



UniCredit Global Securities Services NEWSFLASH



Croatia – General Information

MANDATORY SEGREGATION OF LOCAL CREDIT INSTITUTIONS' SHARES NO LONGER REQUIRED

13 March 2026

Please be kindly informed that, effective 13 March 2026, an amended Credit Institutions Act entered into force, and therefore, as consequence, the previous requirement that shares of local credit institutions must be held in segregated custody accounts on a beneficial owner basis is no longer in force.

In line with above mentioned amended Credit Institutions Act, previous requirement according to which shares of local credit institutions, if held on custody account, had to be safe-kept on the segregated custody account open in the name of the final beneficial owner in the local central securities depository (SKDD), is no longer in force and the holdings of shares of local credit institutions may now be kept in either omnibus or segregated accounts without any specific restrictions.

IMPACT ON INVESTORS:

Clients holding local credit institutions' shares can keep them in segregated, as well as in omnibus accounts.

For more information, please contact your Relationship Manager or visit our homepage by clicking on this [link](#). You can find all newsflashes published by UniCredit GSS here.

Your contacts

Igor Livojević, Head of Global Securities Services Team

Tel. +385 1 6305 332

igor.livojevic@unicreditgroup.zaba.hr

Nikoleta Klaić, Relationship Manager

Tel. +385 1 6305 400

nikoleta.klaic@unicreditgroup.zaba.hr

Imprint

Corporate & Investment Banking, Global Transaction Banking, Global Securities Services

UniCredit S.p.A. Zweigniederlassung Wien, Rothschildplatz 4, 1020 Vienna, Austria

www.unicreditgroup.eu