

Pursuant to Article 146c and Article 162, paragraph (1), item (2) of the Credit Institution Act (Official Gazette 159/2013, 19/2015 and 102/2015) 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, 127/2014, 67/2015 and 119/2015), the word "UKT4" is replaced by the word "UKT5".

**Article 2**

In Article 3, paragraph (3), the words "items (1) to (16) and item (20)" are replaced by the words "items (1) to (16) and items (20), (22) and (23)".

**Article 3**

In Article 7, paragraph (1), after item (21), the full stop is deleted.  
After item (21), items (22) and (23) are added which read:

"22. Report on sold placements (PROP) and  
23. Report on sold placements by placement buyers (PROPK)."

**Article 4**

In Article 8, paragraph (1), item (1) and Article 11, paragraph (1), item (1), the words "items (1) to (3), item (10), item (13), item (14) and item (20)" are replaced by the words "items (1) to (3), item (10), item (13), item (14), item (20), item (22) and item (23)".

**Article 5**

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, item (34) is amended to read:

"34. The Report UKT5 shall present three types of credit institutions' holdings in the capital of an undertaking. The first type of holdings are those in qualifying holdings of undertakings outside the financial sector, in accordance with 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. The second type are holdings in the capital of undertakings outside the financial sector which are not qualifying holdings. The third type are holdings in the capital of undertakings in the financial sector. Holdings shall be shown

irrespectively of the portfolio in which they are classified under IAS 39, i.e. irrespective of whether they are holdings in branches or in subsidiaries, associates and joint ventures."

#### **Article 6**

In item (35), the words "modality "U1"" are replaced by the words "modality "U4"".

#### **Article 7**

Item (36) is amended to read:

"36. The Report UKT5 shall consist of three parts: qualifying holdings of credit institutions in undertakings outside the financial sector shall be reported in part one, other holdings of credit institutions in undertakings outside the financial sector shall be reported in part two and holdings within the financial sector shall be reported in part three."

#### **Article 8**

Item (39) is amended to read:

"39. Column 2 of the Report UKT5 shall encompass the following types of names:

1) name of the individual counterparty;

2) summary line item "Undertakings outside the financial sector, qualifying holding" (tag \*Z01), in which the amounts for the counterparties marked by a modality "U4" in attribute "Identification basis" shall be summed up;

3) summary line item "Undertakings outside the financial sector, not a qualifying holding" (tag \*Z02), in which the amounts for the counterparties marked by a modality "U5" in attribute "Identification basis" shall be summed up; and

4) summary line item "Financial institutions" (tag \*Z03) in which the amounts for the counterparties marked by a modality "U2" in attribute "Identification basis" shall be summed up."

#### **Article 9**

In item 42, the words ""AM" and "OI"", in both places where they appear, are replaced by the words ""AM", "AA" and "OI"".

#### **Article 10**

In item (50), the words ""AM", "OI" and "PO"", in both places where they appear, are replaced by the words ""AM" and "PO"".

## Article 11

After chapter II.2.17, chapters II.2.18 and II.2.19 are added which read:

### **II.2.18 Report on sold placements**

135.l Report on sold placements (hereinafter: the Report PROP) shall be prepared pursuant to Article 162, paragraph (1), item (2) of the Credit Institutions Act.

135.m The Report PROP shall be prepared on the basis of data submitted in the report "AH", by selecting individual attribute modalities from the report "AH" for each position (tag) within the Report PROP and in accordance with Table 20 of these Instructions.

135.n In the Report PROP, data on placements sold by a credit institution in the reporting month shall be presented, with data on placements classified into risk category A, and B and C, respectively, in accordance with the Decision on the classification of placements and off-balance sheet liabilities of credit institutions, and financial instruments held by the credit institution, in accordance with International Financial Reporting Standard 5 being shown separately. Gross carrying amount and value adjustment of sold placements and off-balance sheet liabilities arising from sold placements and the price at which placements were sold shall be shown.

### **II.2.19 Report on sold placements by placement buyers**

135.o Report on sold placements by placement buyers (hereinafter: the Report PROPK) shall be prepared pursuant to Article 162, paragraph (1), item (2) of the Credit Institutions Act.

135.p The Report PROPK shall be prepared on the basis of data submitted in the reports "AH" and "PO", by selecting individual attribute modalities from the reports "AH" and "PO" for each position (tag) within the Report PROPK and in accordance with Table 21 of these Instructions.

135.r In the Report PROPK, data on placements sold by a credit institution in the reporting month shall be shown, indicating the buyer of the placement and the respective counterparty (debtor under the sold placement). The identification of the values associated with an individual placement buyer shall be based on the identification number and shall comprise all the individuals marked in the report "PO" in attribute "Identification basis" by modality "H2" and this identification number shall be shown in column 2. In column 4, counterparty (debtor under the sold placement) identification number shall be shown, and all individuals marked in the report "PO" in attribute "Identification basis" by modality "H1".

135.s The Report PROPK shall be based on the identification number of the placement buyer (column 2).

135.t Column 5 in the Report PROPK shall encompass four types of names:

1. names of individual debtors per sold placement;
2. summary line item "Households" relating to domestic natural persons;
3. summary line item "Non-residents" relating to foreign persons; and
4. summary line item "Total", or the sum total of the amounts relating to all individual counterparties and the sum of the categories "Households" and "Non-residents".

## Article 12

In item (138), subitem (3) is deleted.  
Former subitems (4) and (5) become subitems (3) and (4).

## Article 13

In item (173), the words "the Instructions for uniform implementation of the Decision on liquidity risk management" are deleted.

## Article 14

Chapters III.2.4.5, III.2.4.6, III.2.4.7, III.2.4.8 and III.2.4.9 are deleted.

## Article 15

After chapter III.2.4.13, chapter III.2.4.14 is added which reads:

### **"III.2.4.14 Impact of interest rate risk in the non-trading book on net interest income**

246.c The form Impact of interest rate risk in the non-trading book on net interest income (hereinafter: the Form NKP) has four lines earmarked for the description of the impact of interest rate risk in the non-trading book on net interest income. When specifying the time needed for capital allocation, the date shall be entered in the field in line 4 (Date1). Even though line 4 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 field Date1, digits 20161231 (yyyymmdd) shall be entered."

## Article 16

In the table after item (255), the following lines are deleted:

KI	resident legal persons	MB
KI	resident natural persons craftsmen	OB
KI	resident natural persons who are not craftsmen	FZ
KI	other non-resident legal persons	ND
KI	non-resident natural persons	NF

## Article 17

Annex 4 is deleted.

### Article 18

In the table after item (259), the following lines are deleted:

Form code	Name of category	Category code (AN)
KI	received deposits	D
KI	received loans	K
KI	issued debt security	VP
KI	hybrid instrument	H
KI	subordinated instrument	P

### Article 19

Annex 6 is deleted.

### Article 20

In the table after item (266), the following lines are deleted:

TUI	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.
TUI	For convertible currencies	KVL
OP	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.
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

### **Article 21**

Annex 8 is deleted.

### **Article 22**

In the table after item (271), the following lines are deleted:

Form code	Name of category	Category code (AN)
KI	name of client/group	(enter the name with up to 100 characters)

### Article 23

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

No	Name of field	Form code												
		EVK I FKS	EVK I PKS	EVK I AKS	EVK I ZBR	TUI	OP	OO	KL	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 records)														
1.	Line code	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2.	Form	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
3.	Page	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

No.	Name of field	Form code												
		EVK I FKS	EVK I PKS	EVK I AKS	EVK I ZBR	TUI	OP	OO	KL	NKP	DKT	KT - DS	VR	ZSK
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	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓
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	✓	✓	✓									✓	



No	Name of field	Form code												
		EVK I FKS	EVK I PKS	EVK I AKS	EVK I ZBR	TUI	OP	OO	KL	NKP	DKT	KT - DS	VR	ZSK
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													

No	Name of field	Form code												
		EVK I FKS	EVK I PKS	EVK I AKS	EVK I ZBR	TUI	OP	OO	KL	NKP	DKT	KT - DS	VR	ZSK
47.	Amount20													
48.	Tag21													
49.	Amount21													
50.	Tag22													
51.	Amount22													
52.	Date1								✓	✓		✓		
53.	Date2													
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 24**

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

Form code	Daily report "DN"	Monthly unconsolidated unaudited 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			✓	✓	✓	✓
NKP			✓	✓	✓	✓
DKT			✓	✓	✓	✓
KT-DS			✓	✓	✓	✓
TUI		✓			✓	
OP		✓			✓	
OO		✓			✓	
KL		✓			✓	
VR	✓					
ZSK			✓	✓	✓	✓

### Article 25

In item (278), the words "liquidity risk management," are deleted.

## Article 26

In Annex named "The tables for the delivery of supervisory reports KOKI (tag)", Tables 5, 6, 7, 8 and 9 are deleted.

After Table 14, Table 15 is added which reads:

Table 15: Form NKP – Impact of interest rate risk in the non-trading book on net interest income		Name of credit institution: OIB: Type of report: Date:	
Position		1	
1.	Impact of interest rate changes on net interest income	010010	
2.	Period of observation of 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		YYYYMMDD

## Article 27

In Annex named "The tables containing rules for preparing supervisory reports", Table 6 is amended to read:

After Table 20, Tables 21 and 22 are added which read:

## Article 28

Credit institutions shall prepare the first Report on holdings in the capital of an undertaking (UKT5) in accordance with this Decision and submit it with balance as at 31 March 2017.

Credit institutions shall prepare the first Report on sold placements (PROP) and the Report on sold placements by placement buyers (PROPK) in accordance with this Decision and submit it with balance as at 30 April 2017.

## Article 29

This Decision shall be published in the Official Gazette and shall enter into force on 31 March 2017, with the exception of Articles 12, 13, 14, 16, 17, 18, 19, 20, 21, 22, 25 and the part of Article 26 of this Decision deleting Tables 5, 6, 7, 8 and 9 in the Annex named "The tables for the delivery of supervisory reports KOKI (tag)", which shall enter into force on 1 May 2017.

No. 14-020/01-17/BV  
Zagreb, 17 January 2017

Croatian National Bank  
Governor  
**Boris Vujčić**