

Regulatory Blog

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Video series Securitisation Unlocked: (5) NPE Management – time for real action?

Welcome to Part 5 of PwC's "Securitisation Unlocked" video series. In Part 5, Martin Neisen, Gabriele Guggiola and Christoph Himmelmann dive the pressing topic of Non performing exposure (NPE) management.

Martin Neisen (Partner, Head of the SSM Office), Gabriele Guggiola (Partner, SSM Workstream Lead Securitisation, PwC Italy), and Christoph Himmelmann (Director, Co-Lead SSM Workstream Securitisation) discuss why NPE management is increasingly relevant for European banks, citing rising NPE volumes and anticipated increases in CET1 deductions due to regulatory backstops.

The video highlights how Southern European banks have successfully addressed the challenges of NPEs by implementing effective management strategies. These include different approaches, which allow for risk diversification and access to a broader investor base, as well as direct portfolio sales and the use of credit funds. The discussion underscores the value of selecting suitable solutions and continuously adapting strategies to manage future risks in response to evolving regulatory requirements and NPE volumes.

Learn why non-performing exposures are becoming a critical issue for European banks, explore regulatory challenges, and gain insights into solutions from across Europe.



Get ongoing updates on the topic via regulatory horizon scanning in our research application, PwC Plus. Read more about the opportunities and offerings [here](#).

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Schlagwörter

Capital Requirements Regulation (CRR III), Non-Performing Loans (NPL), Risk-weighted asset (RWA), Securities financing transactions (SFTs), Securitisation / Verbriefung