

**Question for written answer E-005714/2020/rev.1
to the Commission**

Rule 138

Ruža Tomašić (ECR)

Subject: Raiffeisen Bank (RBA) cooperatives

In Croatia, a large number of citizens are over-indebted, which has led to the initiation of a large number of enforcement proceedings and, consequently, to the blocking of debtors' bank accounts, or to their eviction.

In these many cases of over-indebtedness, RBA cooperatives are conspicuously implicated. These are Austrian cooperatives which falsely present themselves to the public as part of the Raiffeisen Bank group. Relying on a well-established network of unscrupulous bankers, intermediaries, lawyers and notaries, these groups lent large sums of money to Croatian citizens without checking their solvency and risk, in violation of all rules on informing debtors of their obligations.

Debtors could not fulfil such obligations, which quickly led to the initiation of a large number of enforcement proceedings, to evictions and the blocking of citizens' accounts, and even to the suicides of some debtors. Approximately 15 200 such contracts have been concluded in Croatia. For comparison, in Hungary and Slovenia only 28 and 480 such loans, respectively, were approved.

Is the Commission aware of cases of loans being approved by RBA cooperatives which systematically violate the regulations of the Member States?

In accordance with Directive 93/13/EEC, does the Commission consider that the conduct of creditors and intermediaries in this context could lead them to be held criminally liable?