

Pursuant to Article 101, paragraph (2), item (4) of the Credit Institutions Act (Official Gazette 159/2013, 19/2015, 102/2015, 15/2018, 70/2019, 47/2020 and 146/2020) 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 amendments to the Decision on the obligation to make provisions for litigations conducted against a credit institution**

**Article 1**

In the Decision on the obligation to make provisions for litigations conducted against a credit institution (Official Gazette 1/2009, 75/2009 and 2/2010), in Article 8, paragraph (5) is amended to read:

"(5) A credit institution may make lump-sum provisions for litigations whose individual total amounts do not exceed:

- 1) EUR 10,000 – in the case of a credit institution whose assets exceed EUR 2 billion, according to its audited financial statements for the previous year;
- 2) EUR 7,000 – in the case of a credit institution whose assets are higher than EUR 400,000 billion, but lower than EUR 2 billion, according to its audited financial statements for the previous year;
- 3) EUR 4,000 – in the case of a credit institution whose assets are lower than EUR 400,000, according to its audited financial statements for the previous year."

**Article 2**

This Decision shall be published in the Official Gazette and enter into force on the day the euro is introduced as the official currency in the Republic of Croatia.

Dec. No. 417-091/11-22/BV

Zagreb, 14 November 2022

Croatian National Bank

Governor

**Boris Vujčić**