Guidelines compliance table

EBA/GL/2020/06

Issue date: 29 May 2020
Application date: 30 June 2021
Update: 22/07/2025

Guidelines on loan origination and monitoring

The following competent authorities* comply or intend to comply with the EBA's Guidelines on loan origination and monitoring:

	Competent authority		Complies or intends to comply	Comments
Member State				
BE	Belgium	National Bank of Belgium	**Intends to comply****	By 30.06.2021.
BG	Bulgaria	Bulgarian National Bank	**Complies**	As of notification date, i.e. 24.07.2020.
CZ	Czech Republic	Czech National Bank	**Intends to comply****	By 30.06.2021.
CY	Cyprus	Central bank of Cyprus	**Complies**	As of notification date, i.e. 08.03.2021.
DK	Denmark	Danish Financial Supervisory Authority	**Complies**	As of notification date, i.e. 02.08.2021. The Danish Financial Supervisory Authority complies with EBA/GL/2020/06 as of 26 June 2021. On this date the Executive Order (1254) on Management and Control of Banks etc. came into force including amendments necessary to reflect EBA/GL/2020/06. The executive order is available here: Executive Order (1254) on Management and

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				Control of Banks etc. (only in Danish).
DE	Germany	Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin)	**Intends to comply****	By 30.06.2022. Main parts of the Guidelines need to be implemented in the national minimum requirements on risk management (MaRisk). The task will start after the integration of the EBA outsourcing guideline and the NPL-guideline is completed and the final MaRisk will most likely be published around mid-2022. This delay has an advantage as it gives BaFin the opportunity to monitor the evolvement of the Consumer Credit Directive over the next year and avoid inconsistencies with consumer protection legislation.
EE	Estonia	Finantsinspektsioon	**Complies**	As of notification date, i.e. 25.08.2020. Finantsinspektsioon fully complies with the EBA guidelines on loan origination and monitoring. Finantsinspektioon consider bringing the implementation date forward and implement it earlier than it is indicated in the EBA guidelines.
IE	Ireland	Central Bank of Ireland	**Complies**	Complies as of notification date, i.e. 2.07.2021. The Guidelines on loan origination and monitoring will be embedded into the Central Bank of Ireland's supervisory practices. On the application of the Guidelines to credit unions, the Central Bank of Ireland notes that the meaning of "institution" for the purpose of the Guidelines relies on the meaning of this term as it is defined under Article 4(1) of Regulation (EU) No 575/2013, i.e. the Capital Requirements Regulation. Credit unions therefore come within the meaning of "institution" for the purpose of the Guidelines. However, as credit unions are specifically excluded from the scope of application of the Directive 2013/36/EU (CRD IV), and some of

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				the guidelines appear to be grounded solely upon requirements of CRD IV, we have assessed a number of the Guidelines as not applying to credit unions. We have assessed the following Guidelines as applying to credit unions: Section 1 –Compliance and reporting obligations - Paragraphs 1-4 Section 2 –Subject matter, scope and definitions – Paragraphs 5-17 Section 3 – Implementation - Paragraphs 18-23 Section 4 – Internal governance for credit granting and monitoring – Paragraphs 39, 40, 44-46, 54 and 55 Section 5 – Loan origination procedures – Paragraphs 84, 85, 87-92, 94, 96-117, 193-198.
EL	Greece	Bank of Greece	**Intends to comply****	By such time as the necessary legislative or regulatory proceedings have been completed (a BoG legislative decision must be adopted).
HR	Croatia	Hrvatska narodna banka (Croatian National Bank)	**Complies**	Complies as of notification date, i.e. 26.08.2020. Regarding compliance with Guidelines on loan origination and monitoring the Croatian National Bank (CNB) would like to point out several differences. Firstly, these Guidelines are limited by MCD and CCD scope, and Croatia has transposed the CCD into the Consumer Credit Act (Official Gazette, 75/2009, 112/2012, 143/2013, 147/2013, 9/2015, 78/2015, 102/2015 and 52/2016), and its scope if wider than the CCD scope (from 200 EUR to 75 000 EUR). According to Article 3 paragraph (1) item a) Consumer Credit Act applies to all credit agreements involving a total

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				amount of credit of more than HRK 1,000,000.00, therefore a larger scope of loans will be considered as consumer loans regarding the assessment of borrower's creditworthiness and the application of specific requirements given in Section 5.2.4. of the Guidelines. Secondly, Croatia has transposed the MCD into the Act on Consumer Housing Loans, and didn't exercise a Member State discretion given by Article 3 paragraph (3) item b) of the MCD, of the exclusion from the MCD of the credit agreements which relate to an immovable property where the credit agreement provides that the immovable property cannot at any time be occupied as a house, apartment or another place of residence by the consumer or a family member of the consumer and is to be occupied as a house, apartment or another place of residence on the basis of a rental agreement. Therefore, these credit agreements in Croatia fall under specific requirements given in Section 5.2.2. of the Guidelines, and not under Section 5.2.3. as required in paragraph 109 of these Guidelines. And lastly, following the Real Estate Appraisal Act (Official Gazette, 78/2015) and the Ordinance on property appraisal methods (Official Gazette, 105/2015), as well as the Decision on the minimum content of residential real estate records (Official Gazette, 109/2018), the valuation elaborate is required for the purposes of a valuation of residential real estate at the point of loan origination.

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				According to Article 68 of the above mentioned Ordinance, the valuation elaborate requires the results of the eyewitness by the valuer. Therefore, when a credit facility is secured by an immovable residential property collateral, the CNB is of the opinion that credit institutions in Croatia can't apply paragraph 210 of the Guidelines. Following this Notification, the CNB intends to send a Circular letter to credit institutions clarifying the supervisory expectation regarding these differences.The CNB is of the opinion that above stated differences do not represent material differences or impediments in process of adopting these Guidelines into credit institutions policies and procedures. Therefore, the CNB doesn't plan to modify any national measures to reduce above stated differences.
ES	Spain	Banco de España	**Intends to comply****	By 30.06.2021. Banco de España intends to comply with the Guidelines by the implementation dates set forth in the Guidelines (paragraphs 18-22).
FR	France	Banque de France	**Does not comply and does not intend to comply**	The ACPR partially complies with EBA Guidelines EBA/GL/2020/06, with the exclusion of paragraphs 90 and 247 relating to single customer view containing provisions that are not compatible with Article L5 11-33 of the Monetary and Financial Code. The ACPR will apply these guidelines from 30 June 2022. The notice of compliance ("notice") published on the ACPR website (publicly available) elaborates on this partial compliance and provides more details on the implementation of the Guidelines, including on proportionality: https://acpr.banque-france.fr/sites/default/files/media/

		Competent authority	Complies or intends to comply	Comments
				2020/12/18/20201218noticedeconformiteorientationsa be prets.pdf
IT	Italy	Bank of Italy	**Complies**	As of notification date, i.e. 27.07.2021. Bank of Italy has introduced the EBA GL on loan origination and monitoring in the national regulatory framework via supervisory expectations as of 20th July 2021. Link below: https://www.bancaditalia.it/compiti/vigilanza/normativa/orientamenti-vigilanza/elenco-esa/index.html?com.dotmarketing.htmlpage.language=102
CY	Cyprus	Central Bank of Cyprus	**Complies**	As of notification date, i.e. 08.03.2021.
LV	Latvia	Financial and Capital Market Commission	**Comply**	By the notification date, i.e. 01.03.2021. The guidelines were implemented in the national handbook on sale of business tool.
LT	Lithuania	Bank of Lithuania	**Complies**	As of notification date, i.e. 21.02.2022. The guidelines were implemented on 10 February, 2022 by the Resolution of the Board of the Bank of Lithuania No. 03-23 (https://www.e-tar.lt/portal/lt/legalAct/faa3c2c08b5511ec902c973ca77da22a , available only in Lithuanian). This resolution shall enter into force on 1 April, 2022.
LU	Luxembourg	Commission de Surveillance du Secteur Financier (CSSF)	**Complies**	Date of notification: 07/09/2023 > complies as of the date of this notification (https://www.cssf.lu/fr/Document/circulaire-cssf-22-824/). 2020>Intends to comply by 30.06.2021.
HU	Hungary	Central Bank of Hungary	**Intends to comply****	By 30.06.2021. The Hungarian Banking Association, similarly to international stakeholder associations, which had indicated their concerns to the SSM, has expressed doubts concerning complying the implementation

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				deadline of the Guidelines, the related application of the proportionality and legal issues. On this basis, while the MNB intends to achieve full compliance with the GL, the implementation deadline in Hungary may depend on further negotiations with the Hungarian Banking Association in order to minimise the adverse effects of the COVID-19 pandemic as efficiently as possible. Besides, if such need arises also in other Member States, the MNB is open to reconsider these questions.
MT	Malta	Malta Financial Services Authority	**Complies**	New notification received on 13/07/2023 affirming they comply with the GLs as of the date of notification. When necessary legislative or regulatory proceedings have been completed. The Malta Financial Services Authority is presently working to implement the EBA Guidelines on loan origination and monitoring in the relevant national legislative instrument, by updating existing legislation and/or introducing new procedures in this respect. The Authority aims to conclude this implementation at its earliest.
NL	Netherlands	De Nederlandsche Bank NV	**Complies**	Complies as of 18.08.2020.

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		Dutch Authority for the Financial Markets (AFM)	**Intends to comply****	When necessary legislative or regulatory proceedings have been completed. The Dutch Authority for the Financial Markets (AFM) is responsible for conduct supervision in The Netherlands. With regard to these Guidelines the AFM is the competent supervisor for sections 5.1 to 5.2.4 with the exception of paragraph 86, because the AFM does not have the mandate to supervise lending to SMEs. The reason for the AFM to choose for 'intend to comply' with these Guidelines is because the creditworthiness assessment for the guarantor will need to be implemented in the Dutch Financial Supervision Act. The Dutch National Bank (DNB) is the competent authority for the other sections of these Guidelines. For the implementation of the creditworthiness assessment please refer to the Dutch Financial Supervision Act article 4:34. AFM will publish further communication about these Guidelines on their website: https://www.afm.nl/nl-nl/professionals/onderwerpen/esa-richtsnoeren-bu
AT	Austria	Austrian Financial Market Authority	**Complies**	As of notification date, i.e. 13.08.2020.
PL	Poland	Komisja Nadzoru Finansowego	**Intends to comply****	By 30.06.2021.
PT	Portugal	Banco de Portugal	**Complies**	As of notification date, i.e. 17/07/2025. Banco de Portugal issued the Circular Letter n. CC/2020/00000064:

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				https://www.bportugal.pt/cartacircular/cc202000000064 In addition, the requirements established in the above-mentioned guidelines have been included in supervisory procedures.
RO	Romania	National Bank of Romania	**Intends to comply****	When necessary legislative or regulatory proceedings have been completed (starting of the date of transposition into secondary legislation).
SI	Slovenia	Bank of Slovenia	**Complies**	As of notification date, i.e. 21 February 2022. Regulation on the application of the Guidelines on loan origination and monitoring was published in the Official Gazette of the Republic of Slovenia, No. 104/2020 (page 4270) of 24 July 2020. URL: https://www.uradni-list.si/glasilo-uradni-list-rs/vsebina/2020-01-1957/sklep-o-uporabi-smernic-o-odobravanju-in-spremljanju-kreditov
		Financial Inspectorate of the Republic of Slovenia	**Does not comply and does not intend to comply**	The Market Inspectorate of the Republic of Slovenia (MIRS) is the competent authority for the supervision of consumer credit which falls under the scope of Directive 2008/48 / EC and which has not been approved by the institutions as defined in point 3 of Article 4(1) of Regulation (EU) No 575/2013. Section 5 of the Guidelines applies to creditors, supervision over which is partly also in our competence. MIRS is a supervisory body and as such can only operate within the framework of existing legislation. Also, Bank of Slovenia's supervisory procedure must be in the line with existing legislation. As the MIRS is not responsible authority for adoption of regulations binding on

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				creditors, it cannot commit to comply with the provisions of the Guidelines upon their entry into force in 30th June 2021. However, about the necessary changes needed in this regard we will inform the Ministry of Economic Technology and Development of the Republic of Slovenia, which is the responsible authority in this regard. Regardless of the above, the Bank of Slovenia would like to point out that in addition to the requirements laid down in Article 8 of Directive 2008/48 / EC, which have been adopted into national legislation in 2016 (Consumer Credit Act (Official Gazette of the Republic of Slovenia, No. 77/16)), Slovenia added into the national law some additional provisions which already complies with the Guidelines. These provisions are: - The creditor shall assess the consumer's creditworthiness based on necessary, sufficient and proportionate information on the consumer's income and expenditure or his wealth. This information shall be obtained from the consumer and from the personal data files. - Information on consumer indebtedness shall be obtained by the creditor from personal data files kept on the basis of the law governing the system of exchange of information on the creditworthiness or indebtedness of natural persons. - The creditor shall keep evidence of the consumer's creditworthiness assessment on paper or other

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				durable medium throughout the entire duration of the credit agreement and for four years after the expiry of the credit agreement.
SK	Slovakia	Národná banka Slovenska	**Complies**	Complies as of the date of the notification, i.e. 05.02.2025 The Guidelines are implemented into the supervisory procedures.
FI	Finland	Finanssivalvonta (FIN-FSA)	**Complies**	Complies as of the date of the notification, i.e. 08.02.2022. EBA/GL/2020/06 is included in the FIN-FSA's Regulations and Guidelines 4/2018: Management of credit risk and assessment of creditworthiness by supervised entities in the financial sector https://www.finanssivalvonta.fi/en/regulation/FIN-FSA-regulations/risk-management/04_2018/
SE	Sweden	Finansinspektionen (Swedish Financial Supervisory Authority)	**Complies**	As of notification date, i.e. 04.08.2020.

EU Institutions – Agencies

ECB	Single Supervisory Mechanism	**Complies**	As of notification date, i.e. 30 August 2021. For significant Institutions as defined in Council Regulation (EU) No 1024/2013 of 15 October 2013 conferring specific tasks on the European Central Bank concerning policies relating to the prudential supervision of credit institutions

EEA – EFTA State

IS	Iceland	Fjármálaeftirlitíð (Financial Supervisory Authority, Iceland)	**Intends to comply****	By 30.06.2021.

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LI	Liechtenstein	Financial Market Authority Liechtenstein (FMA)	**Complies**	As of notification date, i.e. 26.08.2020.
NO	Norway	The Financial Supervisory Authority of Norway	**Intends to comply****	By 1.01.2022. Link to publication on Finanstilsynets website on the guideline: https://www.finanstilsynet.no/nyhetsarkiv/nyheter/2021/retningslinjer-for-innvilgning-og-overvaking-av-lan/ Link to publication on Finanstilsynets webiste on Finanstilsynet's credit risk module: https://www.finanstilsynet.no/tilsyn/arkiv-fellessider-tilsyn/modul-for-kredittrisiko/

*The EEA States other than the Member States of the European Union are required to notify their compliance with EBA guidelines and recommendations relating to a legislative act which has been incorporated into the EEA Agreement, and otherwise provide the information on a voluntary basis.

** Please note that, in the interest of transparency, if a competent authority continues to intend to comply after the application date, it will be considered “non-compliant” unless (A) the Guidelines relate to a type of institution or instruments which do not currently exist in the jurisdiction concerned; or (B) legislative or regulatory proceedings have been initiated to bring any national measures necessary to comply with the Guidelines in force in the jurisdiction concerned.

Notes

Article 16(3) of the EBA’s Regulations requires national competent authorities to inform us whether they comply or intend to comply with each Guideline or recommendation we issue. If a competent authority does not comply or does not intend to comply it must inform us of the reasons. We decide on a case by case basis whether to publish reasons.

The EBA endeavour to ensure the accuracy of this document, however, the information is provided by the competent authorities and, as such, the EBA cannot accept responsibility for its contents or any reliance placed on it.

For further information on the current position of any competent authority, please contact that competent authority. Contact details can be obtained from the EBA’s website www.eba.europa.eu.