

The EBA Guidelines on the management of non-performing and forborne exposures prescribe that Competent Authorities should define a common threshold for the individual valuation and revaluation of the collateral used for NPEs by an independent and qualified appraiser.

This threshold should be applicable to all credit institutions in the authority's jurisdiction and should be publicly disclosed.

In this regard, the threshold set by the Central Bank of Ireland is 300,000 EUR. This threshold applies to the gross value of the NPL and corresponds to the threshold chosen by the European Central Bank for Significant Institutions in its guidance to banks on NPLs, issued in 2017.