

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 2021**.

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		Of which: Unlikely to pay that are not past-due or past-due <= 90 days	
Loans and advances subject to moratorium	68 356 076,91	66 425 586,03	0	63 494 828,94	1 930 490,88	1 006 462,50	0			
of which: Households	-	-	-	-	-	-	-			
of which: Collateralised by residential immovable property	-	-	-	-	-	-	-			
of which: Non- financial corporations	68 356 076,91	66 425 586,03	0	63 494 828,94	1 930 490,88	1 006 462,50	0			
of which: Small and Medium-sized Enterprises	6 780 124,21	4 849 633,33	0	2 815 663,35	1 930 490,88	1 006 462,50	0			
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	Of which: Unlikely to pay that are not past-due or past-due <= 90 days
Loans and advances subject to moratorium	-393 527,85	-162 618,46	0	-128 712,18	-230 909,39	-50 147,13	-20 428,08	0		
of which: Households								-		
of which: Collateralised by residential immovable property								-		
of which: Non- financial corporations	-393 527,85	-162 618,46	0	-128 712,18	-230 909,39	-50 147,13	-20 428,08	0		
of which: Small and Medium-sized Enterprises	-357 968,68	-127 059,29	0	-101 227,62	-230 909,39	-50 147,13	-20 428,08	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	28 606	14 499 672 330,70							
Loans and advances subject to moratorium (granted)	-	-	68 356 076,91	11 600 211 573,96	67 110 251,61	1 166 091,38	79 733,92	-	-
of which: Households		-	-	-				-	-
of which: Collateralised by residential immovable property		-	-	-				-	-
of which: Non-financial corporations		-	68 356 076,91	11 600 211 573,96	67 110 251,61	1 166 091,38	79 733,92	-	-
of which: Small and Medium-sized Enterprises		-	6 780 124,21	10 304 174 279,52	5 614 032,83	1 166 091,38	0,00	-	-
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: forborne	Public guarantees received	Inflows to non-performing exposures
Newly originated loans and advances subject to public guarantee schemes	1 485 797 475,96	-	1 322 704 763,93	-
of which: Households				-
of which: Collateralised by residential immovable property				-
of which: Non-financial corporations	1 485 797 475,96	-	1 322 704 763,93	-
of which: Small and Medium-sized Enterprises	1 475 176 564,50			-
of which: Collateralised by commercial immovable property	-			-