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Trg hrvatskih velikana 3, HR-10000 Zagreb

T. +385 1 4564 555 · F. +385 1 4610 551

www.hnb.hr

Reg. No: 14/093/24
Zagreb, 23 May 2024

TO ALL CREDIT INSTITUTIONS
Attention of: Management Board

Subject: *Implementation of EBA Guidelines on the benchmarking of diversity practices, including diversity policies and gender pay gap under Directive 2013/36/EU and Directive (EU) 2019/2034*

Dear Sir/Madam,

On 18 December 2023, the European Banking Authority (hereinafter: the EBA) published new Guidelines on the benchmarking of diversity practices, including diversity policies and gender pay gap under Directive 2013/36/EU and Directive (EU) 2019/2034 (EBA/GL/2023/08; hereinafter: the Guidelines).

The Guidelines specify, for the purposes of the benchmarking of diversity practices in accordance with Article 91(11) of Directive 2013/36/EU and Article 152a of the Credit Institutions Act (Official Gazette 159/2013, 19/2015, 102/2015, 15/2018, 70/2019, 47/2020, 146/2020 and 151/2022), implementing the previously specified provisions, the information to be provided by selected institutions to competent authorities for benchmarking diversity practices, including information disclosed in accordance with Article 435(2)(c) of Regulation (EU) No 575/2013.

These Guidelines also specify, for the purposes of the harmonised benchmarking of the gender pay gap at the level of the management body, the information to be provided by institutions to competent authorities in accordance with Article 75(1) of Directive 2013/36/EU and from competent authorities to the EBA.

The Guidelines apply on an individual basis as set out in Articles 6 to 10 of Regulation (EU) No 575/2013.

The Guidelines apply from 27 June 2024. The data will be collected every three years from a sample based on asset size; the sample of credit institutions will be determined before each data collection. The Croatian National Bank will inform institutions that form part of the sample at least three months before the set deadline for data submission.

The Guidelines also provide the deadlines for regular reporting, as well as the reporting framework and granularity of the data collected for the purposes of the Guidelines.

Credit institutions that have been selected to form part of the sample shall submit the requested data to the Croatian National Bank by 30 April every three years, starting from 2025 with a reference date of 31 December 2024.

Every three years, the Croatian National Bank shall notify the credit institutions required to submit the data specified in the Guidelines on the manner of submission of such data.

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In accordance with Article 4, paragraph (1), item (3) of the Credit Institutions Act, the Croatian National Bank shall make every effort to comply with those guidelines and recommendations issued by the EBA in accordance with Article 16 of Regulation (EU) No 1093/2010 (OJ L 24. 11. 2010).

In the light of the foregoing, the credit institutions subject to the application of these Guidelines are expected to fully comply with the Guidelines.

The relevant EBA Guidelines are available on the EBA website at the following link:

<https://www.eba.europa.eu/sites/default/files/2023-12/213cc021-d991-43ed-977d-c60245301e70/Final%20report%20on%20Guidelines%20on%20the%20diversity%20benchmarking%20exercise.pdf>

It is further noted that under Decision (EU) 2024/461 of the ECB of 29 January 2024 on the reporting by national competent authorities to the European Central Bank of information on remuneration, gender pay gap, approved higher ratios and high earners for the purposes of benchmarking (ECB/2024/2; hereinafter: Decision), the European Central Bank lays down the requirements concerning the submission to the European Central Bank (ECB) of information reported to the national competent authorities by supervised entities for the purposes of benchmarking remuneration trends and practices, the gender pay gap, approved higher ratios and high earners.

ECB Decision (EU) 2024/461 is available at the following link:

https://eur-lex.europa.eu/legal-content/EN/TXT/HTML/?uri=OJ:L_202400461

Kind regards,

Tomislav Ćorić

Vicegovernor