Pursuant to Article 182, paragraph (9), items (6) and (7), Article 212, paragraph (3) and Article 217, paragraph (2) of the Credit Institutions Act (Official Gazette 22/2026), Article 43, paragraph (2), item (10) and Article 86, paragraph (3) 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 statistical and supervisory reporting

Subject matter
Article 1

(1) This Decision prescribes:

1) the content of reports submitted by credit institutions to the Croatian National Bank for statistical purposes (to monitor monetary developments and prepare macroeconomic monetary statistics of monetary financial institutions) and supervisory purposes (to efficiently supervise credit institutions);
2) the content of reports submitted by the Croatian Bank for Reconstruction and Development and branches of foreign credit institutions to the Croatian National Bank for statistical purposes;
3) the types of reports collected for statistical or supervisory purposes;
4) reporting periods; and
5) time limits for submission of reports.

(2) The content of statistical and supervisory reports and the manner of compilation and submission of statistical and supervisory reports shall be regulated by the Instructions for statistical and supervisory reporting, which constitute an integral part of this Decision.

(3) Reporting requirements within the meaning of this Decision shall have no effect on the manner in which business events are recorded in accounting records of entities subject to this Decision.

Entities subject to the Decision
Article 2

(1) The provisions of this Decision shall apply to credit institutions with head offices in the Republic of Croatia that have been authorised in accordance with the Credit Institutions Act.

(2) The provisions of this Decision shall also apply *mutatis mutandis* to:

1) a branch of a credit institution having its head office in another Member State;
2) a branch of a third-country credit institution authorised by the Croatian National Bank to establish a third-country branch;
3) the Croatian Bank for Reconstruction and Development.

(3) For the purposes of this Decision, the term *entities subject to reporting requirements* shall include the institutions specified in paragraphs (1) and (2) of this Article, and the term *branch of a foreign credit institution* shall include branches specified in paragraph (2), items (1) and (2) of this Article.

Report submission requirement
Article 3

(1) Entities subject to reporting requirements shall submit to the Croatian National Bank the reports referred to in Article 4 of this Decision that are compiled in the manner regulated in the Instructions for statistical and supervisory reporting, within the time limits referred to in Article 6 of this Decision.

(2) Credit institutions shall submit to the Croatian National Bank all of the reports referred to in Article 4 of this Decision.

(3) Branches of foreign credit institutions and the Croatian Bank for Reconstruction and Development shall submit to the Croatian National Bank only the reports collected for statistical purposes, as provided for in Article 4, paragraph (2) of this Decision, and only the reports on an unconsolidated basis.

List of reports and types of reports
Article 4

(1) For the purposes of this Decision, a report means:
1) Balance sheet and off-balance sheet items
2) Balance sheet and off-balance sheet items by remaining maturity
3) Balance sheet items for counterparties that are natural persons (residents)
4) Balance sheet items for non-resident counterparties
5) Past due receivables
6) Instruments of collateral and fiduciary shareholders
7) Interest rates
8) Tangible assets and acquired assets
9) Possibility of change in interest rates
10) Other information
11) List of entities
12) Sale of placements
13) Change in balance (from AA)
14) Statement of profit or loss
15) Investments in the capital of other legal persons.

(2) The reports referred to in paragraph (1), items (1), (2), (4) to (7) and (9) to (14) of this Article shall be submitted for statistical purposes. The reports referred to in paragraph (1), items (1), (3) to (6), (8), (10) to (12), (14) and (15) shall be submitted for supervisory purposes.

(3) Entities subject to reporting requirements shall submit the following types of reports on an unconsolidated basis pursuant to unaudited data:
1) the report referred to in paragraph (1), item (1) of this Article is a ten-day report, to be submitted twice a month, with the balance as at the tenth and the twentieth day of the month;
2) the reports referred to in paragraph (1), items (1), (10) and (13) of this Article are short-term monthly reports, to be submitted once a month, with the balance as at the last day of the month;
3) the report referred to in paragraph (1), item (7) of this Article is a report on interest rates, to be submitted once a month, with the balance as at the last day of the month;
4) the report referred in paragraph (1), item (12) of this Article is the report on the sale of placements, to be submitted once a month, with the balance as at the last day of the month;
5) the reports referred to in paragraph (1), items (1) to (6) and (10) to (13) of this Article are long-term monthly reports, to be submitted once a month, with the balance as at the last day of the month;
6) the reports referred to in paragraph (1), items (8) to (10), (14) and (15) of this Article are quarterly reports, to be submitted four times a year, with the balance as at 31 March, 30 June, 30 September and 31 December.

(4) Entities subject to reporting requirements shall submit the reports referred to in paragraph (1), item (1) to (6), (8) to (11), (14) and (15) of this Article on an unconsolidated basis in accordance with the balance in the business books after statutory audit. These reports shall be referred to as unconsolidated audited reports and shall be submitted once a year, with the balance as at 31 December.

(5) An RC parent credit institution shall submit for its group of credit institutions in the RC the following types of reports:

1) the reports referred to in paragraph (1), items (8), (10), (11) and (15) of this Article pursuant to unaudited data are consolidated unaudited reports and shall be submitted once a year, with the balance as at 30 June; and
2) the reports referred to in paragraph (1), items (8), (10), (11) and (15) of this Article in accordance with the balance in the business books after statutory audit are consolidated audited reports and shall be submitted once a year, with the balance as at 31 December.

(6) The report referred to in paragraph (1), item (10) of this Article shall include data to be submitted in different types of reports so this requirement shall be specified in more detail in the Instructions for statistical and supervisory reporting.

Submission of a ten-day report
Article 5

(1) Entities subject to reporting requirements shall submit the report referred to in Article 4, paragraph (3), item (1) of this Decision to the Croatian National Bank exclusively at the written request of the Croatian National Bank.

(2) The Croatian National Bank shall at least 6 working days prior to the first reporting date covered by the request deliver to entities subject to reporting requirements the request referred in paragraph (1) of this Article.

(3) Entities subject to reporting requirements shall submit to the Croatian National Bank the reports referred to in Article 4, paragraph (3), item (1) of this Decision for the whole period covered by the request referred to in paragraph (1) of this Article, at the reporting dates referred to in Article 4, paragraph (3), item (1) of this Decision and within the time limits referred to in Article 6, paragraph (1), item (1) of this Decision.

(4) The Croatian National Bank shall deliver the request referred to in paragraph (1) of this Article to entities subject to reporting requirements electronically.

Submission time limits
Article 6

(1) Entities subject to reporting requirements shall submit to the Croatian National Bank the reports referred to in this Decision in accordance with the following time limits:

1) ten-day reports within five working days after each reporting date covered by the request referred to in Article 5, paragraph (1) of this Decision;
2) short-term monthly reports within six working days after the end of the reporting month;
3) long-term monthly reports within 42 calendar days after the end of the reporting month;
4) report on interest rates within ten working days after the end of the reporting month;
5) report on the sale of placements within 12 working days after the end of the reporting month;
6) quarterly reports within 42 calendar days after the end of the reporting quarter;
7) unconsolidated audited reports within the time limit referred to in Article 218 of the Credit Institutions Act;
8) consolidated unaudited reports within 42 calendar days after the reporting date;

9) consolidated audited reports at the latest within the time limit referred to in Article 218 of the Credit Institutions Act.

(2) The reports referred to in Article (4), paragraph (1), items (1) and (13) of this Decision shall be submitted within the framework of short-term monthly reports and long-term monthly reports. In cases of these two reports the submission of the amendments to the data submitted within the framework of the short-term report shall be considered as the submission of the long-term report. Where entities subject to reporting requirements have no amendments to the short-term reports, it shall be deemed that the long-term reports are equal to the submitted short-term reports.

(3) The report referred to in Article (4), paragraph (1), item (12) of this Decision shall be submitted within the framework of reports on the sale of placements and long-term monthly reports. In cases of these two reports, the submission of the amendments to the data submitted within the framework of the report on the sale of placements shall be considered as the submission of the long-term report. Where entities subject to reporting requirements have no amendments to reports on the sale of placements, it shall be deemed that the long-term reports are equal to the submitted reports on the sale of placements.

(4) For the purposes of this Decision, working days are Monday to Friday except on public holidays and non-working days.

(5) If the time limit for submission referred to in paragraph (1), items (3), (6) and (8) of this Article falls on a Saturday, a Sunday, a public holiday or a non-working day, the due day for delivery shall be the next working day.

(6) It shall be deemed that entities subject to reporting requirements submitted reports in accordance with this Decision:

- where a report is received by the Croatian National Bank within the time limit prescribed in paragraph (1) of this Article, and
- where data in the report submitted by an entity subject to reporting requirements meets the controls prescribed in the Instructions for statistical and supervisory reporting.

(7) By way of derogation from paragraph (6), indent (2) of this Article, the Croatian National Bank may, in justified cases, depart from the application of certain controls of data submitted by entities subject to reporting requirements, for the purpose of ensuring correct and timely reporting.

Cessation of effect
Article 7

On the date of entry into force of this Decision, the Decision on statistical and prudential reporting (Official Gazette 85/2018, 47/2019, 14/2020, 53/2020, 122/2020, 53/2021, 142/2021., 108/2022, 27/2023, 90/2023 and 4/2026) shall cease to have effect.

Entry into force
Article 8

This Decision shall be published in the Official Gazette and shall enter into force on 30 September 2026.

No.: 360-091/09-26/AŽ
Zagreb, 1 September 2026

Ante Žigman

Governor

The Instructions for statistical and supervisory reporting, constituting an integral part of this Decision, is not a part of the translated text as it only contains technical instructions to credit institutions related to the delivery of prescribed reports.