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Trg hrvatskih velikana 3, HR-10002 Zagreb · T. +385 1 4564 555 · F. +385 1 4610 551
www.hnb.hr

DECISION ON SUPERVISORY REPORTS OF CREDIT UNIONS

(Official Gazette 71/2007, 51/2009 and 108/2022 – Unofficial consolidated version)

VALID AS OF 1 JANUARY 2023

Zagreb, December 2022

HRVATSKA NARODNA BANKA

DECISION ON SUPERVISORY REPORTS OF CREDIT UNIONS

(1) By this Decision, the Croatian National Bank prescribes the obligation of credit unions to compile and deliver supervisory reports to the Croatian National Bank for the purpose of exercising oversight over their operations in accordance with the Credit Unions Act and the regulations adopted under that Act and other laws.

(2) The form and the content of the reports referred to in item (1) of this Decision, as well as the manner of their preparation and the time limits within which credit unions are obliged to deliver them to the Croatian National Bank are prescribed in the Instruction for the preparation of supervisory reports, constituting an integral part of this Decision.

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

Decision on amendments to the Decision on supervisory reports of credit unions, Official Gazette 51/2009, in force as of 5 May 2009

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

Decision on amendments to the Decision on supervisory reports of credit unions, Official Gazette 108/2022, entering into force on 1 January 2023

Article 3

This Decision shall be published in the Official Gazette and shall enter into force on 1 January 2023.

INSTRUCTION FOR THE PREPARATION OF SUPERVISORY REPORTS OF CREDIT UNIONS

I General instructions for the preparation of supervisory reports

1 Reports of a credit union

The following supervisory reports are prepared according to this instruction:

No.	Report name	Report reference
1	Report on exposure to credit risk	IKR-KU
2	Report on the classification of placements and off-balance sheet risk items	RS-KU
3	Report on exposure and connected persons	IZL-KU
4	Report on investments in tangible assets	MI-KU
5	Report on the maturity of assets and liabilities	ROC-KU
6	Solvency ratio	SS-KU
7	Monthly report on daily liquidity indicators	PL-MS-KU

2 Reporting periods and time limits for the delivery of supervisory reports

Credit unions shall compile the reports specified under numbers 1 to 6 in the table above in quarterly intervals as at 31 March, 30 June, 30 September and 31 December and deliver them in paper and electronic form to the Croatian National Bank by 30 April, 31 July, 31 October of the current year and 31 January of the subsequent year at the latest.

The report specified under number 7 – Monthly report on daily liquidity indicators (PL-MS-KU) shall be compiled based on daily data on liquidity and delivered within 15 working days following the expiry of the month to which the report refers.

By way of exception, if on any day of the year a credit union establishes that its solvency ratio has fallen below the legally prescribed percentage, it shall compile the report specified under number 6 – Solvency ratio (SS-KU) as at the same day and deliver it to the Croatian National Bank in paper form by the subsequent working day at the latest.

3 Report header

The header of a supervisory report shall specify the following information:

“Credit union name” – specifying the full name of the credit union.
“MB” – specifying the registration number of the credit union allocated by the Croatian Bureau of Statistics.
“Report date” – specifying the last day of the reporting period in the form ddmmyyyy.

4 Manner of report delivery

Supervisory reports prescribed by this instruction shall be delivered to the Croatian National Bank in paper and electronic form, fully complying with the format prescribed for each individual report.

The Croatian National Bank may adopt instructions for the delivery of reports in electronic form or through telecommunication channels.

The cover page of a supervisory report shall be signed and dated at a designated place by an authorised managing official and one member of the management board of the credit union. Any subsequent changes to the report shall be confirmed and signed by an authorised managing official and one member of the management board of the credit union.

Credit unions shall deliver their supervisory reports to the following address:

Hrvatska narodna banka – Direkcija supervizije III
p.p. 603
10002 Zagreb

The supervisory reports shall be deemed to have been delivered within the prescribed time limit where the reports have passed formal and logical control prescribed in the relevant instructions.

Chapter 4 was amended by the provision of Article 1 of the Decision on amendments to the Decision on supervisory reports of credit unions, Official Gazette 108/2022, entering into force on 1 January 2023.

II Instructions for the preparation of individual supervisory reports

The Instructions for the preparation of individual supervisory reports of credit unions are not a part of the translated text as they only contain technical instructions for the preparation and delivery of supervisory reports.