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Zagreb, 4 May 2026

TO ALL CREDIT INSTITUTIONS

Attention of: Management Board

Subject: Application of the Guidelines specifying the criteria for the identification of activities referred to in Article 4(1)(18) of Regulation (EU) No 575/2013 (EBA/GL/2026/01)

Dear Sir/Madam,

The European Banking Authority (hereinafter: EBA) adopted on 9 January 2026 the Guidelines specifying the criteria for the identification of activities referred to in Article 4(1)(18) of Regulation (EU) No 575/2013 (EBA/GL/2026/01; hereinafter: the Guidelines). The Guidelines apply from 4 May 2026.

In accordance with Article 4, paragraph (5) of Regulation (EU) No 575/2013, the Guidelines specify the criteria for the identification of activities referred to in Article 4(1)(18) of Regulation (EU) No 575/2013, which the credit institutions should follow for the purpose of determining ancillary services undertakings.

In accordance with Article 9, paragraph (1), item (3) of the Credit Institutions Act (Official Gazette 22/2026), the Croatian National Bank shall make every effort to comply with those guidelines and recommendations issued by the European Banking Authority in accordance with Article 16 of Regulation (EU) No 1093/2010 (OJ L 24. 11. 2010).

The Croatian National Bank expects credit institutions to comply with the Guidelines. If a credit institution fails to comply with the applicable provisions of the Guidelines referred to in this circular, the CNB will consider the need to impose supervisory measures to ensure compliance with the Guidelines.

The EBA Guidelines specifying the criteria for the identification of activities referred to in Article 4(1)(18) of Regulation (EU) No 575/2013 are available on the EBA website at the following link:

<https://www.eba.europa.eu/activities/single-rulebook/regulatory-activities/accounting-and-auditing/guidelines-ancillary-services-undertakings>

Kind regards,

Boris Vujčić

Governor

HRVATSKA NARODNA BANKA

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