Moratoria on loan repayments: status-quo and phase-out!

30 March 2021 | 10:00-11:30 | Zoom

The COVID-19 pandemic has held the world tightly in its grip for the past year. The crisis continues to have a profoundly negative impact on both our health and the economy. In particular, the pandemic and related lockdown measures have negatively affected the creditworthiness of many businesses and households.

In response, governments, authorities and businesses have implemented many measures to address the negative impacts of the pandemic. Among these measures are credit moratoria, intended to offer temporary relief to borrowers impacted by COVID-19. A total of 24 EU Member States enforced either a legislative or non-legislative moratoria during this period. With the roll out of vaccines and easing of lockdown measures, when is the right time to phase out these moratoria?

During this CEPS-ECRI webinar, key stakeholders will discuss the best approach to phasing out the moratoria. How important are the legislative and non-legislative moratoria? And how do we ensure the moratoria phase out does not drive vulnerable households and viable businesses into avoidable problems in the longer-term?

At the occasion of this webinar the results of a survey among 39 European credit reference agencies about the developments in their industry – including the response to Covid-19 –will be launched.

AGENDA

Panel Discussion

- **Roberta De Filippis,** Policy expert, European Banking Authority

- **Enrique Velázquez**, Director General, ACCIS

- **Déborah Faure,** Financial Services Officer, BEUC

- **Gerhard Huemer**, Economic Policy Director, SMEUnited

- **Franco De Stefano**, Head of Credit Risk Mitigation and Support, Intesa Sanpaolo

Moderated by **Willem Pieter de Groen**, Senior Research Fellow, CEPS

Instructions

This event is free and open to the public, but you must register to gain access to the meeting. Once registered, you will receive the web-link to connect to the meeting

You can also follow the webinar via CEPS YouTube Channel