



HNB

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Pursuant to Article 101, paragraph (2), item (2) of the Credit Institutions Act (Official Gazette 159/2013, 19/2015, 102/2015 and 15/2018) and Article 43, paragraph (2), item (9) of the Act on the Croatian National Bank (Official Gazette 75/2008 and 54/2013), the Governor of the Croatian National Bank hereby issues the

Decision on amendments to the Decision on the classification of exposures into risk categories and the method of determining credit losses

Article 1

In Article 6 of the Decision on the classification of exposures into risk categories and the method of determining credit losses (Official Gazette 114/2017), in paragraph (3), the wording in the Croatian text is amended with no relevance to the English translation.

Article 2

In Article 8, paragraph (2), the words “classified into risk categories B and C” are deleted.

Article 3

In Article 10, paragraph (1), the words “for determining a debtor’s increased credit risk” are replaced by the words “for determining a significant increase in the credit risk of the debtor”.

Article 4

In Article 12, paragraph (7), the wording in the Croatian text is amended with no relevance to the English translation.

Article 5

In Article 14, paragraph (1), item (1), the words “paragraphs (2) and (3)” are replaced by the words “paragraphs (2) to (4).”.

In paragraph (1), item (2), the words “paragraphs (4) to (6)” are replaced by the words “paragraphs (5) to (7).”.

In paragraph (5), the words “paragraphs (2) and (3)” are replaced by the words “paragraphs (2) to (4).”.

Article 6

In Article 21, paragraph (2), the words “until 31 December 2018” are replaced by the words “until 31 December 2019.”.

Article 7

This Decision shall be published in the Official Gazette and shall enter into force on 1 January 2019.

No.: 375-020/11-18/BV

Zagreb, 28 November 2018

Boris Vujčić
Governor

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