

**Priority question for written answer P-006909/2020  
to the Commission**

Rule 138

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**Subject:** Assessment of the implementation of Delegated Regulation (EU) 2018/171 in the context of the current economic crisis

Delegated Regulation (EU) 2018/171 of 19 October 2017, which will enter into force definitively on 1 January 2021, defines the so-called ‘materiality thresholds’ above which credit institutions are obliged to declare default on debt disbursed.

These thresholds are defined as an excess of EUR 500 in exposure thresholds, at bank group level, or 1% of overall exposures for companies, and only EUR 100, on up to a maximum of EUR 1 million, for small and medium-sized enterprises and natural persons.

To date, in many countries such as Italy, a criterion of ‘material’ exposure above the limits set in relation to total exposure has been applied.

In view of the serious economic crisis facing the European Union as a whole, and in particular countries such as France, Spain and Italy, can the Commission state:

1. Whether it has carried out a fresh assessment of the economic and financial impact on the credit sector of implementing the regulation in the context of the current economic crisis; and
2. Whether it has considered the possibility of postponing the implementation of the regulation to a financial year in the future, after the current economic crisis is over?

**Supporter<sup>1</sup>**

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