



---

*Plenary sitting*

---

**B8-0973/2015**

27.9.2015

# MOTION FOR A RESOLUTION

pursuant to Rule 133 of the Rules of Procedure

on an audit of unfunded bad debts

**Sophie Montel, Dominique Bilde, Florian Philippot**

**Motion for a European Parliament resolution on an audit of unfunded bad debts**

*The European Parliament,*

- having regard to Rule 133 of its Rules of Procedure,
- A. whereas the number of bad debts and non-performing loans in the EU has doubled since 2009 and now represents a sum of EUR 1 000 billion;
- B. whereas many of these loans are insufficiently funded, particularly in Italy (42% of all non-performing loans) and Spain (40%);
- C. whereas this high figure threatens the solidity of the EU's banks, as the loans are a burden on their balance sheets and paralyse funds which could be used to increase outstanding credit, especially in countries in the south of the euro area;
- D. whereas small and medium-sized enterprises suffer the most from credit rationing, as they rely more on banks for their financing;
- E. whereas this situation is exacerbated by the austerity policy being followed by euro area countries, with a rise in the number of households defaulting and businesses failing;
- 1. Calls on the Commission to carry out a comprehensive audit of unfunded bad debts.