

**Question for written answer E-006065/2018
to the Commission**
Rule 130
Rolandas Paksas (EFDD)

Subject: Secondary markets for non-performing loans

A unified EU secondary market for non-performing loans (NPLs) would make it easier for banks to sell NPL portfolios to non-member countries operating in any EU country or outside the EU. Loan purchasers, using what is termed the 'European passport', would accordingly be free to operate on a Europe-wide scale.

What steps will the Commission take to counteract arbitrary action by large loan purchasers operating under the European passport arrangement, and what will it do to provide the necessary oversight within the EU?

What safeguards exist for borrowers in financial difficulties in order to protect people's legitimate expectations and reduce social exclusion and poverty?