

COVID-19 moratorium measures taken by Bpifrance

In order to deal with the outbreak of "Coronavirus COVID-19" and its consequences on the French economy, Bpifrance has granted moratorium measures to its customers. You will find, in the following tables, information on these measures as of **31 December 2020**.

Template 1: Information on loans and advances subject to legislative and non-legislative moratoria (EUR) :

	Gross carrying amount							
		Performing				Non performing		
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)			Of which: exposures with forbearance measures	
Loans and advances subject to moratorium	4 620 810 964	4 410 604 029	109 281 615	1 743 439 383	210 206 935	70 661 548	50 799 006	
of which: Households	-	-	-	-	-	-	-	
of which: Collateralised by residential immovable property	-	-	-	-	-	-	-	
of which: Non- financial corporations	4 620 810 964	4 410 604 029	109 281 615	1 743 439 383	210 206 935	70 661 548	50 799 006	
of which: Small and Medium-sized Enterprises	3 996 349 381	3 842 461 164	104 099 388	1 539 913 783	153 888 217	63 376 364	45 234 168	
of which: Collateralised by commercial immovable property	-	-	-	-	-	-	-	
	Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
		Performing				Non performing		Inflows to non- performing exposures
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)			Of which: exposures with forbearance measures	
Loans and advances subject to moratorium	-90 970 803	-77 180 980	-2 383 680	-60 280 266	-13 789 823	-4 555 645	-8 059 321	0
of which: Households								-
of which: Collateralised by residential immovable property								-
of which: Non- financial corporations	-90 970 803	-77 180 980	-2 383 680	-60 280 266	-13 789 823	-4 555 645	-8 059 321	0
of which: Small and Medium-sized Enterprises	-77 744 620	-67 113 793	-2 371 981	-52 452 408	-10 630 827	-3 270 675	-7 228 017	0
of which: Collateralised by commercial immovable property	-	-	-	-	-	-	-	-

Template 2: Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria (EUR) :

	Number of obligors		Gross carrying amount						
			Of which: legislative moratoria	Of which: expired	Residual maturity of moratoria				
					<= 3 months	> 3 months <= 6 months	> 6 months <= 9 months	> 9 months <= 12 months	> 1 year
Loans and advances for which moratorium was offered	30 157	18 489 900 098							
Loans and advances subject to moratorium (granted)	19 509	13 899 716 879	4 620 810 964	9 278 905 915	4 081 715 442	503 576 030	35 519 492	-	-
of which: Households		-	-	-	-	-	-	-	-
of which: Collateralised by residential immovable property		-	-	-	-	-	-	-	-
of which: Non-financial corporations		13 899 716 879	4 620 810 964	9 278 905 915	4 081 715 442	503 576 030	35 519 492	-	-
of which: Small and Medium-sized Enterprises		11 902 583 372	3 996 349 381	7 906 233 990	3 531 842 162	433 820 695	30 686 523	-	-
of which: Collateralised by commercial immovable property		-	-	-	-	-	-	-	-

Template 3: Information on newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to COVID-19 crisis (EUR) :

	Gross carrying amount		Maximum amount of the guarantee that can be considered	Gross carrying amount
		of which: forborene	Public guarantees received	Inflows to non-performing exposures
Newly originated loans and advances subject to public guarantee schemes	1 263 462 299	-	1 134 048 874	-
of which: Households	-			-
of which: Collateralised by residential immovable property	-			-
of which: Non-financial corporations	1 263 462 299	-	1 134 048 874	-
of which: Small and Medium-sized Enterprises	1 221 020 623			-
of which: Collateralised by commercial immovable property	-			-