

**Official Gazette 11/2024 (29 January 2024), Decision on the content and manner of notifying the Croatian National Bank in the case of sale of a non-performing loan**

**THE CROATIAN NATIONAL BANK**

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Pursuant to Article 39, paragraph (8) of the Act on the manner, conditions and procedure for the servicing and sale of claims (Official Gazette 155/2023) 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 content and manner of notifying the Croatian National Bank in the case of sale of a non-performing loan**

**Subject matter and scope of the Decision**

**Article 1**

(1) This Decision governs the content and manner of notifying the Croatian National Bank in the case of sale of a non-performing loan, as defined in the Act on the manner, conditions and procedure for the servicing and sale of claims (Official Gazette 155/2023, hereinafter referred to as the 'Act').

(2) The provisions of this Decision shall be applicable to all credit institutions with a registered office in the Republic of Croatia in accordance with the law governing the operations of authorised credit institutions.

**Terms used in this Decision**

**Article 2**

(1) Individual terms used in this Decision shall have the meaning defined in Part Two of the Act.

(2) The terms used in this Decision that have a gender-specific connotation shall refer to both the male and female genders.

**Delivery of notification**

**Article 3**

(1) Credit institutions shall deliver all notifications and data they are required to deliver to the Croatian National Bank under Article 39 of the Act using the template enclosed in the Annex to this Decision, constituting its integral part.

(2) The template referred to in paragraph (1) of this Article shall be published by the Croatian National Bank on its website in electronic form.

(3) Credit institutions shall submit the template referred to in paragraph (1) of this Article in electronic form to the e-mail address [neprihodonosni.kreditihnb.hr](mailto:neprihodonosni.kreditihnb.hr).

**Entry into force**

#### **Article 4**

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

No: 17-091/01-24/BV  
Zagreb, 22 January 2024

Croatian National Bank  
Governor  
**Boris Vujčić**, m. p.

## ANNEX

### TEMPLATE FOR NOTIFICATION TO THE CROATIAN NATIONAL BANK UNDER ARTICLE 39 OF THE ACT ON THE MANNER, CONDITIONS AND PROCEDURE FOR THE SERVICING AND SALE OF CLAIMS

#### **A Notification details (Article 39, paragraph (1))**

1. Credit institution name:
  
2. Credit institution OIB:
  
3. Date of conclusion of the agreement on the purchase and sale of a non-performing loan:
  
4. Notification delivery date:
  
5. Person in the credit institution responsible for notification content (name, surname, e-mail address and phone number):

#### **B Purchaser identification (Article 39, paragraphs (1) and (2))**

##### ***B.1 Counterparty identification***

6. Does the template below include the identification of the credit purchaser or its representative designated in accordance with Article 23 of the Act (hereinafter referred to as 'designated representative')?

- credit purchaser identification
- designated representative identification

##### *Instructions for completion:*

*If the credit purchaser or its designated representative has an OIB, section B.2 and, after that, section C are to be completed.*

*If the credit purchaser or its designated representative does not have an OIB, section B.3 and, after that, section C are to be completed.*

##### ***B.2 Credit purchaser or its designated representative has an OIB***

7. OIB of credit purchaser or its designated representative:

### **B.3 Credit purchaser or its designated representative does not have an OIB**

*Instructions for completion:*

*If the credit purchaser or its designated representative is a natural person, section B.3.1 and, after that, section C are to be completed.*

*If the credit purchaser or its designated representative is a legal person, section B.3.2 and, after that, section C are to be completed.*

*It is not necessary to complete sections B.3.1 and B.3.2 if OIB was provided in section B.2.*

#### **B.3.1 Natural person identification**

8. Name and surname and identification number of credit purchaser or of the credit purchaser's designated representative:

9. OIB of credit purchaser or of the credit purchaser's designated representative:

#### **B.3.2 Legal person identification**

10. Firm name of credit purchaser or of the credit purchaser's designated representative:

11. Registered office and business address of credit purchaser or of the credit purchaser's designated representative:

12. Name, surname and, if any, OIB of members of the management and supervisory body of the credit purchaser or of the credit purchaser's designated representative:

13. Name, surname and, if any, OIB of holders of qualifying holdings in the credit purchaser or the credit purchaser's designated representative. Where there are no holders of qualifying holdings, specify the name, surname, and, if any, OIB of persons who are the ten largest shareholders or holders of holdings.

### **C Information on the purchase and sale (Article 39, paragraph (3))**

14. Outstanding amount payable under all transferred non-performing credit agreements (in euro) according to the following breakdown:

- principal amount
- interest amount
- amount of other receivables

– total amount.

15. Number of non-performing credit agreements transferred:

16. Does the sale of the creditor's rights under non-performing credit agreements concluded with consumers include lien securing the credit agreements? Select only one option.

Yes, for all agreements.

Yes, for some agreements.

No.

**D Competent authority (Article 39, paragraph (4))**

17. Is the Croatian National Bank the competent authority of the Member State for any borrower whose non-performing credit agreement is the subject matter of the sale? Select only one option.

Yes.

No.