

NPE stands for **Non-Performing Exposure**

An NPE is every exposure that is 90 days past-due or unlikely to pay without collateral realisation, even if it is not recognised as defaulted or impaired.^[1]

According to paragraph 145 of Annex V of the EBA ITS on supervisory reporting, non-performing exposures are those that satisfy either or both of the following criteria:

1. material exposures which are more than 90 days past-due;
2. the debtor is assessed as unlikely to pay its credit obligations in full without realisation of collateral, regardless of the existence of any past-due amount or of the number of days past due.^[2]

AQT_3.1: Non-performing loans and debt securities to total gross debt securities and loans and advances (NPE)^[3]

See also

- [AQT](#)
- [FBL](#)
- [NPDS](#)
- **NPE**
- [NPL](#)

External

- [ECB, Public consultation on the draft ECB guidance to banks on non-performing loans](#), last retrieved on 13 September 2016.
- [EBA, Press room, EBA provides updates on NPLs in EU banking sector](#), published on 22 July 2016, last retrieved on 13 September 2016.

Legislation

- [ELL:reg_impl/2014/680/oj/](#)

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References

1. [↑ EBA, EBA report on the dynamics and drivers of non-performing exposures in the EU banking sector](#), p.12. published on 22 July 2016, last retrieved on 13 September 2016.
2. [↑ ECB, Draft ECB guidance to banks on non-performing loans](#), p.48, published on 12 September 2016.
3. [↑ EBA, The EBA methodological guide. Risk indicators and detailed risk analysis tools](#), p.15, published on 23 February 2016, last retrieved on 13 September 2016.