

**Question for written answer E-004865/2020
to the Commission**

Rule 138

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Subject: European Banking Authority Guidelines on Loan Origination and Monitoring

On 29 May 2020 the European Banking Authority published the Guidelines on Loan Origination and Monitoring.

These guidelines introduce new information requirements and drivers for the assessment of creditworthiness, underlining the importance of environmental, social and governance (ESG) factors and insisting on the development and strengthening of prospective cash flow assessment tools.

In view of the economic repercussions that may arise from the COVID-19 emergency, it is essential to adopt new guidelines on credit granting and monitoring methods that have a proactive approach to preventing the generation of non-performing loans (NPLs).

However, the need to create favourable conditions for the recovery of the real economy remains pressing. This also translates into ensuring the sustainability of bureaucratic requirements for SMEs seeking financing.

1. Does the Commission consider that the information requirements for SMEs contained in the new guidelines respect the principle of proportionality according to the criteria of size and nature of the companies that intend to access new credit?
2. Does it not believe that it would be more appropriate to delay the implementation date, which has been set to 30 June 2021, considering that, optimistically, economic recovery could be glimpsed in small and medium-sized enterprises around the middle of next year?