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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, 14/2020, 59/2020 and 122/2020 – unofficial consolidated version)

Zagreb, March 2021

Decision on supervisory reports of credit institutions

Subject matter

Article 1

(1) This Decision prescribes:

- 1) the obligation of a credit institution to submit data for the preparation of supervisory reports to the Croatian National Bank, for the purpose of performing supervision of the operation of a credit institution;
- 2) types of supervisory reports prepared by the Croatian National Bank on the basis of data submitted by a credit institution;
- 3) reporting periods;
- 4) the time limits for submitting data for the preparation of supervisory reports; and
- 5) delivery of supervisory reports.

(2) The type and form of data used by the Croatian National Bank to prepare supervisory reports shall be prescribed by the Decision on statistical and supervisory reporting.

(3) Supervisory reports, referred to in this Decision, shall be prepared and delivered in accordance with the Instructions for preparing and delivering supervisory reports of credit institutions, which constitute an integral part of this Decision.

Paragraph (2) has been amended pursuant to the provision of Article 2 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 47/2019, which entered into force on 30 June 2019.

Entities subject to the Decision

Article 2

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

Paragraph (1) has been partly amended pursuant to the provision of Article 2 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 119/2015, which entered into force on 7 November 2015.

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

Delivery of supervisory reports

Article 3

(1) A credit institution shall submit to the Croatian National Bank data for the preparation of supervisory reports in the manner prescribed by the Decision on statistical and supervisory reporting.

(2) The Croatian National Bank shall prepare supervisory reports referred to in this Decision, in accordance with the Instructions for preparing and delivering supervisory reports of credit institutions.

(3) A credit institution shall be deemed to have delivered to the Croatian National Bank the supervisory reports referred to in Article 7, paragraph (1), items (3) to (14) and items (20), (22) and (23) of this Decision if it has submitted the data in the manner referred to in paragraph (1) of this Article, on the basis of which the Croatian National Bank then prepares supervisory reports in accordance with paragraph (2) of this Article.

(4) Following the receipt of data required for the preparation of supervisory reports in accordance with paragraph (1) of this Article, the Croatian National Bank shall prepare the preliminary and final supervisory reports of credit institutions and shall deliver them to the credit institution.

(5) The supervisory reports referred to in Article 7, paragraph (1), items (17) to (19), item (21) and items (24) to (30) of this Decision shall be submitted to the Croatian National Bank in accordance with the Instructions for preparing and delivering prudential reports of credit institutions.

Paragraphs (3) and (5) have been amended pursuant to the provision of Article 3 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 119/2015, which entered into force on 7 November 2015.

Paragraph (3) has been amended pursuant to the provision of Article 2 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 7/2017, which entered into force on 31 March 2017.

Paragraph (3) has been partly amended pursuant to the provision of Article 2 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 120/2017, which entered into force on 1 January 2018.

Paragraph (1) has been amended pursuant to the provision of Article 3 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 47/2019, which entered into force on 30 June 2019.

Paragraph (5) has been partly amended pursuant to the provision of Article 1 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 59/2020, which entered into force on 31 March 2021.

Paragraph (3) has been partly amended pursuant to the provision of Article 2 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 122/2020, which entered into force on 31 December 2020.

Time limit for preparing supervisory reports Article 4

(1) A credit institution shall be deemed to have submitted data for the preparation of supervisory reports within the time limits prescribed by Article 11 of this Decision provided that:

- 1) data are received by the Croatian National Bank within the time limits prescribed by Article 11 of this Decision and
- 2) all the data submitted by the credit institution comply with the controls prescribed by the Instructions for statistical and supervisory reporting.

(2) Notwithstanding paragraph (1), indent (2) of this Article, the Croatian National Bank may, in justified cases, depart from the application of certain controls of data submitted by a credit institution, for the purpose of ensuring a correct and timely reporting.

Paragraph (1), item (2) has been amended pursuant to the provision of Article 4 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 47/2019, which entered into force on 30 June 2019.

Complaints against the prepared supervisory reports

Article 5

(1) A credit institution may file, within five working days from the receipt of the final supervisory reports prepared by the Croatian National Bank on the basis of the submitted data, a complaint against the contents of the prepared final supervisory reports. The complaint shall be filed in writing and electronically to the addresses listed in the Instructions for preparing and delivering supervisory reports of credit institutions.

Paragraph (1) has been amended pursuant to the provision of Article 4 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 119/2015, which entered into force on 7 November 2015.

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

(3) If a credit institution fails to file a complaint against the contents of the prepared final supervisory reports within the time limit referred to in paragraph (1) of this Article, it shall be considered to have agreed with their contents.

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

Authorised person

Article 6

(1) The complaint referred to in Article 5, paragraph (1) of this Decision may be filed only by the management board of a credit institution or a person authorised in writing for that purpose by the management board.

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

Paragraph (2) has been amended pursuant to the provision of Article 5 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 119/2015, which entered into force on 7 November 2015.

List of supervisory reports

Article 7

(1) The Croatian National Bank shall prepare, on the basis of the data prepared and submitted by a credit institution, the following supervisory reports:

- 1) *deleted*
- 2) *deleted*
- 3) Report on credit risk exposure by risk categories (RS4)
- 4) Report on holdings in the capital of an undertaking (UKT5)
- 5) Report on tangible assets (MIKI4)
- 6) Report on acquired assets (PIKI2)
- 7) Report on exposures to debtors (ID5)
- 8) Report on exposure to currency induced credit risk (VIKR3)

- 9) *deleted*
- 10) Report on past due receivables (DNP1)
- 11) Report on the remaining maturity of assets and liabilities (ROC2)
- 12) Report on exposure to protection providers (IDZ2)
- 13) Report on borrowers whose debt exceeds HRK 5m (D5M3)
- 14) Report on credit institution's shareholders and persons connected with them holding 3% or more of shares (PD33)
- 15) *deleted*
- 16) *deleted*
- 17) Trading book – daily balances (KT-DS)
- 18) Detailed trading book (DKT)
- 19) Report on the composition of a group of credit institutions in the RC (S1)
- 20) Report on exposures to persons in a special relationship with a credit institution (POKI3)
- 21) Report on net short positions (IKP)
- 22) Report on sold placements (PROP1)
- 23) Report on sold placements by placement buyers (PROPK)
- 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).

(2) A credit institution that is not obligated to comply on an individual basis with the provisions 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 in tangible assets, governing qualifying holdings outside the financial sector, shall also submit data for the preparation of the supervisory report referred to in paragraph (1), item (4) of this Article on an unconsolidated basis.

Paragraph (1) has been partly amended pursuant to the provision of Article 2 of the Decision on supervisory reports of credit institutions, Official Gazette 67/2015, which entered into force on 30 June 2015.

Pursuant to the provision of Article 6 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 119/2015, in the part thereof which entered into force on 7 November 2015, item (9) of paragraph (1) has been deleted; in the part thereof, which entered into force on 1 January 2016, item (21) has been added to paragraph (1).

Items (22) and (23) have been added in paragraph (1) pursuant to the provision of Article 3 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 7/2017, which entered into force on 31 March 2017.

Items (1), (15) and (16) have been deleted in paragraph (1) pursuant to the provision of Article 3 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 120/2017, which entered into force on 1 January 2018.

Paragraph (1) has been partly amended pursuant to the provision of Article 5 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 47/2019, which entered into force on 30 June 2019.

Items (24) to (30) have been added in paragraph (1) pursuant to the provision of Article 2 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 59/2020, which entered into force on 31 March 2021.

Item (2) has been deleted in paragraph (1) pursuant to the provision of Article 3 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 122/2020, which entered into force on 31 December 2020.

Unaudited preliminary reports Article 8

(1) A credit institution shall submit to the Croatian National Bank:

- 1) the data for the preparation of the supervisory reports referred to in Article 7, paragraph (1), item (3), item (10), item (13), item (14), item (20), item (22) and item (23) of this Decision as at the last day of the month;
- 2) the data for the preparation of the supervisory reports referred to in Article 7, paragraph (1), items (4) to (8), item (11), and item (12) of this Decision as at 31 March, 30 June, 30 September and 31 December;
- 3) *deleted*
- 4) the supervisory reports referred to in Article 7, paragraph (1), items (17), (18) and (24) to (30) of this Decision as at 31 March, 30 June, 30 September and 31 December.

(2) The supervisory reports referred to in paragraph (1) of this Article shall be referred to as unaudited preliminary reports (NP).

Paragraph (1), item (1) has been amended pursuant to the provision of Article 3 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 67/2015, which entered into force on 30 June 2015.

Paragraph (1) has been amended pursuant to the provision of Article 7 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 119/2015, which entered into force on 7 November 2015.

Paragraph (1), item (1) has been amended pursuant to the provision of Article 4 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 7/2017, which entered into force on 31 March 2017.

Item (1) in paragraph (1) has been partly amended and item (3) has been deleted pursuant to the provision of Article 4 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 120/2017, which entered into force on 1 January 2018.

Item (4) in paragraph (1) has been partly amended pursuant to the provision of Article 3 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 59/2020, which entered into force on 31 March 2021.

Item (1) in paragraph (1) has been partly amended pursuant to the provision of Article 4 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 122/2020, which entered into force on 31 December 2020.

Consolidated preliminary reports

Article 9

(1) Pursuant to Article 97, paragraph (1), item (3) and Article 290, item (4) of the Credit Institutions Act, a parent credit institution in the Republic of Croatia shall submit for its group of credit institutions in the Republic of Croatia:

- 1) the data for the preparation of the supervisory reports referred to in Article 7, paragraph (1), items (3) to (5), items (10) and (11);
- 2) the supervisory reports referred to in Article 7, paragraph (1), items (17) and (18) of this Decision as at 30 June on a consolidated basis; and
- 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.

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

(3) In accordance with Title XXII of the Credit Institutions Act, the consolidated basis for preparing the consolidated preliminary reports shall be the group of credit institutions.

Paragraph (1), item (1) has been amended pursuant to the provision of Article 5 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 120/2017, which entered into force on 1 January 2018.

Item (3) has been added in paragraph (1) pursuant to the provision of Article 4 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 59/2020, which entered into force on 31 March 2021.

Item (1) in paragraph (1) has been partly amended pursuant to the provision of Article 5 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 122/2020, which entered into force on 31 December 2020.

Audited reports

Article 10

(1) A credit institution shall, following the expiry of each business year, based on the balance as at 31 December, in accordance with the balance in the business books after statutory audit, submit to the Croatian National Bank:

- 1) the data for the preparation of the supervisory reports referred to in Article 7, paragraph (1), items (3) to (12) and item (20); and
- 2) the supervisory reports referred to in Article 7, paragraph (1), items (17), (18) and (24) to (30) of this Decision on an individual basis.

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

(3) An RC parent credit institution shall, following the expiry of each business year, based on the balance as at 31 December, in accordance with the balance in the business books after statutory audit, submit to the Croatian National Bank:

- 1) the data for the preparation of the supervisory reports referred to in Article 7, paragraph (1), items (3) to (5), item (10) and item (11); and
- 2) the supervisory reports referred to in Article 7, paragraph (1), items (17), (18) and (24) to (30) of this Decision on a consolidated basis.

(4) The supervisory reports referred to in paragraph (3) of this Article shall be referred to as audited consolidated reports (KR).

(5) In accordance with Title XXII of the Credit Institutions Act, the consolidated basis for preparing the audited consolidated reports shall be the group of credit institutions.

Paragraph (4) has partly been amended and paragraphs (6), (7) and (8) have been added pursuant to the provision of Article (1) of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette, 127/2014, which entered into force on 1 November 2014.

Paragraph (1), item (1) has been amended pursuant to the provision of Article 4 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 67/2015, which entered into force on 30 June 2015.

Paragraph (3) has been partly amended and paragraphs (6), (7) and (8) have been deleted pursuant to the provision of Article 8 of the Decision on amendments to the Decision on supervisory reports of credit institution, Official Gazette 119/2015, which entered into force on 7 November 2015.

Paragraph (1), item (1) and paragraph (3), item (1) have been amended pursuant to the provision of Article 6 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 120/2017, which entered into force on 1 January 2018.

Paragraphs (1) and (3) have been amended pursuant to the provision of Article 6 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 47/2019, which entered into force on 30 June 2019.

Item (2) in paragraph (1) and item (2) in paragraph (3) have been partly amended pursuant to the provision of Article 5 of the Decision on amendments to the Decision on supervisory reports of credit institution, Official Gazette 59/2020, which entered into force on 31 March 2021.

Item (1) in paragraph (1) and item (1) in paragraph (3) have been partly amended pursuant to the provision of Article 6 of the Decision on amendments to the Decision on supervisory reports of credit institution, Official Gazette 122/2020, which entered into force on 31 December 2020.

Daily reports Article 10a

A credit institution shall submit the supervisory report referred to in Article 7, paragraph (1) item (21) of this Decision for each day which is subject to the notification obligation referred to in Article 5, paragraph (1), Article 7, paragraph (1), Article 7, paragraph (1) or Article 8 of Regulation (EU) No 236/2012 of the European Parliament and of the Council of 14 March 2012 on short selling and certain aspects of credit default swaps.

Article 10a has been added pursuant to the provision of Article 9 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 119/2015, which entered into force on 1 January 2016.

Time limits for delivering the supervisory reports Article 11

- (1) A credit institution shall submit to the Croatian National Bank within the following deadlines:
- 1) on a monthly basis, the data for the preparation of unaudited preliminary reports (NP), referred to in Article 7, paragraph (1), item (3), item (10), item (13), item (14), item (20), item (22) and item (23) of this Decision, within 42 calendar days following the reporting month;

- 2) on a quarterly basis, the data for the preparation of unaudited preliminary reports (NP), referred to in Article 7, paragraph (1), items (4) to (8), item (11) and item (12) of this Decision, as at 31 March, 30 June, 30 September and 31 December, within 42 calendar days following the reporting quarter;
- 3) on a quarterly basis, unaudited preliminary reports (NP) referred to in Article 7, paragraph (1), items (17), (18) and (24) to (30) of this Decision, within 42 calendar days following the reporting quarter;
- 4) data for consolidated preliminary reports (KP) referred to in Article 9 of this Decision, within 42 calendar days following the reporting date; and
- 5) data for audited unconsolidated reports (NR) and audited consolidated reports (KR) referred to in Article 10 of this Decision, within the time limit referred to in Article 163 of the Credit Institutions Act.

(2) The parent credit institution in the Republic of Croatia shall submit the supervisory report referred to in Article 7, paragraph (1), item (19) of this Decision by 31 January of the current year based on the balance as at 31 December of the previous year in writing and signed by the authorised person referred to in Article 6 of this Decision.

(3) In case of a change in the composition and/or relationship within a group of credit institutions or the entire group during a year, i.e. in case of changes in the data submitted to the Croatian National Bank, the credit institution shall submit to the Croatian National Bank, within 30 days from the date of change, a new, the amended report referred to in Article 7, paragraph (1), item (19) of this Decision.

(4) A credit institution shall submit the supervisory report referred to in Article 10a of this Decision for each day on which it holds the position referred to in Article 10a of this Decision, at the latest by 15:30 on the following trading day.

(5) If the time limit for submission referred to in paragraph (1), items (1) to (4) and paragraphs (2) and (3) of this Article falls on a Saturday, Sunday or a public holiday, the time limit for submission is changed to the first working day thereafter.

Paragraph (1) has been amended pursuant to the provision of Article 2 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 127/2014, which entered into force on 1 November 2014.

Paragraph (1), item (1) has been partly amended pursuant to the provision of Article 5 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 67/2015, which entered into force on 30 June 2015.

Pursuant to the provision of Article 10 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 119/2015, in the part thereof which entered into force on 7 November 2015, items (2) and (3) of paragraph (1) and paragraph (2) have been amended; in the part thereof which entered into force on 1 January 2016, paragraph (4) has been added.

Paragraph (1), item (1) has been amended pursuant to the provision of Article 4 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 7/2017, which entered into force on 31 March 2017.

Paragraph (1), items (1) and (2) have been amended pursuant to the provision of Article 7 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 120/2017, which entered into force on 1 January 2018.

Paragraph (1), item (5) has been amended pursuant to the provision of Article 1 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 85/2018, which entered into force on 2 October 2018.

Paragraph (5) has been added pursuant to the provision of Article 7 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 47/2019, which entered into force on 30 June 2019.

Item (3) in paragraph (1) has been partly amended pursuant to the provision of Article 6 of the Decision on amendments to the Decision on supervisory reports of credit institution, Official Gazette 59/2020, which entered into force on 31 March 2021.

Item (1) in paragraph (1) has been partly amended pursuant to the provision of Article 7 of the Decision on amendments to the Decision on supervisory reports of credit institution, Official Gazette 122/2020, which entered into force on 31 December 2020.

Cessation of effect Article 12

(1) Credit institutions shall submit to the Croatian National Bank data as at 31 December 2013, in accordance with the Decision on supervisory reports of credit institutions and Instructions for preparing supervisory reports of credit institutions which constitute an integral part thereof (Official Gazette 35/2010, 81/2010, 146/2010, 68/2011, 147/2011, 37/2012, 67/2013, 121/2013 and 157/2013) necessary for preparing the following supervisory reports by 30 April 2014:

- audited unconsolidated and consolidated reports referred to in Article 10; and
- audited consolidated reports of a group referred to in Article 11.

(2) The Decision on supervisory reports of credit institutions and Instructions for preparing supervisory reports of credit institutions which constitute an integral part thereof shall cease to have effect as of the date of entry into force of this Decision (Official Gazette 35/2010, 81/2010, 146/2010, 68/2011, 147/2011, 37/2012, 67/2013, 121/2013 and 157/2013), except for the provisions relating to supervisory reports referred to in paragraph (1) of this Article.

Entry into force Article 13

This Decision shall be published in the Official Gazette and shall enter into force on 31 March 2014.

TRANSITIONAL AND FINAL PROVISIONS (Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 127/2014, which entered into force on 1 November 2014)

Article 3

The reporting entities shall submit the first data and reports in accordance with the provisions of Article 2 of this Decision for the reporting period ending on 30 November 2014.

Article 4

This Decision shall be published in the Official Gazette and shall enter into force on 1 November 2014.

TRANSITIONAL AND FINAL PROVISIONS
(Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 67/2015, which entered into force on 30 June 2015)

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 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.

TRANSITIONAL AND FINAL PROVISIONS
(Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 119/2015, which entered into force on 7 November 2015)

Article 1

In the whole text of the Decision on supervisory reports of credit institutions (Official Gazette 41A/2014, 127/2014 and 67/2015), the word "PD32" is replaced by the word "PD33", the word "UKT3" is replaced by the word "UKT4", and the word "IDZ1" is replaced by the word "IDZ2".

Article 23

Credit institutions shall submit the first Report on shareholders of a credit institution holding 3% of more of shares and on persons connected with them (PD33), the Report on holdings in the capital of an undertaking (UKT4) and the Report on exposure to protection providers (IDZ2) in accordance with this Decision with balance as at 31 December 2015.

Credit institutions shall submit the first Report on net short positions (IKP) with balance as at 1 January 2016.

As of the date of entry into force of this Decision, credit institutions shall no longer be obligated to submit consolidated group reports (GO).

A credit institution shall submit to the Croatian National Bank the last Report on exceeding the exposure limits (POVI) with balance as at 30 September 2015.

Article 24

This Decision shall enter into force on the eighth day after the day of its publication in the Official Gazette, with the exception of Articles 1 and 15 of this Decision and that part of Article 22 of this Decision which relates to Tables 6, 14 and 16 which shall enter into force on 31 December 2015 and with the exception of

that part of Article 6 to which Article 7, paragraph (1), item (21) is added, Article 9, that part of Article 10 to which Article 11, paragraph (4) is added and Article 19 of this Decision, which shall enter into force on 1 January 2016.

TRANSITIONAL AND FINAL PROVISIONS

(Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 7/2017, which entered into force on 31 March 2017)

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 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.

TRANSITIONAL AND FINAL PROVISIONS

(Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 44/2017, which entered into force on 13 May 2017)

Article 3

Credit institutions shall compile the first Report on sold placements (PROP) in accordance with the rules of this Decision and submit it showing the balance as at 30 April 2017.

Article 4

This Decision shall enter into force on the eighth day after the day of its publication in the Official Gazette, except for Article 1 which shall enter into force on 30 June 2017.

TRANSITIONAL AND FINAL PROVISIONS

(Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 120/2017, which entered into force on 1 January 2018)

Article 1

In the whole text of the Decision on supervisory reports of credit institutions (Official Gazette 41A/2014, 127/2014, 67/2015, 119/2015, 7/2017 and 44/2017), the word "RS3" is replaced by the word "RS4", the word "MIKI2" is replaced by the word "MIKI3", the word "PIKI1" is replaced by the word "PIKI2", the word "ID3" is replaced by the word "ID4", the word "VIKR2" is replaced by the word "VIKR3", the word "DNP" is replaced by the word "DNP1", the word "ROC1" is replaced by the word "ROC2", the word "D5M2" is replaced by the word "D5M3", the word "POKI1" is replaced by the word "POKI2", and the word "PROP" by the word "PROP1".

Article 25

Credit institutions shall prepare the first Report on credit risk exposure by risk categories (RS4), the Report on past due receivables (DNP1), the Report on borrowers whose debt exceeds HRK 5m (D5M3), the Report on exposures to persons in a special relationship with a credit institution (POKI2), and the Report on sold placements (PROP1) in accordance with this Decision and submit it with the balance as at 31 January 2018.

Credit institutions shall prepare the first Report on tangible assets (MIKI3), the Report on acquired assets (PIKI2), the Report on exposures to debtors (ID4), the Report on exposure to currency induced credit risk (VIKR3) and the Report on the remaining maturity of assets and liabilities (ROC2) and submit it with the balance as at 31 March 2018.

In accordance with the Decision on supervisory reports of credit institutions (Official Gazette 41A/2014, 127/2014, 67/2015, 119/2015, 7/2017 and 44/2017) credit institutions shall submit the last Balance sheet (BN1), the Report on credit risk exposure by risk categories (RS3), the Report on tangible assets (MIKI2), the Report on acquired assets (PIKI1), the Report on exposures to debtors (ID3), the Report on exposure to currency induced credit risk (VIKR2), the Report on past due receivables (DNP), the Report on the remaining maturity of assets and liabilities (ROC1), the Report on borrowers whose debt exceeds HRK 5m (D5M2), the Report on changes in value adjustments and provisions (PIV3), the Income statement (RN), the Report on exposures to persons in a special relationship with a credit institution (POKI1) and the Report on sold placements (PROP) to the Croatian National Bank with the balance as at 31 December 2017 within the following time limits:

- 1) unaudited preliminary reports by 11 February 2018 at the latest;
- 2) audited reports by 30 April 2018 at the latest.

Article 26

This Decision shall be published in the Official Gazette and shall enter into force on 1 January 2018.

TRANSITIONAL AND FINAL PROVISIONS

(Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 85/2018, which entered into force on 2 October 2018)

Article 5

Credit institutions shall submit the first supervisory reports prepared in accordance with the provisions of this Decision with the balance as at 30 September 2018.

Article 6

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

TRANSITIONAL AND FINAL PROVISIONS

(Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 47/2019, which entered into force on 30 June 2019)

Article 1

In the entire text of the Decision on supervisory reports of credit institutions (Official Gazette 41A/2014, 127/2014, 67/2015, 119/2015, 7/2017, 44/2017, 120/2017 and 85/2018) the words “Article 162, paragraph (1), item (2) of the Credit Institutions Act” are replaced by the words “Article 162, paragraph (1) of the Credit Institutions Act”.

Article 28

Credit institutions shall submit the first Report on tangible assets (MIK14) prepared in accordance with the provisions of this Decision based on the balance as at 30 June 2019.

Article 29

This Decision shall be published in the Official Gazette and shall enter into force on 30 June 2019.

TRANSITIONAL AND FINAL PROVISIONS

(Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 14/2020, which entered into force on 31 March 2020)

Article 2

This Decision shall be published in the Official Gazette and shall enter into force on 31 March 2020.

TRANSITIONAL AND FINAL PROVISIONS

(Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 59/2020, which entered into force on 31 March 2021)

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 OSIs 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.

TRANSITIONAL AND FINAL PROVISIONS

(Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 122/2020, which entered into force on 31 March 2021)

Article 1

In the whole text of 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, 14/2020 and 59/2020), the word "ID4" is replaced by the word "ID5", and the word "POKI2" is replaced by the word "POKI3".

Article 16

A credit institution shall submit the first Report on exposures to persons in a special relationship with a credit institution (POKI3) in accordance with this Decision with the balance as at 31 December 2020 and within the following time limits:

- 1) the unaudited preliminary report at the latest by 11 February 2021; and
- 2) the audited unconsolidated report at the latest within the time limit referred to in Article 163 of the Credit Institutions Act, which shall enter into force on 31 December 2020.

A credit institution shall submit the first Report on exposures to debtors (ID5) in accordance with this Decision with the balance as at 31 March 2021 by 12 May 2021.

A credit institution shall submit to the Croatian National Bank the last Report on exposures to persons in a special relationship with a credit institution (POKI2) in accordance with 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, 14/2020 and 59/2020) with the balance as at 30 November 2020 by 11 January 2021.

A credit institution shall submit to the Croatian National Bank the last Report on exposures to debtors (ID4) and the last Report on off-balance sheet items (IBS) in accordance with 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, 14/2020 and 59/2020) with the balance as at 31 December 2020 and within the following time limits:

- 1) for the Report ID4 and the Report IBS, the unaudited preliminary report at the latest by 11 February 2021;
- 2) for the Report ID4 and the Report IBS, the audited unconsolidated report at the latest within the time limit referred to in Article 163 of the Credit Institutions Act, which shall enter into force on 31 December 2020; and
- 3) for the Report IBS, the audited consolidated report at the latest within the time limit referred to in Article 163 of the Credit Institutions Act, which shall enter into force on 31 December 2020.

Article 17

This Decision shall be published in the Official Gazette and shall enter into force on 31 December 2020, with the exception of Article 14, which shall enter into force on 31 March 2021.

INSTRUCTIONS FOR PREPARING AND DELIVERING SUPERVISORY REPORTS OF CREDIT INSTITUTIONS

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I. Introduction

1. These Instructions constitute an integral part of the Decision on supervisory reports of credit institutions.
2. In this part of the Instructions, the structure of the document of the Instructions is explained.
3. Particularly determined shall be:
 1. the preparation of supervisory reports of credit institutions based on data submitted by credit institutions to the Croatian National Bank in the form of reports defined in the Decision on statistical and supervisory reporting; and
 2. the manner of delivering supervisory reports of credit institutions which credit institutions deliver to the Croatian National Bank in the form of a report (Chapter III).

Item (3), subitem (1) has been partly amended pursuant to the provision of Article 8 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 47/2019, which entered into force on 30 June 2019.

II. Preparation of supervisory reports

4. The contents of a part of these Instructions pertaining to the preparation of supervisory reports are based on the concepts determined by the Decision on statistical and supervisory reporting.

Item (4) has been partly amended pursuant to the provision of Article 8 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 47/2019, which entered into force on 30 June 2019.

5. The tables containing the rules for preparing supervisory reports represent an integral part of these Instructions.

5a. A Complaint against the compiled supervisory reports shall be submitted:

- 1) in writing to the following address:
Croatian National Bank
Prudential Regulation and Methodology Area
Trg hrvatskih velikana 3
10002 Zagreb
- 2) electronically to the address bonitetno.izvjescivanje@hnb.hr.

Item (5a) has been added pursuant to the provision of Article 11 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 119/2015, which entered into force on 7 November 2015.

Item (5a) has been partly amended pursuant to the provision of Article 7 of the Decision on amendments to the Decision on supervisory reports of credit institution, Official Gazette 59/2020, which entered into force on 31 March 2021.

II.1 Legislation and subordinate legislation

6. As regards the preparation of supervisory reports of credit institutions, these Instructions determine:
 1. underlying legislation and subordinate legislation;
 2. underlying data; and
 3. the rules for preparing supervisory reports.

7. The reporting requirement on credit institutions which is met by supervisory reports is prescribed by the Credit Institutions Act and subordinate legislation of the Croatian National Bank on the classification of exposures into risk categories and on the limits of credit institutions' holdings of tangible assets.

8. The underlying data for preparing supervisory reports comprise data submitted by credit institutions in the reports under the Decision on statistical and supervisory reporting.

Item (7) has been amended pursuant to the provision of Article 9 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 120/2017, which entered into force on 1 January 2018.

Item (8) has been amended pursuant to the provision of Article 9 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 47/2019, which entered into force on 30 June 2019.

II.2 Rules for preparing supervisory reports

9. On the basis of the data submitted by credit institutions to the Croatian National Bank in the form of reports defined in the Decision on statistical and supervisory reporting, supervisory reports shall be prepared in the Croatian National Bank in accordance with the Decision on supervisory reports of credit institutions and in accordance with the rules for preparation set out in these Instructions.

Item (9) has been partly amended pursuant to the provision of Article 10 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 47/2019, which entered into force on 30 June 2019.

10. Supervisory reports shall be prepared on the basis of the reports determined by the Decision on statistical and supervisory reporting, delivered for a relevant date (amounts related to balance) or a relevant period (amounts related to changes), in accordance with the time limits determined by the Decision on statistical and supervisory reporting and the Decision on supervisory reports of credit institutions.

Item (10) has been partly amended pursuant to the provision of Article 11 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 47/2019, which entered into force on 30 June 2019.

II.2.1 Balance sheet

Deleted.

Item (16) has been partly amended pursuant to the provision of Article 6 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 67/2015, which entered into force on 30 June 2015.

Item (17) has been partly amended pursuant to the provision of Article 7 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 67/2015, which entered into force on 30 June 2015.

Chapter II.2.1 has been deleted pursuant to the provision of Article 8 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 120/2017, which entered into force on 1 January 2018.

II.2.2 Report on off-balance sheet items

Deleted.

Item (20) has been amended pursuant to the provision of Article 10 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 120/2017, which entered into force on 1 January 2018.

Chapter II.2.2 has been deleted pursuant to the provision of Article 8 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 122/2020, which entered into force on 31 December 2020.

21. The Report IBS shall show off-balance sheet liabilities as at the last day of the reporting period, at the gross carrying amount, i.e. before any reduction for the provision amount.

II.2.3 Report on credit risk exposure by risk categories

22. The Report on credit risk exposure by risk categories (hereinafter: the Report RS4) shall be prepared pursuant to Article 162, paragraph (1) of the Credit Institutions Act and pursuant to the subordinate legislation of the Croatian National Bank on the classification of exposures into risk categories.

Item (22) has been amended pursuant to the provision of Article 11 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 120/2017, which entered into force on 1 January 2018.

23. The Report RS4 shall be prepared on the basis of the data submitted in the report "AA", by selecting individual attribute modalities from the report "AA" for each position (tag) within the Report RS4 in accordance with Table 3 of these Instructions.

24. The Report RS4 shall show by individual risk category the balance sheet exposures and off-balance sheet liabilities referred to in the subordinate legislation of the Croatian National Bank on the classification of exposures into risk categories.

Item (24) has been amended pursuant to the provision of Article 12 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 120/2017, which entered into force on 1 January 2018.

25. The Report RS4 shall show exposure items as at the last day of the reporting period, at the gross carrying amount, i.e. before any impairment.

Item (25) has been partly amended pursuant to the provision of Article 8 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 67/2015, which entered into force on 30 June 2015.

Item (25) has been amended pursuant to the provision of Article 12 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 120/2017, which entered into force on 1 January 2018.

26. The Report RS4 shall show balance sheet exposures grouped into portfolios "Financial assets at amortised cost" and "Financial assets at fair value through other comprehensive income".

27. Receivables based on interest and receivables based on fees for individual financial instruments shall be presented separately in each of the relevant portfolios of financial assets.

28. Fair values of embedded derivatives shall be presented in the Report RS4 under the amount of the underlying financial instrument.

29. At the level of individual types of placements, the undue portion of the placement, the due portion of the placement and impairment shall be presented in the Report RS4.

Items (26) to (29) have been amended pursuant to the provision of Article 12 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 120/2017, which entered into force on 1 January 2018.

30. Deleted.

31. Deleted.

Items (30) and (31) have been deleted pursuant to the provision of Article 13 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 120/2017, which entered into force on 1 January 2018.

II.2.4 Report on holdings in the capital of an undertaking

32. Report on holdings in the capital of an undertaking (hereinafter: the Report UKT5) is prepared pursuant to Article 162, paragraph (1) of the Credit Institutions Act.

Item (32) has been partly amended pursuant to the provision of Article 9 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 67/2015, which entered into force on 30 June 2015.

Item (32) has been amended pursuant to the provision of Article 12 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 47/2019, which entered into force on 30 June 2019.

33. The Report UKT5 shall be prepared on the basis of the data submitted in reports "AU", "OI" and "PO", by selecting individual attribute modalities from the reports "AU", "OI" and "PO" for each position (tag) within the Report UKT5 in accordance with these Instructions and Table 6.

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 referred to in Article 89 of Regulation (EU) No 575/2013. 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 presented irrespectively of the portfolio in which they are classified under the International Financial Reporting Standard 9, i.e. irrespectively of whether they are holdings in branches or in subsidiaries, associates and joint ventures.

Item (34) has been amended pursuant to the provision of Article 5 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 7/2017, which entered into force on 31 March 2017.

Item (34) has been amended pursuant to the provision of Article 14 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 120/2017, which entered into force on 1 January 2018.

Item (34) has been amended pursuant to the provision of Article 13 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 47/2019, which entered into force on 30 June 2019.

35. Holdings in qualifying holdings outside the financial sector presented in the Report UKT5 shall imply holdings in the undertakings which the reporting institution has marked by the modality "U4" in the Report "PO".

Item (35) has been amended pursuant to the provision of Article 6 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 7/2017, which entered into force on 31 March 2017.

Item (35) has been amended pursuant to the provision of Article 14 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 47/2019, which entered into force on 30 June 2019.

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.

Item (36) has been amended pursuant to the provision of Article 7 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 7/2017, which entered into force on 31. March 2017.

37. The Report UKT5 shall be based on the counterparty's identification number (column 3) and the respective counterparty's name (column 2).

38. Column 3 of the Report UKT5 shall present the identification number of the counterparty submitted by the reporting institution in the report "PO" using attribute 7 modality "P identification number", attribute 8 modality "P tax number", or attribute 26 modality "Counterparties individually".

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.

Item (39) has been partly amended pursuant to the provision of Article 10 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 67/2015, which entered into force on 30 June 2015.

Item (39) has been amended pursuant to the provision of Article 8 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 7/2017, which entered into force on 31 March 2017.

40. For the purpose of monitoring limits on credit institutions' qualifying holdings outside the financial sector, in the Report UKT5:

- holdings in undertakings outside the financial sector in accordance with Article 89 of Regulation (EU) No 575/2013 shall be included; and
- exemptions defined in Article 91 of Regulation (EU) No 575/2013 shall not be included.

II.2.5 Report on tangible assets

41. The Report on tangible assets (hereinafter: the Report MIKI4) shall be prepared pursuant to Article 101, paragraph (2), item (6) of the Credit Institutions Act.

Item (41) has been partly amended pursuant to the provision of Article 11 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 67/2015, which entered into force on 30 June 2015.

Item (41) has been amended pursuant to the provision of Article 15 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 47/2019, which entered into force on 30 June 2019.

42. The Report MIKI4 shall be prepared on the basis of the data submitted in the reports "AM" and "OI", by selecting individual attribute modalities from the reports "AM" and "OI" for each position (tag) in the Report MIKI4 and in accordance with Table 7 of these Instructions.

Item (42) has been amended pursuant to the provision of Article 9 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 7/2017, which entered into force on 31 March 2017.

Item (42) has been amended pursuant to the provision of Article 15 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 120/2017, which entered into force on 1 January 2018.

Item (42) has been partly amended pursuant to the provision of Article 16 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 47/2019, which entered into force on 30 June 2019.

43. The Report MIKI4 shall show the stock of holdings of credit institutions in tangible assets in accordance with Article 4 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, and exemptions from limits on holdings referred to in Article 148 of the Credit Institutions Act.

Item (43) has been amended pursuant to the provision of Article 12 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 67/2015, which entered into force on 30 June 2015.

Item (43) has been amended pursuant to the provision of Article 17 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 47/2019, which entered into force on 30 June 2019.

44. Total tangible assets shall be presented in the Report MIKI4 depending on its treatment by the credit institution in accordance with International Financial Reporting Standards, while assets acquired by the credit institution in exchange for claims shall be presented separately.

Item (44) has been partly amended pursuant to the provision of Article 18 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 47/2019, which entered into force on 30 June 2019.

45. Deleted.

Items (44) and (45) have been amended pursuant to the provision of Article 16 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 120/2017, which entered into force on 1 January 2018.

Item (45) has been deleted pursuant to the provision of Article 19 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 47/2019, which entered into force on 30 June 2019.

46. Tangible assets presented in the Report MIK14 shall also include advance payments for tangible assets.

Item (46) has been partly amended pursuant to the provision of Article 18 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 47/2019, which entered into force on 30 June 2019.

47. For the purpose of monitoring the limits on credit institutions' holdings of tangible assets in accordance with Article 4 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, the following shall be included under tangible assets in the Report MIK14:

- total tangible assets;
- total tangible assets acquired in exchange for a claim, where over two years have elapsed since the acquisition; and
- total tangible assets acquired in exchange for a claim, where less than two years have elapsed since the acquisition.

Item (47) has been partly amended pursuant to the provision of Article 13 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 67/2015, which entered into force on 30 June 2015.

Item (47) has been amended pursuant to the provision of Article 20 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 47/2019, which entered into force on 30 June 2019.

48. In the Report MIK14, tangible asset items shall be presented as at the last day of the reporting period, at the net carrying amount, i.e. after reduction for the amount of value adjustment and depreciation.

Item (48) has been partly amended pursuant to the provision of Article 17 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 120/2017, which entered into force on 1 January 2018.

Item (48) has been partly amended pursuant to the provision of Article 18 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 47/2019, which entered into force on 30 June 2019.

II.2.6 Report on acquired assets

49. The Report on acquired assets (hereinafter: the Report PIK12) shall be prepared pursuant to Article 162, paragraph (1) of the Credit Institutions Act.

50. The Report PIK12 shall be prepared on the basis of the data submitted in the reports "AM", and "PO", by selecting individual attribute modalities from the reports "AM" and "PO" for each position (tag) within the Report PIK12 and in accordance with Table 8 of these Instructions.

Item (50) has been amended pursuant to the provision of Article 10 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 7/2017, which entered into force on 31 March 2017.

51. The Report PIKI2 shall present the tangible assets acquired by credit institutions in exchange for their claims.

52. The Report PIKI2 shall be based on the identification number of a previous holder of the acquired assets (column 3) and the respective name of the previous holder (column 4).

53. Identification number of the previous holder of the acquired assets shall be reported in column 3 of the Report PIKI2, which has been submitted by the credit institution in the report "AM" and report "PO" using modalities of attribute 7 "P identification number", attribute 8 "P tax number" or attribute 26 "Counterparties on an individual basis".

54. Column 6 of the Report PIKI2 shall present the number of days that have elapsed since the day of acquisition of an asset.

II.2.7 Report on exposures to debtors

55. The Report on exposures to debtors (hereinafter: the Report ID5) shall be prepared pursuant to Article 162, paragraph (1) of the Credit Institutions Act and subordinate legislation of the Croatian National Bank on the classification of exposures into risk categories.

Item (55) has been amended pursuant to the provision of Article 18 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 120/2017, which entered into force on 1 January 2018.

56. The Report ID5 shall present the following values of exposure to each debtor, i.e. a group of persons connected with the credit institution:

- 1) exposure to credit risk and classification of exposures into risk categories;
- 2) other exposures;
- 3) claims written-off and interest excluded;
- 4) restructured exposures; and
- 5) exposure to currency induced credit risk.

Item (56) has been partly amended pursuant to the provision of Article 14 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 67/2015, which entered into force on 30 June 2015.

Item (56) has been amended pursuant to the provision of Article 18 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 120/2017, which entered into force on 1 January 2018.

57. In the Report ID5, items relating to exposure to credit risk and classification of balance sheet and off-balance sheet exposures by risk categories shall be presented as at the last day of the reporting period, at gross carrying amount, i.e. before any impairment. Other exposures shall be presented as at the last day of the reporting period, at net carrying amount, i.e. after any impairment.

58. Claims written-off, interest excluded and restructured exposures shall be presented as at the last day of the reporting period. The columns on individual debtors shall present the data only for domestic legal persons and monetary financial institutions of the European Union; domestic natural persons, craftsmen and non-residents shall be shown on a summary basis in the row of Portfolio of small loans.

59. Restructured exposures include restructured exposures as defined in the 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.

60. In the Report ID5, items relating to exposure to currency induced credit risk, as defined in the subordinate legislation of the Croatian National Bank on the classification of exposures into risk categories, shall be presented as at the last day of the reporting period, at net carrying amount, i.e. after any impairment.

61. The value of exposure to individual debtors is defined in subordinate legislation of the Croatian National Bank on the classification of exposures into risk categories, which describes individually significant exposures, where individual debtors are classified into groups of connected persons to which a respective debtor belongs.

62. Determination of the value of individual debtors in the Report ID5 shall be based on the identification number, and shall include all the counterparties (debtors) marked in the report "PO" by a modality "IZ" in attribute 27 "Identification basis".

63. The Report ID5 shall be prepared on the basis of the data submitted in the reports "AA", "AF", "AN", "AV", "AW", "RA", "AE" and "PO" by selecting individual attribute modalities from these reports for each position (tag) in the Report ID5 and in accordance with Table 9 of these Instructions.

Items (57), (58), (59), (60), (61), (62) and (63) have been amended pursuant to the provision of Article 18 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 120/2017, which entered into force on 1 January 2018.

Item (63) has been partly amended pursuant to the provision of Article 9 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 122/2020, which entered into force on 31 December 2020.

64. Column 2 of the Report ID5 shall present the code of the group of connected persons, submitted by a reporting institution in the report "PO".

65. Column 3 of the Report ID5 shall present the identification number of the debtor submitted by the reporting institution in the report "PO" using attribute 7 modality "P identification number", attribute 8 modality "P tax number" or attribute 26 modality "Counterparties on an individual basis"

66. In the last line, a summary line item "Total exposure" shall be reported.

67. Column 4 of the Report ID5, shall encompass four types of names:

- 1) names of individual debtors;
- 2) summary line item of the group of connected persons in the form of "Total group of connected persons" (e.g. "Total group of connected persons 1234 (12 – 21)", where code 1234 denotes a group of connected persons and 12 and 21 denote the first and the last ordinal number of the debtor in that group of connected persons;
- 3) portfolio of small loans in the line "Portfolio of small loans"; and
- 4) summary line item "Total exposure".

Item (67) has been partly amended pursuant to the provision of Article 15 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 67/2015, which entered into force on 30 June 2015.

68. The summary line item "Total group of connected persons" in the Report ID5 for a group of connected persons shall represent the sum of the amounts relating to all the members of that group and shall be entered after indicating the amounts relating to the last member of each group.

69. The summary line item "Total exposure" in the Report ID5 shall represent the sum of amounts relating to all individual debtors (possible multiple appearance of a debtor belonging to two or more groups of connected persons shall be disregarded).

70. The line item "Portfolio of small loans" in the Report ID5 shall represent the remaining amount of the total individually indicated debtors to the value of "Total exposure".

II.2.8 Report on exposure to currency induced credit risk

71. The Report on exposure to currency induced credit risk (hereinafter: the Report VIKR3) shall be prepared pursuant to Article 162, paragraph (1) of the Credit Institutions Act.

72. The Report VIKR3 shall be prepared on the basis of the data submitted in the report "AW", by selecting individual attribute modalities from report "AW" for each position (tag) in the Report VIKR3 and in accordance with Table 10 of these Instructions.

73. The assessment of whether balance sheet exposures and off-balance sheet liabilities are hedged against currency induced credit risk presented in the Report VIKR3 in accordance with subordinate legislation of the Croatian National Bank on the classification of risks into risk categories shall be based on an internal system of identification of credit institutions' debtors with matched and those with unmatched foreign exchange positions.

Item (73) has been partly amended pursuant to the provision of Article 12 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 119/2015, which entered into force on 7 November 2015.

Item (73) has been amended pursuant to the provision of Article 19 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 120/2017, which entered into force on 1 January 2018.

74. In the Report VIKR3, the amounts of items hedged and items unhedged against currency induced credit risk, i.e. those items that are not assessed under subordinate legislation of the Croatian National Bank on the classification of exposures into risk categories shall be presented separately.

75. Exposures of credit institutions, presented in the Report VIKR3 shall include balance sheet exposures and assumed off-balance sheet liabilities presented in the Report RS4, denominated in foreign currency or indexed to a foreign currency, including a one-way currency clause.

76. In the Report VIKR3, balance sheet exposures shall be grouped into portfolios "Financial assets at amortised cost" and "Financial assets at fair value through other comprehensive income".

77. Balance sheet exposures in the Report VIKR3 shall be presented at net carrying amount, i.e. after any impairment.

Items (74), (75), (76) and (77) have been amended pursuant to the provision of Article 19 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 120/2017, which entered into force on 1 January 2018.

II.2.9 Report on exceeding the exposure limits

Deleted.

Chapter II.2.9 has been deleted pursuant to the provision of Article 13 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 119/2015, which entered into force on 7 November 2015.

II.2.10 Report on past due receivables

85. The Report on past due receivables (hereinafter: the Report DNP1) shall be prepared pursuant to Article 162, paragraph (1) of the Credit Institutions Act.

86. The Report DNP1 shall be prepared on the basis of data submitted in the report "AE", by selecting individual attribute modalities from the report "AE" for each position (tag) within the Report DNP1 and in accordance with Table 12 of these Instructions.

87. In the Report DNP1, past due assets by individual maturity bands of receivables shall be presented.

88. In the Report DNP1, past due assets shall be recorded at gross carrying amount, i.e. before any reduction for the amount of value adjustment.

II.2.11 Report on the remaining maturity of receivables and liabilities

89. The Report on the remaining maturity of receivables and liabilities (hereinafter: the Report ROC2) shall be prepared pursuant to Article 162, paragraph (1) of the Credit Institutions Act.

90. The Report ROC2 shall be prepared on the basis of data submitted in the reports "AA" and "AD", by selecting individual attribute modalities from the reports "AA" and "AD" for each position (tag) in the Report ROC2 and in accordance with Table 13 of these Instructions.

91. In the Report ROC2, assets matched by liabilities of credit institutions shall be presented, based on the remaining maturity and net principle, i.e. after any reduction for the amount of value adjustment.

92. The Report ROC2 shall be structured according to the maturity ladder approach, in order to establish net funding requirements, i.e. maturity based cumulative net liquidity excesses or liquidity shortfalls.

93. The Report ROC2 shall present all balance sheet and off-balance sheet items with original maturity in accordance with the individual remaining maturity bands, whereas the balance sheet items without original maturity shall be reported in the last maturity band.

94. The remaining maturity bands shall be determined in the Report ROC2 as modalities of the attribute 28 "Maturity band" described in the Instructions for statistical and supervisory reporting.

Item (94) has been partly amended pursuant to the provision of Article 21 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 47/2019, which entered into force on 30 June 2019.

95. The amount of assets presented in the Report ROC2 shall be assigned to the respective maturity band based on collection projections.

96. The projection of collection in the Report ROC2 shall be based on the agreed and actual time limits for payments, adjusted for the estimated capacity of each debtor or an entity subject to payment to actually execute the payment in the agreed amount and within the agreed time limit.

II.2.12 Report on exposure to protection providers

97. The Report on exposure to protection providers (hereinafter: the Report IDZ2) shall be prepared pursuant to Article 162, paragraph (1) of the Credit Institutions Act.

98. The Report IDZ2 shall be prepared on the basis of the data submitted in the reports "IZ", "OI" and "PO", by selecting individual attribute modalities from the reports "IZ", "OI" and "PO" for each position (tag) in the Report IDZ2 and in accordance with Table 14 of these Instructions. In the Report IDZ2, only those protection providers shall be presented who provide protection for all exposures considered large exposures and those protection providers whose protection covers the total amount of all exposures covered by collateral or unfunded credit protection in the amount which exceeds 10 % of eligible capital of the credit institution.

99. In the Report IDZ2, collateral issuers and providers of unfunded credit protection shall be presented, in accordance with Article 201 of Regulation (EU) No 575/2013.

100. The determination of value in individual counterparties shall be based on the identification number, and include all the counterparties marked by a modality "DZ" in attribute "Identification basis" of the report "PO".

101. The Report IDZ2 shall be based on the identification number of the counterparty (column 3) and the code of the group of connected persons to which the counterparty belongs (column 2).

102. In column 3 of the Report IDZ2, the identification number of the protection provider shall be presented which has been submitted by the credit institution in the report "IZ" and report "PO" by using a modality of attribute 7 "P identification number", attribute 8 "P tax number" or attribute 26. "Counterparties on an individual basis".

103. In the last line of the Report IDZ2, the summary line item "Total protection" shall be presented.

104. Column 4 of the Report IDZ2 shall encompass three types of names:

- 1) names of individual protection providers – group members, including those protection providers that do not belong to any group of connected persons;
- 2) a summary line item for a group of connected persons "Total group of connected persons 1234 (12 – 21)", where code 1234 denotes a group of connected persons and 12 and 21 denote the first and the last ordinal number of the protection provider within that group of connected persons; and
- 3) a summary line item "Total protection".

Item (104) has been partly amended pursuant to the provision of Article 16 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 67/2015, which entered into force on 30 June 2015.

105. The summary line item "Total group of connected persons" in the Report IDZ2 for a group of connected persons shall represent the sum of amounts relating to all the members of that group and it shall be presented after indicating the amount relating to the last member of each group.

106. The summary line item "Total protection" in the Report IDZ2 shall represent the sum of amounts relating to all individual counterparties (possible multiple appearances of an individual counterparty shall be disregarded, when the counterparty belongs to two or more groups of connected persons)

II.2.13 Report on borrowers whose debt exceeds HRK 5m

107. The Report on borrowers whose debt exceeds HRK 5m (hereinafter: the Report D5M3) shall be prepared pursuant to Article 162, paragraph (1) of the Credit Institutions Act.

108. The Report D5M3 shall be prepared on the basis of the data submitted in the reports "AA", "AF", "AN" and "PO", by selecting individual attribute modalities from the reports "AA", "AF", "AN" and "PO" for each position (tag) in the Report D5M3 and in accordance with Table 15 of these Instructions.

109. In the Report D5M3, the identification number of the debtor shall be presented which has been provided by the reporting institution in the reports "AA", "AF", "AN" and "PO" by using a modality of attribute 7. "P identification number", attribute 8 "P tax number" or attribute 26. "Counterparties on an individual basis".

110. Determination of the value in individual debtors in the Report D5M3 shall be based on the identification number, and shall include all the counterparties (debtors) marked in the report "PO" in the attribute 27 "Identification basis" by a modality "IZ", where a debt of a borrower presented in the Report D5M3 comprises all due and undue short-term and long-term loans, receivables based on accrued interest and fees, debt security holdings, other receivables relating to an individual borrower and off-balance sheet liabilities assumed by a credit institution to an individual person or by order of an individual person.

111. The Report D5M3, shall record those borrowers whose debt, at the end of the reporting month is equal to or exceeds the gross amount of HRK 5m in gross terms, i.e. before any impairments arising from balance sheet exposures, where exposure to one debtor is considered a total exposure to that debtor and the persons connected with him.

Item (109) has been partly amended pursuant to the provision of Article 17 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 67/2015, which entered into force on 30 June 2015.

Items (109), (110) and (111) have been partly amended pursuant to the provision of Article 14 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 119/2015, which entered into force on 7. November 2015.

Item (111) has been amended pursuant to the provision of Article 20 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 120/2017, which entered into force on 1 January 2018.

II.2.14 Report on credit institution's shareholders and persons connected with them holding 3% or more of shares

112. The Report on credit institution's shareholders and persons connected with them holding 3% or more of shares (hereinafter: the Report PD33) shall be prepared pursuant to Article 162, paragraph (1) of the Credit Institutions Act.

113. The Report PD33 shall be prepared on the basis of the data submitted in the reports "AA", "AF", "AN", "IZ" and "PO", by selecting individual attribute modalities from the reports "AA", "AF", "AN", "IZ" and "PO" for each position (tag) in the Report PD33 and in accordance with Table 16 of these Instructions.

114. Determination of the value in individual counterparties in the Report PD33 shall be based on the identification number, and include all the counterparties marked by modalities "D1" and "D2" in attribute "Identification basis" of the report "PO".

115. The Report PD33 shall be based on the identification number of the shareholder (column 4) and the group code of connected persons to which the shareholder belongs (column 2).

116. In column 4 of the Report PD33, the identification number of the shareholder shall be presented which has been submitted by the credit institution in the reports "AA", "AF", "AN", "IZ" and "PO" by using attribute 7 modality "P identification number", attribute 8 modality "P tax number" or attribute 26 modality "Counterparties on an individual basis"

117. The code of a group of connected persons in the Report PD33 shall be repeated for every shareholder who is a member of that group, as well as in the summary line of that group.

118. In column 5, a two-letter country code of the head office or domicile of the shareholder which the reporting institution has submitted in the report "PO" for the relevant shareholder shall be entered.

119. Column 3 of the Report PD33 shall encompass seven types of names:

1) "Domestic private ownership" – a fixed line item showing the sum of all shares held by domestic private persons (domestic shareholders classified into sectors 11002, 12202, 12302, 12402, 12502, 12602, 12702, 12802, 12902, 14 and 15 in accordance with the European System of National and Regional Accounts 2010 or having an identification number 60006000);

2) "Domestic state ownership" – a fixed line item showing the sum of all shares held by government units and entities in state ownership (domestic shareholders classified into sectors 11001, 12201, 12301, 12401, 12501, 12601, 12701, 12801, 12901, 1311, 1312, 1313 and 1314 in accordance with the European System of National and Regional Accounts 2010);

3) "Foreign ownership" – a fixed line item showing the sum of all shares held by foreign shareholders and domestic shareholders under foreign control (domestic shareholders classified into sectors 11003, 12203, 12303, 12403, 12503, 12603, 12703, 12803, and 12903 in accordance with the European System of National Accounts 2010);

4) the names of individual shareholders – group members, including those shareholders that do not belong to any group of connected persons, where for each shareholder in column 5 data shall be provided on the country of the head office or domicile of the shareholder, while in columns 8 and 9 the data shall be provided on the amount of voting shares in the credit institution held by that shareholder or on the share in the initial capital of the credit institution, which shall be calculated as follows:

4.1 in column 8, the denominator shall be the sum total of all the amounts submitted with modality "01" of the attribute "Amount type" and with the modality "P1101" of the attribute "Instrument" for all shareholders in the report "AA";

4.2 in column 8, the numerator for an individual shareholder 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 shareholder, "AA", "AF" or "AN");

4.3 in column 9, the denominator shall be the sum total of all the amounts submitted with the modality "01" of the attribute "Amount type" and with modalities "P1101", "P1102", "P1104" and "P1126" of the attribute "Instrument" for all shareholders in the report "AA";

4.4 in column 9, the numerator for an individual shareholder shall be the amount submitted with the modality "01" of the attribute "Amount type" and with modalities "P1101" and "P1102" of the attribute "Instrument" in the relevant report (depending on the type of shareholder, "AA", "AF" or "AN");

5) the summary line item for a group of connected persons "Total group of connected persons 1234 (12 – 21)", where code 1234 denotes the group of connected persons and 12 and 21 denote the first and the last ordinal number of the shareholder within that group of connected persons;

6) the line item "Own shares" which presents the share of own shares in the capital and is calculated as follows:

6.1 in column 8, the denominator shall be the sum total of all the amounts submitted with modality "01" of the attribute "Amount type" and modality "P1101" of the attribute "Instrument";

6.2 in column 8, the numerator shall be the sum total of all the amounts submitted with modality "01" of the attribute "Amount type" and with modality "P1104" of the attribute "Instrument";

6.3 in column 9, the denominator shall be the sum total of all the amounts submitted with modality "01" of the attribute "Amount type" and modality "P1101", "P1102", "P1104" and "P1126" of the attribute "Instrument";

6.4 in column 9, the numerator shall be the sum total of all the amounts submitted with modality "01" of the attribute "Amount type" and with modalities "P1104" and "P1126" of the attribute "Instrument";

7) the summary line item "Shareholders", summarising all the shares of individually indicated shareholders and persons connected with them.

120. The summary line item "Group of connected persons" in the Report PD33 for an individual group of connected persons shall represent 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.

121. The summary line item "Shareholders" in the Report PD33 shall represent the sum of amounts relating to all the individual shareholders (possible multiple appearances of individual shareholders shall be disregarded, when the shareholder belongs to two or more groups of connected persons).

122. In columns 6 and 7 of the Report PD33, data on fiduciaries of the shareholders shall be presented, in the case when an individual shareholder can be linked to a fiduciary shareholder.

123. Identification number of a fiduciary shareholder for the purpose of preparing the Report PD33 shall be submitted in the report "IZ", along with the identification number of the shareholder whose shares have been pledged.

Item (119) has been partly amended pursuant to the provision of Article 18 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 67/2015, which entered into force on 30 June 2015.

Item (118), item (119), subitems (1), (2), (3) (4) and (6) and item (122) have been amended pursuant to the provision of Article 15 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 119/2015, which entered into force on 31 December 2015.

II.2.15 Report on changes in value adjustments and provisions

Deleted.

Chapter II.2.15. has been deleted pursuant to the provision of Article 8 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 120/2017, which entered into force on 1 January 2018.

II.2.16 Income statement

Deleted.

Chapter II.2.16 has been deleted pursuant to the provision of Article 8 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 120/2017, which entered into force on 1 January 2018.

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: the Report POKI3) shall be prepared pursuant to Articles 146 to 146.c of the Credit Institutions Act.

135.b The Report POKI3 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 POKI3 and in accordance with Table 19 of these Instructions.

135.c The determination of the value for individual debtors in the Report POKI3 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", "PF", "PG" and "PH".

Item (135.c) has been partly amended pursuant to the provision of Article 10 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 122/2020, which entered into force on 31 December 2020.

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

135.e Column 2 of the Report POKI3 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 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 denotes a group of connected persons and 12 and 21 denote the first and the last number of debtor within that group of connected persons;
- 3) the summary line item of the class of persons in a special relationship with a credit institution; and
- 4) the summary line item "Total".

Item (135.e), subitem (1), indent (3) has been partly amended pursuant to the provision of Article 11 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 122/2020, which entered into force on 31 December 2020.

135.f The Report POKI3 shall encompass twelve 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 POKI3, 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 POKI3, 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 POKI3, 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 POKI3, 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 responsible for the control function, persons responsible for corporate business, persons responsible for retail business, persons responsible for treasury operations and for anti-money laundering" in the Report POKI3, 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 holds a participation" in the Report POKI3, 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 the board of directors or an executive director 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 POKI3, 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 in which a member of the management or supervisory board or a procurator of a credit institution holds a qualifying holding" in the Report POKI3, the counterparties marked by a modality **"PG"** 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 "Legal persons in which a member of the management or supervisory board or a procurator of a credit institution is a member of the senior management or a member of the management or supervisory board or the board of directors or an executive director" in the Report POKI3, the counterparties marked by a modality **"PH"** 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 *Z09;

10) In the tenth 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 POKI3, 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 *Z10;

11) In the eleventh 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 POKI3, 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 *Z11;

12) In the twelfth class "Third persons acting on behalf of the persons referred to in items (1) to (11) of this Report" in the Report POKI3, 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 *Z12.

The introductory sentence and subitems (6) and (7) have been partly amended, subitems (8), (9) and (10) have been amended, and subitems (11) and (12) have been added in item (135.f) pursuant to the provision of Article 12 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 122/2020, which entered into force on 31 December 2020.

135.g Individual counterparties in the Report POKI3 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 POKI3 for an individual group of connected persons shall be the sum of amounts relating to all the members of that group and shall be shown 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 "D1", "P1", "P2", "P3", "P4", "P5", "P6", "P7", "P8", "PG" and "PH", 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).

Item (135.i) has been partly amended pursuant to the provision of Article 13 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 122/2020, which entered into force on 31 December 2020.

135.j The summary line item of the class of persons in a special relationship with a credit institution in the Report POKI3 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.k The summary line item "Total" in the Report POKI3 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.

Chapter II.2.17 has been added pursuant to the provision of Article 19 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 67/2015, which entered into force on 30 June 2015.

Item (135.i) has been partly amended and the item following item (135.j) has been renumbered pursuant to the provision of Article 16 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 119/2015, which entered into force on 7 November 2015.

Item (135.f), subitem (5) has been partly amended pursuant to the provision of Article 2 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 85/2018, which entered into force on 2 October 2018.

II.2.18 Report on sold placements

135.l Report on sold placements (hereinafter: the Report PROP1) shall be prepared pursuant to Article 162, paragraph (1) of the Credit Institutions Act.

135.m The Report PROP1 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 PROP1 and in accordance with Table 20 of these Instructions.

135.n The Report PROP1 shall present data on financial assets sold by a credit institution in the reporting month, with data on placements by risk category (balance sheet exposures within the scope of subordinate

legislation of the Croatian National Bank on the classification of exposures into risk categories), financial assets held by the credit institution in accordance with the International Financial Reporting Standard 5 and financial assets measured at fair value through profit or loss in accordance with International Financial Reporting Standard 9 (except held for trading assets portfolio), being shown separately. Gross carrying amount and impairment of sold placements, off-balance sheet liabilities arising from sold placements and the price at which placements were sold shall be indicated.

Item (135.n) has been amended pursuant to the provision of Article 21 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 120/2017, which entered into force on 1 January 2018.

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) 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 (debt financial instruments held by credit institution in accordance with International Financial Reporting Standards 5 or 9) 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".

Item (135.r) has been partly amended pursuant to the provision of Article 21 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 120/2017, which entered into force on 1 January 2018.

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

135t 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".

Chapters II.2.18 and II.2.19 have been added pursuant to the provision of Article 11 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 7/2017, which entered into force on 31 March 2017.

III. Delivery of supervisory reports

136. In this part of the Instructions, explanation is given how the structured part of the Instructions is related to the delivery of supervisory reports submitted by credit institutions to the Croatian National Bank in the form of reports.

137. The Instructions comprise rules for delivering the contents of supervisory reports referred to in of the Decision on the supervisory reports of credit institutions, technical requirements for the delivery of reports and the contents of the reporting data file.

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

- 1) Article 7, paragraph (1), items (17) to (19) and (24) to (30) of the Decision on supervisory reports of credit institutions;
- 2) Instructions for the implementation of the Decision on reporting on foreign-exchange risk exposure of credit institutions; and
- 3) Instructions for uniform implementation of the Decision on capital buffers and capital conservation measures.

Item (138) has been amended pursuant to the provision of Article 20 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 67/2015, which entered into force on 30 June 2015.

Item (138) has been amended pursuant to the provision of Article 12 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 7/2017, which entered into force on 1 May 2017.

Subitem (1) in item (138) has been partly amended, subitem (2) has been deleted and the former subitems (3) and (4) have become subitems (2) and (3) pursuant to the provision of Article 8 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 59/2020, which entered into force on 31 March 2021.

139. The term KOKI used in these Instructions shall represent the technical reporting requirement described in item (138).

140. The tables for the delivery of supervisory reports KOKI (tag) shall constitute an integral part of these Instructions.

III.1 Rules for delivering the contents of supervisory reports

141. In this part of the Instructions, the contents of supervisory reports referred to in Article 7, paragraph (1), items (17) to (19) and (24) to (30) of the Decision on supervisory reports of credit institutions are described.

Item (141) has been partly amended pursuant to the provision of Article 9 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 59/2020, which entered into force on 31 March 2021.

142. The supervisory reports shall be delivered for the relevant date (amounts related to balances) in accordance with the time limits determined by the Decision on supervisory reports of credit institutions.

III.1.1 Trading book – daily balances

143. Trading book – daily balances (hereinafter: the Report KT-DS) shall be prepared pursuant to Article 162, paragraph (1) of the Credit Institutions Act.

144. In the Report KT-DS, a credit institution shall present daily balances of the "Total business of the credit institution", the total nominal value of items in the trading book, the total market value of items in the trading book and the share of the trading book in total operations of the credit institution.

145. In the Report KT-DS, daily trading book balances covering a three-month period shall be reported. Thus, in the Report KT-DS which shall be submitted with balance as at 31 March, daily trading book balances for the period from 1 January to 31 March shall be reported, and the same pattern shall apply to other reporting periods.

146. In the column "Total business of the credit institution", the amount of all operations which the credit institution calculates with balance as on the last day of the month shall be entered. The credit institution shall report this amount in column "Total business of the credit institution" for each working day in the next

month's Report KT-DS. All calendar days, except Saturdays, Sundays and holidays, shall be considered working days. Where the credit institution establishes that daily changes in the total business of the credit institution may affect the share of the trading book in the total business of the credit institution, it shall calculate the total business of the credit institution on a daily basis and report these daily amounts in the Report KT-DS.

147. In the column "Total nominal value of trading book positions", report the total nominal value of trading book positions which is calculated by summing up the absolute amounts of the nominal values of the trading book positions.

148. In the column "Total market value of trading book positions", the total market value of trading book positions which is calculated by summing up the absolute amounts of the market values of the trading book positions shall be reported.

149. In the column "Trading book share in total business of the credit institution", the share of the trading book in total business of the credit institution which is calculated as a ratio of the total market value of trading book positions to total business of the credit institution on an individual day, expressed as a percentage, shall be reported.

150. The market value of a derivative financial instrument shall be the market value of the underlying instrument/variable.

III.1.2 Detailed trading book

151. Detailed trading book (hereinafter: the Report DKT) shall be prepared pursuant to Article 162, paragraph (1) of the Credit Institutions Act.

152. In the Report DKT, the credit institution shall present individual financial instruments the nominal value of which exceeds 1% of the total nominal value of the trading book. Trading book instruments which account for less than 1% of the total nominal value of the trading book, shall be reported by credit institutions under line item "Other", taking account of the category to which individual instruments belong (e.g. Other shares and equity holdings in undertakings, Other debt securities, etc.).

153. Listed in the lines of the report shall be the most frequent trading book items. The credit institution which reports in the trading book a transaction which is not included in any of the instrument categories listed in the report, shall report such a transaction under the category "Other unallocated".

154. In the column "Name of the instrument", the descriptive name of the financial instrument (e.g. ordinary share of Podravka d.d., Ministry of Finance bond, currency futures, single-currency interest rate swaps, purchased options, etc.) shall be indicated.

155. In the column "Instrument/transaction code", the International Securities Identification Number (ISIN), determined in accordance with the provisions of the International Organization for Standardization (ISO) used in international securities trading or other unambiguous transaction code (e.g. HRPODRRA0004, HRRHMFO049A5, IRS 20/01/05-HSBC etc.) shall be indicated.

156. In the column "Currency code", the currency of the instrument/transaction shall be indicated.

157. In columns "Nominal value in currency" and "Nominal value in kuna", items in foreign currency/kuna shall be indicated as follows:

- debt and equity instruments, money market instruments and other negotiable securities shall be reported in nominal value;
- derivative financial instruments shall reported at notional value of the underlying instrument, currency or commodity;
- unsettled transactions/free deliveries shall be reported in the amount defined in Part Three, Title V of Regulation (EU) No 575/2013;
- exposures arising from repo and reverse repo transactions and security or commodity lending transactions shall be reported in the amount defined in accordance with Part Three, Title II, Chapter 6 of Regulation (EU) No 575/2013;
- financial instruments associated with underwriting shall be reported at nominal value.

158. A security or a commodity based on which a credit institution has concluded a repo agreement or lent under a lending agreement shall be reported under numbers 1, 2, 3, 4 or 11 of the Report DKT, instead of under number 15 of the same Report.

159. The nominal values in foreign currencies shall be converted into kuna using the midpoint exchange rate of the Croatian National Bank applicable on the reporting date.

160. In columns "Market value in currency" and "Market value in kuna", indicate market values of items in foreign currency/kuna. The market values in foreign currencies shall be converted into kuna using the midpoint exchange rate of the Croatian National Bank applicable on the reporting date. The market value of debt instruments shall imply their clean price. The market value of the derivative financial instrument shall be the market value of the underlying instrument/variable.

Item (157) has been partly amended pursuant to the provision of Article 17 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 119/2015, which entered into force on 7 November 2015.

III.1.3 Report on the composition of a group of credit institutions in the RC

161. The Report on the composition of a group of credit institutions in the RC (hereinafter: the Report S1) shall be prepared on the basis of Article 97, paragraph (1), item (3) and Article 162, paragraph (1) of the Credit Institutions Act.

162. The Report S1 shall consist of a group chart and Table 13 for the delivery of supervisory reports KOKI (tag) which shall be completed in accordance with these Instructions.

163. Table 13 shall be completed depending on the entity's position in the group: a parent credit institution in the RC, i.e. a parent financial holding company in the RC or a parent mixed financial holding company in the RC and entities making up a group of credit institutions in accordance with Article 17 of the Credit Institutions Act, entities excluded from a group of credit institutions and, finally, entities constituting a whole group which do not belong to a group of credit institutions.

164. The group chart shall show the relationship between a parent credit institution, a parent financial holding company or a parent mixed financial holding company and all entities making up a group of credit institutions, the whole group and entities excluded from the group of credit institutions. The group chart shall show the shares of the parent credit institution in the RC, the parent financial holding company in the RC and the parent mixed financial holding company in the RC in the initial capital of the entity or a description of the type of connection if the connection is not created on the basis of the share in the capital or it is not the connection referred to in Article 15 of Credit Institutions Act.

165. The Report S1 shall be delivered electronically in the form of an Excel document to the e-mail address bonitetno.izvjescivanje@hnb.hr, and in the case referred to in Article 11, paragraph (2) of this Decision also in writing, with a signature of the authorised management official of the credit institution responsible for reporting and as a minimum one more member of the management board of the credit institution.

Item (165) has been amended pursuant to the provision of Article 21 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 67/2015, which entered into force on 30 June 2015.

Item (165) has been amended pursuant to the provision of Article 18 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 119/2015, which entered into force on 7 November 2015.

III.1.4 Report on net short positions

165.a The Report on net short positions (hereinafter: the Report IKP) shall be prepared pursuant to Article 162, paragraph (1) of the Credit Institutions Act and for the purposes of collecting notifications referred to

in Articles 5, 7 and 8 of Regulation (EU) No 236/2012 of the European Parliament and of the Council of 14 March 2012 on short selling and certain aspects of credit default swaps.

165.b The Report IKP shall contain information on net short positions in shares, government debt instruments and credit default swaps.

165.c The Report IKP shall be submitted on the forms which are, depending on the type of notification, prescribed by Article 2 of Commission Delegated Regulation (EU) No 826/2012 of 29 June 2012 supplementing Regulation (EU) No 236/2012 of the European Parliament and of the Council with regard to regulatory technical standards on notification and disclosure requirements with regard to net short positions, the details of the information to be provided to the European Securities and Markets Authority in relation to net short positions and the method for calculating turnover to determine exempted shares.

165.d The Report IKP shall be delivered in the form of an Excel document to the e-mail address bonitetno.izvjesivanje@hnb.hr.

165.e A credit institution with no positions that are subject to reporting shall not be obligated to deliver the report to the Croatian National Bank.

Chapter III.1.4 has been added pursuant to the provision of Article 19 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 119/2015, which entered into force on 1 January 2016.

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^{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^{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:

$$\begin{aligned} \Delta R_{steepener,c}(t_k) &= -0,65 \cdot |\Delta R_{short,c}(t_k)| + 0,9 \cdot |\Delta R_{long,c}(t_k)|; \\ \Delta R_{flattener,c}(t_k) &= +0,8 \cdot |\Delta R_{short,c}(t_k)| - 0,6 \cdot |\Delta R_{long,c}(t_k)|. \end{aligned}$$

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 (Δ NDP) and the Automatic option risk (RAO).

165.nn.2. The total change in the value of net discounted positions (Δ 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 (Δ NDP; first line for each material currency) in an individual currency under individual scenario from the previous item and their sum (Δ 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 (Δ 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 `yyyymmdd`.

Chapter III.1.5 has been added pursuant to the provision of Article 10 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 59/2020, which entered into force on 31 March 2021.

III.2 Technical requirements for delivering the reporting requirement KOKI

166. The manner and the contents of data to be submitted in an XML format for the purposes of meeting the reporting requirement KOKI are prescribed in a section of the data file.

167. The data shall be sent in data files the characteristics and the contents of which are given in this part of the Instructions.

III.2.1 Standard data file characteristics

168. Format XML (according to XSD file Input data – koki.xsd)

169. An example of an XML data file that is delivered on a quarterly basis: Input data – koki NP.xml (an overview of technical logic and not of logically correct data)

170. Deleted.

Item (170) has been deleted pursuant to the provision of Article 22 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 47/2019, which entered into force on 30 June 2019.

171. An example of an XML data file that is delivered on a daily basis: Input data – koki DN.xml (an overview of technical logic and not of logically correct data)

172. Code page 8859–2 (CE)

173. The contents of XML records under Part III.1 of these Instructions, in accordance with 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).

Item (173) has been amended pursuant to the provision of Article 22 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 67/2015, which entered into force on 30 June 2015.

Item (173) has been amended pursuant to the provision of Article 13 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 7/2017, which entered into force on 1 May 2017.

Item (173) has been partly amended pursuant to the provision of Article 11 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 59/2020, which entered into force on 31 March 2021.

174. The name of the data file is KOKI_MBR.XML (KOKI_identification number + XML)

III.2.2 Data file contents

175. The first record in the data file shall be the Header in which data on the data file shall be entered: identification number assigned to the credit institution by the Central Bureau of Statistics, personal identification number assigned to the credit institution by the Ministry of finance based on the Personal Identification Number Act, the last day of the reporting period, report code and the total number of records in a data file. Key information on the responsible contact person (name and surname of the responsible person) shall be entered in the field (Name of person), information on the telephone number shall be entered in the field (Telephone) and information on e-mail address shall be entered in the field (Electronic mail). Field (Note) is an optional field which can accommodate up to 100 characters of optional text.

176. The next record in line shall be Items, with each item being allocated one line in a report prescribed by the Instructions*.

III.2.3 General instructions

177. The fields shall be completed in the manner shown in Table 1 Input records KOKI.

178. Each field of the basic reporting record shall have a built-in control in place which shall check whether obligatory fields are completed and whether each field is completed with values listed as permitted as regards individual combinations of instruments and counterparties.

179. Given that the contents of each form of the reporting system are precisely determined, one record of a data file shall represent one report line (except title lines and subtitle lines, i.e. only the lines with data/amounts). In this part of the Instructions, a detailed description is provided of the manner of completing the records as well as of the controls of individual fields within them.

180. The minimum scope of the submitted reports for each form code and report code is defined in Annex 11.

181. Each line/record of the form shall have an ordinal number, regardless of the page of the form, which means that the numbering shall restart with a new form only. The numbering of individual lines of the form shall be a part of the name of that line and not its ordinal number!

Item (181) has been partly amended pursuant to the provision of Article 12 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 59/2020, which entered into force on 31 March 2021.

182. Each amount shall have its code (tag), so the records shall have a variable number of completed fields Amount, depending on the number of columns of an individual form. The tags shall be entered strictly in accordance with the Instructions*, because they are the only indication of the meaning of the relevant amount or its position in the form. Even when not indicated in a paper report, the number of the page shall be given in the record (default ="1").

183. When the number of lines in a form of variable length rises by over 999, the data shall continue onto the next page and tags shall start all over again.

184. The forms of variable lengths shall contain the grouping level code which serves the purpose of verifying the subtotals. The grouping level code shall be one of the following:

"0" for individual lines (not contained in any other line or which do not contain any other line), and for the line TOTAL of the entire form (in general, these are tags "abZZZZ" where "ab" shall be the code for the numeral number of the column);

"1" for analytical lines contained in some other group line;

"2" for a group line which contains some analytical lines and thus shall have the ordinal number of the first and the last in the group indicated;

"3" for a group line which contains subgroups with their analytical lines, and thus shall also have the ordinal number of the first and the last in the group indicated.

185. If the content "2" or "3" is contained in the grouping level code, data on the first ordinal and last ordinal number in the group shall be indicated. The rule for checking the adding up of the amounts in a column: the amount in the line marked by a grouping level code "2" or "3" shall correspond to the sum of the accompanying (group from – to of ordinal numbers) marked "1", while in the case of the last line TOTAL (tags "abZZZZ") all analytical lines in that column, i.e. the amounts in lines marked by a group code "0" or "1" shall be summed up. This line shall have "0" as the group level code so there is no need to indicate the first and the last in the group (recognised by tag "abZZZZ" and includes analytics of the entire relevant form).

186. The name of the item shall be completed only in the case of lines with no prescribed content in the table forms; therefore the names of total lines and subtotals in variable reports (e.g. in the case of Form DKT) shall not be completed.

187. When a reporting institution has no data for a report that it is obligated to deliver, it shall be sufficient to submit one line of such a report, with the basic fields completed: (Form) = form code, (Page) = "1", (Ordinal number of the line) = "1", zeros in the Amount (Tag = "000000", Value = "0") and (Name) = "Empty form". An example of an XML data file Input data – koki NP.xml shall contain a sample "empty items" for an imaginary form "OBR_PRAZAN".

188. For recognition and control purposes, each amount in this part of the Instructions shall have its code (a six-digit tag).

189. The forms in the forms given in the Tables for delivering supervisory reports KOKI (tag) shall be marked as Pabcdef, where:

- 1) "ab" – shall be the code for the ordinal number of the column;
- 2) "cdef" – shall be the code for the ordinal number of the line;
- 3) "f" – shall be the code for additional place denoting a change in the line of the form.

Table 1 Input records KOKI

| No | Name of field | Type of field | Length of field | Content of field |
|------------------------|--------------------------------|---------------|-----------------|--|
| Heading (first record) | | | | |
| 1 | Line code | AN | 2 | ZZ |
| 2 | Credit institution MBR | N | 8 | Identification number allocated by the CBS |
| 3 | Balance date | N | 8 | yyyymmdd |
| 4 | Report code | AN | 2 | DN, NP, NR, KP, KR |
| 5 | Number of lines in a data file | N | 8 | Total number of lines in a data file |
| 6 | Name of person | AN | 50 | Name of responsible person |
| 7 | Telephone | AN | 30 | Contact telephone |
| 8 | Electronic mail | AN | 50 | E-mail address |

| No | Name of field | Type of field | Length of field | Content of field |
|-----------------------|----------------------------|---------------|-----------------|---|
| 9 | OIB of credit institution | N | 11 | OIB |
| 10 | Note | AN | 100 | Note |
| Items (other records) | | | | |
| Number | Name of field | Type of field | Length of field | Content of field |
| 1 | Line code | AN | 2 | OB |
| 2 | Form | AN | 12 | Instructions* |
| 3 | Page | AN | 2 | Instructions* |
| 4 | Ordinal number of the line | N | 5 | Ordinal number of the line in the form |
| 5 | Grouping level | AN | 1 | 0, 1, 2, 3 |
| 6 | First in the group | N | 5 | Ordinal number of the first line in the group |
| 7 | Last in the group | N | 5 | Ordinal number of the last line in the group |
| 8 | Tag1 | AN | 6 | Code |
| 9 | Amount1 | N | 16 | Amount2 |
| 10 | Tag2 | AN | 6 | Code |
| 11 | Amount2 | N | 16 | Amount (2 dec.) |
| 12 | Tag3 | AN | 6 | Code |
| 13 | Amount3 | N | 16 | Amount (2 dec.) |
| 14 | Tag4 | AN | 6 | Code |
| 15 | Amount4 | N | 16 | Amount (2 dec.) |
| 16 | Tag5 | AN | 6 | Code |
| 17 | Amount5 | N | 16 | Amount (2 dec.) |
| 18 | Tag6 | AN | 6 | Code |
| 19 | Amount6 | N | 16 | Amount (2 dec.) |
| 20 | Tag7 | AN | 6 | Code |
| 21 | Amount7 | N | 16 | Amount (2 dec.) |
| 22 | Tag8 | AN | 6 | Code |
| 23 | Amount8 | N | 16 | Amount (2 dec.) |
| 24 | Tag9 | AN | 6 | Code |
| 25 | Amount9 | N | 16 | Amount (2 dec.) |
| 26 | Tag10 | AN | 6 | Code |
| 27 | Amount10 | N | 16 | Amount (2 dec.) |
| 28 | Tag11 | AN | 6 | Code |
| 29 | N | N | 16 | Amount (2 dec.) |
| 30 | Tag12 | AN | 6 | Code |
| 31 | Amount12 | N | 16 | Amount (2 dec.) |
| 32 | Tag13 | AN | 6 | Code |
| 33 | Amount13 | N | 16 | Amount (2 dec.) |
| 34 | Tag14 | AN | 6 | Code |
| 35 | Amount14 | N | 16 | Amount (2 dec.) |
| 36 | Tag15 | AN | 6 | Code |
| 37 | Amount15 | N | 16 | Amount (2 dec.) |
| 38 | Tag16 | AN | 6 | Code |
| 39 | Amount16 | N | 16 | Amount (2 dec.) |

| No | Name of field | Type of field | Length of field | Content of field |
|----|---------------|---------------|-----------------|------------------|
| 40 | Tag17 | AN | 6 | Code |
| 41 | Amount17 | N | 16 | Amount (2 dec.) |
| 42 | Tag18 | AN | 6 | Code |
| 43 | Amount18 | N | 16 | Amount (2 dec.) |
| 44 | Tag19 | AN | 6 | Code |
| 45 | Amount19 | N | 16 | Amount (2 dec.) |
| 46 | Tag20 | AN | 6 | Code |
| 47 | Amount20 | N | 16 | Amount (2 dec.) |
| 48 | Tag21 | AN | 6 | Code |
| 49 | Amount21 | N | 16 | Amount (2 dec.) |
| 50 | Tag22 | AN | 6 | Code |
| 51 | Amount22 | N | 16 | Amount (2 dec.) |
| 52 | Date1 | N | 8 | yyyymmdd |
| 53 | Date2 | N | 8 | yyyymmdd |
| 54 | Date3 | N | 8 | yyyymmdd |
| 55 | Date4 | N | 8 | yyyymmdd |
| 56 | Code 1 | N | 2 | Annex 1 |
| 57 | Code 2 | AN | 2 | Annex 2 |
| 58 | Code 3 | AN | 3 | Annex 3 |
| 59 | Code 4 | AN | 4 | Annex 4 |
| 60 | Code 5 | AN | 12 | Annex 5 |
| 61 | Code 6 | AN | 13 | Annex 6 |
| 62 | Currency | AN | 3 | Annex 7 |
| 63 | Country | AN | 3 | Annex 8 |
| 64 | Name | AN | 100 | Annex 9 |

Item (189) has been partly amended pursuant to the provision of Article 23 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 47/2019, which entered into force on 30 June 2019.

190. Annex 3 shall not apply as from the reporting date 31 March 2014.

III.2.4 Controls

III.2.4.1 Change in the economic value of the non-trading book for fixed interest rate items

Deleted.

Item (195) has been partly amended pursuant to the provision of Article 23 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 67/2015, which entered into force on 30 June 2015.

The table after item (195) has been amended pursuant to the provision of Article 1 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 44/2017, which entered into force on 30 June 2017.

Chapter III.2.4.1 has been deleted pursuant to the provision of Article 13 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 59/2020, which entered into force on 31 March 2021.

III.2.4.2 Change in the economic value of the non-trading book for variable interest rate items

Deleted.

The table after item (200) has been amended pursuant to the provision of Article 1 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 44/2017, which entered into force on 30 June 2017.

Chapter III.2.4.2 has been deleted pursuant to the provision of Article 13 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 59/2020, which entered into force on 31 March 2021.

III.2.4.3 Change in the economic value of the non-trading book for administered interest rate items

Deleted.

The table after item (205) has been amended pursuant to the provision of Article 1 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 44/2017, which entered into force on 30 June 2017.

Chapter III.2.4.3 has been deleted pursuant to the provision of Article 13 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 59/2020, which entered into force on 31 March 2021.

III.2.4.4 Total weighted position

Deleted.

Chapter III.2.4.4 has been deleted pursuant to the provision of Article 13 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 59/2020, which entered into force on 31 March 2021.

III.2.4.5 Readily marketable assets

Deleted.

Chapter III.2.4.5 has been deleted pursuant to the provision of Article 14 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 7/2017, which entered into force on 1 May 2017.

III.2.4.6 Expected inflows

Deleted.

Item (214) has been partly amended pursuant to the provision of Article 23 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 67/2015, which entered into force on 30 June 2015.

Chapter III.2.4.6 has been deleted pursuant to the provision of Article 14 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 7/2017, which entered into force on 1 May 2017.

III.2.4.7 Expected outflows

Deleted.

Item (218) has been partly amended pursuant to the provision of Article 23 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 67/2015, which entered into force on 30 June 2015.

Chapter III.2.4.7 has been deleted pursuant to the provision of Article 14 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 7/2017, which entered into force on 1 May 2017.

III.2.4.8 Liquidity coefficient

Deleted.

Item (223) has been partly amended pursuant to the provision of Article 23 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 67/2015, which entered into force on 30 June 2015.

Chapter III.2.4.8 has been deleted pursuant to the provision of Article 14 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 7/2017, which entered into force on 1 May 2017.

III.2.4.9 Concentration of sources

Deleted.

Item (229) has been partly amended pursuant to the provision of Article 23 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 67/2015, which entered into force on 30 June 2015.

Item (232) has been partly amended pursuant to the provision of Article 20 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 119/2015, which entered into force on 7 November 2015.

Chapter III.2.4.9 has been deleted pursuant to the provision of Article 14 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 7/2017, which entered into force on 1 May 2017.

III.2.4.10 Trading book – daily balances

235. In the form Trading book – daily balances (the Form KT-DS), for the analytics of each working day, enter the ordinal number of the line in the field (Ordinal number of the line) and the date in the field (Date1).

236. An overview of formal and logical controls is given in Table 12.

Table 12 Controls for the Form KT-DS

| Ordinal number | Control |
|----------------|---|
| 1 | $P04cde0 = (P03cde0/P01cde0) * 100$, where cde = 001, 002..., 999 (variable, until the last working day) |

III.2.4.11 Detailed trading book

237. In the form Detailed trading book (hereinafter: the Form DKT), when reporting the analytical line in an instrument group, enter the grouping level code "1" in the field (Grouping level), indicating the name code in the field (Name) as shown in Annex 9, the security/transaction code in the field (Code 5) as shown in Annex 5 and the instrument group code from 1 to 20 in the field (Code 1) as shown in Annex 1.

238. A currency of nominal and market value shall be entered in the field (Currency) as a three-letter code 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.

Item (238) has been partly amended pursuant to the provision of Article 23 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 67/2015, which entered into force on 30 June 2015.

239. In the summary line for an individual group, the transaction code and currency code shall not be entered. but the name code "Total name of instrument group" in the field (Name), the instrument group in the field (Code 1) and the grouping level code "2" in the field (Grouping level) shall be entered. The number of the first line in a group shall be entered in the field (First in the group), the number of the last line in a group shall be entered in the field (Last in the group) while for subtotals, the same rules shall apply as for the line TOTAL (totals of adequate amounts of the relevant instruments).

240. Enter all the mentioned instrument groups together with the relevant code in the field (Code 1), and in the case where no analytics exists for a group, enter only one line for it, indicating the grouping level code "0" along with all the amounts that equal 0.

241. In the case of instrument group "Goods – physical goods", the nominal value of the instrument in currency and the nominal value of the instrument in kuna shall equal 0.

242. A program shall control if all instrument groups 1 – 20 have been reported (records with group level code "2" or "0").

243. An overview of formal and logical controls is given in Table 13.

Table 13 Controls for the Form DKT

| Ordinal number | Control |
|----------------|--|
| 1 | $PabZde0 = 0$ (records with group level code "2" or "0"), for all ab = 01, 03, where de = 01..., 20 |
| 2 | $PabZZZZ = 0$, where ab = 01, 03 |
| 3 | $PabZZZZ = \sum$ of analytical amounts of all the instruments (group level code = "1", where ab = 02, 04 |

III.2.4.12 Open foreign exchange positions by currencies

244. In the form Open foreign exchange positions by currencies (hereinafter: the Form VR), when reporting analytics of a currency, enter the ordinal number of the line in the field (Ordinal number of the line) and a three-letter currency code in the field (Currency) as shown in Annex 7 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. When reporting positions in assumed investment funds units, under "separate currencies" in the field (Currency), enter a unique code "INF".

Item (244) has been partly amended pursuant to the provision of Article 23 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 67/2015, which entered into force on 30 June 2015.

245. No three-letter currency code shall be entered in the summary line of the Form VR.

246. An overview of formal and logical controls is given in Table 14.

Table 14 Controls for the Form VR

| Ordinal number | Control |
|----------------|--|
| 1 | $Pabcde0 \leq 0$ for all $ab = 02, 04$, where $cde = 001, 002\dots, ZZZ-1$ |
| 2 | $Pabcde0 = 0$, for $ab = 10, 11, 12$, where $cde = 001, 002\dots, ZZZ-1$ |
| 3 | $PabZZZZ = 0$, where $ab = 01, 02\dots, 07$ |
| 4 | $Pabcde0 = 0$, where $ab = 03, 04\dots, 07$ (in the field "Currency" = "INF") |
| 5 | $P08cde0 = \sum Pabcde0$ only if the stated amount is positive, for $ab = 01\dots, 07$, where $cde = 001, 002\dots, ZZZ-1$, otherwise it equals 0 (for all codes in the field "Currency" except "INF"). |
| 6 | $P08cde0 = P01cde0$ (where $cde =$ line for the field "Currency" = "INF") |
| 7 | $P08ZZZZ = \sum P08cde0$, where $cde = 001, 002\dots, ZZZ-1$ |
| 8 | $P09cde0 = \sum Pabcde0$ only if the stated amount is negative, for $ab = 01\dots, 07$, where $cde = 001, 002\dots, ZZZ-1$, otherwise it equals 0. (for all codes in the field "Currency" except "INF"). |
| 9 | $P09cde0 = P02cde0$ (where $cde =$ line for the field "Currency" = "INF") |
| 10 | $P09ZZZZ = \sum P09cde0$, where $cde = 001, 002\dots, ZZZ-1$ |
| 11 | $P10ZZZZ = \max (P08ZZZZ, \text{ABS}(P09ZZZZ))$ |

III.2.4.13 Coverage of capital requirements and capital buffers

246.a In column 010, the percentage in the percentage amount of 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 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.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 | $P030020 \geq P030010$ |

| Ordinal number | Control |
|----------------|--|
| 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 | $P020060 \geq P020050$ |

| Ordinal number | Control |
|----------------|---|
| 42 | P010120 = P010130 = P020120 = P020130 = P040010 = P040040 = P040070 = P040080 = P040090 = P040100 = P040110 = P060010 = P060020 = P060040 = P060050 = P060070 = P060080 = P060090 = P060100 = P060110 = 0 |

Chapter III.2.4.13 has been added pursuant to the provision of Article 24 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 67/2015, which entered into force on 30 June 2015.

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

Deleted.

Chapter III.2.4.14 has been added pursuant to the provision of Article 15 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 7/2017, which entered into force on 31 March 2017.

Item (246.c) has been amended pursuant to the provision of Article 23 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 120/2017, which entered into force on 1 January 2018.

Chapter III.2.4.14 has been deleted pursuant to the provision of Article 13 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 59/2020, which entered into force on 31 March 2021.

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..., 19 |
| 2 | Pab0040 = Pab0050 + Pab0060 + Pab0070 + Pab0080, where ab = 01..., 19 |
| 3 | Pab0110 = Pab0010 + Pab0040 + Pab0090 + Pab0100, where ab = 01..., 19 |
| 4 | Pab0120 = Pab0130 + Pab0170 + Pab0210 + Pab0220, where ab = 01..., 19 |

| Ordinal number | Control |
|----------------|---|
| 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 $def = 020, 030, \dots, 100$ |

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 (ΔNDP) 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 $def = 010, 030, 050, \dots, ZZZ-2$ for each currency |

| Ordinal number | Control |
|----------------|---|
| 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 |
| 11 | $P03ZZZZ = [if (P030010 + P030020) > 0, then (P030010 + P030020) \times 0,5, otherwise (P030010 + P030020)] + [if (P030030 + P030040) > 0, then (P030030 + P030040) \times 0,5, otherwise (P030030 + P030040)] + [if...]$ for each currency |
| 12 | $P04ZZZZ = [if (P040010 + P040020) > 0, then (P040010 + P040020) \times 0,5, otherwise (P040010 + P040020)] + [if (P040030 + P040040) > 0, then (P040030 + P040040) \times 0,5, otherwise (P040030 + P040040)] + [if...]$ for each currency |
| 13 | $P05ZZZZ = [if (P050010 + P050020) > 0, then (P050010 + P050020) \times 0,5, otherwise (P050010 + P050020)] + [if (P050030 + P050040) > 0, then (P050030 + P050040) \times 0,5, otherwise (P050030 + P050040)] + [if...]$ for each currency |
| 14 | $P06ZZZZ = [if (P060010 + P060020) > 0, then (P060010 + P060020) \times 0,5, otherwise (P060010 + P060020)] + [if (P060030 + P060040) > 0, then (P060030 + P060040) \times 0,5, otherwise (P060030 + P060040)] + [if...]$ for each currency |
| 15 | $P07ZZZZ = [if (P070010 + P070020) > 0, then (P070010 + P070020) \times 0,5, otherwise (P070010 + P070020)] + [if (P070030 + P070040) > 0, then (P070030 + P070040) \times 0,5, otherwise (P070030 + P070040)] + [if...]$ for each currency |
| 16 | $P08ZZZZ = [if (P080010 + P080020) > 0, then (P080010 + P080020) \times 0,5, otherwise (P080010 + P080020)] + [if (P080030 + P080040) > 0, then (P080030 + P080040) \times 0,5, otherwise (P080030 + P080040)] + [if...]$ for each currency |
| 17 | $P09ZZZZ = MIN(P01ZZZZ, P02ZZZZ)$ |
| 18 | $P09ZZZZ \leq 0$ |
| 19 | $P10ZZZZ = MIN(P03ZZZZ, P04ZZZZ, P05ZZZZ, P06ZZZZ, P07ZZZZ, P08ZZZZ)$ |
| 20 | $P10ZZZZ \leq 0$ |
| 21 | $P01BBBB = ABS (P09ZZZZ) / P01AAAA \times 100$ |
| 22 | $P02DDDD = ABS (P10ZZZZ) / P01CCCC \times 100$ |
| 23 | $P09cde0 = 0$, where cde = 001, 002, ..., ZZZ-1 |
| 24 | $P10cde0 = 0$, where cde = 001, 002, ..., ZZZ-1 |
| 25 | In positions PabZZZZ, PabAAAA, PabBBBB, PabCCCC, PabDDDD, where ab = 01, 02, ..., 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.

Chapters III.2.4.15, III.2.4.16, III.2.4.17 and III.2.4.18 have been added pursuant to the provision of Article 13 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 59/2020, which entered into force on 31 March 2021.

III.3 Manner of data file delivery

247. Data shall be delivered electronically (SWIFT, WEB) but specific delivery modes may be defined in special instructions.

248. A data file may be presented in an original (XML) or a compressed (ZIP) format.

249. For each balance date and report code, the reporting institution shall send a separate data file which means that one data file may contain only one balance date and report code.

250. In exceptional cases, the Croatian National Bank may require the reporting institution to deliver data on a disk (CDROM). One disk may contain only one data file.

251. The label shall contain:

- 1) the name of the bank;
- 2) the name of the data file (KOKI_MBR_INT.XML);
- 3) the balance date to which the data pertain (dd.mm.yyyy); and
- 4) the report code (XY).

Annex 1: Instrument group codes

252. In this Annex instrument group codes are defined for the purposes of completing the input record field in the reporting data file.

253. A credit institution shall fully comply with the rules set out in this Annex during the period of its implementation.

| Form code | Name of category | Category code (AN) |
|-----------|--|--------------------|
| DKT | Total shares and equity holdings in undertakings | 1 |
| DKT | Total debt instruments | 2 |
| DKT | Total money market instruments | 3 |
| DKT | Total other negotiable securities | 4 |
| DKT | Total futures | 5 |
| DKT | Total forwards | 6 |
| DKT | Total swap contracts | 7 |
| DKT | Total credit derivatives | 8 |
| DKT | Total options | 9 |
| DKT | Total embedded derivatives | 10 |

| Form code | Name of category | Category code (AN) |
|-----------|---|--------------------|
| DKT | Total goods – physical goods | 11 |
| DKT | Total commodity derivatives | 12 |
| DKT | Total exposures arising from unsettled transactions | 13 |
| DKT | Total exposures arising from free deliveries | 14 |
| DKT | Total exposures arising from repo agreements and securities of commodities lending agreements | 15 |
| DKT | Total exposures arising from reverse repo agreements and securities or commodities borrowing agreements | 16 |
| DKT | Total exposures arising from margin lending transactions | 17 |
| DKT | Total exposures arising from long settlement transactions | 18 |
| DKT | Total financial instruments associated with underwriting | 19 |
| DKT | Total other unallocated | 20 |

Annex 2: Client type codes and interest rate type codes

Deleted.

The table after item (255) has been amended pursuant to the provision of Article 16 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 7/2017, which entered into force on 1 May 2017.

Annex 2 has been deleted pursuant to the provision of Article 14 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 59/2020, which entered into force on 31 March 2021.

Annex 3:

As from the reporting date 31 March 2014 Annex 3 shall not apply.

Annex 4: Deposit type codes

Deleted.

Annex 4 has been deleted pursuant to the provision of Article 17 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 7/2017, which entered into force on 1 May 2017.

Annex 5: Transaction codes

258. In this Annex transaction codes are defined for the purposes of completing the input record field in the reporting data file.

259. A credit institution shall fully comply with the rules set out in this Annex during the period of its implementation.

| Form code | Name of category | Category code (AN) |
|-----------|---------------------------|--------------------|
| DKT | security/transaction code | (ISIN) |

The table after item (259) has been amended pursuant to the provision of Article 18 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 7/2017, which entered into force on 1 May 2017.

Annex 6: Counterparty identification codes

Deleted.

Annex 6 has been deleted pursuant to the provision of Article 19 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 7/2017, which entered into force on 1 May 2017.

Annex 7: Currency codes

264. In this Annex currency codes are defined for the purposes of completing the input record fields in the reporting data file.

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".

Item (265) has been amended pursuant to the provision of Article 15 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 59/2020, which entered into force on 31 March 2021.

266. A credit institution shall fully comply with this list during the period of its implementation.

| 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. |

| Form code | Name of category | Category code (AN) |
|------------|-----------------------------|---|
| 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 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. |

The table after item (266) has been amended pursuant to Article 25 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 67/2015, which entered into force on 30 June 2015.

The table after item (266) has been amended pursuant to the provision of Article 20 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 7/2017, which entered into force on 1 May 2017.

The table after item (266) has been amended pursuant to the provision of Article 16 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 59/2020, which entered into force on 31 March 2021.

Annex 8: Country codes

Deleted.

The table after item (269) has been amended pursuant to Article 26 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 67/2015, which entered into force on 30 June 2015.

Annex 8 has been deleted pursuant to the provision of Article 21 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 7/2017, which entered into force on 1 May 2017.

Annex 9: Name codes

270. In this Annex name codes of clients/instruments are defined for the purposes of completing the input record field in the reporting data file.

271. A credit institution shall fully comply with this list during the period of its implementation.

| Form code | Name of category | Category code (AN) |
|-----------|--------------------------|--|
| DKT | name of instrument/group | (enter the name with up to 100 characters) |

The table after item (271) has been amended pursuant to the provision of Article 22 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 7/2017, which entered into force on 1 May 2017.

Annex 10: Reports and fields of the input record

272. In this Annex, for each modality of the form code, a list of fields of the input record is defined that have to be completed in the reporting data file.

273. The reports are listed in columns. The fields of attributes are listed in rows. Where a certain attribute has to be shown in a report, a sign "✓" is indicated at the intersection of a line and a column.

274. A credit institution shall fully comply with the rules set out in this Annex during the period of its implementation.

| 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 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ | ✓ |
| 11 | Amount2 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ | ✓ |
| 12 | Tag3 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ | ✓ |
| 13 | Amount3 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ | ✓ |
| 14 | Tag4 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ | ✓ |
| 15 | Amount4 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ | ✓ |

| 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 |
| 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 | | | | | | | | | | | |
| 54 | Date3 | | | | | | | | | | | |
| 55 | Date4 | | | | | | | | | | | |
| 56 | Code 1 | | | | | | | | ✓ | | | |
| 57 | Code 2 | | | | | | | | | | | |
| 58 | Code 3 | | | | | | | | | | | |
| 59 | Code 4 | | | | | | | | | | | |
| 60 | Code 5 | | | | | | | | ✓ | | | |
| 61 | Code 6 | | | | | | | | | | | |

| 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 |
| 62 | Currency | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | | ✓ | |
| 63 | Country | | | | | | | | | | | |
| 64 | Name | | | | | | | | ✓ | | | |

The table after item (274) has been amended pursuant to the provision of Article 27 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 67/2015, which entered into force on 30 June 2015.

The table after item (274) has been amended pursuant to the provision of Article 21 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 119/2015, which entered into force on 7 November 2015.

The table after item (274) has been amended pursuant to the provision of Article 23 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 7/2017, which entered into force on 31 March 2017.

The table after item (274) has been amended pursuant to the provision of Article 24 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 47/2019, which entered into force on 30 June 2019.

The table after item (274) has been amended pursuant to the provision of Article 17 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 59/2020, which entered into force on 31 March 2021.

Annex 11: Forms and report codes

275. In this Annex, for each form and report code, a minimum scope of reports delivered in a XML data file is defined.

276. The reports are listed in lines. The report code fields are listed in columns. Where a report has to be delivered in a certain data file of a report code, a sign "✓" shall be indicated at the intersection of the line and the column.

276.a The contents of this Annex shall be changed in accordance with amendments to and (or) changes in the list of report codes and scope of the data file report.

The denotation of item has been corrected pursuant to the provision of Article 28 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 67/2015, which entered into force on 30 June 2015.

277. A credit institution shall fully comply with the rules set out in this Annex during the period of its implementation.

| Form code | Daily report "DN" | Unconsolidated unaudited report "NP" | Consolidated unaudited report "KP" | Unconsolidated audited report "NR" | Consolidated audited report "KR" |
|-------------|----------------------|--|---|--|--|
| EVK UNT FKS | | ✓ | ✓ | ✓ | ✓ |

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

The table after item (277) has been amended pursuant to the provision of Article 29 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 67/2015, which entered into force on 30 June 2015.

The table after item (277) has been amended pursuant to the provision of Article 24 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 7/2017, which entered into force on 31 March 2017.

The table after item (277) has been amended pursuant to the provision of Article 25 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 47/2019, which entered into force on 30 June 2019.

The table after item (277) has been amended pursuant to the provision of Article 18 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 59/2020, which entered into force on 31 March 2021.

Annex: The tables for the delivery of supervisory reports KOKI (tag)

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).

Item (278) has been amended pursuant to Article 30 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 67/2015, which entered into force on 30 June 2015.

Item (278) has been amended pursuant to the provision of Article 25 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 7/2017, which entered into force on 1 May 2017.

Item (278) has been amended pursuant to the provision of Article 19 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 59/2020, which entered into force on 31 March 2021.

279. The report S1 shall be a constituent part of the tables for the delivery of supervisory reports KOKI (tag).

Annex: The tables containing rules for preparing supervisory reports

280. The mark "*" denotes any relevant attribute modality.

281. In the case where the rules for the calculation of a position in a supervisory report prescribe a modality of some attribute for instruments for which this attribute is not reported under the Decision on statistical and supervisory reporting, then, for the purpose of compiling supervisory reports, such instruments shall be treated as if joined by modality "N".

Item (281) has been partly amended pursuant to the provision of Article 26 of the Decision on amendments to the Decision on supervisory reports of credit institutions, Official Gazette 47/2019, which entered into force on 30 June 2019.

282. A data file submitted to credit institutions by the Croatian National Bank containing compiled supervisory reports, has been compiled in accordance with standard 65001: Unicode (UTF-8).