



Decision on reports for the purpose of supervising issuers of asset-referenced tokens

July 2025

Pursuant to Article 42, paragraph (4) of the Act Implementing Regulation (EU) 2023/1114 on Markets in Crypto-Assets (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 reports for the purpose of supervising
issuers of asset-referenced tokens**

**Subject matter
Article 1**

(1) This Decision prescribes:

- 1) the content, form, method of and time limits for the delivery of financial statements and supervisory reports and other information necessary to the Croatian National Bank for exercising supervision of issuers of asset-referenced tokens;
- 2) the IT-solution for the delivery of the reports referred to in Commission Implementing Regulation (EU) 2024/2902 of 20 November 2024 laying down implementing technical standards for the application of Regulation (EU) 2023/1114 of the European Parliament and of the Council with regard to reporting related to asset-referenced tokens and to e-money tokens denominated in a currency that is not an official currency of a Member State (hereinafter referred to as 'Commission Implementing Regulation (EU) 2024/2902').

(2) This Decision ensures compliance with the European Banking Authority's Guidelines (EBA/GL/2024/16) of 18 December 2024 on templates to assist competent authorities in performing their supervisory duties regarding issuers' compliance under Titles III and IV of Regulation (EU) 2023/1114.

(3) The structure and content of the reports referred to in this Decision are governed by the Instructions for preparing and delivering reports for the purposes of supervising issuers of asset-referenced tokens, which constitute an integral part of this Decision.

**Definitions
Article 2**

(1) The terms used in this Decision shall have the same meaning as the terms defined in the Act Implementing Regulation (EU) 2023/1114 on Markets in Crypto-Assets (Official Gazette 85/2024; hereinafter referred to as 'Act').

(2) For the purposes of this Decision, a '*token issuer*' means an issuer of an asset-referenced token.

**Entities subject to the Decision
Article 3**

The provisions of this Decision shall apply to authorised issuers of asset-referenced tokens with head offices in the Republic of Croatia.

**Financial statements
Article 4**

(1) Token issuers other than credit institutions shall deliver to the Croatian National Bank annual financial statements and financial statements referred to in Article 41 of the Act in both of the following manners:

- 1) in written form to the following address:
Croatian National Bank
Prudential Supervision Area
Trg hrvatskih velikana 3
10002 Zagreb
- 2) in electronic form to the following e-mail address: kripto@hnb.hr.

(2) Where, pursuant to the law governing the accounting of undertakings, token issuers referred to in paragraph (1) of this Article are also obliged to prepare annual consolidated financial statements, they shall deliver the statements to the Croatian National Bank in the manner referred to in paragraph (1) of this Article.

(3) Token issuers referred to in paragraph (1) of this Article shall deliver the statements referred to in paragraphs (1) and (2) of this Article in the content and the form in which they are prepared in accordance with the law governing the accounting of undertakings, within the time limit referred to in Article 43, paragraph (6) of the Act Implementing Regulation (EU) 2023/1114 on Markets in Crypto-Assets.

Supervisory reports

Article 5

(1) The Croatian National Bank shall collect the following reports for the purpose of supervising token issuers:

- 1) Maturity ladder for the composition of the reserve of assets (S 03.03);
- 2) Own funds requirements (S 09.01);
- 3) Composition of available own funds CET1 (S 09.02);
- 4) Additional information for significance assessment (S 10.01);
- 5) Additional information for significance assessment – Holder of qualifying holdings (S 10.02);
- 6) Transactions per day that are associated to its uses as a means of exchange – average (S 10.03).

(2) Token issuers which are credit institutions shall deliver to the Croatian National Bank the reports referred to in paragraph (1), items (1), (4), (5) and (6) of this Article. Token issuers other than credit institutions shall deliver to the Croatian National Bank all the reports referred to in paragraph (1) of this Article.

(3) Token issuers shall deliver the reports referred to in paragraph (1) of this Article regardless of the token issuance value, for each issued asset-referenced token.

(4) Token issuers shall prepare the reports referred to in paragraph (1) of this Article in accordance with the Instructions for preparing and delivering reports for the purpose of supervising issuers of asset-referenced tokens and shall deliver the reports in the manner governed by these Instructions.

(5) Token issuers shall deliver to the Croatian National Bank the reports referred to in paragraph (1) of this Article four times a year, as at 31 March, 30 June, 30 September and 31 December, within 42 calendar days following the reporting date.

IT-solutions

Article 6

Token issuers shall deliver to the Croatian National Bank the reports referred to in Commission Implementing Regulation (EU) 2024/2902 in the manner referred to in Article 7 of this Decision.

Delivery method

Article 7

(1) For the purposes of Articles 5 and 6 of this Decision, the delivery of reports to the Croatian National Bank shall imply the delivery of reports through a shared technical platform maintained by the European Banking Authority in accordance with Decision EBA/DC/579 of 16 May 2025.

(2) Token issuers shall deliver the reports referred to in Articles 5 and 6 of this Decision exclusively through the shared technical platform maintained by the European Banking Authority.

(3) Token issuers shall be deemed to have delivered to the Croatian National Bank the reports referred to in paragraph (1) of this Article if the following conditions are met:

- 1) the reports are received on the shared technical platform of the European Banking Authority within the prescribed time limits;
- 2) the reports comply with the technical requirements defined by the European Banking Authority; and
- 3) the reports meet the validation rules published by the European Banking Authority on its website, valid for the reporting date in question.

(4) Where it is established that the information in the reports referred to in Articles 5 and 6 of this Decision is incomplete or inaccurate, token issuers shall, at the request of the Croatian National Bank, without delay submit a correction to the reports or an explanation of the information.

(5) For the purposes of this Article, token issuers shall submit to the Croatian National Bank a list of persons responsible for delivery of the reports referred to in Articles 5 and 6 of this Decision and relevant technical information necessary to access the shared technical platform maintained by the European Banking Authority.

(6) Where they establish that the list of persons or the technical information referred to in paragraph (5) of this Article should be modified, token issuers shall without delay notify the Croatian National Bank thereof.

Other information

Article 8

In accordance with Article 42 of the Act, token issuers shall deliver to the Croatian National Bank, at its written request, other information for supervisory purposes in the manner and within the time limit set by the Croatian National Bank in the request.

Entry into force

Article 9

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

No.: 255-091/07-25/BV
Zagreb, 2 July 2025

Boris Vujčić

Governor

The Instructions for preparing and delivering reports for the purpose of supervising issuers of asset-referenced tokens, constituting an integral part of this Decision, are not a part of the translated text as they only contain technical instructions to token issuers related to the correct preparation and delivery of prescribed reports. The templates and instructions for their completion are available in the English language as an annex to EBA Guidelines ([EBA/GL/2024/16](#)) of 18 December on templates to assist competent authorities in performing their supervisory duties regarding issuers' compliance under Titles III and IV of Regulation (EU) 2023/1114.