



HNB

Pursuant to Article 43, paragraph (2), items (6) and (10) of the Act on the Croatian National Bank (Official Gazette 75/2008, 4/2013 and 47/2020) and Article 119, paragraphs (1), (4) and (5) of the Credit Institutions Act (Official Gazette 159/2013, 19/2015, 102/2015, 15/2018, 70/2019, 47/2020, 146/2020 and 151/2022), the Governor of the Croatian National Bank hereby issues the

**Decision on amendments to the
Decision on the countercyclical buffer rate**

Level of the rate

Article 1

In the Decision on the countercyclical buffer rate (Official Gazette 148/2022), Article 3 is amended to read:

“The countercyclical buffer rate for the Republic of Croatia shall be 1.5% of the total risk exposure amount calculated in accordance with Article 92, paragraph (3) of Regulation (EU) No 575/2013.”.

Article 2

After Article 3, Article 3a and its title are added, which read:

"Cessation of effect

Article 3a

The Decision on the countercyclical buffer rate (Official Gazette 39/2022) shall cease to have effect on the date of the entry into force of this Decision.”.

Entry into force

Article 3

This Decision shall be published in the Official Gazette and shall enter into force on 31 December 2023, with the exception of the provision of Article 1 of this Decision, which shall enter into force on 30 June 2024.

Dec. No. 215-091/06-23/BV

Zagreb, 30 June 2023

Boris Vujčić

Governor