

Decision on the structure and content of annual financial statements of credit institutions

May 2025

Pursuant to Article 18, paragraph (14) of the Accounting Act (Official Gazette 85/2024) and Article 43, paragraph (2), item (10) of the Act on the Croatian National Bank (Official Gazette 75/2008, 54/2013 and 47/2020), the Governor of the Croatian National Bank hereby issues the

Decision on the structure and content of annual financial statements of credit institutions

Subject matter

Article 1

- (1) This Decision prescribes the structure and content of annual financial statements of credit institutions.
- (2) The structure and content of annual financial statements and the instructions for preparing them shall be prescribed in the Instructions for the implementation of the Decision on the structure and content of annual financial statements of credit institutions which constitutes an integral part of this Decision.

Compliance with the regulations of the European Union

Article 2

This Decision transposes into Croatian legislation Council Directive 86/635/EEC of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions (OJ L 372, 31.12.1986), as last amended by Directive 2006/46/EC of the European Parliament and of the Council of 14 June 2006 amending Council Directives 78/660/EEC on the annual accounts of certain types of companies, 83/349/EEC on consolidated accounts, 86/635/EEC on the annual accounts and consolidated accounts of banks and other financial institutions and 91/674/EEC on the annual accounts and consolidated accounts of insurance undertakings (OJ L 224, 16.8.2006), in the part relating to the structure and content of financial statements of credit institutions.

Entities subject to the Decision

Article 3

The provisions of this Decision shall apply to credit institutions with head offices in the Republic of Croatia which have been authorised in accordance with the act governing the operation of credit institutions.

Structure and content of annual financial statements

Article 4

- (1) Credit institutions shall prepare the annual financial statements referred to in Article 18 of the Accounting Act (Official Gazette 85/2024) in accordance with the structure and content prescribed in the Instructions for the implementation of the Decision on the structure and content of annual financial statements of credit institutions, complying with the provisions of the International Financial Reporting Standards.
- (2) The data in the annual financial statements shall be presented in the units of the official currency of the Republic of Croatia applicable on the reference date of the statement for the current and the previous year.
- (3) The provisions of this Decision shall apply *mutatis mutandis* to consolidated annual financial statements if a credit institution is obligated to prepare them in accordance with the Accounting Act.

Transitional provisions

Article 5

(1) Credit institutions shall prepare and submit the first financial statements in accordance with the provisions of this Decision for the year ending on 31 December 2025.

(2) Credit institutions shall prepare and submit the last statements in accordance with the Decision on the structure and content of annual financial statements of credit institutions (Official Gazette 42/2018, 122/2020, 119/2021 and 108/2022) for the year ending on 31 December 2024.

Cessation of effect

Article 6

On the date of the entry into force of this Decision, the Decision on the structure and content of annual financial statements of credit institutions (Official Gazette 42/2018, 122/2020, 119/2021 and 108/2022) shall cease to have effect.

Entry into force

Article 7

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

INSTRUCTIONS FOR THE IMPLEMENTATION OF THE DECISION ON THE STRUCTURE AND CONTENT OF ANNUAL FINANCIAL STATEMENTS OF CREDIT INSTITUTIONS

1. GENERAL PROVISIONS

1. These Instructions constitute an integral part of the Decision on the structure and content of annual financial statements of credit institutions.
2. These Instructions define the structure and content of annual financial statements to be prepared by credit institutions in accordance with the Accounting Act.
3. Items that shall be reported in negative are entered in brackets.
4. At the beginning of each individual report, the word "consolidated" shall be entered in the field "Report code" in case of consolidated financial statements and the word "unconsolidated" shall be entered in case of unconsolidated financial statements. It is also necessary to enter the name of the credit institution (field "Name of entity"), its MB number (field "MB") and its personal identification number (field "OIB").
5. For items that can by description and scope be linked to the common reporting framework applicable to credit institutions in the European Union, definitions shall be used which are used for reporting financial information as structured in Annex III of the Commission Implementing Regulation (EU) 2021/451 of 17 December 2020 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to supervisory reporting of institutions and repealing Implementing Regulation (EU) 680/2014 (hereinafter referred to as 'Commission Implementing Regulation (EU) 2021/451') and in accordance with the instructions for the completion of those reports referred to in Annex V to Commission Implementing Regulation (EU) 2021/451.
6. References made to certain positions or certain instructions in the cases referred to in item 5 of these Instructions shall specify the relevant report and the relevant row/column of that report and shall specify the descriptive FINREP code, whereby items shall reference the following reports:
 - F 01.01 Assets (hereinafter referred to as 'F 01.01');
 - F 01.02 Liabilities (hereinafter referred to as 'F 01.02');
 - F 01.03 Equity (hereinafter referred to as 'F 01.03');
 - F 02.00 Statement of profit and loss (hereinafter referred to as 'F 02.00');
 - F 03.00 Statement of comprehensive income (hereinafter referred to as 'F 03.00');
 - F 04.01 Financial assets held for trading (hereinafter referred to as 'F 04.01');
 - F 04.02.1 Non-trading financial assets mandatorily at fair value through profit or loss (hereinafter referred to as 'F 04.02.1');
 - F 04.02.2 Financial assets designated at fair value through profit or loss (hereinafter referred to as 'F 04.02.2');
 - F 04.03.1 Financial assets at fair value through other comprehensive income (hereinafter referred to as 'F 04.03.1');
 - F 04.04.1 Financial assets at amortised cost (hereinafter referred to as 'F 04.04.1');
 - F 08.01 Breakdown of financial liabilities by product and by counterparty sector (hereinafter referred to as 'F 08.01');
 - F 08.02 Subordinated financial liabilities (hereinafter referred to as 'F 08.02');
 - F 09.01.1 Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given (hereinafter referred to as 'F 09.01.1');
 - F 46.00 Statement of changes in equity (hereinafter referred to as 'F 46.00').

2. STRUCTURE AND CONTENT OF ANNUAL FINANCIAL STATEMENTS

2.1 Statement of financial position (Balance sheet statement)

7. The structure of the Statement of financial position (Balance sheet statement) shall be as follows:

Name of entity:		MB:
Report code:		OIB:
Position	Name of position	
	ASSETS	
1	Cash in hand, balances with central banks	
2	Treasury bills and other bills eligible for refinancing with central banks (2.1 + 2.2):	
2.1	<i>(a) treasury bills and similar securities</i>	
2.2	<i>(b) other short terms securities</i>	
3	Loans and advances to credit institutions (3.1 + 3.2):	
3.1	<i>(a) repayable on demand</i>	
3.2	<i>(b) other loans and advances</i>	
4	Loans and advances to customers	
5	Debt securities including fixed-income securities (5.1 + 5.2):	
5.1	<i>(a) issued by public bodies</i>	
5.2	<i>(b) other debt securities</i>	
6	Shares and other variable-yield securities	
7	Participating interests	
8	Shares in affiliated undertakings	
9	Intangible assets	
10	Tangible assets (10.1 + 10.2):	
10.1	<i>(a) property, plant and equipment</i>	
10.2	<i>(b) investment property</i>	
11	Tax assets (11.1 + 11.2):	
11.1	<i>(a) current tax assets</i>	
11.2	<i>(b) deferred tax assets</i>	
12	Other assets	
13	Prepayments and accrued income	
14	Non-current assets and disposal groups classified as held for sale	
15	TOTAL ASSETS (1 to 14)	
	LIABILITIES AND EQUITY	
16	Amounts owed to credit institutions (16.1 + 16.2):	
16.1	<i>(a) repayable on demand</i>	
16.2	<i>(b) with agreed maturity dates or periods of notice</i>	
17	Amounts owed to customers (17.1 + 17.2):	
17.1	<i>(a) savings deposits (17.1.1 + 17.1.2):</i>	
17.1.1	<i>(aa) repayable on demand</i>	
17.1.2	<i>(ab) with agreed maturity dates or periods of notice</i>	
17.2	<i>(b) other debts (17.2.1 + 17.2.2):</i>	
17.2.1	<i>(ba) repayable on demand</i>	
17.2.2	<i>(bb) with agreed maturity dates or periods of notice</i>	
18	Debt securities issued	
19	Other liabilities	
20	Accruals and deferred income	
21	Provisions (21.1 + 21.2):	
21.1	<i>(a) provisions for pensions and similar obligations</i>	
21.2	<i>(b) other provisions</i>	
22	Tax liabilities (22.1 + 22.2):	
22.1	<i>(a) current tax liabilities</i>	
22.2	<i>(b) deferred tax liabilities</i>	
23	Liabilities included in disposal groups classified as held for sale	
24	Subordinated liabilities	
25	Capital (25.1 + 25.2):	

25.1	(a) paid up capital
25.2	(b) unpaid capital which has been called up
26	Share premium
27	Other equity
28	(-) Treasury shares
29	Reserves (29.1 + 29.2 + 29.3 + 29.4):
29.1	(a) legal reserves
29.2	(b) statutory reserves
29.3	(c) reserves for own shares
29.4	(d) other reserves
30	Revaluation reserves
31	Accumulated other comprehensive income
32	Retained earnings
33	Profit or loss for the year
34	Minority interests
35	TOTAL LIABILITIES AND EQUITY (16 to 34)
	Off-balance sheet items
36	Loan commitments given
37	Financial guarantees given
38	Other commitments given
39	TOTAL OFF-BALANCE SHEET ITEMS

8. The item "Cash in hand, balances with central banks" shall be populated accordance with the instructions for reporting items "Cash on hand" (row 0020) and "Cash balances at central banks" (row 0030) in template F 01.01 (FINREP).
9. The item "Treasury bills and other short-term securities eligible for refinancing with central banks" shall be the sum of the following items, complying with the following instructions:
 - the item "(a) treasury bills and similar securities" shall comprise treasury bills and similar securities issued by state bodies, which are eligible for refinancing with the Croatian National Bank or the European Central Bank (or, in case of consolidated accounts, with the central bank of the country in which the credit institution is established);
 - the item "(b) other short-term securities" shall comprise other short-term securities eligible for refinancing with the Croatian National Bank or the European Central Bank (or, in case of consolidated accounts, with the central bank of the country in which the credit institution is established).
10. The item "Loans and advances to credit institutions" shall be the sum of the following items, complying with the following instructions:
 - the item "(a) repayable on demand" shall be populated in accordance with the instructions for reporting the item "other demand deposits" (row 0040 in template F 01.01 (FINREP);
 - the item "(b) other loans and advances" shall be populated in accordance with the instructions for reporting the carrying amount of the following items of loans and advances (row 0010):
 - a) the items "Central banks" (row 0130) and "Credit institutions" (row 0150) in template F 04.01 (FINREP);
 - b) the items "Central banks" (row 0120) and "Credit institutions" (row 0140) in template F 04.02.1 (FINREP);
 - c) the items "Central banks" (row 0130) and "Credit institutions" (row 0150) in template F 04.02.2 (FINREP);
 - d) the items "Central banks" (row 0120) and "Credit institutions" (row 0140) in template F 04.03.1 (FINREP);
 - e) the items "Central banks" (row 0080) and "Credit institutions" (row 0100) in template F 04.04.1 (FINREP).
11. The item "Loans and advances to customers" shall be populated in accordance with the instructions for reporting the carrying amount of the following items of loans and advances (row 0010):

- a) the items "General government" (row 0140), "Other financial corporations" (row 0160), "Non-financial corporations" (row 0170) and "Households" (row 0180) in template F 04.01 (FINREP);
 - b) the items "General government" (row 0130), "Other financial corporations" (row 0150), "Non-financial corporations" (row 0160) and "Households" (row 0170) in template F 04.02.1 (FINREP);
 - c) the items "General government" (row 0140), "Other financial corporations" (row 0160), "Non-financial corporations" (row 0170) and "Households" (row 0180) in template F 04.02.2 (FINREP);
 - d) the items "General government" (row 0130), "Other financial corporations" (row 0150), "Non-financial corporations" (row 0160) and "Households" (row 0170) in template F 04.03.1 (FINREP);
 - e) the items "General government" (row 0090), "Other financial corporations" (row 0110), "Non-financial corporations" (row 0120) and "Households" (row 0130) in template F 04.04.1 (FINREP).
12. The item "Debt securities including fixed-income securities" shall be the sum of the following items, complying with the following instructions:
 - the item "(a) issued by public bodies" shall be populated in accordance with the instructions for reporting the item "Debt securities" (rows 0080, 0098, 0120, 0143 and 0182) in template F 01.01 (FINREP), in the part relating to debt securities issued by public bodies and not reported in item 2 of the Balance sheet;
 - the item "() other debt securities" shall be populated in accordance with the instructions for reporting the item "Debt securities" (rows 0080, 0098, 0120, 0143 and 0182) in template F 01.01 (FINREP), in the part relating to debt securities issued not reported in items 2 and 5.1 of the Balance sheet.
 13. The item "Shares and other variable-yield securities" shall be populated in accordance with the instructions for reporting the item "Equity instruments" (row 0070, 0097 and 0142) in template F 01.01 (FINREP).
 14. The item "Participating interests" shall be populated in accordance with the instructions for reporting the item "Investments in subsidiaries, joint ventures and associates" (row 0260) in template F 01.01 (FINREP), in the part relating to investments in associates.
 15. The item "Shares in affiliated undertakings" shall be populated in accordance with the instructions for reporting the item "Investments in subsidiaries, joint ventures and associates" (row 0260) in template F 01.01 (FINREP), in the part not reported in item 7 of the Balance sheet.
 16. The item "Intangible assets" shall be populated in accordance with the instructions for reporting the item "Intangible assets" (row 0300) in template F 01.01 (FINREP).
 17. The item "Tangible assets" shall be the sum of the following items, complying with the following instructions:
 - the item "(a) property, plant and equipment" shall be populated in accordance with the instructions for reporting the item "Property, plant and equipment" (row 0280) in template F 01.01 (FINREP);
 - the item "(b) investment property" shall be populated in accordance with the instructions for reporting the item "Investment property" (row 0290) in template F 01.01 (FINREP).
 18. The item "Tax assets" shall be the sum of the following items, complying with the following instructions:
 - the item "(a) current tax assets" shall be populated in accordance with the instructions for reporting the item "Current tax assets" (row 0340) in template F 01.01 (FINREP);
 - the item "(b) deferred tax assets" shall be populated in accordance with the instructions for reporting the item "Deferred tax assets" (row 0350) in template F 01.01 (FINREP).
 19. The item "Other assets" comprises all assets not reported in some other assets item.
 20. The item "Prepayments and accrued income" comprises prepayments and other accrued income.
 21. The item "Non-current assets and disposal groups classified as held for sale" shall be populated in accordance with the instructions for reporting the item "Non-current assets and disposal groups classified as held for sale" (row 0370) in template F 01.01 (FINREP).
 22. The item "Total assets" shall be the sum of items 1 to 14 of the Balance sheet, while the scope of the item shall correspond to the item "Total assets" (row 0380) in template F 01.01 (FINREP).
 23. The item "Amounts owed to credit institutions" shall be the sum of the following items, complying with the instructions for reporting the carrying amounts of the items of deposits of central banks and credit institutions (rows 0010, 0020 and 0030) in template F 08.01 (FINREP):

- the item "(a) repayable on demand" shall be populated in accordance with the instructions for reporting the carrying amounts of the items "Current accounts / overnight deposits" (rows 0070 and 0170);
 - the item "(b) with agreed maturity dates or periods of notice" shall be populated in accordance with the instructions for reporting the carrying amounts of "Deposits with agreed maturity", "Deposits redeemable at notice" and "Repurchase agreements" (rows 0080, 0090, 0100, 0180, 0190 and 0200) not reported in item 24 of the Balance sheet.
24. The item "Amounts owed to customers" shall be the sum of items 17.1 and 17.2 of the Balance sheet.
25. The item "(a) savings deposits" shall be the sum of the following items, complying with the instructions for reporting the carrying amounts of the items of deposits of general governments, other financial corporations, non-financial corporations and households (rows 0010, 0020 and 0030) in template F 08.01 (FINREP):
- the item "(aa) repayable on demand" shall be populated in accordance with the instructions for reporting the items "Current accounts / overnight deposits" (rows 0120, 0220, 0270 and 0320) in template F 08.01 (FINREP), for deposits meeting the definition of eligible deposits from Article 4, paragraph (1), item (14) of the Law on Deposit Insurance System (Official Gazette 146/2020 and 119/2022);
 - the item "(ab) with agreed maturity dates or periods of notice" shall be populated in accordance with the instructions for reporting the carrying amounts of "Deposits with agreed maturity" (rows 0130, 0230, 0280 and 0330), "Deposits redeemable at notice" (rows 0140, 0240, 0290 and 0340) and "Repurchase agreements" (rows 0150, 0250, 0300 and 0350) in template F 08.01 (FINREP), for deposits meeting the definition of eligible deposits from Article 4, paragraph (1), item (14) of the Law on Deposit Insurance System (Official Gazette 146/2020 and 119/2022) and not reported in item 24 of the Balance sheet.
26. The item "(b) other debts" shall be the sum of the following items, complying with the instructions for reporting the carrying amounts of the items of deposits of general governments, other financial corporations, non-financial corporations and households (rows 0010, 0020 and 0030) in template F 08.01 (FINREP):
- the item "(aa) repayable on demand" shall be populated in accordance with the instructions for reporting the items "Current accounts / overnight deposits" (rows 0120, 0220, 0270 and 0320) in template F 08.01 (FINREP), for deposits not reported in item 17.1.1 of the Balance sheet;
 - the item "(ab) with agreed maturity dates or periods of notice" shall be populated in accordance with the instructions for reporting the carrying amounts of "Deposits with agreed maturity" (rows 0130, 0230, 0280 and 0330), "Deposits redeemable at notice" (rows 0140, 0240, 0290 and 0340) and "Repurchase agreements" (rows 0150, 0250, 0300 and 0350) in template F 08.01 (FINREP), for deposits not reported in items 17.1.2 and 24 the Balance sheet.
27. The item "Debt securities issued" shall be populated in accordance with the instructions for reporting the items "Debt securities issued" (rows 0050, 0090 and 0130) in template F 01.02 (FINREP), for deposits not reported in item 24 of the Balance sheet.
28. The item "Other liabilities" shall comprise all assets not reported in some other liabilities item.
29. The item "Accruals and deferred income" shall comprise accruals and other deferred income.
30. The item "Provisions" shall be the sum of the following items, complying with the following instructions:
- the item "(a) provisions for pensions and similar obligations" shall be populated in accordance with the instructions for reporting the item "Pensions and other post employment defined benefit obligations" (row 0180) in template F 01.02 (FINREP);
 - the item "(b) other provisions" shall comprise all provisions reported in item "Provisions" (row 0170) in template F 01.02 (FINREP) not reported in item 21.1 of the Balance sheet.
31. The item "Tax assets" shall be the sum of the following items, complying with the following instructions:
- the item "(a) current tax liabilities" shall be populated in accordance with the instructions for reporting the item "Current tax liabilities" (row 0250) in template F 01.02 (FINREP);
 - the item "(b) deferred tax liabilities" shall be populated in accordance with the instructions for reporting the item "Deferred tax liabilities" (row 0260) in template F 01.02 (FINREP).

32. The item "Liabilities included in disposal groups classified as held for sale" shall be populated in accordance with the instructions for reporting the item "Liabilities included in disposal groups classified as held for sale" (row 0290) in template F 01.02 (FINREP).
33. The item "Subordinated liabilities" shall be populated in accordance with the instructions for reporting the carrying amount of item "Subordinated financial liabilities" (row 0030, columns 0010 and 0020) in template F 08.02 (FINREP).
34. The item "Capital" shall be the sum of the following items, complying with the following instructions:
 - the item "(a) paid up capital" shall be populated in accordance with the instructions for reporting the item "Paid up capital" (row 0020) in template F 01.03 (FINREP);
 - the item "(b) unpaid capital which has been called up" shall be populated in accordance with the instructions for reporting the item "Unpaid capital which has been called up" (row 0030) in template F 01.03 (FINREP).
35. The item "Share premium" shall be populated in accordance with the instructions for reporting the item "Share premium" (row 0040) in template F 01.03 (FINREP).
36. The item "Other equity" shall be populated in accordance with the instructions for reporting the following items:
 - the item "Equity instruments issued other than capital" (row 0050) in template F 01.03 (FINREP);
 - the item "Other equity" (row 0080) in template F 01.03 (FINREP);
 - the item "Interim dividends" (row 0260) in template F 01.03 (FINREP).
37. The item "(–) Treasury shares" shall be populated in accordance with the instructions for reporting the item "(–) Treasury shares" (row 0240) in template F 01.03 (FINREP).
38. The item "Reserves" shall be the sum of the following items, complying with the following instructions:
 - the item "(a) legal reserves" shall be populated in accordance with the instructions for reporting the item "Other reserves" (row 0210) in template F 01.03 (FINREP), in the part relating to legal reserves in accordance with Article 222 of the Companies Act (Official Gazette 111/1993, 34/1999, 121/1999, 52/2000, 118/2003, 107/2007, 146/2008, 137/2009, 125/2011, 152/2011, 111/2012, 68/2013, 110/2015, 40/2019, 34/2022, 114/2022, 18/2023 and 130/2023);
 - the item "(b) statutory reserves" shall be populated in accordance with the instructions for reporting the item "Other reserves" (row 0210) in template F 01.03 (FINREP), in the part relating to statutory reserves in accordance with Article 22a of the Companies Act (Official Gazette 111/1993, 34/1999, 121/1999, 52/2000, 118/2003, 107/2007, 146/2008, 137/2009, 125/2011, 152/2011, 111/2012, 68/2013, 110/2015, 40/2019, 34/2022, 114/2022, 18/2023 and 130/2023);
 - the item "(c) reserves for own shares" shall be populated in accordance with the instructions for reporting the item "Other reserves" (row 0210) in template F 01.03 (FINREP), in the part relating to reserves or own shares in accordance with Article 22a of the Companies Act (Official Gazette 111/1993, 34/1999, 121/1999, 52/2000, 118/2003, 107/2007, 146/2008, 137/2009, 125/2011, 152/2011, 111/2012, 68/2013, 110/2015, 40/2019, 34/2022, 114/2022, 18/2023 and 130/2023);
 - the item "(d) other reserves" shall comprise all other reserves reported in the item "Other reserves" (row 0210) in template F 01.03 (FINREP) not reported in items 29.1, 29.2 and 29.3 of the Balance sheet.
39. The item "Revaluation reserves" shall be populated in accordance with the instructions for reporting the item "Revaluation reserves" (row 0200) in template F 01.03 (FINREP).
40. The item "Accumulated other comprehensive income" shall be populated in accordance with the instructions for reporting the item "Accumulated other comprehensive income" (row 0090) in template F 01.03 (FINREP).
41. The item "Retained earnings" shall be populated in accordance with the instructions for reporting the item "Retained earnings" (row 0190) in template F 01.03 (FINREP).
42. The item "Profit or (-) loss for the year" shall be populated in accordance with the instructions for reporting the item "Profit or loss attributable to owners of the parent" (row 0250) in template F 01.03 (FINREP).

43. The item "Minority interests" shall be populated in accordance with the instructions for reporting the item "Minority interests [Non-controlling interests]" (row 0270) in template F 01.03 (FINREP). This item shall be populated only by credit institutions that prepare consolidated annual statements.
44. The item "Total liabilities and equity" shall be the sum of items 16 to 34 of the Balance sheet, while the scope of the item corresponds to the item "Total equity and total liabilities" (row 0310) in template F 01.03 (FINREP).
45. The following instructions shall be applied to the reporting of the nominal amounts of off-balance sheet commitments and financial guarantees (columns 0010, 0020, 0030, 0035, 0100 and 0120) in template F 09.01.1 (FINREP):
- the item "Loan commitments given" shall be populated in accordance with the instructions for reporting the item "Loan commitments given" (row 0010);
 - the item "Financial guarantees given" shall be populated in accordance with the instructions for reporting the item "Financial guarantees given" (row 0090);
 - the item "Other commitments given" shall be populated in accordance with the instructions for reporting the item "Other commitments given" (row 0170).
46. The item "Total off-balance sheet items" shall be the sum of items 36 to 38.

2.2 Statement of profit or loss

47. The structure of the Statement of profit or loss shall be as follows:

Name of entity:		MB:
Report code:		OIB:
Position	Name of position	
1	Interest receivable and similar income	
1.1	<i>of which: income arising from fixed-income securities</i>	
2	Interest payable and similar charges	
3	Income from securities (3.1 + 3.2 + 3.3):	
3.1	<i>(a) Income from shares and other variable-yield securities</i>	
3.2	<i>(b) Income from participating interests</i>	
3.3	<i>(c) Income from shares in affiliated undertakings</i>	
4	Commissions receivable	
5	Commissions payable	
6	Net profit or net loss on financial operations	
7	Other operating income	
7.1	<i>of which: gains and losses resulting from the recognition of financial assets measured at amortised cost</i>	
8	General administrative expenses (8.1. + 8.2.):	
8.1	<i>(a) Staff costs</i>	
8.2	<i>(b) Other administrative expenses</i>	
9	Impairment or reversal of impairment of intangible and tangible assets	
10	Other operating charges	
11	Provisions or reversal of provisions (11.1 + 11.2):	
11.1	<i>(a) Provisions for commitments and guarantees given</i>	
11.2	<i>(b) Other provisions</i>	
12	Impairment or reversal of impairment of loans and advances	
13	Impairment or reversal of impairment of securities, participating interests and shares in affiliated undertakings	
14	Profit or loss before tax from continuing operations (1 – 2 + 3 + 4 – 5 + 6 + 7 – 8 – 9 – 10 – 11 – 12 – 13)	
15	Tax expense or (–) income related to profit or loss from continuing operations	
16	Profit or (–) loss after tax from continuing operations (14 – 15)	

17	Profit or (–) loss before tax from discontinued operations
18	Tax expense or (–) income related to discontinued operations
19	Profit or (–) loss after tax from discontinued operations (17 – 18)
20	Profit or (–) loss for the year (16 + 19; 21 + 22)
21	Attributable to minority interest [non-controlling interests]
22	Attributable to owners of the parent

48. The item "Interest receivable and similar income" shall be populated in accordance with the instructions for reporting the item "Interest income" (row 0010) in template F 02.00 (FINREP).
49. The subitem "of which: income arising from fixed-income securities" shall comprise a share of interest income from item 1 of the Statement of profit or loss relating to debt securities.
50. The item "Interest payable and similar charges" shall be populated in accordance with the instructions for reporting the item "Interest expenses" (row 0090) in template F 02.00 (FINREP).
51. The item "Income from securities" shall be the sum of the following items, complying with the following instructions:
- the item "(a) Income from shares and other variable-yield securities" shall be populated in accordance with the instructions for reporting items "Financial assets held for trading" (row 0170), "Non-trading financial assets mandatorily at fair value through profit or loss" (row 0175) and "Financial assets at fair value through other comprehensive income" (row 0191) in template F 02.00 (FINREP);
 - the item "(b) Income from participating interests" shall be populated in accordance with the instructions for reporting the items "Investments in subsidiaries, joint ventures and associates accounted for using other than equity method" (row 0192) and "Share of the profit or (–) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method" (row 0590) in template F 02.00 (FINREP) in the part relating to associates;
 - the item "(c) Income from shares in affiliated undertakings" shall be populated in accordance with the instructions for reporting the items "Investments in subsidiaries, joint ventures and associates accounted for using other than equity method" (row 0192) and "Share of the profit or (–) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method" (row 0590) in template F 02.00 (FINREP) in the part not reported in item 3.2 of the Statement of profit or loss.
52. The item "Commissions receivable" shall be populated in accordance with the instructions for reporting the item "Fee and commission income" (row 0200) in template F 02.00 (FINREP).
53. The item "Commissions payable" shall be populated in accordance with the instructions for reporting the item "Fee and commission expenses" (row 0210) in template F 02.00 (FINREP).
54. The item "Net profit or net loss on financial operations" shall be populated in accordance with the instructions for reporting the item "Gains or (–) losses on financial assets and liabilities held for trading, net" (row 0280) in template F 02.00 (FINREP).
55. The item "Other operating income" shall be populated in accordance with the instructions for reporting the following items:
- the item "Gains or (–) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net" (row 0220) in template F 02.00 (FINREP);
 - the item "Gains or (–) losses on non-trading financial assets mandatorily at fair value through profit or loss, net" (row 0287) in template F 02.00 (FINREP);
 - the item "Gains or (–) losses on financial assets and liabilities designated at fair value through profit or loss, net" (row 0290) in template F 02.00 (FINREP);
 - the item "Gains or (–) losses from hedge accounting, net" (row 0300) in template F 02.00 (FINREP);
 - the item "Exchange differences [gain or (–) loss], net" (row 0310) in template F 02.00 (FINREP);
 - the item "Gains or (–) losses on derecognition of investments in subsidiaries, joint ventures and associates, net" (row 0320) in template F 02.00 (FINREP);
 - the item "Gains or (–) losses on derecognition of non-financial assets, net" (row 0330) in template F 02.00 (FINREP);
 - the item "Other operating income" (row 0340) in template F 02.00 (FINREP);

- the item "Modification gains or (–) losses, net" (row 0425) in template F 02.00 (FINREP);
 - the item "Negative goodwill recognised in profit or loss" (row 0580) in template F 02.00 (FINREP);
 - the item "Profit or (–) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations" (row 0600) in template F 02.00 (FINREP).
56. The subitem "of which: gains and losses resulting from the recognition of financial assets measured at amortised cost" shall be populated in accordance with the instructions for reporting the item "Financial assets at amortised cost" (row 0241) in template F 02.00 (FINREP).
57. The item "General administrative expenses" shall be the sum of the following items, complying with the following instructions:
- the item "(a) Staff costs" shall be populated in accordance with the instructions for reporting the item "Staff expenses" (row 0370) in template F 02.00 (FINREP);
 - the item "(b) Other administrative expenses" shall be populated in accordance with the instructions for reporting the item "Other administrative expenses" (row 0380) and "Depreciation" in template F 02.00 (FINREP).
58. The item "Impairment or reversal of impairment of intangible and tangible assets" shall be populated in accordance with the instructions for reporting the item "(Impairment or (–) reversal of impairment on non-financial assets)" (row 0520) in template F 02.00 (FINREP).
59. The item "Other operating expenses" shall be populated in accordance with the instructions for reporting the following items:
- the item "(Expenses on share capital repayable on demand)" (row 0150) in template F 02.00 (FINREP);
 - the item "(Other operating expenses)" (row 0350) in template F 02.00 (FINREP);
 - the item "(Cash contributions to resolution funds and deposit guarantee schemes)" (row 0385) in template F 02.00 (FINREP).
60. The item "Provisions or reversal of provisions" shall be the sum of the following items, complying with the following instructions:
- the item "Provisions for commitments and guarantees given" shall be populated in accordance with the instructions for reporting the item "Commitments and guarantees given" (row 0440) in template F 02.00 (FINREP);
 - the item "Other provisions" shall be populated in accordance with the instructions for reporting the item "(Provisions or (–) reversal of provisions)" (row 0430) in template F 02.00 (FINREP), reduced by the provisions reported in item 11.1 of the Statement of profit or loss.
61. The item "Impairment or reversal of impairment of loans and advances" shall be populated in accordance with the instructions for reporting the item "Impairment or (–) reversal of impairment on financial assets not measured at fair value through profit or loss" (row 0460) in template 02.00 (FINREP), reduced by the amounts reported in item 13 of the Statement of profit or loss.
62. The item "Impairment or reversal of impairment of securities, participating interests and shares in affiliated undertakings" shall be the sum of the following items, complying with the following instructions:
- the item "Impairment or (–) reversal of impairment on financial assets not measured at fair value through profit or loss" (row 0460) in template 02.00 (FINREP), whereby only the amounts relating to instruments comprised in items 2, 5 and 6 of the Balance sheet shall be reported;
 - the item "Impairment or (–) reversal of impairment of investments in subsidiaries, joint ventures and associates" (row 0510) in template F 02.00 (FINREP).
63. The item "Profit or loss before tax from continuing operations" shall be populated in accordance with the instructions for reporting the item "Profit or loss before tax from continuing operations" (row 0610) in template F 02.00 (FINREP). This item shall be the result of the following items of the Statement of profit or loss: $1 - 2 + 3 + 4 - 5 + 6 + 7 - 8 - 9 - 10 - 11 - 12 - 13$.
64. The item "Tax expense or (–) income related to profit or loss from continuing operations" shall be populated in accordance with the instructions for reporting the item "(Tax expense or (-) income related to profit or loss from continuing operations)" (row 0620) in template F 02.00 (FINREP).
65. The item "Profit or (–) loss after tax from continuing operations" shall be populated in accordance with the instructions for reporting the item "Profit or (–) loss after tax from continuing operations" (row

0630) in template F 02.00 (FINREP). This item shall be the difference between items 14 and 15 of the Statement of profit or loss.

66. The item "Profit or (–) loss before tax from discontinued operations" shall be populated in accordance with the instructions for reporting the item "Profit or (–) loss before tax from discontinued operations" (row 0650) in template F 02.00 (FINREP).
67. The item "Tax expense or (–) income related to discontinued operations" shall be populated in accordance with the instructions for reporting the item "(Tax expense or (–) income related to discontinued operations)" (row 0660) in template F 02.00 (FINREP).
68. The item "Profit or (–) loss after tax from discontinued operations" shall be populated in accordance with the instructions for reporting the item "Profit or (–) loss after tax from discontinued operations" (row 0640) in template F 02.00 (FINREP). This item shall be the difference between items 17 and 18 of the Statement of profit or loss.
69. The item "Profit or (-) loss for the year" shall be populated in accordance with the instructions for reporting the item "Profit or (-) loss for the year" (row 0670) in template F 02.00 (FINREP). This item shall be the sum of items 16 and 19, that is, item 21 and 22 of the Statement of profit or loss.
70. The item "Attributable to minority interest [non-controlling interests]" shall be populated in accordance with the instructions for reporting the item "Attributable to minority interest [non-controlling interests]" (row 0680) in template F 02.00 (FINREP).
71. The item "Attributable to owners of the parent" shall be populated in accordance with the instructions for reporting the item "Attributable to owners of the parent" (row 0690) in template F 02.00 (FINREP).
72. Items 21 and 22 of the Statement of profit or loss shall be completed only by credit institutions that prepare consolidated annual statements.

2.3 Statement of other comprehensive income

73. The structure of the Statement of other comprehensive income shall be as follows:

Name of entity:		MB:
Report code:		OIB:
Position	Name of position	
1	Profit or (–) loss for the year	
2	Other comprehensive income (3 + 15)	
3	Items that will not be reclassified to profit or loss (4 to 10 + 13 + 14)	
4	Tangible assets	
5	Intangible assets	
6	Actuarial gains or (–) losses on defined benefit pension plans	
7	Non-current assets and disposal groups held for sale	
8	Share of other recognised income and expense of entities accounted for using the equity method	
9	Fair value changes of equity instruments measured at fair value through other comprehensive income	
10	Gains or (–) losses from hedge accounting of equity instruments at fair value through other comprehensive income, net	
11	<i>Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]</i>	
12	<i>Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]</i>	
13	Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	
14	Income tax relating to items that will not be reclassified	
15	Items that may be reclassified to profit or loss (16 to 23)	
16	Hedge of net investments in foreign operations [effective portion]	
17	Foreign currency translation	

18	Cash flow hedges [effective portion]
19	Hedging instruments [not designated elements]
20	Debt instruments at fair value through other comprehensive income
21	Non-current assets and disposal groups held for sale
22	Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates
23	Income tax relating to items that may be reclassified to profit or (–) loss
24	Total comprehensive income for the year (1 + 2; 25 + 26)
25	Attributable to minority interest [non-controlling interest]
26	Attributable to owners of the parent

74. The Statement of other comprehensive income shall be completed in accordance with the instructions in template F 03.00 (FINREP).

75. Items 25 and 26 of the Statement of other comprehensive income shall be completed only by credit institutions that prepare consolidated annual statements.

2.4 Statement of cash flows

76. Credit institutions may prepare the Statement of cash flows by using either a direct or an indirect method.

77. The structure of the Statement of cash flows shall be as follows:

Name of entity:		MB:
Report code:		OIB:
Position	Name of position	
	Operating activities under the direct method	
1	Interest received and similar receipts	
2	Fees and commissions received	
3	(Interest paid and similar expenses)	
4	(Fees and commissions paid)	
5	(Operating expenses paid)	
6	Net gains/(losses) from financial instruments at fair value through profit or loss	
7	Other receipts	
8	(Other expenditures)	
	Operating activities under the indirect method	
9	Profit/(loss) before tax	
	<i>Adjustments:</i>	
10	Impairment and provisions	
11	Depreciation	
12	Net unrealised (gains)/loses on financial assets and liabilities at fair value through profit or loss	
13	(Profit)/loss from the sale of tangible assets	
14	Other non-cash items	
	Changes in assets and liabilities from operating activities	
15	Deposits with the Croatian National Bank	
16	Deposits with financial institutions and loans to financial institutions	
17	Loans and advances to other clients	
18	Securities and other financial instruments at fair value through other comprehensive income	
19	Securities and other financial instruments held for trading	
20	Non-trading securities and other financial instruments at fair value through profit or loss	

21	Securities and other financial instruments mandatorily at fair value through profit or loss
22	Securities and other financial instruments at amortised cost
23	Other assets from operating activities
24	Deposits from financial institutions
25	Transaction accounts of other clients
26	Savings deposits of other clients
27	Time deposits of other clients
28	Derivative financial liabilities and other liabilities held for trading
29	Other liabilities from operating activities
30	Interest received from operating activities [indirect method]
31	Dividends received from operating activities [indirect method]
32	Interest paid from operating activities [indirect method]
33	(Income tax paid)
34	Net cash flows from operating activities (1 to 33)
	Investing activities
35	Cash receipts from the sale/(payments for the purchase) of tangible and intangible assets
36	Cash receipts from the sale/(payments for the purchase) of investments in subsidiaries, associates and joint ventures
37	Cash receipts from the sale/(payments for the purchase) of securities and other financial instruments held to maturity
38	Dividends received from investing activities
39	Other receipts from (payments for) investing activities
40	Net cash flows from investing activities (35 to 39)
	Financing activities
41	Net increase/(decrease) in loans received from financing activities
42	Net increase/(decrease) in debt securities issued
43	Net increase/(decrease) in tier 2 capital instruments
44	Increase in share capital
45	(Dividends paid)
46	Other receipts/(payments) from financing activities
47	Net cash flows from financing activities (41 to 46)
48	Net increase/(decrease) in cash and cash equivalents (34 + 40 + 47)
49	Cash and cash equivalents at the beginning of the year
50	Effect of exchange rate changes on cash and cash equivalents
51	Cash and cash equivalents at the end of the year (48 + 49 + 50)

78. In the Statement of cash flows, credit institutions shall allocate items into operating, investing and financing activities in accordance with the International Accounting Standard 7 – *Cash Flow Statements*.

79. Depending on the method used, a credit institution shall complete rows 1 to 8 or rows 9 to 14. The rows referring to the method not used by the credit institution shall be left empty.

80. Rows 30, 31 and 32 shall be completed only where a credit institution uses the indirect method.

2.5 Statement of changes in equity

81. The structure of the Statement of changes in equity shall be as follows:

Name of entity:														MB:	
Report code:														OIB:	
Position	Name of position														
	Sources of equity changes	Capital	Share premium	Equity instruments issued other than capital	Other equity	Accumulated other comprehensive income	Retained earnings	Revaluation reserves	Other reserves	(–) Treasury shares	Profit or (–) loss attributable to owners of the parent	(–) Interim dividends	Minority interests		Total
													Accumulated other comprehensive	Other items	
1	Opening balance [before restatement]														
2	Effects of corrections of errors														
3	Effects of changes in accounting policies														
4	Opening balance [current period] (1 + 2 + 3)														
5	Issuance of ordinary shares														
6	Issuance of preference shares														
7	Issuance of other equity instruments														
8	Exercise or expiration of other equity instruments issued														
9	Conversion of debt to equity														
10	Capital reduction														
11	Dividends														

12	Purchase of treasury shares														
13	Sale or cancellation of treasury shares														
14	Reclassification of financial instruments from equity to liability														
15	Reclassification of financial instruments from liability to equity														
16	Transfers among components of equity														
17	Equity increase or (–) decrease resulting from business combinations														
18	Share based payments														
19	Other increase or (–) decrease in equity														
20	Total comprehensive income for the year														
21	Closing balance [current period] (4 to 20)														

82. The Statement of changes in equity shall be completed in accordance with the instructions in template F 46.00 (FINREP).

2.6 Notes to the financial statements

83. Notes to the financial statements shall provide additional and complementary information in accordance with the provisions of the International Financial Reporting Standards that are not presented in the Statement of financial position (Balance sheet), the Statement of profit or loss, the Statement of other comprehensive income, the Statement of cash flows and the Statement of changes in equity.
84. In the notes to the financial statements credit institutions shall present the following:
- 1) the nominal value of own shares;
 - 2) the amount of participating interests in credit institutions;
 - 3) the shares in affiliated undertakings in credit institutions;
 - 4) the amount of subordinated assets under Asset items 2 to 5, whereby assets are subordinated if, in the event of winding up or bankruptcy, they are to be repaid only after the claims of other creditors have been met;
 - 5) the amount of assets and liabilities the credit institution administers in its own name but on behalf of third parties and reports in the Balance sheet broken down according to various Assets and Liabilities items;
 - 6) the value of transferred assets in sale and repurchase transactions of, for example, bills, debts or transferable securities, by a credit institution or customer (the 'transferor') to another credit institution or customer (the 'transferee') subject to an agreement that the same assets will subsequently be transferred back to the transferor at a specified price;
 - 7) information relating to subordinated liabilities:
 - a) in respect of each borrowing which exceeds 10% of the total amount of the subordinated liabilities:
 - the amount of the borrowing, the currency in which it is denominated, the rate of interest and the maturity date or the fact that it is a perpetual issue;
 - whether there are any circumstances in which early repayment is required; and
 - the terms of the subordination, the existence of any provisions to convert the subordinated liability into capital or some other form of liability and the terms of any such provisions.
 - b) in respect of borrowings which do not exceed the threshold in item (a), an overall indication of the rules governing them;
 - 8) the charges paid on account of subordinated liabilities by a credit institution in the year under review;
 - 9) particulars of the assets which the credit institution has pledged as security for its own liabilities or for those of third parties (including contingent liabilities), whereby the particulars should be in sufficient detail to indicate for each Liabilities item and for each Off-balance sheet item in the Balance sheet the total amount of the assets pledged as security;
 - 10) breakdown of securities shown under Assets items 5 to 8 into listed and unlisted securities;
 - 11) breakdown of Balance sheet items 12 and 19 and items 7 and 10 of the Statement of profit or loss to into their main component amounts, where such amounts are important for the purpose of assessing the annual accounts, as well as explanations of their nature and amount;
 - 12) the fact that an institution provides management and agency services to third parties where the scale of business of that kind is material in relation to the institution's activities as a whole;
 - 13) the aggregate amounts of assets and of liabilities denominated in foreign currencies;
 - 14) a statement of the types of unmatured forward transactions outstanding at the balance sheet date indicating, in particular, for each type of transaction, whether they are made to a material extent for the purpose of hedging the effects of fluctuations in interest rates, exchange rates and market prices, and whether they are made to a material extent for dealing purposes.