

# Guidelines compliance table

EBA/GL/2018/06

31 October 2018; Date of application –  
30 June 2019 (Last updated – 17 May  
2023)

## Guidelines on management of non-performing and forborne exposures

The following competent authorities\* comply or intend to comply with the EBA's Guidelines on management of non-performing and forborne exposures:

| Member State | Competent authority                 | Complies or intends to comply | Comments   |
|--------------|-------------------------------------|-------------------------------|--|
| BE           | Belgium<br>National Bank of Belgium | Yes                           | <p>As at 03 March 2021, notification date.</p> <p>The National Bank of Belgium (NBB) is compliant with these Guidelines and has implemented them in its supervision via a circular of 26 July 2019 (NBB_2019_21).</p> <p>The circular is published on the NBB's website (French and Dutch):<br/>Link to French version :<br/>Circulaire NBB_2019_21 / Orientations de l'Autorité bancaire européenne (ABE) du 31 octobre 2018 sur la gestion des expositions non performantes et renégociées (EBA/GL/2018/06)   nbb.be</p> <p>Link to Dutch version :<br/>Circulaire NBB_2019_21 / Richtsnoeren van de Europese Bankautoriteit (EBA) van 31 oktober 2018 inzake het beheer</p> |

|    |                | <b>Competent authority</b>                             | <b>Complies or intends to comply</b> | <b>Comments</b>   |
|----|----------------|--|--------------------------------------|---|
|    |                |  |                                      | van niet-renderende en respijtblootstellingen (EBA/GL/2018/06)   nbb.be   |
| BG | Bulgaria       | Българска народна банка (Bulgarian National Bank)      | <b>Intends to comply**</b>           | By 30 June 2019.  |
| CZ | Czech Republic | Czech National Bank                                    | <b>Intends to comply**</b>           | By 30 June 2019.  |
| DK | Denmark        | Danish Financial Supervisory Authority                 | <b>Yes</b>                           | As at 04 June 2019, notification date.  |
| DE | Germany        | Bundesanstalt für Finanzdienstleistungsufsicht (BaFin) | <b>Yes</b>                           | As at 22 April 2022, notification date.   |
| EE | Estonia        | Finantsinspeksioon                                     | <b>Yes</b>                           | As at 04 June 2019, notification date.  |
| IE | Ireland        | Central Bank of Ireland                                | <b>Intends to comply**</b>           | By 01 July 2019.  |
| EL | Greece         | Bank of Greece   | <b>Yes</b>                           | As of the date of the notification, 20.12.2021. Guidelines adopted with the Executive Committee Act of the Bank of Greece No. 175/2/2020.   |
| HR | Croatia        | Hrvatska narodna banka (Croatian National Bank)        | <b>Yes</b>                           | <p>As at 03.03.2021.</p> <p>On 30 May 2019 CNB send to EBA the compliance notification for the EBA Guidelines on management of non-performing and forborne exposures (EBA/GL/2018/06) and announced its intention to comply with these EBA GL by 30 June 2019.</p> <p>With this confirmation of compliance we would like to provide to the EBA updates on that previous notification, informing the EBA that CNB now complies with this EBA GL.</p> |

|  |  | Competent authority | Complies or intends to comply | Comments  |
|--|--|---------------------|-------------------------------|---|
|  |  |                     |                               | <p>CNB ensured the application of the assessment of these guidelines in the SREP, especially initial assessment and feedback to banks was included into the SREP (and was subject of separate communication with banks), and for SREP process for this year we requested updated NPL strategies with the intention to include them in the estimate.</p> <p>According to the obligation to define a common threshold for the individual valuation and revaluation of the collaterals used for NPEs by an independent appraiser, in second half of 2019 CNB conducted an analysis based on questionnaire sent to banks which, among other things, had the task of determining the current bank practices regarding that threshold. Based on that analysis, current bank practices and close cooperation with ECB (ECB Guidance to banks on NPL defines the threshold of 300.000 euro in gross value) and in order to achieve greater convergence and simplify the regulatory framework, CNB published its expectation for all credit institutions. Credit institutions should conduct an independent valuation and reevaluation assessment of the value of immovable property that is used as collateral for all NPEs whose gross value is equal to or exceeds the amount of HRK 2,250 thousand (EUR 300 thousand in kuna equivalent). Furthermore, a credit institution may set a stricter threshold taking into account its risk profile, its structure of the immovable property portfolio</p> |

|  |  | Competent authority | Complies or intends to comply | Comments  |
|--|--|---------------------|-------------------------------|---|
|  |  |                     |                               | <p>(share of residential or commercial real estate) as well as the amount and structure of NPEs. CNB published the threshold in a form of circular letter, on 25th February 2020, it is applicable to all credit institutions in the authority's jurisdiction and publicly available in this link:</p> <p><a href="https://www.hnb.hr/documents/20182/639854/h-stajaliste-hnb-oznosu-praga-za-procjenu-nekretnina_uz-smjernicu.pdf/bf7ec254-f046-5d12-c0da-f5f6d290ab39">https://www.hnb.hr/documents/20182/639854/h-stajaliste-hnb-oznosu-praga-za-procjenu-nekretnina_uz-smjernicu.pdf/bf7ec254-f046-5d12-c0da-f5f6d290ab39</a>.</p> <p>To ensure consistent application of these EBA GL CNB amended its Decision on governance arrangements in section V Credit risk management rules, also available in this link:</p> <p><a href="https://www.hnb.hr/documents/20182/2628295/e-odluka-o-sustavu-upravljanja_npt.pdf/e1ed67d9-2e8d-1e3c-19d6-4c1ad06153c6">https://www.hnb.hr/documents/20182/2628295/e-odluka-o-sustavu-upravljanja_npt.pdf/e1ed67d9-2e8d-1e3c-19d6-4c1ad06153c6</a>.</p> <p>Finally, regarding the application of Sections 7, 8 and 9 of these EBA GL we would like to emphasize that CNB has in force Decision on the classification of exposures into risk categories and the method of determining credit losses, also available in this link:</p> <p><a href="https://www.hnb.hr/documents/20182/526365/e-odluka-klasifikacija-izlozenosti-skupine_npt.pdf/4b197b6c-31d2-162f-2031-0b15e988e2f1">https://www.hnb.hr/documents/20182/526365/e-odluka-klasifikacija-izlozenosti-skupine_npt.pdf/4b197b6c-31d2-162f-2031-0b15e988e2f1</a>.</p> |

|    |           | <b>Competent authority</b>                       | <b>Complies or intends to comply</b> | <b>Comments</b>  |
|----|-----------|--|--------------------------------------|--|
|    |           |  |                                      | This Decision prescribes: the criteria for the classification of exposures into risk categories; the method of determining the expected credit losses arising from credit risk; the method for making balance sheet items' impairment and provisions for off-balance sheet items; and the definitions of eligible instruments of collateral for exposures for the purposes of determining the expected future cash flows.  |
| ES | Spain     | Banco de España                                  | <b>Yes</b>                           | As of notification date, 08.03.2021.   |
| FR | France    | Autorité de Contrôle Prudentiel et de Résolution | <b>Yes</b>                           | As at 05 June 2019, notification date.<br>ACPR complies through an "avis" published on its website: <a href="https://acpr.banque-france.fr/sites/default/files/media/2019/06/03/avis_orientations_abe_gl_2018_06.pdf">https://acpr.banque-france.fr/sites/default/files/media/2019/06/03/avis_orientations_abe_gl_2018_06.pdf</a>  |
| IT | Italy     | Bank of Italy                                    | <b>Yes</b>                           | Bank of Italy has introduced the EBA GL on management of non-performing and forborne exposures in the national regulatory framework via supervisory expectations from 5th April, 2022.<br>Link below:<br><a href="https://www.bancaditalia.it/competi/vigilanza/normativa/orientamenti-vigilanza/elenco-esa/index.html?com.dotmarketing.htmlpage.language=102">https://www.bancaditalia.it/competi/vigilanza/normativa/orientamenti-vigilanza/elenco-esa/index.html?com.dotmarketing.htmlpage.language=102</a> |
| CY | Cyprus    | Central Bank of Cyprus                           | <b>Yes</b>                           | As of date of notification, 08.03.2021.  |
| LV | Latvia    | Financial and Capital Market Commission          | <b>Yes</b>                           | As of date of notification, 08.03.2021.<br><a href="https://www.ftkk.lv/wp-content/uploads/2020/01/Regulation-on-credit-risk-management_012021.pdf">https://www.ftkk.lv/wp-content/uploads/2020/01/Regulation-on-credit-risk-management_012021.pdf</a>   |
| LT | Lithuania | Bank of Lithuania                                | <b>Yes</b>                           | As at 03 June 2019, notification date.   |

|    |             | <b>Competent authority</b>                             | <b>Complies or intends to comply</b> | <b>Comments</b>   |
|----|-------------|--|--------------------------------------|---|
| LU | Luxembourg  | Commission de Surveillance du Secteur Financier (CSSF) | <b>Yes</b>                           | As of date of notification, 05.03.2021.<br><a href="https://www.cssf.lu/wp-content/uploads/cssf20_751eng.pdf">https://www.cssf.lu/wp-content/uploads/cssf20_751eng.pdf</a>  |
| HU | Hungary     | Central Bank of Hungary                                | <b>Intends to comply**</b>           | By 31 October 2019.   |
| MT | Malta       | Malta Financial Services Authority (MFSA)              | <b>yes</b>                           | Complies as of the date of notification, which is 15 May 2023   |
| NL | Netherlands | De Nederlandsche Bank                                  | <b>Yes</b>                           | As at 07 June 2019, notification date.  |
| AT | Austria     | Austrian Financial Market Authority                    | <b>Yes</b>                           | As at 04 June 2019, notification date.  |
| PL | Poland      | Komisja Nadzoru Finansowego                            | <b>Yes</b>                           | As at 26 June 2019, notification date.  |
| PT | Portugal    | Banco de Portugal                                      | <b>Intends to comply**</b>           | By 30 June 2021.<br><br>In 2019 Banco de Portugal submitted a survey to assess PT institutions' compliance and implementation of the GLs. Banco de Portugal issued recommendations for all the cases where the institutions did not fully comply with the GLs. The recommendations action plan is being monitored by the supervisory teams. (notification as of 12 March 2021)      |
| RO | Romania     | National Bank of Romania                               | <b>Yes</b>                           | As of notification date, 09.03.2021. Guideline has been transposed through NBR Instructions from 30.10.2019.<br><a href="http://www.bnr.ro/Institutii-de-credit--1965.aspx">http://www.bnr.ro/Institutii-de-credit--1965.aspx</a>   |
| SI | Slovenia    | Bank of Slovenia                                       | <b>Yes</b>                           | As at 04 June 2019, notification date.<br><br>Link to the measures published in the relevant jurisdiction:<br><a href="https://www.uradni-list.si/glasilo-uradni-list-rs/vsebina/2019-01-1584/sklep-o-uporabi-smernic-o-upravljanju-nedonosnih-in-">https://www.uradni-list.si/glasilo-uradni-list-rs/vsebina/2019-01-1584/sklep-o-uporabi-smernic-o-upravljanju-nedonosnih-in-</a> |

|    |          | <b>Competent authority</b> | <b>Complies or intends to comply</b> | <b>Comments</b>   |
|----|----------|----------------------------|--------------------------------------|---|
|    |          |                            |                                      | <a href="#">restrukturiranih-izpostavljenosti-ebagl201806</a>   |
| SK | Slovakia | Národná banka Slovenska    | <b>Yes</b>                           | Complies as of the date of notification, 26/07/2022.<br>Národná banka Slovenska adopted GLs through its methodological guideline no. 3/2022.  |
| FI | Finland  | Finanssivalvonta (FIN-FSA) | <b>Yes</b>                           | National measures published in the relevant jurisdiction to comply: <a href="https://www.finanssivalvonta.fi/en/regulation/FIN-FSA-regulations/risk-managementU04-2018/">https://www.finanssivalvonta.fi/en/regulation/FIN-FSA-regulations/risk-managementU04-2018/</a> |
| SE | Sweden   | Finansinspektionen         | <b>Yes</b>                           | As at 22 May 2019, notification date.   |

**EU Institutions – Agencies**

|     |     |     |            |  |
|-----|-----|-----|------------|--|
| ECB | ECB | ECB | <b>Yes</b> | As at 01 July 2019, notification date. |
|-----|-----|-----|------------|--|

**EEA – EFTA State**

|    |               |  |             |  |
|----|---------------|--|-------------|--|
| IS | Iceland       | Financial Supervisory Authority, Iceland       | <b>Yes</b>  | As of notification date, 04.03.2021.   |
| LI | Liechtenstein | Financial Market Authority Liechtenstein (FMA) | <b>Yes*</b> | As at 18 June 2019, notification date. |
| NO | Norway        | Finanstilsynet                                 | <b>Yes*</b> | As at 29 May 2019, notification date.  |

\*The EEA States other than the Member States of the European Union are not currently required to notify their compliance with the EBA’s Guidelines. This table is based on information provided from those EEA States on a voluntary basis.

\*\* Please note that, in the interest of transparency, if a competent authority continues to intend to comply after the application date, it will be considered “non-compliant” unless (A) the Guidelines relate to a type of institution or instruments which do not currently exist in the jurisdiction concerned; or (B) legislative or regulatory proceedings have been initiated to bring any national measures necessary to comply with the Guidelines in force in the jurisdiction concerned.

**Notes**

Article 16(3) of the EBA’s Regulations requires national competent authorities to inform us whether they comply or intend to comply with each Guideline or recommendation we issue. If a competent authority does not comply or does not intend to comply it must inform us of the reasons. We decide on a case by case basis whether to publish reasons.

The EBA endeavour to ensure the accuracy of this document, however, the information is provided by the competent authorities and, as such, the EBA cannot accept responsibility for its contents or any reliance placed on it.

For further information on the current position of any competent authority, please contact that competent authority. Contact details can be obtained from the EBA’s website [www.eba.europa.eu](http://www.eba.europa.eu).