

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

(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](https://e-justice.europa.eu/content_legal_notice-365-en.do?init=true).*

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<b>AT Austria</b>	<p>The debtor's duty to file for insolvency proceedings suspended until 30-06-2020.</p> <p>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</p>	<p>Creditor's right to file for insolvency of a debtor based on over-indebtedness suspended until 30-06-2020.</p>	<p><b>Bailiffs</b> do not carry out enforcement orders (except in danger to life, limb, freedom or security or there is considerable and irreparable damage).</p> <p><b>Stay of a forced auction</b> 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</p>	<p>The Insolvency court can <b>prolong the period of the time within which third parties shall not terminate contracts</b> or exercise the rights to separation or separate satisfaction.</p> <p><b>Lease</b> (tenancy law) cannot be terminated 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 2021,</p>	<p><b>All procedural deadlines</b> 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.</p>	<p>If a debtor is in arrears as part of a <b>restructuring plan</b> he can ask for a moratorium for the maximum duration of 9 months.</p>	<p><b>Loan</b> instalments from April to June 2020 are deferred and term of contracts is automatically extended for 3 months, except if borrower wants to continue the loan normally.</p> <p><b>No default interest</b> for arrears from April to June.</p> <p><b>No contractual penalties</b> if contract concluded before 01-04 and the reason for the obligation to pay the penalty is a significant impairment</p>

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	extended to 120 days.			except for interests on arrears.			of economic performance due to Covid-19.
<b>BE Belgium</b>	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 (8 <sup>th</sup> of April 2020): 1) Limitation periods and deadlines for introducing judicial remedies that expire between the 8 <sup>th</sup> of April 2020 and the 3 <sup>rd</sup> of May 2020 are extended by one month after the expiration of this period (i.e. postponed to the 3 <sup>rd</sup> 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 8 <sup>th</sup> of April 2020 and the 3 <sup>rd</sup> 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	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 (such as the social security or tax authorities) should delay summons for the opening of bankruptcy proceeding.	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. Businesses that are forced to close because of containment will benefit from a subsidy from the regions.

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					<p>period (i.e. postponed to the 3<sup>rd</sup> of June 2020). If need be, the government may extend the final date of the crisis period. This does not apply to urgent matters.</p> <p>3) In civil matters, judicial hearings that were supposed to occur between the 10<sup>th</sup> of April 2020 and the 30<sup>th</sup> of June 2020 (this may be extended by the government) are cancelled when all parties have 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.</p>		
<b>BG Bulgaria</b>	Our national legislation provides for an obligation to	There is no specific moratorium on	All public sales and coercive seizures of possession, announced by public and	-	The State of Emergency Law (as amended and supplemented on 6 <sup>th</sup> of	-	In case of default on payment of obligations under bank loans and

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	<p>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 was amended and supplemented on 6<sup>th</sup> of April 2020. According to Art. 4 (1) of the State of Emergency Law, the time limits set in a</p>	<p>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)</p>	<p>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).</p>		<p>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;</p>		<p>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 supplemented on 6<sup>th</sup> of April 2020).</p>

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	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.						
CY Cyprus	-	-	-	Proceedings for <b>eviction</b> 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	-	-

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					Civil Procedure Rules and other deadlines prescribed in judicial judgments and orders.		
<b>CZ Czechia</b>	Suspension of debtor's duty to file for insolvency (in case of COVID-related bankruptcy occurred within 6 months from the end of the extraordinary measures). or	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 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.	Extraordinary moratorium also protects the debtor from the termination of contracts for the supply of energy, raw materials, goods and services, and allows the debtor to pay the obligations directly related to the maintenance of the business preferentially over older debts.	Ministry of Justice recommended postponing all court hearings, when possible. Waiver of missed time limits in court proceedings, if the time limit was missed due to current limitations (such as mandatory quarantines or restrictions on movement).	As long as the debtors' obligation to file for insolvency is suspended, the running of claw-back periods relevant to actions for the avoidance of antecedent transactions will also be suspended.	Loan instalments from April to October 2020 can be deferred and term of contracts would be automatically extended. No penalties or interest on arrears can arise during the period of protection.
<b>DE Deutschland</b>	<b>Suspension of debtor's duty to file for insolvency (until 30th September 2020 if</b> - the insolvency situation is strictly COVID-19 induced and - the liquidity shortage can likely be eliminated.		-	-	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	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.

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	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)					wave of Insolvency applications.	
<b>DK Denmark</b>	N/A	N/A	N/A	N/A	The Danish courts have initiated an emergency procedure in order to handle certain critical areas. The critical areas, which continue to be dealt with locally by the courts, are particularly by law time-bound cases or are particularly intrusive.	N/A	The Danish parliament has adopted a series of economic stimulus packages,
<b>EE Estonia</b>	<b>(Proposal by MoJ):</b> 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 have drawn up recommendations for	<b>(Proposal by MoJ):</b> Suspension of time limits for transactions that can be clawed back via avoidance actions in the period of two	Temporary subsidies will be paid to those employees whose employers are significantly impacted by the current extraordinary circumstances. The subsidy will grant an

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					the administration of justice during the emergency situation.	months after the end of emergency situation.  The need for <b>further amendments</b> in the area of insolvency (e.g. regarding reorganisation plans) that might help to endorse the overcoming of the crisis are currently being analyzed.	income for the employees and help the employers to surpass temporary difficulties without having to lay off their staff or call bankruptcy.  More info can be found <a href="#">here</a> .
<b>EL Greece</b>	All relevant procedures are suspended until the 27th of April 2020.	All relevant procedures are suspended until the 27th of April 2020.	All enforcement proceedings are suspended until the 27th of April 2020.		All courts' hearing procedure were temporary suspended for public health protection reasons, until the 27th of April 2020. Suspension of insolvency proceedings until the 27th of April 2020.	The Union of Greek Banks and the Minister of Finance has agreed that the banks will waive repayment of capital instalments under loan agreements with enterprises affected by the coronavirus pandemic until September of this	For entities that have been affected by the coronavirus pandemic and their employees (as well as individuals who rent premises to such affected enterprises): - Extension of time for payments of tax without the accrual of interest or penalties

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						year, upon the debtor's application.	- Extension of time for payment of social security contributions.
<b>ES Spain</b>	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.  During the post State of Alarm two month period, the debtor's filing for insolvency	-	-	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 basis of force majeure or for organisational, technical, economic and production reasons	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: <ul style="list-style-type: none"> <li>• the usual/ordinary dwellings (ie not including vacation or weekend homes);</li> <li>• properties linked to the economic activity developed by entrepreneurs and professionals; and</li> <li>• dwellings other than the usual one in a rental</li> </ul>

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		proceedings will be admitted by the court with priority.				<p>due to the COVID-19 crisis:</p> <p>-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 to sell a viable business unit.</p> <p>-Request applications or communications must be made by the insolvent company with the</p>	<p>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 clause in the mortgage loans will not be applied either. No late payment interest will accrue either. Economic vulnerable debtors are the ones that:</p>

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						<p>authorisation of the insolvency receiver (practitioner), or by the insolvency receiver directly, depending whether the debtor is in possession or not.</p> <p>-Likewise, the insolvency receiver will be a party to the consultation period. If no agreement is reached during this period, the decision to apply the ERTE must have the authorization of the of the insolvency receiver, or decided by the insolvency receiver directly, depending whether the debtor</p>	<ul style="list-style-type: none"> <li>• become unemployed or, if an entrepreneur or professional, suffers a substantial loss of income or decrease of sales (above 40%);</li> <li>• 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;</li> <li>• 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</li> <li>• as a result of the COVID-19 emergency, the family unit has</li> </ul>

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						<p>is in possession or not.</p> <p>-In any case, the insolvency court must be informed immediately of the request, resolution and measures applied, by telematic means.</p> <p>-In the event that the labour authority does not find the existence of force majeure, the company may challenge such resolution before the social jurisdiction.</p> <p>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</p>	<p>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).</p> <p>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 moratorium within a maximum of 15 days after the application and will have to report such moratorium to the Bank of Spain.</p> <p>The application of the suspension will not require agreement between the parties, nor any contractual novation,</p>

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						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).	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.
<b>FI Finland</b>	-	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.
<b>FR</b>	Suspension of the duty of the debtor to file for	Creditors will not be able to	Contractual termination clauses in case of non-	When an agreement can only be terminated during a	Any right may be validly exercised during the	Extension of the duration of	Accelerated and extended coverage by the

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<b>France</b>	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. 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.	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 as to its situation on 12-03-2020 (or before) or fraud.	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 <i>legally protected period</i> . The clause is back into force two months after the end of the legally protected 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-	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.	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 courts and insolvency and restructuring practitioners.	conciliation procedures, observation periods (stay) and reorganization plans (safeguard or judicial) reorganization proceedings).  See: Law 2020-290 and Ordinance 2020-341.	Association for the employee wages guarantee regime (AGS).  See: Law 2020-290 and Ordinance 2020-341.

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			36 et seq. of the Monetary and Financial code.				
<b>HR Croatia</b>	-	-	-	It is recommended to suspend the enforcement proceedings, in particular when it relates to eviction cases.	Due to the outbreak of epidemic of COVID-19 in 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	-	-

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					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.		
<b>HU Hungary</b>			<p>A statutory payment moratorium is introduced for debtors of credit, loan and financial lease contracts until 31 December 2020.</p> <p>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.</p> <p>The deadline for repayment will be prolonged by the time of the moratorium, and the contracts itself will be</p>		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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			<p>prolonged in case the credit contract would normally end under the time of the moratorium. Also the guarantees are prolonged with the same amount of time (9 months).</p> <p>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.</p> <p>The debt moratorium should be applied to employees' loans and participants of personal insolvency as well.</p> <p>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</p>				

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			their burden should not increase because of the moratorium. The repayment period would be increased accordingly.				
<b>IE Ireland</b>					Measures to support the smooth operation of the insolvency system have been agreed, including the relaxation of certain court rules and certain payment breaks, where appropriate.	Bank and non-bank stakeholders announced coordinated flexible 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	Temporary Wage Subsidy Scheme on 24-03 for 12 weeks from 26-03 to support employers from the private sector experiencing significant economic disruption.

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						to seek a payment break of up to 3 month.	
<b>IT Italy</b>	<p>Bankruptcy and, in general, insolvency proceedings too are included in the general provisions on 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:</p> <ul style="list-style-type: none"> <li>- all appeals for insolvency proceedings filed in the period between 9 March and 30 June 2020 are</li> </ul>	See left, 1.1.A. column.	<p>Time limits for the accomplishment of any act related to civil and criminal proceedings, including the enforcement proceedings of civil decisions, have been initially suspended from 9 March to 15 April, then to 11 May 2020.</p> <p>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.</p> <p>With reference to enforcement, it should be noted that the request for</p>	<p>According to the general provision contained in Article 3, paragraph 6 bis, of Law no. 6 of 2020, compliance with the 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.</p> <p>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</p>	<p>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 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.</p> <p>Procedural time limits (including enforcement proceedings) have been initially suspended from 09-03 to 15-04, than to 11-05</p> <p>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</p>	<p>During the period in which declarations of insolvency are inadmissible, the time limits for revocation actions do not start to run.</p> <p>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.</p> <p>In the current proceedings for the</p>	<p>Decree Law No. 18 of 2020 provided for a series of measures specifically aimed at supporting liquidity 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</p>

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	<p>inadmissible, except for those filed by the Public Prosecutor if precautionary or conservative measures are requested to protect the assets or the company.</p> <p>- when the declaration of non-admissibility is followed by the 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</p>		<p>suspension of the enforceability or enforcement of an appealed judgment (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.</p>	<p>payment of installments of loans or lease payments and the deferral of the repayment plan for the installments or lease payments subject to suspension.</p>	<p>the effective participation of the parties, may be held by means of remote connections.</p> <p>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 between people within each office space.</p> <p>These measures may include:</p> <p>- 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;</p>	<p>approval of the composition agreements, the debtor has been allowed to submit, until the hearing 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.</p> <p>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.</p>	<p>contracts for non-installment loans with contractual maturity before 30 September 2020; the suspension until 30 September 2020 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.</p> <p>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</p>

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	must be declared and the time limit for revocation actions.				<ul style="list-style-type: none"> <li>- the postponement of hearings after 30 June 2020;</li> <li>- the holding of civil hearings that require the participation only of the defendants through written procedure.</li> </ul>		contributions and premiums for compulsory insurance and the terms of tax and contribution obligations and payments. 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.
<b>LT Lithuania</b>	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.	-	-	<b>The courts of Lithuania</b> 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	Measures applied by the tax administrators.

						<p>end of quarantine period. The government has the ability to extend this period until the end of 2020.</p>	<ol style="list-style-type: none"> <li>1. Deferring or arranging the taxes in instalments acc. to the agreed schedule without interest to be paid.</li> <li>2. Stopping the tax arrears recovery actions in accordance with the criteria of reasonableness.</li> <li>3. Exemption of the taxpayers from fines, default interest for failure to comply with tax obligations on time.</li> <li>4. Postponement of submission (and payment of) personal income tax returns and advanced corporate income tax returns.</li> </ol> <p>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.</p>
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							<p>Such an obligation for consumer credit providers was introduced by the amendments to the Law on Consumer Credit since 19 March 2020.</p> <p>LT government has also adopted a broad package of economic measures for businesses (state-aid schemes, various allowances and subsidies, tax and loans defences, etc.).</p>
<b>LU Luxembourg</b>	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		<b>Creditors are in certain cases prohibited, until 1 September this year, from submitting an application for insolvency proceedings of a legal person.</b>	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 already be executed on a compulsory basis from the time it comes into effect without waiting	-	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 <b>execution of a debt repayment plan</b> (part of an insolvency proceeding of a natural person) can be suspended; plans' implementation period is extended by the suspended period. <b>Creditor committee's meetings</b> 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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			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 be taken into account, when	

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						deciding to satisfy <b>employee claims</b> ensured by the State.	
<b>MT Malta</b>	No steps in the area of insolvency taken, but not excluding the possibility of taking such measures.	-	-	-	-	Regarding the Insolvency Directive Government is still examining the situation and its impact on companies. At this stage, not deeming that there is a situation of urgency in this regard.	The government already launched three financial-aid packages to prevent insolvency of companies
<b>NL the Netherlands</b>	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	General emergency measures have been announced aiming to allow <b>citizens and entrepreneurs to keep fulfilling their payment obligations.</b>  This package includes measures such as the immediate cessation of the collection of certain taxes (income tax,

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						do not very often resort to the filing of petitions for the opening of insolvency proceedings anyway.	corporate tax, VAT) and a liberal regime for deferral of a number of other taxes and pension contributions.
<b>PL Poland</b>	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	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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						detrimental to debtors.	
<b>PT Portugal</b>	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.
<b>RO Romania</b>	-	-	The enforcement proceedings/ forced execution in civil matters continue only if it is possible to comply with the sanitary discipline rules.	-	During the state of emergency, the activity of publishing the Insolvency Procedures Bulletin is performed only by electronic means (online portal).	-	-
<b>SE Sweden</b>	-	-	-	-	No specific measure in the legal System.	-	Focus on economic measures to reduce the risk on additional enforcement proceedings.
<b>SI Slovenia</b>	Law passed on 02-04: deferral of the obligation to file for insolvency and initiate the compulsory	If the company is declared insolvent due to the epidemic and when	-	-	Insolvency Cases (except for auctions) were first classified urgent (from 13-03) then non-urgent (from 31-03), meaning	An additional irrefutable presumption was introduced: if the employer profit	In credit, payment are deferred (specific provision).

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	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.	requested by creditors, time limit to achieve restructuring (or to end the insolvency proceeding) is extended by 4 month.			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).	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.	All revenues obtained from special Covid legislation are excluded from fiscal and civil enforcement (including personal bankruptcy).
<b>SK Slovakia</b>	The Act No 62/2020 Coll. on certain extraordinary measures in connection with COVID-19 outbreak and on measures in the justice area (hereinafter the "COVID Act") entered into force on March 27. Pursuant to § 4 of this Act, the time-limit for a debtor to file for	No.	The enforcement of a lien or mortgage and the judicial sales are temporarily prohibited (§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 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	No.	- Financial help to entrepreneurs-natural persons and to small and medium enterprises (possible guarantees for loans or payments of 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

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	<p>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.</p> <p>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).</p>				<p>extension of the deadline is 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.</p> <p>No changes to statutory interest rates were introduced (yet).</p>		<p>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</p>