j The summary line item for the class of persons in a special relationship with a credit institution in the Report POKI1 shall represent the sum of the amounts relating to all the individual debtors in that class, leaving out multiple appearance of an individual debtor who belongs to two or more groups of connected persons.

135.j The summary line item "Total" in the Report POKI1 shall represent the sum of the amounts relating to all the individual debtors, leaving out multiple appearance of an individual debtor who belongs to two or more groups of connected persons."

Article 20

Item (138) is amended to read:

"138. The Instructions shall define the technical requirements for the delivery of the reports referred to in:

1) Article 7, paragraph (1), items (17) to (19) of the Decision on supervisory reports of credit institutions;

- 2) Instructions for uniform implementation of the Decision on the management of interest rate risk in the non-trading book;
- 3) Instructions for uniform implementation of the Decision on liquidity risk management;
- 4) Instructions for the implementation of the Decision on reporting on foreign-exchange risk exposure of credit institutions; and
- 5) Instructions for uniform implementation of the Decision on capital buffers and capital conservation measures."

Article 21

Item (165) is amended to read:

"165. The Report S1 shall be delivered within the deadlines envisaged by the Decision on supervisory reports of credit institutions in the form of Excel files to e-mail address bonitetno.izvjescivanje@hnb.hr."

Article 22

Item (173) is amended to read:

"173. The contents of XML records under Part III.1 of these Instructions, in accordance with the Instructions for uniform implementation of the Decision on the management of interest rate risk in the non-trading book, the Instructions for uniform implementation of the Decision on liquidity risk management, the Instructions for preparing and delivering supervisory reports of credit institutions, the Instructions for the implementation of the Decision on reporting on foreign-exchange risk exposure of credit institutions and the Instructions for uniform implementation of the Decision on capital buffers and capital conservation measures (hereinafter: the Instructions*, in an appropriate case (in Croatian))."

Article 23

In items (193), (214), (218), (223), (229), (238) and (244), the words "in accordance with amendments to the Instructions for the use of lettered abbreviations and numerical denotations of countries and states and monetary units in non-domestic payment transactions" are replaced by the words "in accordance with subordinate legislation of the Croatian National Bank governing the use of lettered abbreviations and numerical denotations of countries and states and monetary units in payment transactions".

Article 24

After chapter III.2.4.12 "Open foreign exchange positions by currencies" a new chapter III.2.4.13 is added with a heading above it which read:

"III.2.4.13 Coverage of capital requirements and capital buffers

246.a In column 010, the percentage in the percentage amount in which it is expressed with a decimal point and two decimal places shall be reported. For example, if the value of the position is 9.6%, the amount to be entered in the 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.b An overview of formal and logical controls for the form Coverage of capital requirements and capital buffers (hereinafter: the Report ZSK) is given in Table 15.

Table 15 Controls for the Report ZSK

Ordinal number	Control
1	$P010010 = 4.50$
2	$P010020 = 6.00$
3	$P010030 = 8.00$
4	$P010070 = 2.50$
5	$P030020 \geq P030010$
6	$P030030 \geq P030020$
7	$P030120 = P030130 - (P030030 + P030060 + P030070 + P030080 + P030090 + P030100 + P030110)$
8	$P040030 \geq P040020$
9	$P040120 = P040130 - (P040030 + P040060)$
10	$P050010 = P030010 + P040010$
11	$P050020 = P030020 + P040020$
12	$P050030 = P030030 + P040030$
13	$P050040 = P030040 + P040040$
14	$P050050 = P030050 + P040050$
15	$P050060 = P030060 + P040060$
16	$P050070 = P030070 + P040070$
17	$P050080 = P030080 + P040080$
18	$P050090 = P030090 + P040090$
19	$P050100 = P030100 + P040100$
20	$P050110 = P030110 + P040110$

- 21 $P050120 = P030120 + P040120$
 $P050120 = P050130 - (P050030 + P050060 + P050070 + P050080 + P050090 + P050100 + P050110)$
- 22 $P050130 = P030130 + P040130$
- 23 $P060120 = P060130 - (P060030 + P060060)$
- 24 $P070010 = P050010 + P060010$
- 25 $P070020 = P050020 + P060020$
- 26 $P070030 = P050030 + P060030$
- 27 $P070040 = P050040 + P060040$
- 28 $P070050 = P050050 + P060050$
- 29 $P070060 = P050060 + P060060$
- 30 $P070070 = P050070 + P060070$
- 31 $P070080 = P050080 + P060080$
- 32 $P070090 = P050090 + P060090$
- 33 $P070100 = P050100 + P060100$
- 34 $P070110 = P050110 + P060110$
- 35 $P070120 = P050120 + P060120$
 $P070120 = P070130 - (P070030 + P070060 + P070070 + P070080 + P070090 + P070100 + P070110)$
- 36 $P070130 = P050130 + P060130$
- 37 $P030050 \geq P030040$
- 38 $P030060 \geq P030050$
- 39 $P040060 \geq P040050$
- 40 $P020050 \geq P020040$
- 41 $P020060 \geq P020050$
- 42 $P010120 = P010130 = P020120 = P020130 = P040010 = P040040 = P040070 = P040080 = P040090 = P040100 = P040110 = P060010 = P060020 = P060040 = P060050 = P060070 = P060080 = P060090 = P060100 = P060110 = 0$

"

Article 25

The Table after item (266) 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	INF

	fund units	
TUI	For kuna and nonconvertible 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.
TUI	For convertible currencies	KVL
OP	For kuna and nonconvertible 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.
OP	For convertible currencies	KVL
OO	For kuna and non-convertible 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.
OO	For convertible currencies	KVL
KL	For kuna and non-convertible 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.
KL	For convertible currencies	KVL
EVKI FKS	For individually significant 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.
EVKI FKS	For the group of other currencies	OST
EVKI PKS	For individually significant 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.
EVKI PKS	For the group of other currencies	OST
EVKI AKS	For individually significant 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.
EVKI AKS	For the group of other currencies	OST
EVKI ZBR	For individually significant 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.
EVKI ZBR	For the group of other currencies	OST
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.

Article 26

The Table after item (269) is amended to read:

Form code	Name of category	Category code (AN)
KI	A two-letter currency code	A two-letter currency code shall be used in accordance with the alphabetical list of countries

		and states and their codes governed by subordinate legislation of the Croatian National Bank based on the Payment System Act.
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Article 27

The Table after item (274) is amended to read:

No.	Name of field	Form code												
		EVK I FKS	EVK I PKS	EVKI AKS	EVKI ZBR	TU I	OP	O O	KL	KI	DKT	KT-DS	V	
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	OIB of credit institution	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
10	Note	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
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	✓	✓	✓							✓	✓		

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												
54	Date3												
55	Date4												
56	Code1										✓		
57	Code2	✓	✓	✓						✓			
58	Code3												
59	Code4									✓			
60	Code5									✓	✓		
61	Code6									✓			
62	Currency	✓	✓	✓	✓	✓	✓	✓	✓		✓		✓
63	Country									✓			
64	Name									✓	✓		

Article 28

After item (276), item (2) becomes item (276.a).

Article 29

The Table after item (277) is amended to read:

Form code	Daily report "DN"	Monthly unconsolidated unaudited interim report "MI"	Unconsolidated unaudited report "NP"	Consolidated unaudited report "KP"	Unconsolidated audited report "NR"	Consolidated audited report "KR"
EVKI FKS			✓	✓	✓	✓
EVKI PKS			✓	✓	✓	✓
EVKI AKS			✓	✓	✓	✓
EVKI ZBR			✓	✓	✓	✓
DKT			✓	✓	✓	✓
KT-DS			✓	✓	✓	✓
TUI		✓			✓	
OP		✓			✓	
OO		✓			✓	
KL		✓			✓	
KI		✓			✓	
VR	✓					
ZSK			✓	✓	✓	✓

Article 30

In item (278), after the word "currencies", the words "and Coverage of capital requirements and capital buffers" are added.

Article 31

In the Annex entitled "The tables for the delivery of supervisory reports KOKI (tag)", after Table 13, Table 14 is added which reads:

Article 32

In the Annex entitled "The tables containing rules for preparing supervisory reports", the table entitled "Table 7: The Report MIKI1 - Report on tangible assets" is amended to "Table 7: The Report MIKI2 - Report on tangible assets" and reads:

Article 33

In the Annex entitled "The tables containing rules for preparing supervisory reports", after Table 18, Table 19 is added which reads:

Article 34

Credit institutions shall submit the first Report on exposures to persons in a special relationship with a credit institution (POKI1) under this Decision as at 31 August 2015.

Credit institutions shall submit the first Report on tangible assets (MIKI2) under this Decision as at 30 September 2015.

Article 35

This Decision shall be published in the Official Gazette and shall enter into force on 30 June 2015.

No.: 156-020/06-15/BV
Zagreb, 8 June 2015

Croatian National Bank
Governor
Boris Vujčić