

The logo for the European Banking Authority (EBA) is located in the top left corner. It consists of the letters 'EBA' in a large, white, sans-serif font. To the right of the letters, the words 'EUROPEAN BANKING AUTHORITY' are written in a smaller, white, sans-serif font, stacked vertically. The logo is set against a dark blue background with a vertical orange stripe on the left side.

**EBA**

EUROPEAN  
BANKING  
AUTHORITY

## EBA work on data standardisation for NPL sales

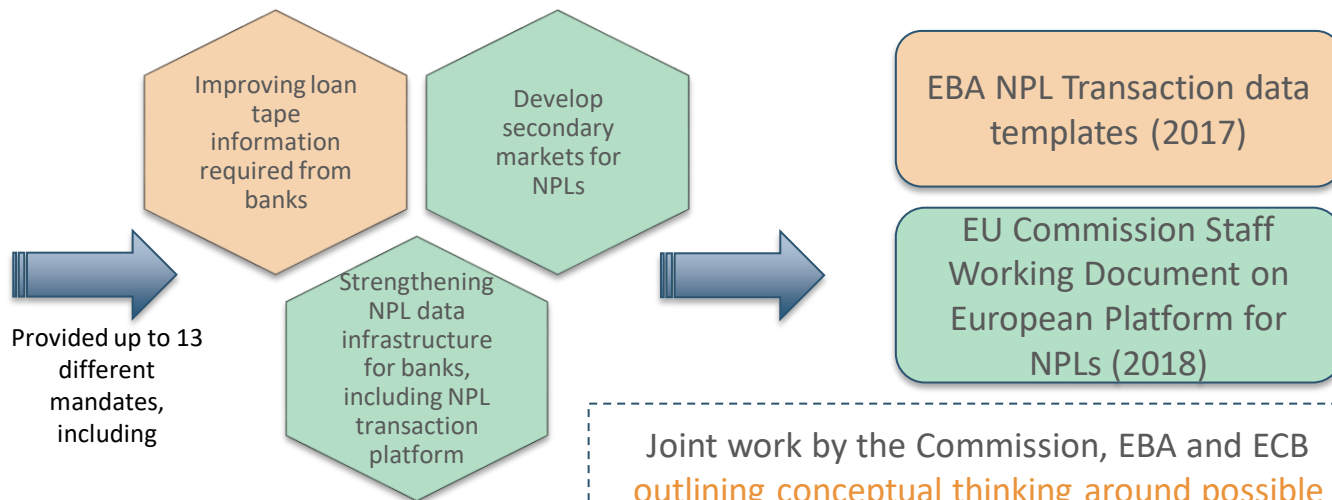
Oleg Shmeljov, Lidja Schiavo | EBA, Department of Data Analytics, Reporting and Transparency

27 October 2022 | The IPAF International Conference: Regional Cooperation for Safeguarding Macroeconomic and Financial Stability

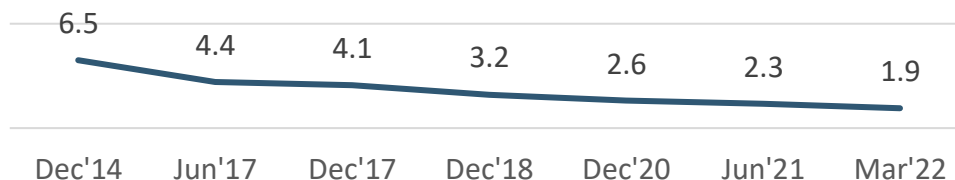
# EU work on promoting secondary markets for NPLs

## EU Council Action Plan to tackle NPLs in EU (July 2017)

Comprehensive EU-wide package of policy measures aimed at reduction and prevention of emergence of NPLs with actions required from many stakeholders across the EU



## EU Weighted average NPL ratio (%)



Joint work by the Commission, EBA and ECB outlining conceptual thinking around possible EU-wide NPL transaction platform (electronic market place), addressing:

- Possible services to be provided
- Data standardisation and accessibility
- Governance and legal considerations
  - Incentives for stakeholders

# EBA work on data standardisation for NPLs sales



July 2017 EU Council  
Action Plan

2017 Templates (Ver 1.0)

2018 Templates (Ver  
1.1)

2021 Discussion  
paper

2021 December Directive on  
credit servicers and purchasers

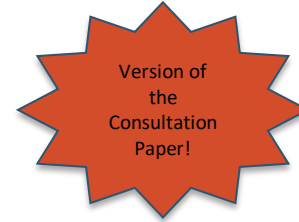
2022 Draft ITS (Consultation Paper)

## EBA Mandate:

**Article 16(1) of Directive on credit servicers and credit purchasers:**

“The EBA shall develop draft **implementing technical standards** to specify the templates to be used by credit institutions for the provision of information referred to in Article 15(1), in order to **provide detailed information on their credit exposures in the banking book to credit purchasers for the analysis, financial due diligence and valuation** of a creditor’s rights under a non-performing credit agreement, or of the non-performing credit agreement itself.”

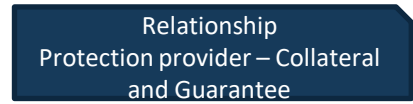
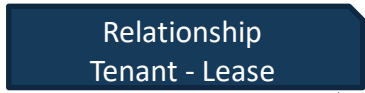
# Overview of the EBA NPL transaction data templates



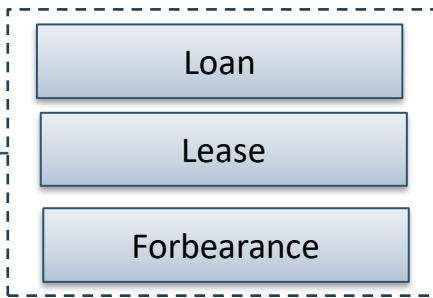
Template 1



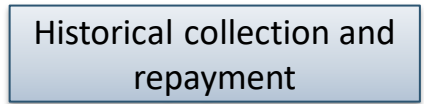
Template 2



Template 3



Template 5



Template 4

Templates are supported by Data Glossary and instructions

- Total data fields: **157**
- **Mandatory** for loans < 25000: **91**
  - **Mandatory** for loans > 25000: **133**
  - Non-mandatory for loans < 25000: **66**
  - Non-mandatory for loans > 25000: **24**

# References



- EBA Draft Implementing Technical Standards on NPL transaction data templates (<https://www.eba.europa.eu/regulation-and-policy/credit-risk/implementing-technical-standards-npl-transaction-data-templates#pane-new-7bdd87fb-e02f-492a-99d6-129449e3cf9d>)
- Overview of the EBA work on NPLs (<https://www.eba.europa.eu/risk-analysis-and-data/npls>)
- EU Council Action Plan to tackle NPLs in EU (July 2017) (<https://www.consilium.europa.eu/en/press/press-releases/2017/07/11/banking-action-plan-non-performing-loans/>)
- EU Commission Staff Working Document on European Platform for NPLs (November 2018) (<https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=SWD:2018:472:FIN>)
- European Commission Action plan: Tackling NPLs in the aftermath of the COVID-19 pandemic (December 2020) (<https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:52020DC0822>)
- Directive (EU) 2021/2167 on Credit servicers and credit purchasers ([https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=uriserv%3A0J.L\\_.2021.438.01.0001.01.ENG&toc=OJ%3AL%3A2021%3A438%3ATOC](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=uriserv%3A0J.L_.2021.438.01.0001.01.ENG&toc=OJ%3AL%3A2021%3A438%3ATOC))
- EBA Risk Dashboard (<https://eba.europa.eu/risk-analysis-and-data/risk-dashboard>)

The logo for the European Banking Authority (EBA) is located in the top left corner. It consists of the letters 'EBA' in a large, white, sans-serif font. To the right of the letters, the words 'EUROPEAN BANKING AUTHORITY' are written in a smaller, white, sans-serif font, stacked vertically. The logo is set against a dark blue background with a subtle grid pattern.

**EBA**

EUROPEAN  
BANKING  
AUTHORITY

## EUROPEAN BANKING AUTHORITY

Floor 24-27, Tour Europlaza  
20 Avenue André Prothin  
92400 Courbevoie, France

---

Tel: +33 1 86 52 70 00

E-mail: [info@eba.europa.eu](mailto:info@eba.europa.eu)

---

<https://eba.europa.eu/>