

**Priority question for written answer P-003075/2022
to the Commission**
Rule 138
Eugen Tomac (PPE)

Subject: Situation of those in default on mortgage loans

The alarming increase in inflation sparked by the energy crisis and the war in Ukraine is having devastating consequences for Romanians who have contracted loans in RON at variable interest rates. As a result, monthly repayments by around 500 000 Romanian bank clients have greatly increased over the last few months and, in certain cases, have more or less doubled. This is all the more worrying in view of the historical increase in interest rates decided by the European Central Bank in September.

In view of this:

1. Can the Commission say whether any EU mechanisms can be deployed to assist Romanian citizens unable to make their mortgage payments?
2. Are budget appropriations available for direct aid to those no longer able to repay loans?
3. Is the Commission planning to ensure closer cooperation between countries inside and outside the euro area in the field of banking and monetary policy in order to prevent such situations arising in future?