

Country	Scope of moratorium	Conditions of access	Measure taken
Austria	loans taken out by consumers and micro companies	<ul style="list-style-type: none"> - loans granted before 15 March 2020; - the consumer has suffered a loss of income because of COVID-19 and cannot be expected to continue the debt service; - the microenterprise is unable to continue its debt service as a result of COVID-19. 	Payment dates falling in the months of April, May or June are (and the final maturity is) extended with 3 months.
Belgium	loans granted to non-financial businesses and the self-employed, as well as mortgage borrowers	<ul style="list-style-type: none"> - borrowers were not late on payment obligations on 1 February; or - they had outstanding unpaid payment obligations equivalent to less than 30 days on 29 February; - borrowers have to prove that they are in distress because of COVID-19. 	Payments are postponed until 30 September 2020 without charge.
Bulgaria	payment delays of private law entities/ individuals	<ul style="list-style-type: none"> - applicable only for the duration of the emergency situation (13 March 2020 until 13 May 2020) 	<p>The moratorium (i) removes the consequences of a delay in payment (e.g. default interest, acceleration, rescission of contract), applicable retroactively as of 13 March 2020 and (ii) freezes all court-bailiff enforcements as of 24 March 2020.</p> <p>Following the adoption of the Guidelines the Bulgarian National Bank announced that it will require from the commercial banks to propose for its approval uniform draft rules on a private moratorium on bank loan repayments in relation to the</p>

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			COVID 19 situation.
Cyprus	loans granted to companies, individuals and the self-employed	- borrowers were up to date with their obligations; and - they are affected by the crisis.	A nine months extension is provided.
France	loans granted to enterprises	- established by the banks.	The repayment of loans may be postponed with up to 6 months.
Germany	loans granted to individuals or enterprises	- the agreements were entered into before 8 March 2020; - borrower suffers a decline of income due to the extraordinary circumstances caused by the COVID-19 pandemic.	Claims for repayment, amortisation and interest are postponed by 6 months from their respective due date.
Greece	loans granted to enterprises active in affected industries	- the borrowers activate in the fields of tourism, transport, catering and retail (with the exception of supermarkets)	The repayment of loan instalments is suspended until at least 30 September 2020. Interest shall still be due and paid.
Ireland	loans granted to some business and individuals	- customers have affected by COVID-19; - other conditions are established on a case by case basis by the lenders.	Certain members of Banking & Payments Federation of Ireland (BPMFI) agreed on granting mortgage repayment break of up to three months and deferral of court proceedings for three months. Other measures in respect of personal loans and business loans may also be taken by the lenders on a case by case basis.
Italy	loans (including leasing and short-term financings) granted to microenterprises or small and medium enterprises active in Italy in any sector, as well as mortgage loans (Prima Casa) granted to consumers	- the loans have been granted either before 29 February or 17 March, depending on the rules of the applicable regulation; - for borrowers who are enterprises, they must not have unpaid instalments for more than 90 days; - for borrowers under mortgage loans they must be in one of the situations of temporary difficulty provided in the applicable regulation;	The payment of instalments due by enterprises will be suspended until 30 September 2020, included. The payment of mortgage loans by consumers may be suspended for up to 18 months.
Luxembourg	loans granted to legal persons and natural persons carrying out an activity generating trade and business income, agriculture and forestry	- the borrowers are experiencing liquidity problems due to the Covid-19 pandemic	Payment extension of four months may be granted.

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	income, or income from independent professional services		
The Netherlands	loans granted to small and medium sized enterprises. The suspension applies for loans up to an amount of EUR 2.5 million, both for repayment and interest payments. This applies to healthy companies only	<ul style="list-style-type: none"> - loans up to an amount of EUR 2.5 million (principal and interest); - the borrower must be a healthy company. 	The most important banks jointly announced that they may temporarily suspend payment obligations for six months.
Romania	loans granted to any type of borrower, except for credit institutions	<ul style="list-style-type: none"> - the existence of a credit agreement, respectively a leasing agreement under which a loan was granted by 30 March 2020; - the credit agreement has not reached its maturity and the creditor has not declared the anticipated maturity; - there were no outstanding amounts under such loan on the date of the establishment of the state of emergency in Romania; - the debtor's income has been affected either directly or indirectly following the situation generated by the Covid-19 pandemic; - debtors other than private individuals must not be in insolvency; - debtors other than private individuals have suspended their activity (totally or partially) or they had a decrease in their the income as of March 2020 by at least 25%. 	A moratorium on the payment of instalments (principal, interest and fees) may be granted upon request for up to 9 months, but no longer than 31 December 2020.
Slovakia	loans granted to certain businesses (e.g. service providers)	<ul style="list-style-type: none"> - under negotiation 	<p>No court execution or public auction may be commenced until 30 April 2020.</p> <p>A deferral of instalments of 3 months is under discussion.</p>
Slovenia	Loans granted to: (i) companies having	<ul style="list-style-type: none"> - the loan agreements are either already existing or will be signed during the validity of the 	A moratorium on all payment obligations under the loan agreement for a 12-month period

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	<p>their seat in Slovenia and incorporated under Slovenian law;</p> <p>(ii) natural persons, who employ employees pursuant to the Slovenian Employment Relationships Act and have their residence in Slovenia;</p> <p>(iii) self-employed persons who reside in Slovenia;</p> <p>(iv) holders of agriculture;</p> <p>(v) natural persons who are Slovenian citizens and have permanent residence in Slovenia;</p> <p>(vi) cooperatives, associations, institutions.</p>	<p>act on emergency measures;</p> <ul style="list-style-type: none"> - obligations under the loan agreement have not yet become due and payable until the declaration of COVID-19 epidemic; - the borrowers have paid all social contributions, taxes, other public charges and that they will be unable to repay their loan obligations due to the COVID-19 consequences. - large companies must prove that the payment of loans could lead to insolvency. 	<p>may be granted.</p>
Spain	<p>mortgage loans, as well as unsecured loans granted to vulnerable debtors</p>	<ul style="list-style-type: none"> - the borrower suffered a loss of employment or a reduction of sales; - the revenues of the borrower on the preceding month do not exceed a certain amount; - the instalment plus basic expenses of the borrower exceeds a certain percentage of its revenues; - the borrower's family unit suffered a significant worsening of its economic condition due to the Covid-19 crisis. 	<p>A moratorium on payments for up to three months may be granted.</p> <p>Economic vulnerable guarantors may also request that the lender enforce the borrower's patrimony first.</p>
Serbia	<p>loans granted to all types of debtors (individuals, farmers, entrepreneurs and companies)</p>	<p>No particular access conditions are provided.</p>	<p>A standstill period in repayment for at least 90 days, i.e. no less than the duration of the state of emergency, was imposed by the National Bank of Serbia.</p> <p>Further, banks, as well as the leasing companies, are not allowed to charge bank fees or default interest on unrepaid amounts and to initiate enforcement procedures</p>

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Hungary	all credits, loans and financial leases granted to both corporate and private debtors	<ul style="list-style-type: none"> - the loans have been disbursed until midnight 18th March 2020, - applicable for all payment obligations of capital, interest and banking fees; - applicable to contracts expiring during the emergency situation, are automatically extended. 	<p>and compulsory collections, or to take other legal actions to collect its receivables from borrowers during this period.</p> <p>The suspension of payments was ordered until 31 December 2020.</p>