

EUROPEAN COMMISSION
DIRECTORATE-GENERAL JUSTICE AND CONSUMERS

Directorate A: Civil and commercial justice
Unit A.1 : Civil justice

COMPARATIVE TABLE OF INSOLVENCY RELATED MEASURES ADOPTED OR PLANNED FOR ADOPTION IN MEMBER STATES AS COMMUNICATED UNTIL 16 APRIL 2020

(UPDATED on 25 May in relation to SI, BG, EL, EE, RO and AT)

(UPDATED on 15 May 2020 in relation to HR and SK)

(UPDATED on 29 APRIL 2020 in relation to AT, HU and MT)

(UPDATED on 24 APRIL 2020 in relation to EE and RO)

(Information collected by DG JUST)

DISCLAIMER: This document is an overview of COVID-19 related measures and certain other measures taken by Member States as of March 2020 and serves for information purpose only. As an overview document it cannot reproduce the relevant measures adopted by Member States in their entirety, with all details and exceptions. This general overview document in no way binds the Member States or the European Commission. For a more detailed information, please refer to the published and legally binding texts published by Member States. This disclaimer adds to the general disclaimer available at https://e-justice.europa.eu/content_legal_notice-365-en.do?init=true.

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AT Austria **(new text in bold added on 29 April 2020)**	**The debtor's duty to file for insolvency proceedings based on over-indebtedness is suspended until 30-06-2020.** **The debtor's duty to file for insolvency proceedings within 60 days after inability to pay is extended to 120 days if inability to pay occurred because of Covid-19.** ~~**The debtor's duty to file for insolvency proceedings suspended until 30-06-2020.**~~ ~~**In general law, mandatory filing for insolvency 60 days after inability to pay or over-indebtedness (whichever is the latest). If inability to pay occurred because of Covid-19, period is extended to 120 days.**~~	Creditor's right to file for insolvency of a debtor based on over-indebtedness **suspended until 30-06-2020.**	**Bailiffs** do not carry out enforcement orders (except in danger to life, limb, freedom or security or there is considerable and irreparable damage). **Stay of a forced auction** of movable and immovable property can be requested, if the obligor faces economic difficulties due to the current COVID-19 pandemic and these difficulties have led to the initiation of the enforcement proceedings	The Insolvency court can **prolong the period of the time within which third parties shall not terminate contracts** or exercise the rights to separation or separate satisfaction. **Residential Leases** (tenancy law) cannot be terminated because of rent arrears from April to June 2020, which are due to a COVID-19 related significant impairment of economic performance. Landlords may only sue for such arrears in court after 31-12-2020, albeit with interest on arrears of no more than 4 percent per annum.~~if the tenants who have financial difficulties due to Covid-19 for rent from April to June. Property owner cannot sue for unpaid rent until~~	**Procedural time limits open on 22-03-2020 or time limits that under normal circumstances would have started to run after this date were interrupted and were suspended until 30-04-2020. They started running again. That means that a 14-day time limit will end on 15-05-2020 and a 4-week time limit will end on 29-05-2020.** **Exceptions (inter alia): payment deadlines; in cases of imminent danger for safety or personal freedom as well as in cases of irretrievable damages, the court can end the interruption earlier.** **The interruption of procedural time limits in insolvency proceedings ended already on 04-04-2020. The court can extend procedural time**	If a debtor is in arrears as part of a **restructuring plan** he can ask for a moratorium for the maximum duration of 9 months.	**Loan** instalments of consumers or microenterprises due between April and June 2020 ~~from April to June 2020~~ are deferred if borrower has suffered a COVID-19 related loss of income which makes it unreasonable to expect him to pay the loan instalments in due time. The contract term ~~and term of contracts~~ is automatically extended for 3 months, except if borrower wants to continue the loan normally. **No default interest** for arrears from April to June. **No contractual penalties if** contract concluded before 01-04 and the debtor is in default due to a COVID-19 related significant impairment of his economic performance or his inability

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				~~2021, except for interests on arrears.~~	**limits in insolvency proceedings by up to 90 days.** ~~**All procedural deadlines** that had not expired on 22-03 will be suspended until 30-04 (further extension possible). Exceptions provided in the law (imminent danger to life, limb, etc.) and for insolvency proceedings, where the court can as well prolong some procedural time limit for max. 90 day.~~		to perform due to COVID-19 related restrictions on his working life.~~the reason for the obligation to pay the penalty is a significant impairment of economic performance due to Covid-19.~~
BE Belgium	Temporary suspension of a duty to file for insolvency.	General moratorium for insolvency.	Suspension of enforcement proceedings against enterprises.	Suspension of contract termination in case of failure of payment.	Adopted measure (8th of April 2020): 1) Limitation periods and deadlines for introducing judicial remedies that expire between the 8th of April 2020 and the 3rd of May 2020 are extended by one month after the expiration of this period (i.e. postponed to t	Extension of payment periods included in reorganization plans. In certain courts, no bankruptcy closures would be pronounced for the time being and that, where possible, usual creditors	The government and the banks have jointly made a commitment that people with a mortgage loan and who can prove that the coronavirus crisis is putting them in a difficult financial situation will be able to obtain a deferral of the repayment of this loan until 30 September 2020.

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					he 3rd of June 2020). If need be, the government may extend the final date of this period. 2) Deadlines in judicial proceedings in civil matters that expire between the 8th of April 2020 and the 3rd of May 2020 and the expiration of which could lead to forfeiture or any other damage, are extended by one month after the expiration of the crisis period (i.e. postponed to the 3rd of June 2020). If need be, the government may extend the final date of the crisis period. This does not apply to urgent matters. 3) In civil matters, judicial hearings that were supposed to occur between the 10th of April 2020 and the 30th of June 2020 (this may be extended by the government) are cancelled when all parties have	(such as the social security or tax authorities) should delay summons for the opening of bankruptcy proceeding.	Businesses that are forced to close because of containment will benefit from a subsidy from the regions.

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					already sent their written conclusions. The judge shall take a decision without hearing, solely on the basis of the written conclusions, unless the parties oppose. If the parties oppose, the case will be postponed.		
BG Bulgaria	The Bulgarian ~~Our~~national legislation provides for an obligation to file for insolvency by the debtor (its management) within 30 days of the occurrence of the insolvency/over-indebtedness (Art. 626 (1) of the Commercial Act). On 23rd March 2020 the Parliament adopted a Law on the Measures and Actions during the State of Emergency announced by the Decision of the National Assembly as of 13th March 2020 (the State of Emergency Law). The Law	There is no specific moratorium on this kind of claims. In the same time, the insolvency proceedings fall in the scope of the suspension of procedural deadlines (please, see the information under section 2 of this table)	All public sales and coercive seizures of possession, announced by public and private enforcement agents, shall be suspended. After the lifting of the state of emergency, the public sales and the coercive seizures of possession shall be scheduled anew without levying new fees and costs (Art. 5 (1) and (2) of the State of Emergency Law). According to the State of Emergency Law, as amended and supplemented on May	-	The State of Emergency Law (as amended and supplemented on 6th of April 2020) envisages suspension of: - all procedural deadlines of civil judicial, arbitration and enforcement proceedings; there are some exceptions of the suspension which are explicitly mentioned in Annex to Art.3, point 1; - **the statutes of limitation.** The suspension was in force during the state of emergency which was terminated on May 13th, 2020.	-	In case of default on payment of obligations under bank loans and other forms of financing (factoring, forfeiting, etc.) provided by banks and financial institutions, as well as under lease contracts, interest and penalties shall not be imposed until the lifting of the state of emergency. Moreover, an obligation/payment cannot be required earlier and the contract cannot be terminated due to default (Art. 6 of the State of Emergency Law as amended and

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	was amended and supplemented on 6th of April 2020. Initially, the period of the state of emergency was fixed from March 13th, 2020 till April 13th, 2020. This period had been prolonged till 13 of May 2020 when the state of emergency was terminated. According to Art. 4 (1) of the State of Emergency Law, the time limits set in a law which expire during the state of emergency and involve the exercise of rights or the fulfilment of obligations shall be extended by one month as from the lifting of the state of emergency. The State of Emergency Law was amended and supplemented for a second time on May 13th, 2020.		13th, 2020, within two months after the lifting of the state of emergency all public sales and coercive seizures of possession concerning *only* individuals, announced by public and private enforcement agents, shall be suspended (Art. 5 (1)).				supplemented on 6th of April 2020). The above measure has been revised with the last amendments to the State of Emergency Law as follows: Within two months after the lifting of the state of emergency, in case of delay in payment of obligations of private entities, debtors under credit agreements and other forms of financing provided by financial institutions, with the exception of the subsidiaries of the banks, including when the receivables are acquired by banks, financial institutions or third parties, no interest and penalties shall be imposed, the obligation cannot be declared

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							prematurely due and the contract cannot be annulled for non-compliance.
CY Cyprus	-	-	-	Proceedings for **eviction** and the execution of eviction orders for the non-payment of the rent during the current period, have been suspended until 31-05- 2020.	- Suspension of court cases between 16.3.2020 and 30.4.2020 with the following exceptions: In civil cases (i) applications for interim orders in exceptionally urgent cases, (ii) appeals on auctions procedures for immovable property (etc). - Suspension until 30.4.2020 all procedural deadlines foreseen in the Civil Procedure Rules and other deadlines prescribed in judicial judgments and orders.	-	-
CZ Czechia	Suspension of debtor's duty to file for insolvency (in case of COVID-related bankruptcy occurred within 6 months from the	Creditor's right to file for insolvency of a debtor suspended until 31-08-2020.	Extraordinary moratorium suspends enforcement orders and realization of collateral rights. It is easily accessible for	Extraordinary moratorium also protects the debtor from the termination of contracts for the supply of energy, raw materials, goods and services, and	Ministry of Justice recommended postponing all court hearings, when possible. Waiver of missed time limits in court proceedings, if the time	As long as the debtors' obligation to file for insolvency is suspended, the running of claw-	Loan instalments from April to October 2020 can be deferred and term of contracts would be automatically extended. No penalties

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	end of the extraordinary measures). or		debtors as it does not require a consent of creditors needed for first 3 months; then creditors´ consent needed for a further 3 months' extension.	allows the debtor to pay the obligations directly related to the maintenance of the business preferentially over older debts.	limit was missed due to current limitations (such as mandatory quarantines or restrictions on movement).	back periods relevant to actions for the avoidance of antecedent transactions will also be suspended.	or interest on arrears can arise during the period of protection.
DE Deutschland	**Suspension of debtor's duty to file** for insolvency (until **30th September 2020 if** - the insolvency situation is strictly COVID-19 induced and - the liquidity shortage can likely be eliminated. Both preconditions are presumed if the debtor had sufficient liquidity on 31st December 2019. MoJ is authorized to extend the suspension until 31st March 2021 (Sec. 8)		-	-	Possibility of interruption of the main hearing up to three months and 10 days.	Liability risks have been eliminated for the executives, creditors and contractual partners of insolvent companies in order to prevent the Insolvency courts from being hit by a wave of Insolvency applications.	Consumers' obligations regarding credit are suspended – under certain conditions – for 3 months beginning on 01-04-2020. Deadlines in Company law are extended for holding general meetings.
DK Denmark	N/A	N/A	N/A	N/A	The Danish courts have initiated an emergency procedure in order handle certain critical areas. The	N/A	The Danish parliament has adopted a series of economic stimulus packages,

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					critical areas, which continue to be dealt with locally by the courts, are particularly by law time-bound cases or are particularly intrusive.		
EE Estonia (New text - update of 24 April 2020 in ~~bold~~)	~~**(Proposal by MoJ):**~~ **Suspension of debtor's duty to file** for insolvency in the period of two months after the end of emergency situation.	-	-	-	No legislative changes are foreseen to tackle the emergency situation. However, the Council for Administration of Courts has~~ve~~ drawn up recommendations for the administration of justice during the emergency situation.	~~**(Proposal by MoJ):**~~ **Suspension of time limits for transactions that can be clawed back** via avoidance actions ~~in the~~for a period of two months after the end of emergency situation. **(Proposal by MoJ):** Possibility to modify confirmed reorganisaton plans and a simplified procedure for the	Temporary subsidies will be paid to those employees whose employers are significantly impacted by the current extraordinary circumstances. The subsidy will grant an income for the employees and help the employers to surpass temporary difficulties without having to lay off their staff or ~~call~~ file for bankruptcy. More info can be found here.

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						modification of confirmed plans in the pre-insolvency procedure for individuals until 31.12.2020. The need for **further amendments** in the area of insolvency ~~(e.g. regarding reorganisation plans)~~ that might ~~help to endorse the~~ facilitate overcoming ~~of~~ the crisis ~~are~~ is currently being analyzed.	
EL Greece	All relevant procedures are suspended until the ~~27th of April~~ 15th of May 2020.	All relevant procedures are suspended until the ~~27th of April~~ 15th of May 2020.	All enforcement proceedings are suspended until the 15th of May ~~27th of April~~ 2020.		All courts' hearing procedure were temporary suspended for public health protection reasons, until the 15th of May 2020, with the exception of the	The Union of Greek Banks and the Minister of Finance has agreed that the banks will waive repayment of capital	For entities that have been affected by the coronavirus pandemic and their employees (as well as individuals who

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					procedures before the District Civil Courts, which were suspended until the 10th of May 2020. ~~27th of April 2020.~~ Suspension of insolvency proceedings until the 27th of April 2020.	instalments under loan agreements with enterprises affected by the coronavirus pandemic until September of this year, upon the debtor's application.	rent premises to such affected enterprises): - Extension of time for payments of tax without the accrual of interest or penalties - Extension of time for payment of social security contributions.
ES Spain	A stay on the duty for filing for insolvency as long as the State of Alarm is in force (even if the debtor filed for the pre-insolvency mechanism provided in Article 5 bis of the Spanish Insolvency Act).	For a two month period after the end of the State of Alarm, the insolvency courts will not admit any filings for necessary insolvency proceedings which have been submitted by creditors/third parties during the State of Alarm or during such two month period.	-	-	General suspension of procedural deadlines. Court Hearings can be hold in urgent cases.	In addition, Royal Decree Law of 31 March, which adopts urgent complementary measures in the social and economic sphere to deal with COVID-19, has set out the possibility that insolvent companies may also file temporary employment regulation proceedings ("ERTEs") on the	The Spanish Government has approved measures leading to the temporary suspension of the contractual obligations arising from any mortgage loan contracted by an individual who is in a situation of economic vulnerability. The mortgage debt moratorium only applies to: • the usual/ordinary dwellings (ie not including vacation or weekend homes);

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		During the post State of Alarm two month period, the debtor's filing for insolvency proceedings will be admitted by the court with priority.				basis of force majeure or for organisational, technical, economic and production reasons due to the COVID-19 crisis: -The purpose of this measure is to prevent the economic crisis caused by the Covid-19 from constituting an additional obstacle to the viability of the insolvent, which could hinder them to execute or comply with a creditors' agreement, leading to their liquidation, or making it difficult	• properties linked to the economic activity developed by entrepreneurs and professionals; and • dwellings other than the usual one in a rental situation and for which the mortgage debtor, natural person, owner and lessor of these dwellings, has stopped receiving the rental income since the entry into force of the State of Alarm, or does not receive it within one month after the end of the State of Alarm. The granting of the moratorium entails the suspension of the payment of the mortgage debt instalments (principal and interests) during the term of three months and the early repayment

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						to sell a viable business unit. -Request applications or communications must be made by the insolvent company with the authorisation of the insolvency receiver (practitioner), or by the insolvency receiver directly, depending whether the debtor is in possession or not. -Likewise, the insolvency receiver will be a party to the consultation period. If no agreement is reached during this period, the decision to apply	clause in the mortgage loans will not be applied either. No late payment interest will accrue either. Economic vulnerable debtors are the ones that: • become unemployed or, if an entrepreneur or professional, suffers a substantial loss of income or decrease of sales (above 40%); • the total income of the family unit does not exceed in the month prior to the application of the moratorium x3 Monthly IPREM (ie EUR 537.84 x3). This calculation shall be increased in the case of children, persons over 65 years of age, disability, dependency or illness;

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						the ERTE must have the authorization of the of the insolvency receiver, or decided by the insolvency receiver directly, depending whether the debtor is in possession or not. -In any case, the insolvency court must be informed immediately of the request, resolution and measures applied, by telematic means. -In the event that the labour authority does not find the existence of force majeure, the company may	• the mortgage loan instalments, plus the expenses and basic supplies, are higher than the 35% of the net income of the whole family unit; and • as a result of the COVID-19 emergency, the family unit has suffered a significant alteration in its economic circumstances in terms of the effort required to access housing (the ratio of mortgage charges over family income has been multiplied by 1.3). The debtors can apply for the moratorium during a period of 15 days after the end of one month after the end of the State of Alarm (current deadline is 27 May). The lenders will have to implement such

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						challenge such resolution before the social jurisdiction. It will be the insolvency court who will hear the challenges to the resolution for fraud, deceit, coercion or abuse of law, or if the workers challenge the company's decision or the labour authority's decision on the ERTE if they have wanted to obtain unduly benefits. Such challenges will follow the procedure of the insolvent incident in labour matters and the judgment will be appealable (suplicación).	moratorium within a maximum of 15 days after the application and will have to report such moratorium to the Bank of Spain. The application of the suspension will not require agreement between the parties, nor any contractual novation, to take effect, the extension of the term of the mortgage loan must be formalized in a public deed and registered in the Land Registry.

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FI Finland	-	Preparation of a proposal to temporarily limit the possibility to declare the debtor bankrupt based on the creditor´s petition.	The Enforcement act is proposed to be temporarily amended in order to facilitate the position of the debtor. The payment period and the criteria for granting months free of foreclosure will be amended. More time will be reserved for the enforcement of evictions.	-	-	Call for overall responsibility from the side of the creditors. Finland is also focusing its efforts towards avoiding over-indebtedness of private persons and households.	Proposing a temporary 10 percent interest rate cap for consumer credits, as well as temporary banning of their direct marketing.
FR France	Suspension of the duty of the debtor to file for insolvency (45 days after it occurs). For the health emergency period + 3 months, the insolvency (état de cessation des paiements) of a debtor is to be assessed as to its situation on 12-03-2020 except in case of fraud. However, the debtor can still file for judicial reorganization and judicial liquidation proceeding.	Creditors will not be able to request for the opening of and insolvency proceeding (reorganization or judicial liquidation proceeding) of the debtor except in case of evidence of insolvency of the debtor assessed	Contractual termination clauses in case of non-performance of the obligations are frozen if the termination clause's term expires during the state of emergency period plus one month, the so-called *legally protected period*. The clause is back into force two months after the end of the legally protected	When an agreement can only be terminated during a specific period or if it is renewed in the absence of denunciation within a specific period, this period is extended of 2 (two) months if it terminates during the health emergency period + 1 (one) month.	Any right may be validly exercised during the initially legally provided timeframe, once the state of emergency period + one month ends, with an extra two months limit (this period cannot extend beyond and additional two months) N.B.: Other judicial measures have also been adopted, e. g. in order to facilitate communication between	Extension of the duration of conciliation procedures, observation periods (stay) and reorganization plans (safeguard or judicial) reorganization proceedings). See: Law 2020-290 and	Accelerated and extended coverage by the Association for the employee wages guarantee regime (AGS). See: Law 2020-290 and Ordinance 2020-341.

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	During the same period, the debtor can also request for the opening of a conciliation or safeguard proceeding regardless of its situation on 12-03-2020. See: Law 2020-290 and Ordinance 2020-341.	as to its situation on 12-03-2020 (or before) or fraud.	period (state of emergency + one month), thus 2 months after the end of the health emergency period. These measures are subject to upcoming modifications. However, some measures are expressly excluded from the scope of the health emergency regime. For example, the health emergency regime does not apply to measures resulting from the application of criminal law or criminal procedure, and to financial obligations and collaterals referred to in articles L. 211-36 et seq. of the Monetary and Financial code.		courts and insolvency and restructuring practitioners.	Ordinance 2020-341.	
HR	Reasons to initiate bankruptcy, that occur	-	On 1 May 2020 Act on Intervention Measures	~~It is recommended to suspend the enforcement~~	Due to the outbreak of epidemic of COVID-19 in	-	-

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Croatia	during the special circumstances, are not valid for the motion to initiate the bankruptcy proceedings. The triggers for the initiation of bankruptcy are insolvency and over-indebtedness, but none of these triggers are applicable if they occur during the special circumstances. Exception is that petition for opening the bankruptcy proceeding may be submitted by the debtor, the Financial Agency and the creditor only for the reasons of safeguarding the interests and safety of the Republic of Croatia, nature, the human environment and human health.		in Enforcement and Insolvency Proceedings entered into force. According to the Act enforcement proceedings are suspended for 3 months (with possibility to extend for additional 3 months). During the special circumstances, employers and state pension fund will not withhold the salary/pension for the benefit of creditors (with exception to this rule are the enforcement of child support, employee claims and interim measures under criminal procedure law). The calculation of statutory interests is	~~proceedings, in particular when it relates to eviction cases.~~	Croatia all electronic public auction openings in enforcement and insolvency cases have been postponed, except those in which the bidding has begun by March 24, 2020 at the latest, which are to be finished according to published Calls for Participation in Electronic Public Auction. All requests for sale received after the 13th of March, 2020, which have not been processed, will be processed upon termination of special circumstances of epidemic of COVID-19. All published Calls for down Payment for Costs and Calls for Participation in the Electronic Public Auction will be put out of force and will be reissued under the same conditions of sale by the end of the special circumstances of the outbreak of epidemic of COVID -19.		

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			suspended for the same time period.				
HU Hungary **(New text in bold added on 29 April 2020)**			A statutory payment moratorium is introduced for debtors of credit, loan and financial lease contracts until 31 December 2020. According to this the debtor of any still existing contract which was signed and paid out before 19.03.2020, get a moratorium on repayment of capital, interest and fees. The moratorium lasts until the end of this year. The deadline for repayment will be prolonged by the time of the moratorium, and the contracts itself will be prolonged in case the credit contract would		**We must ensure access to justice and the continuity of the pending proceedings. Therefore, there is no recess for courts of justice in Hungary. Special procedural rules are authorized to facilitate its activities. All courts are operational.** **As a general rule time limits continue to run during the period of the state of danger. The only exception on this is where the procedural act in question cannot be carried out in writing or by electronic means (i.e. procedural acts which require personal contribution and cannot otherwise be carried out)**		

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			normally end under the time of the moratorium. Also the guarantees are prolonged with the same amount of time (9 months). The moratorium of debt repayment is applicable only for credit facilities provided by domestic financial companies consequently credits provided by international financial institutions are not affected by this measure. **The repayment moratorium applies to employees's loans. The repayment moratorium also applies to the debtors of personal insolvency cases (litigious and out of court proceeding) and to the debt repayment schedules which are**		**which brings the proceedings to a halt. In this case the period until the obstacle has been removed or the period until the end of the state of danger shall not be counted in a time limit.** ~~No recess for courts of justice in Hungary, special procedural rules are authorised to facilitate its activities. All courts are operational.~~		

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			based on the out-of-court settlement arrangements, or on the in-court debt settlement agreement, or on the decision of the court. ~~The debt moratorium should be applied to employees' loans and participants of personal insolvency as well.~~ The interest and fees which are not paid under the moratorium will not be capitalized, these should be repaid later after the moratorium in even amounts under the same conditions, so their burden should not increase because of the moratorium. The repayment period would be increased accordingly.				

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			The most important measures related to enforcement procedures to help protect health and debtor during the state of danger are: - until the 15th day following the end of the period of state of danger, enforcement procedures pending before the tax authority shall be stayed; - documents shall not be served by bailiff, bailiffs shall suspend the reception of parties in person (they shall ensure that they are available to persons concerned via electronic means or in writing), - after the commencement of an enforcement procedure the debtor may request payment in installments which the bailiff may				

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			establish without prior consent of the person seeking enforcement as well, - no on-site proceedings may be conducted (nor regular auctions accordingly), - evacuation of a real estate may not be carried out, - a bailiff may not arrange for auctioning the residential real estate of a debtor who is a natural person, - measures for the enforcement of a specific act may not be taken, neither the measures for decisions concerning the receiving of a child for the purpose of keeping contact.				
IE Ireland					Measures to support the smooth operation of the insolvency system have been agreed, including the	Bank and non-bank stakeholders announced coordinated flexible	Temporary Wage Subsidy Scheme on 24-03 for 12 weeks from 26-03 to support employers

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					relaxation of certain court rules and certain payment breaks, where appropriate.	forbearance measures with a 3 month payment break for mortgages and other loans. Customers affected by COVID-19. Also support for buy-to-let bank customers with tenants affected by COVID 19 – customers with rental property in which the tenants are adversely impacted by COVID-19 will also be provided with flexibility including with an opportunity to seek a payment break of up to 3 month.	from the private sector experiencing significant economic disruption.
IT Italy	Bankruptcy and, in general, insolvency proceedings too are included in the general provisions on	See left, 1.1.A. column.	Time limits for the accomplishment of any act related to civil and criminal proceedings, including the	According to the general provision contained in Article 3, paragraph 6 bis, of Law no. 6 of 2020, compliance with the	All proceedings (including Insolvency) have been initially postponed ex officio up to 15-04, or 30-06 if it has been so decided by the	During the period in which declarations of insolvency are inadmissible, the	Decree Law No. 18 of 2020 provided for a series of measures specifically aimed at supporting liquidity

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	postponement, without prejudice to the possibility to establish on a case by case basis what cannot be deferred in order to meet the parties' protection requirements. Specific insolvency measures have been adopted by Article 10 of Decree Law No 23 of 8 April 2020: - all appeals for insolvency proceedings filed in the period between 9 March and 30 June 2020 are inadmissible, except for those filed by the Public Prosecutor if precautionary or conservative measures are requested to protect the assets or the company. - when the declaration of non-admissibility is followed by the		enforcement proceedings of civil decisions, have been initially suspended from 9 March to 15 April, then to 11 May 2020. During this period, hearings in civil proceedings, and therefore also those relating to enforcement proceedings, are automatically postponed to a date subsequent to 11 May 2020 and, until that date, the expiration of the time limits for the completion of any act in civil proceedings is also suspended. With reference to enforcement, it should be noted that the request for suspension of the enforceability or enforcement of an appealed judgment	containment measures is always assessed for the purpose of excluding the debtor's liability, also with regard to the application of any forfeiture or penalties connected with delayed or omitted performance. In relation to particular contracts, Article 56, paragraph 2, letters b) and c) of Decree-Law No. 18 of 2020, provides for the extension until 30 September 2020, without any formality, of the maturities for non-installment loans, as well as the suspension until 30 September 2020 of the payment of installments of loans or lease payments and the deferral of the repayment plan for the installments or lease payments subject to suspension.	heads of office, except those that have been declared urgent by the judge on a case by case basis or those considered by the law as top priority. Procedural time limits (including enforcement proceedings) have been initially suspended from 09-03 to 15-04, than to 11-05 In the case of non-suspended activities, civil hearings that require the presence of lawyers or parties only, subject to the respect of the adversarial process and the effective participation of the parties, may be held by means of remote connections. For the period between 11 May and 30 June 2020, the Heads of the judicial offices are expected to take a series of organisational measures in order to avoid close gatherings and contacts	time limits for revocation actions do not start to run. Article 9 of Decree-Law No. 23 of 2020 also provides for the extension by six months of the deadlines for the fulfilment of prior agreements and approved restructuring agreements expiring between 23 February 2020 and 31 December 2021. In the current proceedings for the approval of the composition agreements, the debtor has been allowed to submit, until the hearing	through the banking system (Title III) and supporting the liquidity of households and businesses (Title IV). Among the first of these, the financial support measures for micro, small and medium-sized enterprises provided for in Article 56 are worth mentioning, including the prohibition of revocation of the amounts granted for credit facilities subject to revocation and for loans granted against advances on loans; the extension until 30 September 2020, without any formality, of contracts for non-instalment loans with contractual maturity before 30 September 2020; the suspension until 30 September 2020

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	declaration of bankruptcy, the period of non-admissibility is not counted within the time limits laid down in Articles 10 and 69 bis of the Bankruptcy Law, which concern respectively the annual period within which the bankruptcy of the company deleted from the register of companies must be declared and the time limit for revocation actions.		(art. 283 of the Italian Code of Civil Procedure) and the request for suspension of enforcement of a judgment against which an appeal has been lodged for cassation (art. 373 of the Italian Code of Civil Procedure), as well as proceedings whose delayed handling may cause serious harm to the parties, may be handled during the emergency period. In the latter case, a declaration of urgency is made by the Head of the judicial office or his delegate and, for cases that have already begun, by order of the judge or of the chairperson of the panel.		between people within each office space. These measures may include: - the carrying out of civil hearings by means of remote connections that require the presence only of lawyers or the parties, subject to the respect of the adversarial process and the effective participation of the parties; - the postponement of hearings after 30 June 2020; - the holding of civil hearings that require the participation only of the defendants through written procedure.	set for the approval, an application for the granting of a deadline, not exceeding ninety days, for the submission of a new plan and a new proposal or a new restructuring agreement. Article 9 also provides that the debtor may submit requests for the granting of new time limits or for further extensions of time limits already granted.	of the payment of instalments of loans and other instalment loans or leasing instalments and the deferral of the repayment plan for instalments or instalments subject to suspension. Among the latter, mention should be made of the remittance in terms of payment to public administrations, including those relating to social security and welfare contributions and premiums for compulsory insurance, the suspension of payments of withholding taxes, social security and welfare contributions and premiums for compulsory insurance and the terms of tax and contribution obligations and payments.

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							Article 11 of Decree-Law No. 23 of 2020 provided for the suspension of the expiration terms of debt securities falling within the period from 9 March to 30 April 2020.
LT Lithuania	The draft Law submitted to the Parliament includes: Suspension of the debtor's duty to file for bankruptcy or restructuring proceedings for the period of three months after the end of quarantine period. The government has the ability to extend this period until the end of 2020.	The draft Law submitted to the Parliament includes: Creditor's right to file for insolvency is limited for the quarantine period.	-	-	**The courts of Lithuania** have started to apply written procedure when possible; not urgent oral hearings have been postponed.	The draft Law submitted to the Parliament includes: Suspended calculation of term when the debtor is not able to carry out the approved restructuring plan and as a result the restructuring could be terminated – for the period of three months after the end of quarantine period.	Measures applied by the tax administrators.

						The government has the ability to extend this period until the end of 2020.	1. Deferring or arranging the taxes in instalments acc. to the agreed schedule without interest to be paid. 2. Stopping the tax arrears recovery actions in accordance with the criteria of reasonableness. 3. Exemption of the taxpayers from fines, default interest for failure to comply with tax obligations on time. 4. Postponement of submission (and payment of) personal income tax returns and advanced corporate income tax returns. According to the Law on Real Estate Related Credit and the Law on Consumer Credit, under certain circumstances (e.g., the borrower becomes unemployed or loses at least one third of his/her income), upon borrowers request, the credit provider has an obligation to defer payment of credit installments, except for interest, for the period not exceeding 3 months.

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							Such an obligation for consumer credit providers was introduced by the amendments to the Law on Consumer Credit since 19 March 2020. LT government has also adopted a broad package of economic measures for businesses (state-aid schemes, various allowances and subsidies, tax and loans deferences, etc.).
LU Luxembourg	The obligation for a business to file in court within one month a formal declaration in case of a suspension of payments, which would be the start of a bankruptcy proceeding, has been suspended by law.	No general moratorium for the filing of bankruptcy, which means that a creditor still has the right to file for bankruptcy and a business has still the right to make an			Only urgent cases will be treated by the Luxembourg Insolvency courts. Luxembourg suspended deadlines in legal proceedings and extended certain deadlines in specific procedures.	Parliamentary scrutiny on the Implementation of Directive 2019/1023 has been put on hold. However, the MoJ is currently considering whether some elements of the Directive could be	In tenancy matters, the enforcement of eviction sentences has been suspended for obvious reasons

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		admission of bankruptcy.				useful in the current context and could be introduced on short notice (e.g. simplified stay of enforcement mechanism or provision regarding the protection of new financing).	
LV Latvia		Creditors are in certain cases prohibited, until 1 September this year, from submitting an application for insolvency proceedings of a legal person.	All enforcement proceedings of administrative decisions commenced before the state of emergency (12 March), have been suspended from 5 April for the duration of the state of emergency (currently till 12 May). The moratorium of debt recovery is not applicable for administrative decisions, which may	-	Instead of postponing court hearings Latvia has switched to written court procedure unless it is absolutely necessary to hold a proper court hearing. Also – during the emergency state applications for legal protection proceedings, insolvency proceedings of a legal person and insolvency proceedings of a natural person can be submitted electronically.	The **execution of a debt repayment plan** (part of an insolvency proceeding of a natural person) can be suspended; plans' implementation period is extended by the suspended period. **Creditor committee's meetings** can be held remotely.	As regards suspension of legal deadlines, the Specialized Law, inter alia, determines that the taxpayers representing the sectors affected by the crisis have the right to apply for an extension of the term for the payment of taxes, as well as to request that an extension of the term for the payment of taxes.

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			already be executed on a compulsory basis from the time it comes into effect without waiting until it becomes indisputable.			**Time period for the implementation of a plan of Measures of Legal Protection Proceedings** can be set for up to for years (for new plans and those, that have not yet been extended), if the majority of creditors specified in the Insolvency Law agree. Those plans, that have been already extended once, can be extended for another year, if the majority of creditors specified in the Insolvency Law agree. Also – restriction for creditors to file for insolvency will	

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						be taken into account, when deciding to satisfy **employee claims** ensured by the State.	
MT Malta **(new text in bold added on 29 April 2020)**	**Maltese Courts have been closed with effect from 16 March 2020 and only urgent cases where the Court rules that it would be in the public interest are to be allowed. This has temporarily provided for the imminent situation with regards to certain actions (wrongful trading) which could be filed against directors if they do not file for insolvency.** **Notwithstanding, and in view of the fact that the reopening of Courts would lift this implicit moratorium, Malta is in the process of**	**The closure of Courts provided an automatic suspension of creditors' rights to file for the insolvency of debtors.** **Notwithstanding, and since the reopening of Courts would lift this implicit moratorium,** **Malta is in the process of amending its laws to provide for a temporary suspension of creditors' rights to file for debtor**	**Likewise, the closure of Courts provided an automatic suspension of enforcement actions by creditors. Furthermore, the government has ordered the suspension for a period of 6 months of credit facilities issued by licensed credit or financial institutions, which include the lending of a sum of money by way of an advance, overdraft, or loan, or any other line of credit including discounting of bills of exchange and promissory notes,**	**As a consequence of the closure of Courts, and therefore the right of debtors to enforce contracts, the government has ordered the temporary suspension until further notice, of any legal and judicial time established in any agreement, including any time period for the performance of any obligation set out in such agreement. This inter alia includes the running of all the legal periods imposed on a notary public by law to register any deed, will, act or private writing; the running of any period within which a notary**	**With effect from 16 March 2020, the Courts of Justice along with the respective registries have been closed. Nevertheless, the Courts have been given the power to order the hearing of urgent cases or of cases where the Court deems that the public interest should prevail in having the case heard. As a consequential measure, all legal and judicial times, including prescriptive periods and any peremptory time limits have been suspended until seven days after the Order for closure of the Courts is lifted. Such measures act in themselves as an**	Regarding the Insolvency Directive Government is still examining the situation and its impact on companies. ~~**At this stage, no deeming that there is a situation of urgency in this regard.**~~	**The government already launched three financial-aid packages costed - on a month-by-month basis, intended to maintain liquidity within the businesses as well as financially assist a number of sectors. The Government has not only implemented tax deferments but has also pledged State guarantees on soft loans and directly injected cash within businesses in order to maintain our businesses alive, healthy and ready to bounce back when the economy re-starts once again. Apart from this, a**

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	amending its laws to provide for a temporary suspension of directors' duty to file for insolvency, until such time as the Government considers necessary ~~No steps in the area of insolvency taken, but not excluding the possibility of taking such measures.~~	insolvency, until such time as the Government considers necessary.	guarantees, indemnities, acceptances and bills of exchange endorsed pour aval, but excluding credit cards.	public, in terms of any applicable law, must pay taxes collected by him in the exercise of his profession; the running of any time period related to fiscal benefits, incentives or exemptions; the running of any time period within which a notary public is to submit any information or documentation to any authority or regulator pursuant to relevant notarial activity; and the running of time with respect to the performance of any obligation contained in any deed or private writing, including a registered promise of sale agreement; and the running of time with respect to the expiration of any registered promise of sale agreement.	automatic moratorium, or a stay of enforcement actions and for the insolvency of companies, as well as the immediate duty to file for insolvency by directors Ad-hoc laws for this purposed are being currently promulgated		number of social measures including wage supplements have also been installed. All of this is being done in order to avoid insolvencies, save viable businesses, safeguard jobs and contain as much as possible non-performing loans. Specifically the government has ordered the suspension for a period of 6 months of credit facilities issued by licensed credit or financial institutions, which include the lending of a sum of money by way of an advance, overdraft, or loan, or any other line of credit including discounting of bills of exchange and promissory notes, guarantees,

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							indemnities, acceptances and bills of exchange endorsed pour aval, but excluding credit cards. ~~**The government already launched three financial aid packages to prevent insolvency of companies**~~
NL the Netherlands	NL is also not in favour of suspension of the duty to file for insolvency, as this risks to keep unviable enterprises alive longer than responsible. This is detrimental to creditors. NL rather focuses on facilitating speedy and early restructuring.	-	Suspension of payment obligation is currently not considered, as this might cause a chain-reaction.	-	-	A number of banks have voluntarily agreed to a temporary standstill on the termination of credit facilities and enforcement measures (subject to certain conditions). In the Netherlands, banks do not very often resort to the filing of petitions	General emergency measures have been announced aiming to allow **citizens and entrepreneurs to keep fulfilling their payment obligations.** This package includes measures such as the immediate cessation of the collection of certain taxes (income tax, corporate tax, VAT) and a liberal regime for deferral of a

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						for the opening of insolvency proceedings anyway.	number of other taxes and pension contributions.
PL Poland	Regarding bankruptcy proceedings, Poland is currently preparing a draft Law where the deadline for requesting bankruptcy over the period of pandemic risk shall not be running. Once it began to run, it shall be interrupted.	-	-	-	Court proceedings will be suspended in accordance with the law adopted on 26/03/2020 by the Council of Ministers (i.e. the law going through the parliament at this moment). The instruments prepared by the government limiting the negative effects of Covid-19 are to prevent bankruptcy and protect the labour market.	Restructuring procedures contained in the Restructuring Law contain solutions that weigh the interests of both the debtor and his creditors and serve on the one hand to maintain the existence of the debtor and on the other hand to satisfy creditors as effectively as possible. So they should not by definition be considered detrimental to debtors.	Under the new "anti-crisis shield", state aid may be given to an entrepreneur in a difficult economic situation (risk of insolvency) who meets the criteria of an entrepreneur threatened with insolvency (art. 141 section 2 of the Restructuring law) or is insolvent (Art. 11 of the Bankruptcy law) who meets also other criteria

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PT Portugal	Although the insolvency regime has been recently amended, it was decided to revise it through an inter-ministerial working group.	-	Suspension of the statute of limitation and expiry periods related to all types of cases (e.g. eviction proceedings).	Suspension of the termination of lease contracts.	During this emergency period, the regime of judicial holidays, which means that deadlines and procedural diligences are suspended, is applied.	-	It was asked and approved by the European Commission a package of 13 billion Euro with the purpose to help the Economic environment and Business Sector.
RO Romania **(New text - update of 24 April 2020 in bold)**	**Insolvency proceedings during the state of emergency are subject to the general provisions regarding the suspension *ex officio* of all judicial activity in civil cases, except in extremely urgent cases, that cannot be postponed. The debtor's obligation to file for opening of the insolvency proceedings is suspended as a general moratorium applies during the state of emergency to all deadlines in civil matters, including to the 30 days period in which the**	**A creditor still has the right to file for insolvency but an insolvency procedure could be open only after the state of emergency has ceased.**	**Budgetary claims (fiscal and others except for claims arising from decisions in criminal matters) which become due during the state of emergency cannot be enforced during this time and 30 days after the state of emergency has ceased. Also, enforcement measures for budgetary claims were suspended or not applied for budgetary claims after the state of emergency was instituted, except for**	**In order to preserve contractual relations of SMEs which were closed or temporarily suspended (by the authorities) during the state of emergency (for example, restaurants, hotels), there is a specific obligation to try a renegotiation of the contract before suspending/terminating it due a force majeure. In certain condition, SMEs which were closed or temporarily suspended by authorities during the state of emergency benefit in their contractual relation from**	~~**During the state of emergency, the activity of publishing the Insolvency Procedures Bulletin is performed only by electronic means (online portal).**~~ **During the state of emergency, substantial and procedural deadlines do not run/are suspended. Judicial activity in pending cases shall continue only in extremely urgent cases, that cannot be postponed (the Courts of Appeal establish a list of such cases for all the courts in their jurisdiction). Courts can set short deadlines**	**-**	**Complementary measures were taken so far to reduce the pressure of financial liquidity such as the possibility to postpone certain payment obligations (credit instalments or fiscal obligations) which become due during the state of emergency and are expected to mitigate some of the negative effects of the pandemic on the solvability of entrepreneurs. Other economic measures such as preferential loans for**

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	debtor is obliged to petition for insolvency.		**claims related to criminal proceedings.** The enforcement proceedings/ forced execution in civil matters continue only if it is possible to comply with the sanitary discipline rules.	**a presumption of force majeure. The presumption is rebuttable by any means of proof.**	**and if possible, hold the hearing through videoconference.** **In insolvency proceedings pending on March 16th, judicial activity is suspended ex officio and only extremely urgent actions are resolved (temporary suspension of enforcement actions against the debtor until a decision on the opening of the insolvency procedure at the request of the debtor is taken as well as other actions that can be resolved in the absence of parties). In appeal proceedings against the decisions of the syndic judge, certain enforceable decisions can be suspended (decisions to open the insolvency procedure against the debtor or to enter in**		**SMEs including loans 90% guaranteed by the state and other social protection measures were taken.** **During the state of emergency, SMEs which were closed or temporarily suspended by authorities may postpone payment of their rent and utilities for their headquarters.** **Temporary special provisions for holding the general meeting of shareholders/members of companies during the state of emergency will soon be in place.**

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					simplified bankruptcy/ bankruptcy procedures can still be suspended by the courts of appeal). The activity of judicial administrators/liquidators in pending procedures continue, if possible, under the sanitary requirements. As with 15 May 2020, the state of emergency has ended. Therefore, in all civil cases, procedures will resume ex officio. In 10 days after the state of emergency has ended, the courts will take the appropriate measures in order to reschedule the hearings and to summon the parties. As with the Ministry of Justice, acting as Central Authority, all activity will be carried out in general		

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					lines as within the state of emergency.		
SE Sweden	-	-	-	-	No specific measure in the legal System.	-	Focus on economic measures to reduce the risk on additional enforcement proceedings.
SI Slovenia	Law passed on 02-04: deferral of the obligation to file for insolvency and initiate the compulsory settlement procedure, if the insolvency is due to the Covid crisis. Rebuttable presumption of a covid-related insolvency if the Government or local authorities mention the company's activity in a list. If no presumption, proof that the insolvency is due to the epidemic must be given.	If the company is declared insolvent due to the epidemic and when requested by creditors, time limit to achieve restructuration (or to end the insolvency proceeding) is extended by 4 month.	**In the area of enforcement,** enforcement is suspended. After the amendment enters into force, courts will also be able to issue enforcement and insurance orders and serve them on clients in non-urgent cases that began to run before the introduction of measures due to the epidemic. In these cases, the parties will not be obliged to respond immediately, as the deadlines in non-urgent cases do not run,	-	Insolvency Cases (except for auctions) were first classified urgent (from 13-03) then non-urgent (from 31-03), meaning that hearings are cancelled. During the epidemic, the Insolvency Court would not open an Insolvency case (some exception possible for workers with a terminated contract due to epidemic). The new proposed regime with The Covid-19 Act passed on 29 April, for the duration of the epidemic, allows **insolvency** parties to submit their application,	An additional irrefutable presumption was introduced: if the employer profit from special Covid measures to protect workers' salaries, it must be paid by 1 month the latest. If not, the employer is deemed insolvent. The measure is in force until 4 months after termination of special measures.	In credit, payment are deferred (specific provision). All revenues obtained from special Covid legislation are excluded from fiscal and civil enforcement (including personal bankruptcy).

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			and the legal solution according to which enforcement is still in force (except in urgent cases, such as the recovery of maintenance) will still be in force, for enforcement proceedings which were stopped or postponed during the epidemic. Of course, this does not mean that the party that would like to respond is limited in this.		statement or document after the deadline, the reason for the delay is the COVID 19 epidemic and the court has not yet ruled, such a late application is still considered and does not reject it after the deadline. Such an intervention legal basis, which loosens the severity and irreversibility of acts in insolvency proceedings, will also be an important circumstance in the eventual assessment of the President of the Supreme Court of the Republic of Slovenia to determine insolvency proceedings as urgent proceedings.		
SK Slovakia	The Act No 62/2020 Coll. on certain extraordinary measures in connection with COVID-19 outbreak and on measures in the justice area (hereinafter	No.	The enforcement of a lien or mortgage and the judicial sales are temporarily prohibited (until May 31) (§6 and §7 of the COVID Act)	No.	§ 1 of The COVID Act temporarily suspended the running of the limitation & prescription periods in private law or introduced a waiver of	No.	- Financial help to entrepreneurs-natural persons and to small and medium enterprises (possible guarantees for loans or payments of

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	the "COVID Act") entered into force on March 27. Pursuant to § 4 of this Act, the time-limit for a debtor to file for bankruptcy has been extended from 30 days to 60 days. Applies only to a balance sheet test as the debtor is obliged to file for bankruptcy solely on this basis. Restrictive provisions in the COVID Act are limited in time (30 April 2020). Possible extension will be subject to future consideration (consent of the Government and the Parliament will be required to amend the law).		Slovak entrepreneurs whose business is under threat as a result of COVID measures can ask for a court decision which has similar effects to a temporary moratorium in restructuring proceedings (detailed list of effects is below). Entrepreneurs (natural or legal persons with residence or seat in Slovakia) who are not insolvent, fraudulent or against whom there was no enforcement procedure as to March 12, 2020) can ask for a temporary moratorium using a form (an obligatory electronical filing is required from companies, not individuals). Moratorium is effective		such deadlines in specified cases. Pursuant to §2 of the COVID Act the same applies to procedural deadlines on the part of the parties to the proceedings. If the extension of the deadline in not possible due to threat to life, health, security, freedom and possible significant damage, the court has a discretion not to apply this provision and continue within the set deadline. Both of these measures applied only until April 30. ~~No changes to statutory interest rates were introduced (yet).~~		loan interests), Act No. 75/2020 - deferral of mortgage payments for consumers (9 months) by the Act No. 75/2020 - deferral of loan payments for small and medium enterprises and entrepreneurs-natural persons (9 months) by the Act No. 75/2020 - deferral of payments for health, social and old-age insurance for some employers and entrepreneurs natural persons (connected with decline of turn-over due to COVID measures) by the Act No. 68/2020 - postponement of the obligation to file tax declaration by the Act No. 67/2020

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			upon a publication of the court decision granting the moratorium. Such decision can be challenged (by anyone) at court and subsequently the moratorium may be terminated. The moratorium is limited in time - it can last (as a maximum) only until October 1, 2020 (if not terminated earlier). The new type of moratorium has comparable effects to a moratorium in restructuring: - suspending the duty of a debtor or its management to file for insolvency proceeding if insolvent				

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			- no creditors can apply for insolvency of a debtor - enforcement proceedings that started after March 13 are temporarily discontinued - no enforcement of a lien which consist of an enterprise or a part of enterprise - limitation of set offs - suspension of contract termination				