EUROPEAN
COMMISSION

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ANNEX

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to the

REPORT FROM THE COMMISION TO THE EUROPEAN PARLIAMENT AND THE COUNCIL

on the review of the Directive 2014/17/EU of the European Parliament and of the Council on credit agreements for consumers relating to residential immovable property

ANNEX

Details of public registers and information for the supervision of credit intermediaries and NCI[1]

Member State	Role of credit intermediaries (CI) in mortgage lending	Role of non-credit institutions (NCI) in mortgage lending
AT	Moderate	Low (<10% of total mortgage lending value)[c]
BE	Low to moderate	Low (11% of long-term lending, which may include other forms of loans, but on the rise since 2010)[a]
BG	Low	Unknown
CY	Very low (No record available from the Bank of Cyprus)	Very low (3 companies only)
CZ	Moderate (322 independent consumer credit intermediaries, 1024 intermediaries of tied consumer credit)	10-20 NCI provide mortgages (and 85 are classed as non-credit institutions more generally [c])
DK	Low	Very low (estimated market share = 1-2%)
DE	Moderate	Very low (<5%)
EE	8 Estonian CI and 22 CI from other MS operating in Estonia	Moderate/low (29 authorised NCI [c]) but only a small % of total long-term household lending
EL	Low	N/A. Residential/mortgage credit may only be provided by CRD IV credit institutions and financial institutions that have a 'passport' and meet the strict conditions of CRD IV.
ES	Low (25)	Unsure due to the lack of data. Some NCI are under the supervision of the Spanish central bank (Banco de España) and others by Spain's 17 Comunidades Autonomas (autonomous regions).
FI	Very low[c]	V low – only 3 institutions provide mortgages
FR	Moderate (no recent data found but approx. 22% were reported in 2007)	Very low (around 1-2%)
HR	Low (27 (Tied CI. No information available on non-tied CI)	Unknown
HU	Moderate (no recent data but approx. 25% in 2007)	Unknown: 219 NCI but unsure how many provide mortgages[c] (the CIs (fewer) are the market leaders)
IE	Moderate/high (452)	Unknown
IT	Moderate	200 NCI, none operating on the consumer mortgage market[c]
LT	Moderate/high (424)	Very low[c] (3 out 9 NCI provide mortgages. The size of their mortgage credit market was 0.02% in 2019 Q3).
LU	Low (25)	Very low (around 1-2%)
LV	Very low [c]	Very low (around 2-3%)
MT	Very low	Very low (<5%)
NL	Moderate but figure unknown	Low/moderate for long-term lending, which may include other forms of loans (approx. 17%, increasing since 2010)
PL	Moderate/high (731)	Non-existent [c]
PT	Low to moderate (15% of total in 2007)	No NCI (only banks and CI can provide mortgages. These are and must be under the supervision of the BdP)[c]
RO	Low (14)	Low (14 non-bank financial institutions)
SE	Low (10 Swedish CI and 11 foreign intermediaries operating in Sweden)	Low (10 NCI with total stock <1%)

[1] RPA study, page 226.

Member State	Role of credit intermediaries (CI) in mortgage lending	Role of non-credit institutions (NCI) in mortgage lending
SI	Very low (1 tied intermediary tied to 1 creditor	Very low (Only 1 NCI with very limited activity) [c]
SK	Moderate (191 independent financial agents providing loans, mortgages and consumer credit mediation)	33 NCI but unsure how many also provide mortgages - data unavailable[c]