

## 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 30 June 2020.

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

|  | Gross carrying amount   |  |  |   |           |   |           |   |
|--|---|--|--|---|-----------|---|-----------|---|
|  |   | Performing   |  |   |           | Non performing  |           |   |
|  |   | Of which:<br>exposures with<br>forbearance<br>measures | Of which:<br>Instruments<br>with significant<br>increase in<br>credit risk since<br>initial<br>recognition but<br>not credit-<br>impaired (Stage<br>2) | Of which:<br>exposures<br>with<br>forbearance<br>measures |           | Of which:<br>Unlikely to<br>pay that are<br>not past-due<br>or past-due<br><= 90 days |           |   |
| Loans and<br>advances subject<br>to moratorium                         | 351 753 615   | 343 725 977  | 976 495  | 203 184 112   | 8 027 638 | 3 701 510   | 4 139 906 |   |
| of which:<br>Households  | -   | -  | -  | -   | -         | -   | -         |   |
| of which:<br>Collateralised by<br>residential<br>immovable<br>property | -   | -  | -  | -   | -         | -   | -         |   |
| of which: Non-<br>financial<br>corporations                            | 351 753 615   | 343 725 977  | 976 495  | 203 184 112   | 8 027 638 | 3 701 510   | 4 139 906 |   |
| of which: Small and<br>Medium-sized<br>Enterprises                     | 216 107 027   | 208 079 389  | 976 495  | 80 854 354  | 8 027 638 | 3 701 510   | 4 139 906 |   |
| of which:<br>Collateralised by<br>commercial<br>immovable<br>property  | -   | -  | -  | -   | -         | -   | -         |   |
|  | Accumulated impairment, accumulated negative changes in fair value due to credit risk |  |  |   |           |   |           | Gross<br>carrying<br>amount                   |
|  |   | Performing   |  |   |           | Non performing  |           | Inflows to<br>non-<br>performing<br>exposures |
|  |   | Of which:<br>exposures with<br>forbearance<br>measures | Of which:<br>Instruments<br>with significant<br>increase in<br>credit risk since<br>initial<br>recognition but<br>not credit-<br>impaired (Stage<br>2) | Of which:<br>exposures<br>with<br>forbearance<br>measures |           | Of which:<br>Unlikely to<br>pay that are<br>not past-due<br>or past-due<br><= 90 days |           |   |
| Loans and<br>advances subject<br>to moratorium                         | -4 630 308  | -3 757 785   | -51 336  | -2 946 590  | -872 523  | -726 394  | -726 394  | 0   |
| of which:<br>Households  |   |  |  |   |           |   |           | -   |
| of which:<br>Collateralised by<br>residential<br>immovable<br>property |   |  |  |   |           |   |           | -   |
| of which: Non-<br>financial<br>corporations                            | -4 630 308  | -3 757 785   | -51 336  | -2 946 590  | -872 523  | -726 394  | -726 394  | 0   |
| of which: Small and<br>Medium-sized<br>Enterprises                     | -4 365 076  | -3 492 553   | -51 336  | -2 758 441  | -872 523  | -726 394  | -726 394  | 0   |
| of which:<br>Collateralised by<br>commercial<br>immovable<br>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        | 29 434             | 16 516 613 796 |                                 |                   |                                |                        |                        |                         |          |
| Loans and advances subject to moratorium (granted)         | -                  | -              | -                               | -                 | -                              | -                      | -                      | -                       | -        |
| of which: Households                                       |                    | -              | -                               | -                 | -                              | -                      | -                      | -                       | -        |
| of which: Collateralised by residential immovable property |                    | -              | -                               | -                 | -                              | -                      | -                      | -                       | -        |
| of which: Non-financial corporations                       |                    | -              | 351 753 615                     | 12 718 873 157    | 227 630 662                    | 63 185 590             | 60 937 363             | -                       | -        |
| of which: Small and Medium-sized Enterprises               |                    | -              | 216 107 028                     | 11 245 222 318    | 213 821 207                    | 2 029 519              | 256 302                | -                       | -        |
| 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               | -                     |                     |  | -                                   |