



HRVATSKA NARODNA BANKA

## Core functions

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As a central bank of the Republic of Croatia, the Croatian National Bank operates in six core areas of responsibility: monetary and foreign exchange policy, international reserves management, financial stability, supervision, resolution of credit institutions and the payment system.

The Croatian National Bank defines and implements the monetary and foreign exchange policies, manages the international reserves of the Republic of Croatia, contributes to the stability of the financial system as a whole, issues banknotes and coins, exercises supervision over credit institutions and assesses the resolvability of credit institutions, issues and revokes authorisations and approvals to credit institutions, credit unions, payment system institutions, electronic money institutions and payment systems and issues and revokes authorisations and approvals to authorised exchange offices. In addition, the Croatian National Bank regulates and improves the payment system, performs other operations for the Republic of Croatia, as provided by law, keeps the accounts of credit institutions and executes payment transactions across these accounts, grants loans to credit institutions and receives deposits of credit institutions and adopts subordinate legislation regulating the operations within its competence.

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