

**Question for written answer E-003590/2015
to the Commission**
Rule 130
Doru-Claudian Frunzuliță (S&D)

Subject: The regulation of the Swiss franc issue in Romania

Given that the recent evolution of the Swiss franc on the financial-banking market is generating problems in Romania which affect at least 75 500 debtors who contracted credits in this foreign currency and which proved to be bad loans, and, given Directive 2014/17/EU of the European Parliament and of the Council providing for a correct process for the conversion of foreign currency credits in relation to real estate credits, what solutions does the Commission envisage with a view to the correct regulation of the financial-banking market in order to protect credit consumers from the uncontrolled increase of monthly rates due to exchange rate fluctuations?