



HNB

EUROSUSTAV

GOVERNOR

Pursuant to Article 416, paragraph (1), item (a), Article 420, paragraph (2) and Article 423, paragraph (2) of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (Text with EEA relevance) (OJ L 176, 27. 6. 2013), Article 12, paragraph (1), item (c) (i), Article 23, paragraph (2) and Article 30, paragraph (2) of the Commission Delegated Regulation (EU) 2015/61 of 10 October 2014 to supplement Regulation (EU) No 575/2013 of the European Parliament and the Council with regard to liquidity coverage requirement for Credit Institutions (Text with EEA relevance) (OJ L 11, 17. 1. 2015), Article 11, paragraph (4) of the Credit Institutions Act (Official Gazette 159/2013, 19/2015, 102/2015, 15/2018, 70/2019, 47/2020, 146/2020 and 151/2022) and Article 43, paragraph (2), item (10) and Article 77, paragraph (1) 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 amendments to the
Decision implementing the part of Regulation (EU) No 575/2013 and Commission Delegated
Regulation (EU) No 2015/61 pertaining to liquidity reporting**

Article 1

In Article 1 of the Decision implementing the part of Regulation (EU) No 575/2013 and Commission Delegated Regulation (EU) 2015/61 pertaining to liquidity reporting (Official Gazette 105/2016 and 145/2020, hereinafter referred to as 'Decision', item (1) is deleted.

The former items (2), (3) and (4) become items (1), (2) and (3) and the former item (3) is amended to read:

“for the purposes of Article 420, paragraph (2) of Regulation (EU) No 575/2013 and Article 23, paragraph (2) of the Delegated Regulation, respectively, the date by which credit institutions shall report to the Croatian National Bank on products and services for which the likelihood and potential volume of the liquidity outflows referred to in Article 420, paragraph (2), subparagraph (1) and Article 23, paragraph (1) of the Delegated Regulation, respectively, are material and the level of materiality of outflows; and”

Article 2

Title 2 “LEVEL OF RESERVE REQUIREMENTS INCLUDED IN REPORTS” and Article 3 of the Decision are deleted.

Article 3

Article 5 of the Decision is amended to read:

“(1) Credit institutions shall, by 30 September of the current year at the latest, submit to the Croatian National Bank the list of products and services referred to in Article 420, paragraph (2) of Regulation (EU) No 575/2013 and Article 23, paragraph (1) of the Delegated Regulation, respectively, for which the likelihood and potential volume of the liquidity outflows are material and shall propose a relevant outflow rate. If the Croatian National Bank does not submit to the credit institution by 31 December of

the current year an outflow rate different from that proposed by the credit institution, the Croatian National Bank shall be deemed to have accepted the proposed outflow rate.

(2) For the purposes of this Article and Article 23, paragraph (2) of the Delegated Regulation, respectively, material outflows, for individual categories of products and services referred to in Article 23, paragraph (1) of the Delegated Regulation specified in template C 73.00 LIQUIDITY COVERAGE – OUTFLOWS of the Commission Implementing Regulation (EU) 2021/451 of 17 December 2020 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to supervisory reporting of institutions and repealing Implementing Regulation (EU) 680/2014 (Text with EEA relevance) (OJ L 97, 19.3.2021) shall be those meeting two following two conditions:

- 1) The unweighted amount of a certain product category, on the reporting date 30 June equals or exceeds 15% of all the weighted LCR outflows of the credit institution (excluding weighted outflows for that product category);
- 2) The unweighted amount of that product category, on the reporting date 30 June equals or exceeds 15% of the total weighted LCR liquidity buffer of the credit institution."

Article 4

Article 6 of the Decision is deleted.

Article 5

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

Dec. No.:

Zagreb,

Boris Vujčić

Governor