

# Banks and Financial Institutions: Credit Conditions and Risk by Sector and Geographical Area

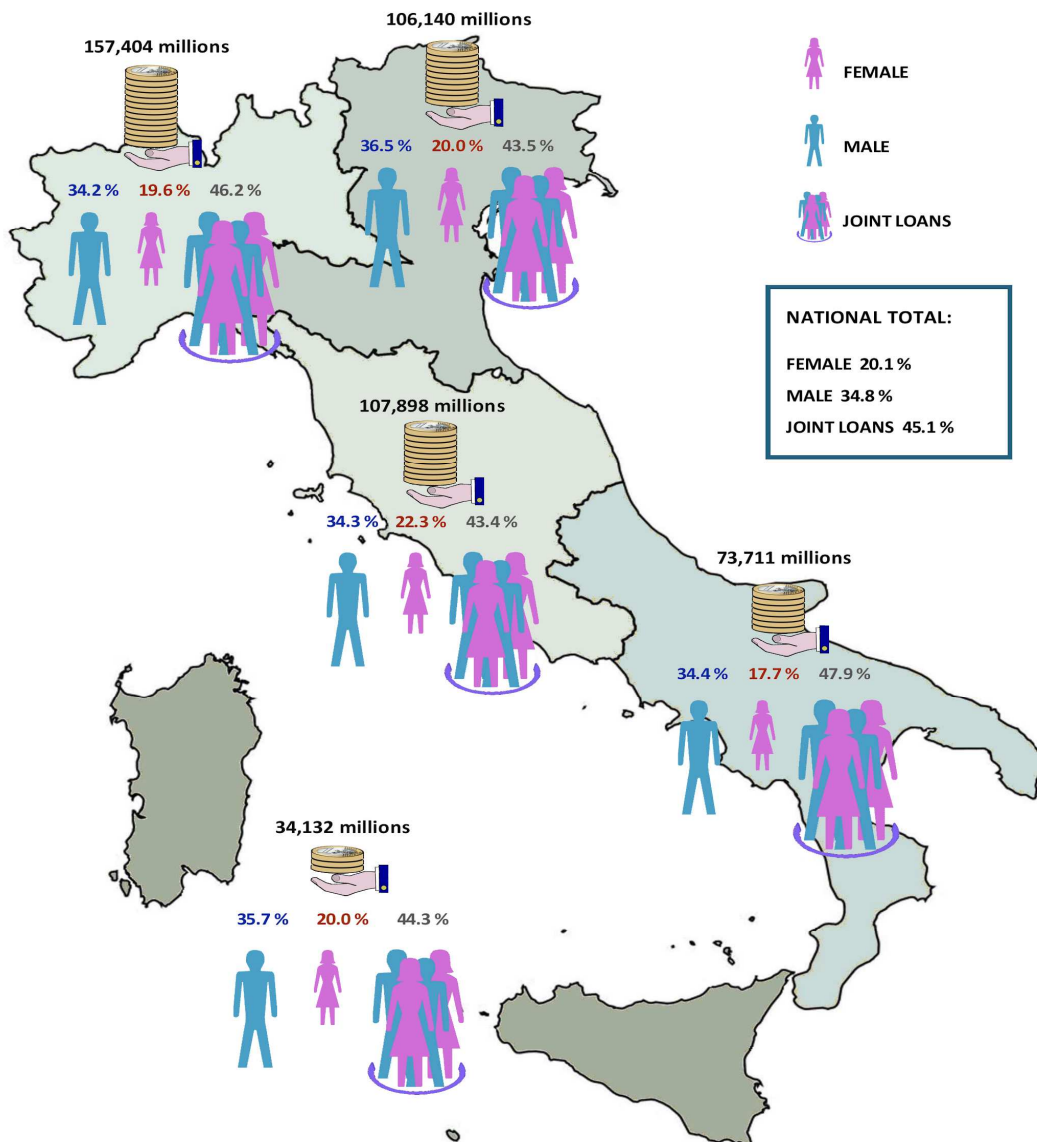
31 March 2023

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[www.bancaditalia.it/publicazioni/condizioni-rischiosita/](http://www.bancaditalia.it/publicazioni/condizioni-rischiosita/)

Figure 1

## Loans (excluding bad loans) to consumer households by customer sex and region

(stock in millions of euros and percentages; data at 31 December 2022)

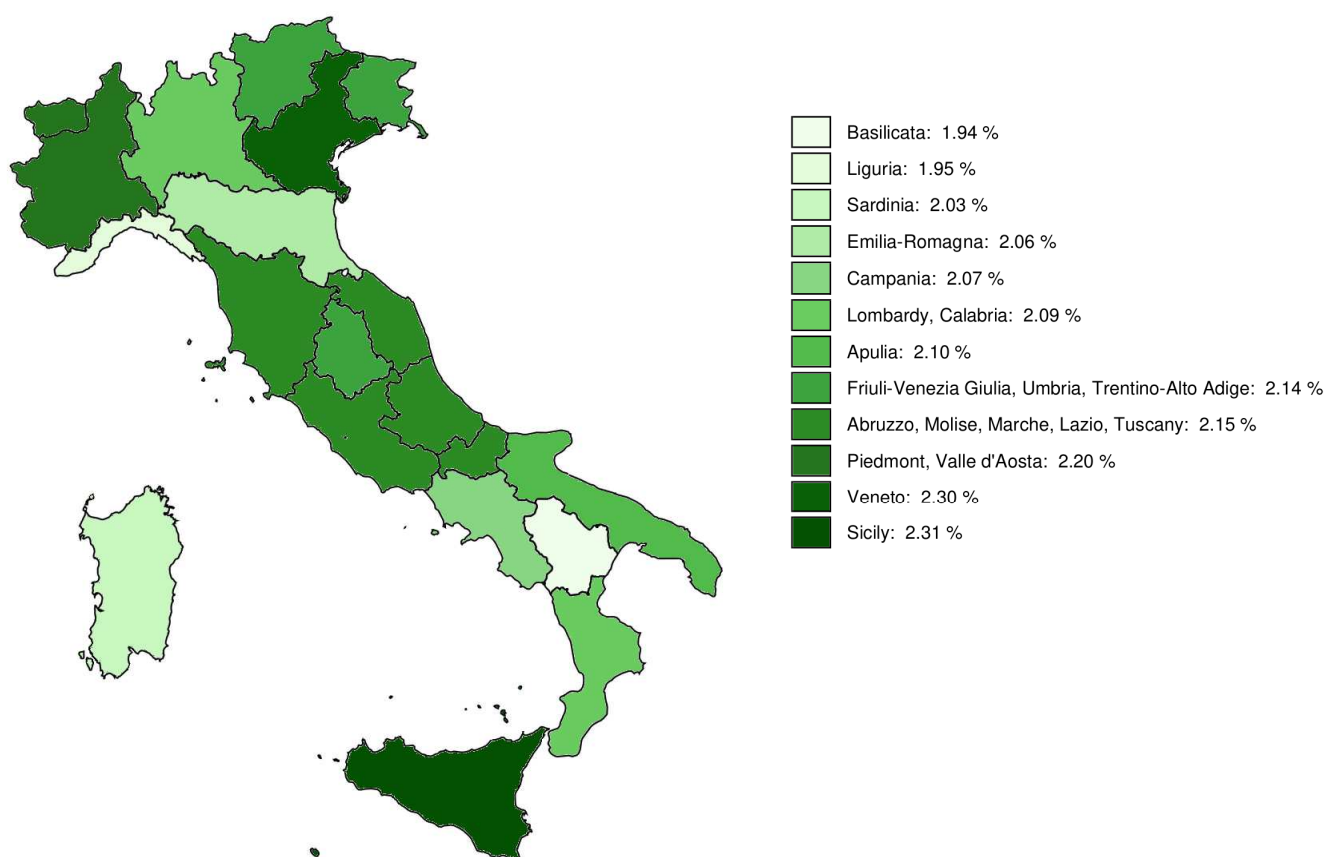


Reference period: December 2022

Figure 2

### Interest rates on loans to consumer households for home purchase<sup>1</sup>

(per cent; data at 31 December 2022)



(1) The darker shades of green indicate higher interest rates. Rates are calculated as the weighted average of the actual rates for customers excluding any subsidized rates. For further details on the data, see 'Banks and Financial Institutions: Credit Conditions and Risk by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological Notes](#).

Reference period: December 2022

***Banks and Financial Institutions: Credit Conditions and Risk by Sector and Geographical Area***  
**Notice to users**

*Banks and Financial Institutions: Credit Conditions and Risk by Sector and Geographical Area* is one of the three new stand-alone specialized publications which are replacing the [Statistical Bulletin](#) over the course of 2017. The new report will be published quarterly and contains statistical data on the financial and credit system, and in particular on the borrowers' characteristics, on the loans quality and on the lending conditions (rates and guarantees) disaggregated by sector and Geographical Area.

A more detailed description of the content of the report and of the sources used is provided in *Banks and Financial Institutions: Conditions and Credit Riskiness by Sector and by Territory* in [Methods and Sources: Methodological Notes](#).

The 56 tables (of which 33 tables distributed on the "[BDS online statistical database](#)" only) which make up the publication derive from *Statistical Bulletin's Section B – Information on Banking and Financial Business, Sub-Sections B3 and B4*, in *Section D – Information on Customers and on Risk* and in *Section E1 – Lending Rates*.

In this new publication the previous *Statistical Bulletin's* tables headings and codes have been modified and a new terminology has been adopted in order to better show the concepts represented while the contents remain unchanged. The definitions have been made similar to those utilized by other statistical publications which describe same phenomena.

For information on the conversion between the old coding of the tables previously published in the *Statistical Bulletin* and the new coding of the tables in this publication see the [Conversion Chart](#).

To facilitate the correct identification and interpretation of the tables, a map of the concepts illustrated in the report may be downloaded using the following [link](#).

\* \* \*

## Key to symbols and information in the index

The following information is provided for each table (from left to right):

**Frequency:**

**M** Monthly  
**Q** Quarterly  
**H** Half-yearly  
**A** Annual

**Source:**

**SR** Supervisory reports  
**CCR** Central Credit register  
**SIR** Analytical survey of interest rates  
**AN** AnaCredit survey

**Description of the table**

**Identification code of the table**

**Page in which the table is reproduced in this report**

## Notice to readers

- I. Symbols:
  - the phenomenon does not exist, or it exists and data are collected but no cases were recorded
  - .... the phenomenon exists but no data are available
  - .. the data are known but the value is below the minimum considered significant
  - == the data are confidential
  - :: the data are not statistically significant
- II. The intervals for the classification by size include the lower limit and exclude the upper limit.
- III. The source must be cited in any use or dissemination of the information contained in the publications. The Bank of Italy is not responsible for any errors of interpretation or mistaken conclusions drawn on the basis of the information published.
- IV. The row and column totals of some tables may not tally with the sum of the entries because they include data that cannot be allocated.
- V. A brief description of the methodology, the main statistical sources and the revisions to methodology concerning the data provided in this report is available in '*Banks and Financial Institutions: Credit Conditions and Risk by Sector and Geographical Area*, Bank of Italy, Publications, [Methods and Sources: Methodological Notes](#).

## Banks and Financial Institutions: Credit Conditions and Risk by Sector and Geographical Area

Frequency Source

Access to  
data

### Non-performing Loans

Q	SR	<b>Loans</b> by type of default	<a href="#">TRI30266</a>	p. 10
Q	SR	<b>Non-performing loans</b> by type of default, customer region and sector and purpose of loan	<a href="#">TRI30267</a>	p. 11
Q	CCR	<b>Adjusted bad loans</b> by customer region	<a href="#">TRI30265</a>	p. 14
Q	CCR	<b>Adjusted bad loans</b> by customer sector and economic activity	<a href="#">TRI30271</a>	p. 15

### Non-performing loans rate and bad loan rates

Q	CCR	<b>Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year</b> by customer sector and total credit used (size classes)	<a href="#">TRI30601</a>	p. 16
Q	CCR	<b>Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year</b> by customer region and sector	<a href="#">TRI30602</a>	p. 18

*Tables distributed on the "BDS on-line statistical database" only*

Q	CCR	<b>Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year</b> by customer province and sector	<a href="#">TRI30603</a>	
Q	CCR	<b>Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year</b> by customer region and total margin used (size classes)	<a href="#">TRI30604</a>	
Q	CCR	<b>Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year</b> by customer geographical area, sector and economic activity	<a href="#">TRI30605</a>	
Q	CCR	<b>Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year</b> by customer geographical area and economic activity and total margin used (size classes)	<a href="#">TRI30606</a>	
Q	CCR	<b>Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period</b> by customer sector and total credit used (size classes)	<a href="#">TRI30486</a>	
Q	CCR	<b>Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period</b> by customer region and sector	<a href="#">TRI30496</a>	
Q	CCR	<b>Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period</b> by customer province and sector	<a href="#">TRI30507</a>	
Q	CCR	<b>Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period</b> by customer region and total margin used (size classes)	<a href="#">TRI30516</a>	
Q	CCR	<b>Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period</b> by customer geographical area, sector and economic activity	<a href="#">TRI30524</a>	
Q	CCR	<b>Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period</b>	<a href="#">TRI30529</a>	

		by customer geographical area and economic activity and total margin used (size classes)	
Q	CCR	<b>Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period</b> by customer sector and total credit used (size classes)	<a href="#">TRI30631</a>
Q	CCR	<b>Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period</b> by customer region and sector	<a href="#">TRI30632</a>
Q	CCR	<b>Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period</b> by customer province and sector	<a href="#">TRI30633</a>
Q	CCR	<b>Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period</b> by customer region and total margin used (size classes)	<a href="#">TRI30634</a>
Q	CCR	<b>Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period</b> by customer geographical area, sector and economic activity	<a href="#">TRI30635</a>
Q	CCR	<b>Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period</b> by customer geographical area and economic activity and total margin used (size classes)	<a href="#">TRI30636</a>

### Multiple-bank Borrowing

Q	CCR	<b>Multiple-bank Borrowing</b> by customer region and number of beneficiary banks	<a href="#">TRI30431</a> p. 24
Q	CCR	<b>Multiple-bank Borrowing</b> by customer sector, number of beneficiary banks and total facilities granted (size classes)	<a href="#">TRI30446</a> p. 27
Q	CCR	<b>Average number of banks per borrower</b> by customer sector and economic activity and total facilities granted (size classes)	<a href="#">TRI30466</a> p. 29

*Tables distributed on the "BDS on-line statistical database" only*

Q	CCR	<b>Average number of banks per borrower</b> by customer economic activity and total facilities granted (size classes)	<a href="#">TRI30476</a>
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### Risk Concentration

*Tables distributed on the "BDS on-line statistical database" only*

Q	CCR	<b>Largest borrowers' share of loans (excluding bad loans)</b> by province of customer	<a href="#">TRI30361</a>
Q	CCR	<b>Largest borrowers' share of bad loans (gross of write-downs and net of write-offs)</b> by province of customer	<a href="#">TRI30401</a>

### Summary Data

Q	CCR	<b>Summary data based on Central Credit Register observations</b>	<a href="#">TRI30101</a> p. 32
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### Loans

Q	CCR	<b>Loans (excluding bad loans)</b> by total margin used (size classes)	<a href="#">TRI30126</a> p. 33
Q	CCR	<b>Loans (excluding bad loans)</b> by customer region and total facilities granted (size classes)	<a href="#">TRI30146</a> p. 35
Q	CCR	<b>Loans (excluding bad loans)</b> by customer sector and economic activity and total facilities granted (size classes)	<a href="#">TRI30156</a> p. 41

Q	CCR	<b>Loans (excluding bad loans)</b> by customer sex, location (region) and sector	<a href="#">TRI30190</a>	p. 43
<i>Tables distributed on the "BDS on-line statistical database" only</i>				
Q	CCR	<b>Loans (excluding bad loans)</b> by original maturity, currency and total facilities granted (size classes)	<a href="#">TRI30136</a>	
Q	CCR	<b>Loans (excluding bad loans)</b> by customer economic activity and total facilities granted (size classes)	<a href="#">TRI30166</a>	

### Lending rates

Q	SIR	<b>APRC on term loans to the sole proprietorships: new business in the quarter</b> by initial period of rate fixation and customer geographical area	<a href="#">TRI30871</a>	p. 46
Q	SIR	<b>Lending rates (Effective APR) on loans (excluding bad loans) to consumer households and sole proprietorships: stocks</b> by type of transaction, initial period of rate fixation and customer region	<a href="#">TRI30881</a>	p. 47
Q	SIR	<b>Lending rates (Effective APR) applied to loans (excluding bad loans) to consumer households for house purchase: stocks</b> by initial period of rate fixation, customer region and total facilities granted (size classes)	<a href="#">TRI30890</a>	p. 48
Q	SIR	<b>APRC applied to loans (excl. bad loans) to consumer households for house purchase: new business in the quarter</b> by initial period of rate fixation, customer geographical area and total facilities granted (size classes)	<a href="#">TRI30900</a>	p. 49
Q	AN	<b>APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter</b> by initial period of contract fixation, customer geographical area, sector and economic activity	<a href="#">TRI30950</a>	p. 50
Q	AN	<b>APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter</b> by initial period of contract fixation, available amount (size classes), customer geographical area and sector	<a href="#">TRI30951</a>	p. 52
Q	AN	<b>APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter</b> by customer region and sector	<a href="#">TRI30952</a>	p. 54
Q	AN	<b>Effective APR applied to loans (excluding bad loans) related to liquidity needs: stocks</b> by customer region, sector and economic activity	<a href="#">TRI31100</a>	p. 55
Q	AN	<b>Effective APR applied to loans (excluding bad loans) related to liquidity needs: stocks</b> by available amount (size classes), customer geographical area and sector	<a href="#">TRI31101</a>	p. 56

## APPENDIX - Tables distributed on the "BDS on-line statistical database" only

### Loans

Q	CCR	<b>Loans (excluding bad loans)</b> by currency, original maturity, customer province, sector and economic activity	<a href="#">TRI30021</a>	
Q	CCR	<b>Loans (excluding bad loans)</b> by customer sector and sub-sector	<a href="#">TRI30171</a>	
Q	CCR	<b>Loans (excluding bad loans)</b> by customer economic activity	<a href="#">TRI30181</a>	

### Non-performing Loans

Q	CCR	<b>Bad loans (gross of write-downs and net of write-offs)</b> by size class	<a href="#">TRI30206</a>	
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Q	CCR	<b>Bad loans (gross of write-downs and net of write-offs)</b> by customer geographical area, sector and economic activity	<a href="#">TRI30031</a>
Q	CCR	<b>Bad loans (gross of write-downs and net of write-offs)</b> by customer sector and sub-sector	<a href="#">TRI30231</a>
Q	CCR	<b>Bad loans (gross of write-downs and write-offs)</b> by type of guarantee and customer economic activity	<a href="#">TRI30226</a>
Q	CCR	<b>Bad loans (gross of write-downs and write-offs)</b> by type of guarantee, customer geographical area, sector and economic activity	<a href="#">TRI30033</a>
Q	CCR	<b>Bad loans (gross of write-downs and net of write-offs)</b> by customer province, sector and economic activity	<a href="#">TRI30211</a>
Q	CCR	<b>Bad loans (gross of write-downs and net of write-offs): flows</b> by customer region	<a href="#">TRI30241</a>
Q	CCR	<b>Bad loans (gross of write-downs and net of write-offs): flows</b> by customer sector and economic activity	<a href="#">TRI30251</a>
Q	CCR	<b>Bad loans (gross of write-downs and net of write-offs)</b> by customer sex, location (region) and sector	<a href="#">TRI30290</a>

## Credit Conditions and Risk

Access to data:

[TRI30266](#)

### Loans

#### by type of default

(stocks in millions of euro)

Reporting institutions: **Banks and CDP**

	2022-Q4	2022-Q3	2022-Q2
<b>Non-performing loans</b>	58,499	66,890	67,776
<b>Bad loans (gross of write-downs and net of write-offs)</b>			
Loans subject to forbearance	3,365	4,449	4,387
Other exposures	17,884	22,525	22,819
<b>Likely defaults</b>			
Loans subject to forbearance	16,199	18,560	19,517
Other exposures	16,839	17,164	16,938
<b>Non-performing past due loans/exposures</b>			
Loans subject to forbearance	319	346	396
Other exposures	3,780	3,734	3,596
<b>Performing loans</b>			
Loans subject to forbearance	29,896	32,244	31,559
Other exposures	1,816,989	1,829,802	1,819,929
<b>Total loans to customers</b>	1,905,384	1,928,936	1,919,264

**Notes:** This table basically corresponds to the previous table TDB30266. Loans covered by concessions are credit exposures that fall into the categories of "Non-performing exposures with forbearance measures" and "Forborne performing exposures" as defined by the EBA's International Technical Standards. The data include transactions with resident and non-resident customers, excluding interbank relations. The data are reported at book value excluding interest for late payment. Non-performing loans do not include securities classified as held for trading, these are instead included in the loans (performing) not subject to forbearance.

Source: supervisory reports

## Credit Conditions and Risk

Access to data:

[TRI30267](#)

### Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

4th quarter 2022

Reporting institutions: **Banks and CDP**

Bad loans (gross of write-downs and net of write-offs)				
Total	of which:			
	Non-financial companies	Producer households	Consumer households and others	
			for consumer credit	for purchase of buildings

ITALIA	20,981	12,655	1,711	1,146	2,849
<b>North West Italy</b>	<b>5,845</b>	<b>3,626</b>	<b>420</b>	<b>236</b>	<b>922</b>
Piedmont and Valle d'Aosta	1,244	717	141	66	186
Lombardy	4,210	2,723	240	148	631
Liguria	391	186	39	23	105
<b>North East Italy</b>	<b>3,875</b>	<b>2,565</b>	<b>316</b>	<b>126</b>	<b>419</b>
Trentino-Alto Adige	324	222	35	5	14
Veneto	1,518	950	129	56	187
Friuli Venezia Giulia	318	212	38	12	24
Emilia-Romagna	1,714	1,180	115	53	193
<b>Central Italy</b>	<b>5,415</b>	<b>3,591</b>	<b>377</b>	<b>246</b>	<b>611</b>
Tuscany	1,545	984	169	70	151
Umbria	386	245	28	15	51
Marche	515	317	44	20	72
Lazio	2,969	2,045	136	142	336
<b>Southern Italy</b>	<b>3,978</b>	<b>1,936</b>	<b>388</b>	<b>356</b>	<b>631</b>
Abruzzo and Molise	474	274	58	31	69
Campania	1,647	883	123	169	283
Apulia and Basilicata	1,396	597	149	104	209
Calabria	462	182	58	51	70
<b>Islands</b>	<b>1,869</b>	<b>937</b>	<b>210</b>	<b>182</b>	<b>266</b>
Sicily	1,271	542	137	148	208
Sardinia	598	396	73	34	58

**Notes:** This table basically corresponds to the previous table TDB30267. The data only include transactions with resident customers, excluding Monetary Financial Institutions. The data are reported at book value excluding interest for late payment. Non-performing loans do not include the assets classified in the trading book.

Source: supervisory reports

## Credit Conditions and Risk

### Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

4th quarter 2022

Reporting institutions: **Banks and CDP**

Likely defaults				
Total	of which:			
	Non-financial companies	Producer households	Consumer households and others	
			for consumer credit	for purchase of buildings

<b>ITALIA</b>	<b>31,045</b>	<b>20,109</b>	<b>2,088</b>	<b>1,569</b>	<b>3,792</b>
<b>North West Italy</b>	<b>10,056</b>	<b>6,869</b>	<b>510</b>	<b>379</b>	<b>1,099</b>
Piedmont and Valle d'Aosta	1,589	947	135	122	234
Lombardy	7,859	5,530	332	223	777
Liguria	609	391	43	34	89
<b>North East Italy</b>	<b>6,658</b>	<b>4,595</b>	<b>558</b>	<b>204</b>	<b>687</b>
Trentino-Alto Adige	1,214	871	174	11	77
Veneto	2,158	1,373	163	85	284
Friuli Venezia Giulia	553	371	52	21	60
Emilia-Romagna	2,733	1,980	169	88	265
<b>Central Italy</b>	<b>7,868</b>	<b>5,240</b>	<b>425</b>	<b>315</b>	<b>911</b>
Tuscany	2,103	1,403	164	95	225
Umbria	417	264	33	23	55
Marche	789	518	64	29	76
Lazio	4,560	3,055	163	169	554
<b>Southern Italy</b>	<b>4,474</b>	<b>2,449</b>	<b>392</b>	<b>450</b>	<b>719</b>
Abruzzo and Molise	631	375	65	45	84
Campania	1,852	1,032	134	199	310
Apulia and Basilicata	1,538	855	134	139	249
Calabria	452	187	58	67	76
<b>Islands</b>	<b>1,990</b>	<b>956</b>	<b>202</b>	<b>220</b>	<b>377</b>
Sicily	1,488	655	153	172	307
Sardinia	502	301	50	48	70

## Credit Conditions and Risk

### Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

4th quarter 2022

Reporting institutions: **Banks and CDP**

Non-performing past due loans/exposures				
Total	of which:			
	Non-financial companies	Producer households	Consumer households and others	
			for consumer credit	for purchase of buildings

<b>ITALIA</b>	<b>3,782</b>	<b>855</b>	<b>340</b>	<b>1,099</b>	<b>638</b>
<b>North West Italy</b>	<b>862</b>	<b>214</b>	<b>84</b>	<b>251</b>	<b>186</b>
Piedmont and Valle d'Aosta	226	50	28	77	45
Lombardy	569	151	50	151	129
Liguria	67	14	7	24	12
<b>North East Italy</b>	<b>457</b>	<b>110</b>	<b>50</b>	<b>149</b>	<b>87</b>
Trentino-Alto Adige	34	9	7	8	5
Veneto	186	46	18	62	39
Friuli Venezia Giulia	39	6	5	15	8
Emilia-Romagna	198	49	20	64	34
<b>Central Italy</b>	<b>938</b>	<b>248</b>	<b>74</b>	<b>224</b>	<b>157</b>
Tuscany	192	52	24	58	31
Umbria	56	13	6	16	10
Marche	72	21	9	21	10
Lazio	618	163	35	129	105
<b>Southern Italy</b>	<b>1,079</b>	<b>227</b>	<b>92</b>	<b>311</b>	<b>133</b>
Abruzzo and Molise	121	38	15	30	16
Campania	453	107	31	145	63
Apulia and Basilicata	321	62	34	86	42
Calabria	185	21	11	50	12
<b>Islands</b>	<b>446</b>	<b>55</b>	<b>40</b>	<b>164</b>	<b>75</b>
Sicily	349	41	29	127	61
Sardinia	97	15	12	37	14

## Credit Conditions and Risk

Access to data:

[TRI30265](#)

### Adjusted bad loans

by customer region

(numbers in unit, stocks and flows in millions of euro)

4th quarter 2022

Reporting institutions: **Banks**

	Adjusted bad loans		Adjusted bad loans and bad loans ratio	New adjusted bad loans in the quarter		Adjusted bad loans returned performing in the quarter	
	Number of borrowers	Margin used		Number of borrowers	Margin used	Number of borrowers	Margin used
<b>ITALY</b>	<b>430,094</b>	<b>26,843</b>	<b>1.23</b>	<b>32,292</b>	<b>1,707</b>	<b>4,234</b>	<b>503</b>
<b>North West Italy</b>	<b>101,370</b>	<b>7,203</b>	<b>1.21</b>	<b>7,514</b>	<b>493</b>	<b>924</b>	<b>107</b>
Piedmont	28,657	1,440	1.19	2,131	142	266	34
Valle D'Aosta	542	17	1.15	49	1	2	..
Lombardy	62,138	5,236	1.22	4,492	323	577	67
Liguria	10,033	509	1.19	842	27	79	6
<b>North East Italy</b>	<b>60,785</b>	<b>4,937</b>	<b>1.24</b>	<b>4,839</b>	<b>362</b>	<b>567</b>	<b>169</b>
Veneto	24,873	2,003	1.29	1,909	138	229	87
Friuli-Venezia Giulia	5,675	369	1.15	511	49	74	5
Emilia Romagna	26,861	2,167	1.22	2,095	145	237	72
Trentino Alto Adige	3,376	398	1.19	324	30	27	6
<b>Central Italy</b>	<b>96,478</b>	<b>7,244</b>	<b>1.27</b>	<b>6,581</b>	<b>399</b>	<b>947</b>	<b>107</b>
Tuscany	28,164	1,883	1.20	1,868	99	259	39
Umbria	7,468	508	1.23	472	38	72	3
Marche	10,014	777	1.42	600	37	85	6
Lazio	50,832	4,077	1.28	3,641	224	531	59
<b>Southern Italy</b>	<b>114,114</b>	<b>5,037</b>	<b>1.20</b>	<b>9,194</b>	<b>329</b>	<b>1,158</b>	<b>73</b>
Abruzzo	10,677	558	1.25	690	24	135	8
Molise	2,226	89	1.30	154	2	25	3
Campania	53,267	2,183	1.19	4,299	178	473	30
Apulia	28,407	1,378	1.19	2,464	94	316	22
Basilicata	2,977	150	1.21	216	8	37	1
Calabria	16,560	679	1.23	1,371	24	172	9
<b>Islands</b>	<b>57,347</b>	<b>2,422</b>	<b>1.19</b>	<b>4,164</b>	<b>126</b>	<b>638</b>	<b>47</b>
Sicily	45,258	1,651	1.19	3,346	104	509	39
Sardinia	12,089	771	1.20	818	22	129	8

**Notes:** This table basically corresponds to the previous table TDB30265. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: Central Credit Register

## Credit Conditions and Risk

Access to data:

[TRI30271](#)

### Adjusted bad loans

#### by customer sector and economic activity

(numbers in unit, stocks and flows in millions of euro)

4th quarter 2022

Reporting institutions: **Banks**

	Adjusted bad loans		Adjusted bad loans and bad loans ratio	New adjusted bad loans in the quarter		Adjusted bad loans returned performing in the quarter	
	Number of borrowers	Margin used		Number of borrowers	Margin used	Number of borrowers	Margin used
<b>TOTAL</b>	<b>430,094</b>	<b>26,843</b>	<b>1.23</b>	<b>32,292</b>	<b>1,707</b>	<b>4,234</b>	<b>503</b>
<b>General government</b>	<b>149</b>	<b>449</b>	<b>1.60</b>	<b>9</b>	<b>15</b>	<b>4</b>	<b>4</b>
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>566</b>	<b>492</b>	<b>1.65</b>	<b>31</b>	<b>8</b>	<b>9</b>	<b>..</b>
<b>Non-financial companies</b>	<b>75,332</b>	<b>16,882</b>	<b>1.29</b>	<b>4,249</b>	<b>1,147</b>	<b>581</b>	<b>324</b>
<i>of which:</i>							
Industry	14,533	3,713	1.35	593	247	103	80
Building	13,155	3,689	1.27	564	228	98	57
Services	42,788	8,505	1.28	2,739	608	338	179
<b>Producer households</b>	<b>54,401</b>	<b>2,227</b>	<b>1.14</b>	<b>2,983</b>	<b>141</b>	<b>606</b>	<b>36</b>
<b>Consumer households and e others</b>	<b>298,321</b>	<b>6,768</b>	<b>1.08</b>	<b>24,950</b>	<b>395</b>	<b>3,025</b>	<b>138</b>

**Notes:** This table basically corresponds to the previous table TDB30271. The data only include transactions with resident customers, excluding Monetary Financial Institutions. Industry is referred to industrial-economic activities excluding construction.

Source: Central Credit Register

## Credit Conditions and Risk

Access to data:

[TRI30601](#)

### Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year by customer sector and total credit used (size classes)

(percentages)

Reporting institutions: **Banks, financial institutions and vehicles**

	2020-Q1	2020-Q2	2020-Q3	2020-Q4	2021-Q1	2021-Q2
<b>TOTAL</b>	<b>1.09</b>	<b>1.03</b>	<b>0.98</b>	<b>0.94</b>	<b>0.96</b>	<b>0.86</b>
From 250 to 125,000 euro	0.97	0.95	0.92	0.90	1.03	0.98
From 125,000 to 500,000 euro	1.28	1.20	1.08	0.99	1.09	1.04
More than 500,000 euro	1.08	1.01	0.97	0.94	0.90	0.78
<b>General government</b>	<b>0.48</b>	<b>0.43</b>	<b>0.63</b>	<b>0.53</b>	<b>0.56</b>	<b>0.88</b>
From 250 to 125,000 euro	7.87	8.21	7.95	5.96	5.70	7.57
From 125,000 to 500,000 euro	5.43	7.08	3.48	2.27	2.44	2.96
More than 500,000 euro	0.46	0.39	0.61	0.51	0.55	0.87
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>0.10</b>	<b>0.10</b>	<b>0.16</b>	<b>0.24</b>	<b>0.26</b>	<b>0.19</b>
From 250 to 125,000 euro	1.24	1.15	1.04	1.03	1.24	1.15
From 125,000 to 500,000 euro	1.85	1.80	1.33	1.04	1.24	0.71
More than 500,000 euro	0.10	0.10	0.16	0.24	0.25	0.19
<b>Non-financial companies</b>	<b>1.71</b>	<b>1.63</b>	<b>1.50</b>	<b>1.38</b>	<b>1.28</b>	<b>1.11</b>
From 250 to 125,000 euro	2.47	2.49	2.08	1.73	1.58	1.35
From 125,000 to 500,000 euro	2.56	2.43	2.05	1.70	1.61	1.57
More than 500,000 euro	1.61	1.53	1.43	1.34	1.24	1.07
<b>Producer households</b>	<b>1.69</b>	<b>1.61</b>	<b>1.49</b>	<b>1.38</b>	<b>1.44</b>	<b>1.36</b>
From 250 to 125,000 euro	1.59	1.60	1.45	1.33	1.42	1.28
From 125,000 to 500,000 euro	1.80	1.73	1.62	1.44	1.55	1.44
More than 500,000 euro	1.65	1.43	1.33	1.37	1.30	1.35
<b>Consumer households</b>	<b>0.81</b>	<b>0.78</b>	<b>0.76</b>	<b>0.76</b>	<b>0.93</b>	<b>0.89</b>
From 250 to 125,000 euro	0.79	0.77	0.78	0.79	0.95	0.92
From 125,000 to 500,000 euro	0.79	0.75	0.72	0.71	0.86	0.82
More than 500,000 euro	1.11	1.05	0.92	0.85	1.19	1.02
<b>Other sectors</b>	<b>0.73</b>	<b>0.62</b>	<b>0.63</b>	<b>1.25</b>	<b>1.15</b>	<b>1.33</b>
From 250 to 125,000 euro	1.43	1.82	1.61	1.43	1.16	1.27
From 125,000 to 500,000 euro	0.92	0.82	0.77	0.86	0.96	1.05
More than 500,000 euro	0.61	0.45	0.49	1.31	1.20	1.40

**Note:** The size classes are expressed in euros and do not include the upper bounds of the intervals. The data only include transactions with resident customers, excluding Monetary Financial Institutions.

Source: Central Credit Register



## Credit Conditions and Risk

### Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year by customer sector and total credit used (size classes)

(percentages)

Reporting institutions: **Banks, financial institutions and vehicles**

	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3	2022-Q4
<b>TOTAL</b>	<b>0.90</b>	<b>0.96</b>	<b>0.92</b>	<b>0.89</b>	<b>0.88</b>	<b>0.80</b>
From 250 to 125,000 euro	0.96	0.94	0.80	0.74	0.72	0.67
From 125,000 to 500,000 euro	1.06	1.06	0.98	0.91	0.84	0.78
More than 500,000 euro	0.84	0.94	0.94	0.93	0.94	0.85
<b>General government</b>	<b>0.83</b>	<b>0.64</b>	<b>0.66</b>	<b>0.15</b>	<b>0.23</b>	<b>0.34</b>
From 250 to 125,000 euro	5.04	2.85	1.54	1.65	3.78	2.55
From 125,000 to 500,000 euro	2.69	1.53	1.38	1.01	1.35	1.21
More than 500,000 euro	0.81	0.64	0.65	0.14	0.22	0.33
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>0.13</b>	<b>0.06</b>	<b>0.10</b>	<b>0.10</b>	<b>0.06</b>	<b>0.11</b>
From 250 to 125,000 euro	0.67	0.69	0.85	0.89	1.01	0.96
From 125,000 to 500,000 euro	0.66	0.71	1.18	1.26	1.21	0.64
More than 500,000 euro	0.13	0.06	0.10	0.10	0.06	0.11
<b>Non-financial companies</b>	<b>1.20</b>	<b>1.41</b>	<b>1.38</b>	<b>1.41</b>	<b>1.45</b>	<b>1.32</b>
From 250 to 125,000 euro	1.37	1.61	1.72	1.96	2.10	2.05
From 125,000 to 500,000 euro	1.65	1.84	1.92	2.00	1.97	1.90
More than 500,000 euro	1.16	1.36	1.32	1.34	1.38	1.25
<b>Producer households</b>	<b>1.38</b>	<b>1.43</b>	<b>1.35</b>	<b>1.31</b>	<b>1.25</b>	<b>1.12</b>
From 250 to 125,000 euro	1.24	1.25	1.15	1.15	1.14	1.07
From 125,000 to 500,000 euro	1.39	1.44	1.33	1.29	1.24	1.13
More than 500,000 euro	1.57	1.65	1.69	1.58	1.44	1.18
<b>Consumer households</b>	<b>0.87</b>	<b>0.82</b>	<b>0.67</b>	<b>0.57</b>	<b>0.52</b>	<b>0.46</b>
From 250 to 125,000 euro	0.89	0.84	0.68	0.59	0.56	0.51
From 125,000 to 500,000 euro	0.82	0.76	0.62	0.52	0.45	0.40
More than 500,000 euro	0.95	0.96	0.85	0.74	0.58	0.45
<b>Other sectors</b>	<b>1.69</b>	<b>1.17</b>	<b>1.05</b>	<b>0.95</b>	<b>0.91</b>	<b>0.88</b>
From 250 to 125,000 euro	1.34	1.33	1.19	1.14	1.11	1.15
From 125,000 to 500,000 euro	1.41	1.51	1.30	1.28	1.05	0.96
More than 500,000 euro	1.79	1.08	0.98	0.86	0.85	0.83

## Credit Conditions and Risk

Access to data:

[TRI30602](#)

### Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year by customer region and sector (percentages)

Reporting institutions: **Banks, financial institutions and vehicles**

	2020-Q1	2020-Q2	2020-Q3	2020-Q4	2021-Q1	2021-Q2
<b>ITALY</b>	<b>1.09</b>	<b>1.03</b>	<b>0.98</b>	<b>0.94</b>	<b>0.96</b>	<b>0.86</b>
<i>of which:</i> General government	0.48	0.43	0.63	0.53	0.56	0.88
Non-financial companies	1.71	1.63	1.50	1.38	1.28	1.11
Producer households	1.69	1.61	1.49	1.38	1.44	1.36
Consumer households	0.81	0.78	0.76	0.76	0.93	0.89
<b>Piedmont</b>	<b>0.99</b>	<b>1.02</b>	<b>0.92</b>	<b>0.91</b>	<b>0.88</b>	<b>0.73</b>
<i>of which:</i> General government	0.05	0.07	0.03	0.00	0.01	0.01
Non-financial companies	1.34	1.41	1.28	1.26	1.11	0.79
Producer households	1.42	1.44	1.32	1.30	1.38	1.24
Consumer households	0.67	0.67	0.65	0.67	0.81	0.79
<b>Valle d'Aosta</b>	<b>0.82</b>	<b>0.81</b>	<b>0.39</b>	<b>0.32</b>	<b>0.59</b>	<b>0.51</b>
<i>of which:</i> General government	0.22	0.22	0.00	0.00	0.00	0.00
Non-financial companies	1.20	1.16	0.38	0.23	0.36	0.29
Producer households	1.28	1.24	0.81	0.70	1.37	1.15
Consumer households	0.37	0.39	0.39	0.42	0.88	0.79
<b>Lombardy</b>	<b>0.69</b>	<b>0.66</b>	<b>0.70</b>	<b>0.74</b>	<b>0.78</b>	<b>0.74</b>
<i>of which:</i> General government	0.17	0.08	0.02	0.02	0.01	0.01
Non-financial companies	1.31	1.29	1.31	1.33	1.28	1.23
Producer households	1.32	1.22	1.13	1.03	1.07	1.06
Consumer households	0.70	0.67	0.65	0.64	0.80	0.76
<b>Liguria</b>	<b>0.93</b>	<b>1.03</b>	<b>0.86</b>	<b>0.84</b>	<b>0.80</b>	<b>0.73</b>
<i>of which:</i> General government	0.01	0.27	0.00	0.00	0.01	0.00
Non-financial companies	1.14	1.23	0.92	0.87	0.69	0.70
Producer households	1.70	1.63	1.48	1.14	1.24	1.28
Consumer households	0.70	0.77	0.74	0.79	0.88	0.76
<b>Veneto</b>	<b>0.99</b>	<b>0.87</b>	<b>0.89</b>	<b>0.79</b>	<b>0.82</b>	<b>0.64</b>
<i>of which:</i> General government	0.12	0.03	0.00	0.02	0.03	0.03
Non-financial companies	1.62	1.60	1.66	1.43	1.38	0.97
Producer households	1.50	1.34	1.24	1.00	1.17	1.06
Consumer households	0.76	0.62	0.63	0.60	0.69	0.70
<b>Friuli Venezia Giulia</b>	<b>1.49</b>	<b>1.35</b>	<b>0.72</b>	<b>0.68</b>	<b>0.51</b>	<b>0.58</b>
<i>of which:</i> General government	0.05	0.05	0.02	0.03	0.00	0.00
Non-financial companies	2.35	2.20	0.91	0.87	0.48	0.62
Producer households	1.66	1.55	1.49	1.34	1.29	1.14
Consumer households	0.65	0.48	0.48	0.46	0.52	0.53

**Note:** The data only include transactions with resident customers, excluding Monetary Financial Institutions.

Source: Central Credit Register

## Credit Conditions and Risk

### Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year by customer region and sector (percentages)

Reporting institutions: **Banks, financial institutions and vehicles**

	2020-Q1	2020-Q2	2020-Q3	2020-Q4	2021-Q1	2021-Q2
<b>Emilia-Romagna</b>	<b>1.50</b>	<b>1.22</b>	<b>1.15</b>	<b>0.95</b>	<b>0.89</b>	<b>0.71</b>
<i>of which:</i> General government	0.06	0.03	2.42	2.50	2.48	0.00
Non-financial companies	2.03	1.42	1.29	1.01	0.88	0.79
Producer households	1.51	1.41	1.29	1.24	1.00	0.97
Consumer households	0.62	0.62	0.60	0.57	0.65	0.63
<b>Trentino-Alto Adige</b>	<b>0.73</b>	<b>0.75</b>	<b>0.64</b>	<b>0.81</b>	<b>0.81</b>	<b>0.77</b>
<i>of which:</i> General government	0.05	0.00	0.05	0.14	0.06	0.07
Non-financial companies	0.89	0.96	0.79	1.00	0.96	0.81
Producer households	1.17	1.08	0.93	1.37	1.36	1.60
Consumer households	0.36	0.33	0.30	0.36	0.47	0.58
<b>Tuscany</b>	<b>1.24</b>	<b>1.18</b>	<b>1.10</b>	<b>1.14</b>	<b>1.13</b>	<b>1.16</b>
<i>of which:</i> General government	0.04	0.00	0.08	0.00	0.01	0.37
Non-financial companies	1.62	1.49	1.37	1.49	1.34	1.43
Producer households	1.80	1.74	1.69	1.52	1.73	1.62
Consumer households	0.74	0.80	0.75	0.74	0.86	0.81
<b>Umbria</b>	<b>1.21</b>	<b>1.19</b>	<b>1.25</b>	<b>1.14</b>	<b>1.16</b>	<b>1.08</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.06	0.24
Non-financial companies	1.26	1.22	1.45	1.28	1.21	1.14
Producer households	2.30	1.89	1.63	1.52	1.61	1.47
Consumer households	0.96	1.01	0.92	0.88	1.04	0.97
<b>Marche</b>	<b>1.24</b>	<b>1.14</b>	<b>1.05</b>	<b>0.98</b>	<b>1.00</b>	<b>0.95</b>
<i>of which:</i> General government	0.03	0.04	0.01	0.00	0.00	0.00
Non-financial companies	1.50	1.35	1.26	1.18	1.12	1.01
Producer households	1.78	1.51	1.54	1.37	1.36	1.54
Consumer households	0.87	0.84	0.75	0.65	0.78	0.75
<b>Lazio</b>	<b>1.10</b>	<b>1.28</b>	<b>1.15</b>	<b>1.16</b>	<b>1.26</b>	<b>0.99</b>
<i>of which:</i> General government	0.05	0.04	0.01	0.01	0.02	0.07
Non-financial companies	1.90	2.39	2.11	2.02	1.96	1.36
Producer households	1.69	1.63	1.63	1.59	1.99	2.01
Consumer households	0.86	0.84	0.84	0.87	1.21	1.11
<b>Abruzzo</b>	<b>1.75</b>	<b>1.94</b>	<b>1.92</b>	<b>1.90</b>	<b>1.56</b>	<b>1.14</b>
<i>of which:</i> General government	0.36	0.02	0.03	1.75	1.69	1.86
Non-financial companies	2.13	2.59	2.59	2.55	1.85	1.11
Producer households	2.59	2.49	2.15	1.93	1.97	1.59
Consumer households	1.07	1.01	1.04	1.05	1.12	1.08

## Credit Conditions and Risk

### Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year by customer region and sector (percentages)

Reporting institutions: **Banks, financial institutions and vehicles**

	2020-Q1	2020-Q2	2020-Q3	2020-Q4	2021-Q1	2021-Q2
<b>Molise</b>	<b>1.90</b>	<b>1.93</b>	<b>1.52</b>	<b>1.35</b>	<b>1.56</b>	<b>1.43</b>
<i>of which:</i> General government	1.51	0.00	0.56	0.78	0.00	2.28
Non-financial companies	2.89	2.92	1.82	1.66	2.26	1.61
Producer households	2.28	2.69	2.17	1.93	1.79	1.56
Consumer households	1.17	1.20	1.17	1.01	1.05	0.90
<b>Campania</b>	<b>2.31</b>	<b>1.76</b>	<b>1.51</b>	<b>1.22</b>	<b>1.26</b>	<b>1.23</b>
<i>of which:</i> General government	2.75	2.08	0.86	0.23	0.21	0.77
Non-financial companies	3.50	2.40	1.95	1.26	1.10	1.14
Producer households	2.13	2.11	1.94	1.88	2.04	1.77
Consumer households	1.18	1.14	1.15	1.20	1.41	1.29
<b>Apulia</b>	<b>1.92</b>	<b>1.73</b>	<b>1.52</b>	<b>1.33</b>	<b>1.35</b>	<b>1.35</b>
<i>of which:</i> General government	0.82	1.16	0.15	0.85	0.90	0.13
Non-financial companies	3.09	2.72	2.27	1.75	1.63	1.81
Producer households	2.29	2.44	2.18	1.97	1.75	1.49
Consumer households	1.06	0.98	0.96	0.95	1.10	1.04
<b>Basilicata</b>	<b>1.69</b>	<b>1.43</b>	<b>1.26</b>	<b>1.23</b>	<b>1.05</b>	<b>1.06</b>
<i>of which:</i> General government	0.00	0.88	1.57	0.75	1.29	0.75
Non-financial companies	2.48	1.94	1.60	1.55	1.19	1.39
Producer households	1.64	1.91	1.76	1.49	1.50	1.20
Consumer households	1.08	0.94	0.87	0.93	0.84	0.77
<b>Calabria</b>	<b>2.04</b>	<b>1.72</b>	<b>2.21</b>	<b>2.11</b>	<b>2.01</b>	<b>1.82</b>
<i>of which:</i> General government	1.96	1.72	6.56	6.83	7.23	5.10
Non-financial companies	3.04	2.63	2.69	2.37	2.04	2.12
Producer households	2.65	2.32	2.16	2.14	1.94	1.91
Consumer households	1.25	1.16	1.16	1.11	1.25	1.18
<b>Sicily</b>	<b>2.25</b>	<b>2.02</b>	<b>1.85</b>	<b>1.49</b>	<b>1.68</b>	<b>2.01</b>
<i>of which:</i> General government	4.72	5.44	5.90	4.90	6.21	18.33
Non-financial companies	3.48	2.98	2.41	1.40	1.24	1.35
Producer households	2.91	2.66	2.49	2.12	2.26	1.96
Consumer households	1.24	1.18	1.20	1.26	1.65	1.62
<b>Sardinia</b>	<b>1.11</b>	<b>1.11</b>	<b>1.07</b>	<b>0.89</b>	<b>0.86</b>	<b>0.73</b>
<i>of which:</i> General government	0.33	0.21	0.44	0.08	0.06	0.07
Non-financial companies	1.85	1.78	1.80	1.41	1.23	0.97
Producer households	1.76	1.99	1.51	1.22	1.29	0.99
Consumer households	0.84	0.87	0.85	0.78	0.82	0.77

## Credit Conditions and Risk

### Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year by customer region and sector (percentages)

Reporting institutions: **Banks, financial institutions and vehicles**

	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3	2022-Q4
<b>ITALY</b>	<b>0.90</b>	<b>0.96</b>	<b>0.92</b>	<b>0.89</b>	<b>0.88</b>	<b>0.80</b>
<i>of which:</i> General government	0.83	0.64	0.66	0.15	0.23	0.34
Non-financial companies	1.20	1.41	1.38	1.41	1.45	1.32
Producer households	1.38	1.43	1.35	1.31	1.25	1.12
Consumer households	0.87	0.82	0.67	0.57	0.52	0.46
<b>Piedmont</b>	<b>0.83</b>	<b>0.78</b>	<b>0.72</b>	<b>0.74</b>	<b>0.70</b>	<b>0.57</b>
<i>of which:</i> General government	0.01	0.01	0.00	0.00	0.00	0.02
Non-financial companies	0.97	0.91	0.88	0.98	0.93	0.71
Producer households	1.24	1.20	1.16	1.18	1.07	1.06
Consumer households	0.77	0.70	0.55	0.47	0.44	0.41
<b>Valle d'Aosta</b>	<b>0.95</b>	<b>0.77</b>	<b>0.57</b>	<b>0.97</b>	<b>0.85</b>	<b>0.74</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.79	0.77	0.57	1.34	1.13	1.03
Producer households	2.23	1.55	0.99	1.23	0.84	0.72
Consumer households	1.10	0.81	0.63	0.62	0.66	0.53
<b>Lombardy</b>	<b>0.74</b>	<b>0.79</b>	<b>0.70</b>	<b>0.68</b>	<b>0.60</b>	<b>0.61</b>
<i>of which:</i> General government	0.01	0.03	0.03	0.15	0.00	0.01
Non-financial companies	1.30	1.49	1.27	1.27	1.13	1.17
Producer households	1.04	1.21	1.18	1.16	1.21	0.95
Consumer households	0.75	0.73	0.56	0.48	0.44	0.38
<b>Liguria</b>	<b>0.94</b>	<b>0.81</b>	<b>0.89</b>	<b>0.83</b>	<b>1.02</b>	<b>0.94</b>
<i>of which:</i> General government	0.27	0.00	0.80	0.00	0.00	0.00
Non-financial companies	1.17	0.90	1.08	1.06	1.56	1.42
Producer households	1.01	1.30	1.18	1.23	1.16	1.11
Consumer households	0.76	0.69	0.65	0.59	0.52	0.43
<b>Veneto</b>	<b>0.66</b>	<b>0.63</b>	<b>0.59</b>	<b>0.54</b>	<b>0.51</b>	<b>0.46</b>
<i>of which:</i> General government	0.04	0.00	0.00	0.00	0.09	0.09
Non-financial companies	0.87	0.94	0.91	0.88	0.86	0.80
Producer households	1.11	1.10	1.04	1.04	0.88	0.83
Consumer households	0.67	0.64	0.54	0.45	0.40	0.36
<b>Friuli Venezia Giulia</b>	<b>0.52</b>	<b>0.64</b>	<b>0.65</b>	<b>0.55</b>	<b>0.57</b>	<b>1.34</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.52	0.73	0.79	0.67	0.75	2.19
Producer households	1.17	1.23	1.06	1.03	0.94	1.13
Consumer households	0.52	0.54	0.50	0.43	0.38	0.36

## Credit Conditions and Risk

### Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year by customer region and sector (percentages)

Reporting institutions: **Banks, financial institutions and vehicles**

	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3	2022-Q4
<b>Emilia-Romagna</b>	<b>0.81</b>	<b>0.84</b>	<b>0.84</b>	<b>1.01</b>	<b>0.85</b>	<b>0.78</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.96	1.03	1.04	1.40	1.17	1.09
Producer households	0.94	0.97	1.11	1.08	1.06	0.99
Consumer households	0.64	0.59	0.49	0.42	0.36	0.33
<b>Trentino-Alto Adige</b>	<b>0.85</b>	<b>0.95</b>	<b>1.03</b>	<b>1.00</b>	<b>0.99</b>	<b>0.76</b>
<i>of which:</i> General government	0.08	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.91	1.10	1.23	1.22	1.20	0.97
Producer households	1.64	1.61	1.60	1.56	1.52	1.14
Consumer households	0.54	0.53	0.46	0.36	0.38	0.32
<b>Tuscany</b>	<b>1.15</b>	<b>1.12</b>	<b>1.07</b>	<b>1.08</b>	<b>1.28</b>	<b>1.10</b>
<i>of which:</i> General government	0.36	0.37	0.37	0.00	0.00	0.00
Non-financial companies	1.44	1.40	1.35	1.54	1.97	1.66
Producer households	1.66	1.70	1.49	1.32	1.34	1.26
Consumer households	0.75	0.72	0.67	0.54	0.48	0.46
<b>Umbria</b>	<b>1.36</b>	<b>1.36</b>	<b>1.01</b>	<b>0.95</b>	<b>0.74</b>	<b>0.91</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.68	1.68	1.17	1.11	0.75	1.12
Producer households	1.38	1.32	1.01	1.05	1.18	1.19
Consumer households	0.95	0.93	0.80	0.72	0.68	0.59
<b>Marche</b>	<b>0.89</b>	<b>1.17</b>	<b>1.10</b>	<b>1.13</b>	<b>1.11</b>	<b>0.90</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.91	1.45	1.46	1.58	1.57	1.27
Producer households	1.38	1.37	1.21	1.13	1.01	0.95
Consumer households	0.73	0.74	0.59	0.52	0.49	0.43
<b>Lazio</b>	<b>1.02</b>	<b>1.25</b>	<b>1.22</b>	<b>1.13</b>	<b>1.31</b>	<b>1.02</b>
<i>of which:</i> General government	0.05	0.00	0.00	0.00	0.04	0.07
Non-financial companies	1.43	2.12	2.25	2.11	2.70	1.97
Producer households	2.17	2.10	1.90	1.75	1.36	1.39
Consumer households	1.10	1.01	0.82	0.69	0.59	0.52
<b>Abruzzo</b>	<b>1.04</b>	<b>1.11</b>	<b>1.18</b>	<b>1.16</b>	<b>1.25</b>	<b>1.10</b>
<i>of which:</i> General government	1.92	0.29	0.21	0.00	0.12	0.09
Non-financial companies	0.92	1.11	1.41	1.52	1.79	1.53
Producer households	1.56	1.65	1.36	1.25	1.27	1.29
Consumer households	1.09	1.04	0.87	0.71	0.59	0.55

## Credit Conditions and Risk

### Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year by customer region and sector (percentages)

Reporting institutions: **Banks, financial institutions and vehicles**

	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3	2022-Q4
<b>Molise</b>	<b>2.53</b>	<b>2.37</b>	<b>2.18</b>	<b>1.96</b>	<b>1.22</b>	<b>1.53</b>
<i>of which:</i> General government	3.29	0.40	0.74	0.00	2.36	0.35
Non-financial companies	4.75	4.45	3.78	3.71	1.82	2.63
Producer households	1.44	1.61	2.23	2.30	2.02	1.77
Consumer households	0.91	0.81	0.72	0.62	0.57	0.65
<b>Campania</b>	<b>1.34</b>	<b>1.32</b>	<b>1.64</b>	<b>1.29</b>	<b>1.32</b>	<b>1.32</b>
<i>of which:</i> General government	0.78	0.28	0.28	0.31	0.54	0.96
Non-financial companies	1.40	1.66	2.64	1.83	1.94	2.01
Producer households	1.76	1.80	1.73	1.56	1.63	1.45
Consumer households	1.28	1.17	0.94	0.81	0.73	0.66
<b>Apulia</b>	<b>1.40</b>	<b>1.52</b>	<b>1.39</b>	<b>1.33</b>	<b>1.33</b>	<b>1.15</b>
<i>of which:</i> General government	0.54	0.60	0.56	1.24	2.00	2.24
Non-financial companies	1.90	2.27	2.17	2.15	2.20	1.82
Producer households	1.72	1.73	1.60	1.57	1.50	1.34
Consumer households	1.01	0.96	0.80	0.71	0.68	0.62
<b>Basilicata</b>	<b>0.99</b>	<b>0.86</b>	<b>0.79</b>	<b>4.11</b>	<b>4.30</b>	<b>4.05</b>
<i>of which:</i> General government	0.20	0.26	0.05	0.04	5.72	7.03
Non-financial companies	1.30	1.01	0.96	8.86	9.01	8.43
Producer households	1.13	1.29	1.16	1.19	1.42	1.25
Consumer households	0.70	0.67	0.58	0.50	0.51	0.44
<b>Calabria</b>	<b>1.57</b>	<b>1.51</b>	<b>1.32</b>	<b>1.22</b>	<b>1.22</b>	<b>1.28</b>
<i>of which:</i> General government	1.12	1.31	0.97	0.86	1.84	2.10
Non-financial companies	2.29	2.20	1.96	1.83	1.77	1.73
Producer households	2.01	1.67	1.51	1.53	1.49	1.53
Consumer households	1.18	1.13	0.97	0.86	0.81	0.76
<b>Sicily</b>	<b>2.07</b>	<b>2.37</b>	<b>2.10</b>	<b>1.59</b>	<b>1.68</b>	<b>1.24</b>
<i>of which:</i> General government	18.89	24.79	19.85	3.57	4.11	4.13
Non-financial companies	1.55	2.66	2.38	2.35	2.75	1.87
Producer households	1.88	2.08	1.92	1.93	1.87	1.42
Consumer households	1.55	1.41	1.09	0.94	0.85	0.75
<b>Sardinia</b>	<b>0.78</b>	<b>0.82</b>	<b>0.80</b>	<b>0.76</b>	<b>0.63</b>	<b>0.64</b>
<i>of which:</i> General government	0.35	0.08	0.00	0.00	0.03	12.06
Non-financial companies	1.04	1.19	1.19	1.13	0.89	0.76
Producer households	1.06	1.20	1.31	1.39	1.25	1.08
Consumer households	0.78	0.73	0.65	0.58	0.52	0.47

## Credit Conditions and Risk

Access to data:

[TRI30431](#)

### Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

4th quarter 2022

Reporting institutions: **Banks**

	Total			1 facility		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
<b>ITALY</b>	<b>1,626,554</b>	<b>1,182,011</b>	<b>3,749,267</b>	<b>628,587</b>	<b>542,923</b>	<b>3,335,285</b>
<b>North West Italy</b>	<b>706,706</b>	<b>517,341</b>	<b>1,117,730</b>	<b>281,164</b>	<b>239,627</b>	<b>987,688</b>
Piedmont	99,313	70,835	285,539	28,253	24,909	253,764
Valle d'Aosta	2,901	2,059	8,267	846	739	7,378
Lombardy	580,500	426,861	737,119	243,250	206,019	648,233
Liguria	23,993	17,586	86,805	8,814	7,960	78,313
<b>North East Italy</b>	<b>418,125</b>	<b>300,037</b>	<b>916,857</b>	<b>166,797</b>	<b>138,829</b>	<b>807,935</b>
Trentino Alto Adige	50,682	39,669	128,941	21,800	19,253	117,224
Veneto	190,511	137,281	350,624	93,247	73,186	307,722
Friuli-Venezia Giulia	33,634	22,529	93,404	9,084	8,362	84,564
Emilia Romagna	143,298	100,559	343,888	42,665	38,028	298,425
<b>Central Italy</b>	<b>330,580</b>	<b>225,981</b>	<b>793,607</b>	<b>104,762</b>	<b>93,973</b>	<b>706,407</b>
Tuscany	78,755	57,804	262,034	25,846	23,257	227,224
Umbria	14,288	10,893	54,456	4,475	4,015	47,405
Marche	29,923	21,543	116,958	10,434	9,299	101,846
Lazio	207,614	135,741	360,159	64,007	57,401	329,932
<b>Southern Italy</b>	<b>117,942</b>	<b>95,636</b>	<b>596,573</b>	<b>51,110</b>	<b>47,250</b>	<b>536,871</b>
Abruzzo	15,926	12,523	72,070	5,960	5,452	63,931
Molise	2,223	1,862	13,401	1,038	954	11,989
Campania	49,969	40,180	219,753	20,134	18,446	197,584
Apulia	35,345	29,172	195,630	16,847	15,769	177,244
Basilicata	4,418	3,616	23,941	1,998	1,837	21,240
Calabria	10,061	8,283	71,778	5,133	4,793	64,883
<b>Islands</b>	<b>53,202</b>	<b>43,016</b>	<b>324,500</b>	<b>24,755</b>	<b>23,244</b>	<b>296,384</b>
Sicily	34,504	27,606	231,893	17,196	16,123	210,957
Sardinia	18,698	15,410	92,607	7,559	7,121	85,427

**Notes:** This table basically corresponds to the previous table TDB30431. The data only include transactions with resident customers, excluding Monetary Financial Institutions.

Source: Central Credit Register



## Credit Conditions and Risk

### Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

4th quarter 2022

Reporting institutions: **Banks**

	2 facilities			3 or 4 facilities		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
<b>ITALY</b>	<b>169,060</b>	<b>125,205</b>	<b>268,678</b>	<b>193,423</b>	<b>132,146</b>	<b>107,705</b>
<b>North West Italy</b>	<b>79,531</b>	<b>58,183</b>	<b>82,059</b>	<b>78,542</b>	<b>52,525</b>	<b>35,030</b>
Piedmont	10,454	7,318	20,892	16,440	10,513	8,205
Valle d'Aosta	350	219	664	344	238	192
Lombardy	66,463	48,974	54,764	57,742	39,180	24,523
Liguria	2,264	1,671	5,739	4,016	2,594	2,110
<b>North East Italy</b>	<b>35,800</b>	<b>26,528</b>	<b>68,004</b>	<b>49,190</b>	<b>32,270</b>	<b>29,553</b>
Trentino Alto Adige	6,779	5,508	8,671	6,399	4,755	2,397
Veneto	13,556	9,741	26,120	20,534	12,897	11,983
Friuli-Venezia Giulia	2,663	2,114	5,734	3,701	2,768	2,273
Emilia Romagna	12,802	9,165	27,479	18,557	11,851	12,900
<b>Central Italy</b>	<b>31,893</b>	<b>23,795</b>	<b>56,879</b>	<b>36,720</b>	<b>26,265</b>	<b>22,520</b>
Tuscany	9,295	6,921	21,861	12,024	8,264	9,433
Umbria	1,591	1,193	4,364	2,262	1,633	1,966
Marche	3,269	2,402	9,416	4,798	3,121	4,230
Lazio	17,738	13,278	21,238	17,636	13,246	6,891
<b>Southern Italy</b>	<b>15,223</b>	<b>11,911</b>	<b>40,993</b>	<b>18,416</b>	<b>13,443</b>	<b>14,575</b>
Abruzzo	2,148	1,636	5,478	2,611	1,796	2,032
Molise	333	271	979	410	312	350
Campania	6,081	4,703	14,878	7,703	5,777	5,552
Apulia	4,552	3,596	12,790	5,047	3,742	4,354
Basilicata	628	501	1,834	805	553	697
Calabria	1,481	1,203	5,034	1,839	1,264	1,590
<b>Islands</b>	<b>6,613</b>	<b>4,789</b>	<b>20,743</b>	<b>10,555</b>	<b>7,643</b>	<b>6,027</b>
Sicily	4,853	3,364	15,214	4,792	3,136	4,643
Sardinia	1,760	1,425	5,529	5,764	4,507	1,384

## Credit Conditions and Risk

### Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

4th quarter 2022

Reporting institutions: **Banks**

More than 4 facilities		
Facilities granted	Margin used	Number of borrowers

<b>ITALY</b>	<b>635,484</b>	<b>381,737</b>	<b>37,599</b>
<b>North West Italy</b>	<b>267,469</b>	<b>167,007</b>	<b>12,953</b>
Piedmont	44,165	28,096	2,678
Valle d'Aosta	1,361	862	33
Lombardy	213,044	132,688	9,599
Liguria	8,898	5,361	643
<b>North East Italy</b>	<b>166,338</b>	<b>102,410</b>	<b>11,365</b>
Trentino Alto Adige	15,704	10,153	649
Veneto	63,174	41,457	4,799
Friuli-Venezia Giulia	18,186	9,285	833
Emilia Romagna	69,274	41,514	5,084
<b>Central Italy</b>	<b>157,205</b>	<b>81,948</b>	<b>7,801</b>
Tuscany	31,590	19,362	3,516
Umbria	5,960	4,051	721
Marche	11,422	6,721	1,466
Lazio	108,233	51,815	2,098
<b>Southern Italy</b>	<b>33,194</b>	<b>23,032</b>	<b>4,134</b>
Abruzzo	5,207	3,639	629
Molise	442	324	83
Campania	16,051	11,254	1,739
Apulia	8,899	6,065	1,242
Basilicata	987	726	170
Calabria	1,608	1,023	271
<b>Islands</b>	<b>11,278</b>	<b>7,340</b>	<b>1,346</b>
Sicily	7,664	4,983	1,079
Sardinia	3,614	2,357	267

## Credit Conditions and Risk

Access to data:

[TRI30446](#)

### Multiple-bank borrowing (excluding bad loans)

by customer sector, total credit granted (size classes) and number of beneficiary banks

(numbers in unit)

4th quarter 2022

Reporting institutions: **Banks**

	Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
<b>TOTAL</b>	<b>3,749,267</b>	<b>1,357,513</b>	<b>879,343</b>	<b>782,892</b>	<b>253,448</b>
<i>of which:</i> 1 facility	3,335,285	1,340,463	830,866	691,110	168,611
2 facilities	268,678	16,779	46,968	80,357	60,525
3 or 4 facilities	107,705	269	1,507	11,377	23,659
more than 4 facilities	37,599	2	2	48	653
<b>General government</b>	<b>6,372</b>	<b>204</b>	<b>129</b>	<b>283</b>	<b>495</b>
<i>of which:</i> 1 facility	3,599	182	109	233	414
2 facilities	1,588	8	12	33	66
3 or 4 facilities	1,016	13	7	15	14
more than 4 facilities	169	1	1	2	1
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>10,496</b>	<b>2,713</b>	<b>1,381</b>	<b>1,449</b>	<b>1,002</b>
<i>of which:</i> 1 facility	7,640	2,623	1,083	1,024	599
2 facilities	1,972	87	283	349	274
3 or 4 facilities	639	3	15	73	121
more than 4 facilities	245	-	-	3	8
<b>Non-financial companies</b>	<b>714,914</b>	<b>194,807</b>	<b>96,262</b>	<b>119,825</b>	<b>100,291</b>
<i>of which:</i> 1 facility	450,331	190,697	77,328	76,213	46,232
2 facilities	143,191	4,078	18,365	37,137	36,624
3 or 4 facilities	85,882	32	568	6,458	16,972
more than 4 facilities	35,510	-	1	17	463
<b>Producer households</b>	<b>432,611</b>	<b>171,559</b>	<b>88,837</b>	<b>87,059</b>	<b>35,844</b>
<i>of which:</i> 1 facility	371,033	167,720	77,749	67,617	21,109
2 facilities	47,266	3,778	10,657	16,515	10,217
3 or 4 facilities	12,987	60	431	2,912	4,385
more than 4 facilities	1,325	1	-	15	133
<b>Consumer households and others</b>	<b>2,577,068</b>	<b>984,618</b>	<b>691,267</b>	<b>573,138</b>	<b>115,439</b>
<i>of which:</i> 1 facility	2,495,379	975,690	673,255	545,055	99,975
2 facilities	74,208	8,767	17,531	26,167	13,267
3 or 4 facilities	7,133	161	481	1,905	2,149
more than 4 facilities	348	-	-	11	48

**Notes:** This table basically corresponds to the previous table TDB30446. The size classes are expressed in euros and do not include the upper bounds of the intervals. The data only include transactions with resident customers, excluding Monetary Financial Institutions.

Source: Central Credit Register

## Credit Conditions and Risk

### Multiple-bank borrowing (excluding bad loans)

by customer sector, total credit granted (size classes) and number of beneficiary banks

(numbers in unit)

4th quarter 2022

Reporting institutions: **Banks**

	From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
<b>TOTAL</b>	<b>111,997</b>	<b>76,863</b>	<b>29,442</b>	<b>25,408</b>	<b>5,958</b>
<i>of which:</i> 1 facility	47,967	22,125	5,924	3,547	668
2 facilities	33,690	19,112	5,291	3,143	530
3 or 4 facilities	27,350	26,518	9,848	6,228	841
more than 4 facilities	2,990	9,108	8,379	12,490	3,919
<b>General government</b>	<b>817</b>	<b>1,531</b>	<b>1,035</b>	<b>1,065</b>	<b>392</b>
<i>of which:</i> 1 facility	597	904	451	306	56
2 facilities	186	454	357	339	89
3 or 4 facilities	32	165	218	379	143
more than 4 facilities	2	8	9	41	104
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>643</b>	<b>758</b>	<b>473</b>	<b>789</b>	<b>640</b>
<i>of which:</i> 1 facility	361	420	258	376	279
2 facilities	188	247	144	244	134
3 or 4 facilities	79	75	55	108	104
more than 4 facilities	15	16	16	61	123
<b>Non-financial companies</b>	<b>74,849</b>	<b>61,661</b>	<b>25,242</b>	<b>22,298</b>	<b>4,806</b>
<i>of which:</i> 1 facility	24,485	14,070	3,985	2,389	313
2 facilities	24,974	15,173	4,121	2,209	275
3 or 4 facilities	22,887	23,938	9,013	5,446	554
more than 4 facilities	2,503	8,480	8,123	12,254	3,664
<b>Producer households</b>	<b>12,856</b>	<b>5,191</b>	<b>897</b>	<b>275</b>	<b>13</b>
<i>of which:</i> 1 facility	5,324	1,622	192	60	-
2 facilities	4,013	1,405	198	53	5
3 or 4 facilities	3,130	1,653	313	83	5
more than 4 facilities	389	511	194	79	3
<b>Consumer households and others</b>	<b>22,712</b>	<b>7,668</b>	<b>1,790</b>	<b>980</b>	<b>107</b>
<i>of which:</i> 1 facility	17,116	5,067	1,035	415	20
2 facilities	4,302	1,824	470	298	27
3 or 4 facilities	1,214	684	249	212	35
more than 4 facilities	80	93	36	55	25

## Credit Conditions and Risk

Access to data:

[TRI30466](#)

### Average number of banks per borrower

by customer sector and economic activity and total credit granted (size classes)

(numbers in unit, percentages)

4th quarter 2022

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000
<b>TOTAL</b>	Average number of banks per borrower	1.19	1.01	1.06	1.13
	First bank's share of total credit granted (%)	68	99	98	96
<b>General government</b>	Average number of banks per borrower	1.75	1.23	1.23	1.28
	First bank's share of total credit granted (%)	69	100	99	95
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Average number of banks per borrower	1.54	1.03	1.23	1.35
	First bank's share of total credit granted (%)	86	99	91	89
<b>Non-financial companies</b>	Average number of banks per borrower	1.76	1.02	1.20	1.42
	First bank's share of total credit granted (%)	49	99	92	86
<i>of which:</i>					
Industry	Average number of banks per borrower	2.36	1.02	1.21	1.49
	First bank's share of total credit granted (%)	41	99	92	83
Building	Average number of banks per borrower	1.66	1.02	1.20	1.44
	First bank's share of total credit granted (%)	61	99	92	86
Services	Average number of banks per borrower	1.59	1.02	1.20	1.40
	First bank's share of total credit granted (%)	54	99	92	87
<b>Producer households</b>	Average number of banks per borrower	1.19	1.02	1.13	1.26
	First bank's share of total credit granted (%)	88	99	95	92
<b>Consumer households and others</b>	Average number of banks per borrower	1.04	1.01	1.03	1.05
	First bank's share of total credit granted (%)	97	100	99	99

**Notes:** This table basically corresponds to the previous table TDB30466. The average number of banks per borrower is calculated as an arithmetic mean. The size classes are expressed in euros and do not include the upper bounds of the intervals. The data only include transactions with resident customers, excluding Monetary Financial Institutions. Industry is referred to industrial-economic activities excluding construction.

Source: Central Credit Register

## Credit Conditions and Risk

### Average number of banks per borrower

by customer sector and economic activity and total credit granted (size classes)

(numbers in unit, percentages)

4th quarter 2022

Reporting institutions: **Banks**

		From 250,000 to 500,000	From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000
<b>TOTAL</b>	Average number of banks per borrower	1.45	1.97	2.62	3.47
	First bank's share of total credit granted (%)	88	79	71	63
<b>General government</b>	Average number of banks per borrower	1.20	1.32	1.56	1.86
	First bank's share of total credit granted (%)	96	94	91	88
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Average number of banks per borrower	1.57	1.68	1.65	1.77
	First bank's share of total credit granted (%)	86	86	85	86
<b>Non-financial companies</b>	Average number of banks per borrower	1.75	2.18	2.82	3.71
	First bank's share of total credit granted (%)	80	74	67	60
<i>of which:</i>					
Industry	Average number of banks per borrower	1.90	2.42	3.16	4.14
	First bank's share of total credit granted (%)	75	67	59	52
Building	Average number of banks per borrower	1.77	2.15	2.65	3.36
	First bank's share of total credit granted (%)	80	76	72	67
Services	Average number of banks per borrower	1.70	2.08	2.65	3.47
	First bank's share of total credit granted (%)	82	76	70	64
<b>Producer households</b>	Average number of banks per borrower	1.57	2.00	2.48	3.16
	First bank's share of total credit granted (%)	86	81	79	75
<b>Consumer households and others</b>	Average number of banks per borrower	1.16	1.32	1.49	1.67
	First bank's share of total credit granted (%)	96	94	91	89

## Credit Conditions and Risk

### Average number of banks per borrower

by customer sector and economic activity and total credit granted (size classes)

(numbers in unit, percentages)

4th quarter 2022

Reporting institutions: **Banks**

		From 5,000,000 to 25,000,000	More than 25,000,000
<b>TOTAL</b>	Average number of banks per borrower	4.81	7.24
	First bank's share of total credit granted (%)	53	59
<b>General government</b>	Average number of banks per borrower	2.33	3.59
	First bank's share of total credit granted (%)	86	65
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Average number of banks per borrower	2.30	3.76
	First bank's share of total credit granted (%)	82	86
<b>Non-financial companies</b>	Average number of banks per borrower	5.15	8.09
	First bank's share of total credit granted (%)	49	37
<i>of which:</i>			
Industry	Average number of banks per borrower	5.73	8.74
	First bank's share of total credit granted (%)	42	33
Building	Average number of banks per borrower	4.26	6.60
	First bank's share of total credit granted (%)	61	38
Services	Average number of banks per borrower	4.84	7.62
	First bank's share of total credit granted (%)	53	40
<b>Producer households</b>	Average number of banks per borrower	3.50	3.15
	First bank's share of total credit granted (%)	74	67
<b>Consumer households and others</b>	Average number of banks per borrower	2.08	3.45
	First bank's share of total credit granted (%)	82	65

## Credit Conditions and Risk

Access to data:

[TRI30101](#)

### Summary data based on Central Credit Register observations

(numbers in unit, stocks in millions of euro)

Reporting institutions: **Banks, financial institutions and vehicles**

	Total		Banks		Financial institutions and vehicles	
<b>Number of borrowers for loans and collateral granted to customers</b>	9,033,481	8,954,339	4,269,603	4,160,816	4,763,878	4,793,523
<i>of which:</i> joint borrowers	2,510,158	2,502,197	1,061,916	1,059,060	1,448,242	1,443,137
<b>Loans (excluding bad loans)</b>						
facilities granted	2,280,093	2,309,995	1,891,812	1,898,928	388,281	411,066
margin used	1,788,327	1,813,302	1,399,050	1,399,995	389,277	413,307
Breach of overdraft limits	27,187	25,505	12,693	10,759	14,494	14,747
margin available	518,953	522,198	505,455	509,692	13,498	12,506
<b>Account receivables financing</b>						
facilities granted	243,143	252,366	206,378	210,173	36,765	42,193
margin used	119,685	128,824	92,465	95,480	27,220	33,344
<b>Term loans</b>						
facilities granted	1,847,459	1,855,606	1,498,554	1,489,241	348,905	366,365
margin used	1,592,989	1,595,409	1,238,408	1,222,909	354,581	372,500
<b>Revocable loans</b>						
facilities granted	185,605	198,793	182,994	196,285	2,611	2,508
margin used	71,779	85,838	64,303	78,375	7,476	7,463
<b>Collateral granted</b>						
facilities granted	391,736	377,383	382,370	368,314	9,365	9,069
margin used	196,693	188,477	187,909	179,991	8,784	8,487
<b>Bad loans (gross of write-downs and net of write-offs)</b>	123,866	117,120	27,513	22,003	96,353	95,118
<b>Number of guarantors</b>	4,001,555	3,946,848	2,220,882	2,179,262	1,780,673	1,767,586
<i>of which:</i> joint guarantors	1,339,288	1,312,092	787,923	772,459	551,365	539,633
<b>Guarantees received</b>	780,283	767,950	499,958	477,266	280,325	290,684

**Notes:** This table basically corresponds to the previous table TDB30101. The data include transactions with resident and non-resident customers, including Monetary Financial Institutions.

Source: Central Credit Register



## Credit Conditions and Risk

Access to data:

[TRI30126](#)

### Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 2022

Reporting institutions: **Banks, financial institutions and vehicles**

	Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
<b>Number of borrowers</b>	6,519,144	2,644,982	1,691,291	1,174,134	266,727
<b>Facilities granted</b>	2,033,869	137,002	170,397	205,828	104,576
<b>Margin used</b>	1,591,439	130,024	164,321	194,785	88,496
<i>of which</i> : backed by real security	642,950	89,416	145,212	164,706	55,593
<b>Margin available</b>	465,846	9,752	7,241	12,457	17,238
<b>Breach of overdraft limits</b>	23,417	2,773	1,166	1,414	1,157

**Notes:** This table basically corresponds to the previous table TDB30126. The size classes are expressed in euros and do not include the upper bounds of the intervals. The data include only transactions with resident customers, excluding Monetary Financial Institutions.

Source: Central Credit Register

## Credit Conditions and Risk

### Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 2022

Reporting institutions: **Banks, financial institutions and vehicles**

	From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
<b>Number of borrowers</b>	99,348	63,607	23,702	18,861	3,941
<b>Facilities granted</b>	86,167	123,490	104,361	242,457	798,273
<b>Margin used</b>	67,336	94,888	78,622	176,279	592,253
<i>of which</i> : backed by real security	28,220	32,020	22,934	43,031	61,245
<b>Margin available</b>	20,003	30,482	27,565	71,298	212,894
<b>Breach of overdraft limits</b>	1,172	1,880	1,826	5,121	6,874

## Credit Conditions and Risk

Access to data:

[TRI30146](#)

### Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 2022

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
<b>ITALY</b>	Number of borrowers	3,749,267	1,357,513	879,343	782,892	253,448
	Facilities granted	1,626,554	63,669	80,461	118,151	71,465
	Margin used	1,182,011	57,743	75,051	108,600	58,654
<b>Piedmont</b>	Number of borrowers	285,539	108,793	66,734	57,063	18,624
	Facilities granted	99,313	5,088	6,032	8,494	5,180
	Margin used	70,835	4,591	5,543	7,648	4,117
<b>Valle d'Aosta</b>	Number of borrowers	8,267	2,804	1,718	1,888	717
	Facilities granted	2,901	128	146	266	187
	Margin used	2,059	111	130	241	154
<b>Lombardy</b>	Number of borrowers	737,119	235,315	175,992	164,215	56,365
	Facilities granted	580,500	11,279	16,260	25,218	16,093
	Margin used	426,861	10,074	15,091	23,020	12,851
<b>Liguria</b>	Number of borrowers	86,805	33,165	20,588	17,664	5,828
	Facilities granted	23,993	1,553	1,859	2,617	1,593
	Margin used	17,586	1,384	1,701	2,369	1,293
<b>Trentino Alto Adige</b>	Number of borrowers	128,941	35,478	25,445	32,144	15,180
	Facilities granted	50,682	1,722	2,424	5,334	4,634
	Margin used	39,669	1,486	2,217	4,953	4,044
<b>Veneto</b>	Number of borrowers	350,624	115,584	88,487	76,661	24,460
	Facilities granted	190,511	5,516	8,141	11,522	6,833
	Margin used	137,281	4,948	7,596	10,529	5,460
<b>Friuli-Venezia Giulia</b>	Number of borrowers	93,404	34,398	24,857	18,887	5,213
	Facilities granted	33,634	1,678	2,278	2,821	1,456
	Margin used	22,529	1,553	2,168	2,628	1,214

**Notes:** This table basically corresponds to the previous table TDB30146. The size classes are expressed in euros and do not include the upper bounds of the intervals. The data only include transactions with resident customers, excluding Monetary Financial Institutions.

Source: Central Credit Register

## Credit Conditions and Risk

### Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 2022

Reporting institutions: **Banks**

		From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
<b>ITALY</b>	Number of borrowers	111,997	76,863	29,442	25,408	5,958
	Facilities granted	63,914	96,575	82,347	205,616	842,812
	Margin used	48,017	70,123	58,763	137,128	564,665
<b>Piedmont</b>	Number of borrowers	8,427	5,622	2,172	1,805	417
	Facilities granted	4,779	7,068	6,186	14,697	41,684
	Margin used	3,463	5,004	4,282	9,597	26,431
<b>Valle d'Aosta</b>	Number of borrowers	299	164	70	54	8
	Facilities granted	148	165	144	322	1,391
	Margin used	118	125	98	271	809
<b>Lombardy</b>	Number of borrowers	26,698	19,551	8,050	7,524	2,138
	Facilities granted	15,409	24,979	23,005	62,990	385,018
	Margin used	11,095	17,254	15,846	40,324	280,629
<b>Liguria</b>	Number of borrowers	2,267	1,375	468	426	102
	Facilities granted	1,261	1,722	1,307	3,308	8,740
	Margin used	925	1,222	922	2,216	5,505
<b>Trentino Alto Adige</b>	Number of borrowers	6,279	3,916	1,365	1,021	180
	Facilities granted	3,747	5,185	3,995	7,971	15,593
	Margin used	3,132	4,222	3,164	5,948	10,441
<b>Veneto</b>	Number of borrowers	11,659	8,657	3,483	2,979	638
	Facilities granted	6,636	10,801	9,769	24,337	106,827
	Margin used	4,790	7,465	6,624	15,394	74,254
<b>Friuli-Venezia Giulia</b>	Number of borrowers	2,172	1,570	640	516	122
	Facilities granted	1,253	1,999	1,769	4,110	16,229
	Margin used	941	1,464	1,268	2,731	8,517

## Credit Conditions and Risk

### Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 2022

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
<b>Emilia Romagna</b>	Number of borrowers	343,888	114,613	82,516	74,507	24,693
	Facilities granted	143,298	5,415	7,582	11,184	6,945
	Margin used	100,559	4,719	6,963	10,063	5,381
<b>Tuscany</b>	Number of borrowers	262,034	87,134	59,226	60,305	20,116
	Facilities granted	78,755	4,063	5,408	9,013	5,645
	Margin used	57,804	3,591	4,967	8,251	4,643
<b>Umbria</b>	Number of borrowers	54,456	21,867	12,648	9,259	3,308
	Facilities granted	14,288	1,016	1,123	1,341	912
	Margin used	10,893	916	1,031	1,195	727
<b>Marche</b>	Number of borrowers	116,958	45,046	28,060	20,984	7,074
	Facilities granted	29,923	2,154	2,576	3,174	2,095
	Margin used	21,543	1,946	2,391	2,864	1,656
<b>Lazio</b>	Number of borrowers	360,159	125,084	81,932	87,375	25,174
	Facilities granted	207,614	5,797	7,641	13,539	7,057
	Margin used	135,741	5,336	7,239	12,841	6,182
<b>Abruzzo</b>	Number of borrowers	72,070	30,430	16,234	11,973	3,893
	Facilities granted	15,926	1,404	1,450	1,752	1,092
	Margin used	12,523	1,293	1,353	1,587	896
<b>Molise</b>	Number of borrowers	13,401	6,050	2,976	2,192	705
	Facilities granted	2,223	280	264	323	194
	Margin used	1,862	258	248	298	161
<b>Campania</b>	Number of borrowers	219,753	88,590	47,633	42,916	13,401
	Facilities granted	49,969	3,991	4,333	6,383	3,725
	Margin used	40,180	3,704	4,080	5,927	3,167

## Credit Conditions and Risk

### Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 2022

Reporting institutions: **Banks**

		From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
<b>Emilia Romagna</b>	Number of borrowers	11,357	8,047	3,093	2,927	719
	Facilities granted	6,509	10,311	8,753	24,327	62,117
	Margin used	4,523	6,957	5,848	15,378	40,458
<b>Tuscany</b>	Number of borrowers	8,911	5,967	2,197	1,794	321
	Facilities granted	5,117	7,583	6,210	14,381	21,227
	Margin used	3,913	5,577	4,482	9,676	12,542
<b>Umbria</b>	Number of borrowers	1,581	1,150	403	351	77
	Facilities granted	898	1,417	1,128	2,880	3,549
	Margin used	658	1,025	815	2,011	2,464
<b>Marche</b>	Number of borrowers	3,313	2,386	839	689	126
	Facilities granted	1,965	3,061	2,251	5,444	7,141
	Margin used	1,429	2,129	1,505	3,576	3,924
<b>Lazio</b>	Number of borrowers	9,272	5,807	2,118	1,959	534
	Facilities granted	5,240	7,261	5,936	15,842	139,157
	Margin used	4,248	5,804	4,684	11,956	77,008
<b>Abruzzo</b>	Number of borrowers	1,866	1,192	484	380	72
	Facilities granted	1,085	1,467	1,319	3,121	3,198
	Margin used	839	1,089	968	2,250	2,175
<b>Molise</b>	Number of borrowers	321	198	66	36	8
	Facilities granted	172	213	163	273	334
	Margin used	133	160	112	231	248
<b>Campania</b>	Number of borrowers	5,937	3,980	1,474	1,137	218
	Facilities granted	3,242	4,672	3,830	8,254	11,445
	Margin used	2,578	3,764	3,115	6,105	7,465

## Credit Conditions and Risk

### Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 2022

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
<b>Apulia</b>	Number of borrowers	195,630	80,332	47,245	36,889	10,020
	Facilities granted	35,345	3,728	4,269	5,368	2,784
	Margin used	29,172	3,493	4,086	5,035	2,385
<b>Basilicata</b>	Number of borrowers	23,941	10,410	5,128	4,131	1,372
	Facilities granted	4,418	474	458	617	381
	Margin used	3,616	440	431	573	328
<b>Calabria</b>	Number of borrowers	71,778	34,166	14,348	11,065	3,355
	Facilities granted	10,061	1,540	1,270	1,613	933
	Margin used	8,283	1,436	1,188	1,492	788
<b>Sicily</b>	Number of borrowers	231,893	108,301	53,184	37,012	9,947
	Facilities granted	34,504	4,980	4,759	5,358	2,689
	Margin used	27,606	4,687	4,530	4,998	2,297
<b>Sardinia</b>	Number of borrowers	92,607	39,953	24,392	15,762	4,003
	Facilities granted	18,698	1,864	2,187	2,214	1,037
	Margin used	15,410	1,776	2,100	2,087	911

## Credit Conditions and Risk

### Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 2022

Reporting institutions: **Banks**

		From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
<b>Apulia</b>	Number of borrowers	4,392	2,940	980	736	107
	Facilities granted	2,519	3,695	2,680	5,809	4,409
	Margin used	2,047	2,967	2,088	4,154	2,726
<b>Basilicata</b>	Number of borrowers	629	397	162	97	15
	Facilities granted	355	490	437	659	536
	Margin used	288	375	341	431	382
<b>Calabria</b>	Number of borrowers	1,337	884	291	192	25
	Facilities granted	722	943	637	1,130	1,235
	Margin used	616	742	503	857	572
<b>Sicily</b>	Number of borrowers	3,788	2,165	783	539	95
	Facilities granted	2,092	2,549	2,080	3,954	5,927
	Margin used	1,656	2,008	1,532	2,622	3,047
<b>Sardinia</b>	Number of borrowers	1,492	895	304	246	36
	Facilities granted	764	994	750	1,805	7,053
	Margin used	627	771	568	1,399	5,068



## Credit Conditions and Risk

Access to data:

[TRI30156](#)

### Loans (excluding bad loans)

by customer sector and economic activity and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 2022

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
<b>TOTAL</b>	Number of borrowers	3,749,267	1,357,513	879,343	782,892	253,448
	Facilities granted	1,626,554	63,669	80,461	118,151	71,465
	Margin used	1,182,011	57,743	75,051	108,600	58,654
<b>General government</b>	Number of borrowers	6,372	204	129	283	495
	Facilities granted	44,116	7	9	33	99
	Margin used	24,697	52	36	73	125
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Number of borrowers	10,496	2,713	1,381	1,449	1,002
	Facilities granted	370,870	123	124	221	298
	Margin used	288,454	91	93	175	222
<b>Non-financial companies</b>	Number of borrowers	714,914	194,807	96,262	119,825	100,291
	Facilities granted	883,734	8,851	8,633	18,816	30,171
	Margin used	566,836	6,410	6,146	13,558	21,539
<i>of which:</i>						
Industry	Number of borrowers	143,889	23,793	14,847	21,382	22,034
	Facilities granted	351,814	1,110	1,348	3,427	6,795
	Margin used	209,088	736	845	2,160	4,205
Building	Number of borrowers	93,857	24,972	13,012	16,474	14,051
	Facilities granted	67,270	1,139	1,164	2,607	4,262
	Margin used	49,741	768	766	1,765	2,945
Services	Number of borrowers	453,468	140,336	65,506	78,243	60,833
	Facilities granted	431,339	6,354	5,865	12,190	18,092
	Margin used	283,032	4,705	4,327	9,127	13,510
<b>Producer households</b>	Number of borrowers	432,611	171,559	88,837	87,059	35,844
	Facilities granted	57,535	7,819	7,886	12,941	10,016
	Margin used	50,425	6,649	7,023	11,613	8,682
<b>Consumer households and others</b>	Number of borrowers	2,577,068	984,618	691,267	573,138	115,439
	Facilities granted	269,565	46,705	63,681	85,971	30,773
	Margin used	250,999	44,408	61,643	83,034	27,996

**Notes:** This table basically corresponds to the previous table TDB30156. The size classes are expressed in euros and do not include the upper bounds of the intervals. The data only include only transactions with resident customers, excluding Monetary Financial Institutions. Industry is referred to industrial-economic activities excluding construction.

Source: Central Credit Register

## Credit Conditions and Risk

### Loans (excluding bad loans)

by customer sector and economic activity and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 2022

Reporting institutions: **Banks**

		From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
<b>TOTAL</b>	Number of borrowers	111,997	76,863	29,442	25,408	5,958
	Facilities granted	63,914	96,575	82,347	205,616	842,812
	Margin used	48,017	70,123	58,763	137,128	564,665
<b>General government</b>	Number of borrowers	817	1,531	1,035	1,065	392
	Facilities granted	252	971	1,394	4,597	36,753
	Margin used	203	648	720	1,994	20,709
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Number of borrowers	643	758	473	789	640
	Facilities granted	394	1,052	1,488	8,012	359,153
	Margin used	273	596	914	4,604	281,319
<b>Non-financial companies</b>	Number of borrowers	74,849	61,661	25,242	22,298	4,806
	Facilities granted	43,723	78,511	71,314	182,812	440,713
	Margin used	31,075	55,661	50,532	122,776	257,819
<i>of which:</i>						
Industry	Number of borrowers	19,734	19,453	9,127	9,430	2,378
	Facilities granted	11,779	25,416	26,247	80,474	195,203
	Margin used	7,260	15,735	16,427	49,100	112,437
Building	Number of borrowers	10,307	8,149	3,028	2,114	265
	Facilities granted	6,034	10,051	7,894	14,413	19,691
	Margin used	4,267	7,411	6,063	11,168	14,160
Services	Number of borrowers	42,168	31,483	11,935	9,744	1,978
	Facilities granted	24,320	39,630	33,782	79,638	211,312
	Margin used	18,187	29,632	25,170	55,774	121,926
<b>Producer households</b>	Number of borrowers	12,856	5,191	897	275	13
	Facilities granted	7,209	6,345	2,546	1,886	599
	Margin used	6,191	5,597	2,296	1,536	482
<b>Consumer households and others</b>	Number of borrowers	22,712	7,668	1,790	980	107
	Facilities granted	12,269	9,631	5,589	8,299	5,594
	Margin used	10,222	7,573	4,295	6,211	4,335

## Credit Conditions and Risk

Access to data:

[TRI30190](#)

### Loans (excluding bad loans) to consumer households by customer sex and region

(numbers in unit, stocks in millions of euro)

4th quarter 2022

Reporting institutions: **Banks, financial institutions and vehicles**

		Consumer households		
		Female	Male	Joint loans
<b>ITALY</b>	Number of borrowers	1,182,978	1,945,648	2,079,718
	Facilities granted	98,603	174,504	219,718
	Margin used	96,079	166,993	216,214
<b>Piedmont</b>	Number of borrowers	94,446	142,906	171,672
	Facilities granted	7,278	12,200	17,457
	Margin used	7,029	11,556	16,987
<b>Valle d'Aosta</b>	Number of borrowers	3,623	4,777	4,593
	Facilities granted	290	412	486
	Margin used	285	391	475
<b>Lombardy</b>	Number of borrowers	239,400	383,964	445,158
	Facilities granted	21,612	39,817	51,156
	Margin used	20,802	37,209	50,166
<b>Liguria</b>	Number of borrowers	35,329	53,625	50,252
	Facilities granted	2,849	4,830	5,250
	Margin used	2,780	4,603	5,120
<b>Trentino-Alto Adige</b>	Number of borrowers	25,929	46,017	30,925
	Facilities granted	2,768	5,693	4,364
	Margin used	2,663	5,344	4,210
<b>Veneto</b>	Number of borrowers	98,408	172,902	194,050
	Facilities granted	8,115	15,903	20,519
	Margin used	7,917	15,241	20,238
<b>Friuli Venezia Giulia</b>	Number of borrowers	30,401	48,611	44,685
	Facilities granted	2,240	4,037	4,477
	Margin used	2,210	3,907	4,417

**Notes:** This table basically corresponds to the previous table TDB30190.

Source: Central Credit Register

## Credit Conditions and Risk

### Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

4th quarter 2022

Reporting institutions: **Banks, financial institutions and vehicles**

		Consumer households		
		Female	Male	Joint loans
<b>Emilia-Romagna</b>	Number of borrowers	105,996	160,076	162,541
	Facilities granted	8,704	15,076	17,720
	Margin used	8,430	14,228	17,334
<b>Tuscany</b>	Number of borrowers	91,202	136,735	141,394
	Facilities granted	7,873	12,517	15,660
	Margin used	7,654	11,986	15,384
<b>Umbria</b>	Number of borrowers	17,576	28,286	26,721
	Facilities granted	1,225	2,217	2,406
	Margin used	1,193	2,125	2,376
<b>Marche</b>	Number of borrowers	30,832	48,409	45,871
	Facilities granted	2,343	4,089	4,339
	Margin used	2,267	3,867	4,281
<b>Lazio</b>	Number of borrowers	138,978	201,345	212,810
	Facilities granted	13,222	19,668	25,126
	Margin used	12,964	18,979	24,823
<b>Abruzzo</b>	Number of borrowers	22,419	39,140	32,994
	Facilities granted	1,603	2,870	2,929
	Margin used	1,587	2,827	2,903
<b>Molise</b>	Number of borrowers	4,049	7,915	6,591
	Facilities granted	291	560	582
	Margin used	289	550	576
<b>Campania</b>	Number of borrowers	60,379	123,943	152,614
	Facilities granted	5,021	9,951	15,556
	Margin used	4,912	9,716	15,395
<b>Apulia</b>	Number of borrowers	56,869	115,439	132,490
	Facilities granted	4,309	8,756	11,961
	Margin used	4,273	8,652	11,919

## Credit Conditions and Risk

### Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

4th quarter 2022

Reporting institutions: **Banks, financial institutions and vehicles**

		Consumer households		
		Female	Male	Joint loans
<b>Basilicata</b>	Number of borrowers	6,783	13,726	12,854
	Facilities granted	499	987	1,156
	Margin used	502	978	1,150
<b>Calabria</b>	Number of borrowers	21,795	40,523	38,648
	Facilities granted	1,484	2,646	3,377
	Margin used	1,482	2,640	3,360
<b>Sicily</b>	Number of borrowers	67,941	132,686	126,062
	Facilities granted	4,663	9,054	11,060
	Margin used	4,638	9,000	10,986
<b>Sardinia</b>	Number of borrowers	30,623	44,623	46,793
	Facilities granted	2,215	3,222	4,135
	Margin used	2,200	3,194	4,114

**APRC on term loans to the sole proprietorship: new business in the quarter**

by initial period of rate fixation and customer geographical area

(percentages)

**4th quarter 2022**

Reporting institutions: **Sample of banks**

Product households: sole proprietorship		
<i>Initial period of rate fixation</i>		
Up to 1 year	More than 1 up to 5 years	More than 5 years

<b>ITALY</b>	<b>4.24</b>	<b>5.25</b>	<b>4.42</b>
North West Italy	4.34	6.01	4.28
North East Italy	3.93	3.89	4.13
Central Italy	4.27	5.84	4.37
Southern Italy	4.68	5.67	5.05
Islands	4.90	6.96	4.61

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**Notes:** This table basically corresponds to the previous table TDB30870. Only lending in euros to resident firms (non-financial companies and producer households). The APRC is calculated as the average of the rates weighted by the respective amounts, excluding transactions at subsidized interest rates.

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Sources: Survey of lending rates

## Credit Conditions and Risk

Access to data:

[TRI30881](#)

### Lending rates (Effective APR) on loans (excluding bad loans) to consumer households - stocks by type of transaction, initial period of rate fixation and customer region

(percentages)

4th quarter 2022

Data: Sample of banks

	of which:				
	Total	Term loans			Revocable loans
		initial period of rate fixation			
	Up to 1 year	More than 1 up to 5 years	More than 5 years		
<b>ITALY</b>	<b>2.23</b>	<b>2.68</b>	<b>2.20</b>	<b>1.86</b>	<b>2.87</b>
<b>North West Italy</b>	<b>2.23</b>	<b>2.61</b>	<b>1.85</b>	<b>1.81</b>	<b>2.86</b>
Piedmont	2.34	2.90	2.37	1.82	2.85
Valle d'Aosta	2.44	2.81	2.91	1.88	3.75
Lombardy	2.21	2.55	1.63	1.81	2.83
Liguria	2.09	2.40	2.46	1.81	3.11
<b>North East Italy</b>	<b>2.29</b>	<b>2.66</b>	<b>2.29</b>	<b>1.80</b>	<b>3.04</b>
Trentino-Alto Adige	2.34	2.60	2.38	1.66	3.91
Veneto	2.40	2.86	2.45	1.89	2.79
Friuli Venezia Giulia	2.25	2.69	3.23	1.81	3.22
Emilia-Romagna	2.18	2.51	2.08	1.75	2.99
<b>Central Italy</b>	<b>2.20</b>	<b>2.73</b>	<b>2.22</b>	<b>1.93</b>	<b>2.63</b>
Tuscany	2.24	2.74	3.04	1.89	2.65
Umbria	2.16	2.63	3.61	1.88	3.18
Marche	2.20	2.74	0.86	1.82	2.44
Lazio	2.19	2.72	2.28	1.96	2.61
<b>Southern Italy</b>	<b>2.12</b>	<b>2.77</b>	<b>2.78</b>	<b>1.90</b>	<b>2.69</b>
Abruzzo	2.25	2.86	3.35	2.00	3.55
Molise	2.13	2.87	3.06	1.89	3.55
Campania	2.11	2.74	2.61	1.88	2.43
Apulia	2.13	2.78	2.73	1.92	2.60
Basilicata	1.91	2.67	2.86	1.76	3.06
Calabria	2.02	2.75	2.98	1.86	3.44
<b>Islands</b>	<b>2.32</b>	<b>2.96</b>	<b>3.12</b>	<b>1.92</b>	<b>4.13</b>
Sicily	2.40	3.03	3.21	1.94	3.36
Sardinia	2.16	2.69	2.85	1.90	6.06

**Notes:** This table basically corresponds to the previous table TRI30880. Only lending in euros to resident consumer households is considered. The rates are calculated as the weighted average of the actual rates charged to customers, excluding transactions at subsidized interest rates (for further information see: "Methods and Sources: Methodological Notes"). Commissions and expenses are not collected for term loans, except for current account credit lines with a pre-defined maturity.

Sources: Survey of lending rates

## Credit Conditions and Risk

Access to data:

[TRI30890](#)

### Lending rates (Effective APR) applied to loans (excluding bad loans) to consumer households for house purchase - stocks

by initial period of rate fixation, total facilities granted (size classes) and customer region  
(percentages)

4th quarter 2022

Reporting institutions: **Sample of banks**

	Up to 1 year				More than 1 year			
	Total of size classes	From 250 to 125,000 euro	From 125,000 to 250,000 euro	More than 250,000 euro	Total of size classes	From 250 to 125,000 euro	From 125,000 to 250,000 euro	More than 250,000 euro
<b>ITALY</b>	<b>2.66</b>	<b>2.81</b>	<b>2.61</b>	<b>2.44</b>	<b>1.78</b>	<b>1.96</b>	<b>1.74</b>	<b>1.56</b>
<b>North West Italy</b>	<b>2.59</b>	<b>2.74</b>	<b>2.55</b>	<b>2.39</b>	<b>1.75</b>	<b>1.96</b>	<b>1.70</b>	<b>1.52</b>
Piedmont and Valle d'Aosta	2.88	2.95	2.84	2.79	1.75	1.94	1.68	1.52
Lombardy	2.53	2.69	2.48	2.33	1.75	1.98	1.71	1.52
Liguria	2.39	2.53	2.39	2.12	1.73	1.92	1.67	1.52
<b>North East Italy</b>	<b>2.62</b>	<b>2.79</b>	<b>2.56</b>	<b>2.41</b>	<b>1.74</b>	<b>1.91</b>	<b>1.68</b>	<b>1.56</b>
Trentino-Alto Adige	2.47	2.68	2.54	2.23	1.63	1.68	1.61	1.61
Veneto	2.85	3.04	2.77	2.58	1.83	2.02	1.75	1.59
Friuli Venezia Giulia	2.58	2.63	2.52	2.60	1.73	1.85	1.68	1.50
Emilia-Romagna	2.47	2.61	2.37	2.43	1.68	1.84	1.63	1.51
<b>Central Italy</b>	<b>2.73</b>	<b>2.86</b>	<b>2.73</b>	<b>2.49</b>	<b>1.83</b>	<b>2.01</b>	<b>1.82</b>	<b>1.59</b>
Tuscany	2.72	2.79	2.74	2.49	1.78	1.96	1.76	1.56
Umbria	2.88	2.99	2.84	2.65	1.79	1.93	1.69	1.59
Marche	2.73	2.84	2.66	2.49	1.74	1.84	1.67	1.55
Lazio	2.73	2.88	2.73	2.49	1.87	2.08	1.87	1.60
<b>Southern Italy</b>	<b>2.73</b>	<b>2.86</b>	<b>2.67</b>	<b>2.53</b>	<b>1.82</b>	<b>1.98</b>	<b>1.75</b>	<b>1.63</b>
Abruzzo e Molise	2.74	2.83	2.67	2.62	1.88	2.02	1.77	1.78
Campania	2.73	2.86	2.68	2.54	1.80	1.98	1.75	1.61
Apulia	2.75	2.87	2.68	2.55	1.83	1.98	1.74	1.61
Basilicata	2.55	2.72	2.50	2.39	1.69	1.80	1.65	1.58
Calabria	2.69	2.87	2.63	2.41	1.83	1.99	1.74	1.67
<b>Islands</b>	<b>2.91</b>	<b>3.05</b>	<b>2.81</b>	<b>2.65</b>	<b>1.85</b>	<b>1.96</b>	<b>1.78</b>	<b>1.66</b>
Sicily	2.97	3.12	2.88	2.67	1.85	2.02	1.75	1.61
Sardinia	2.66	2.78	2.58	2.58	1.84	1.86	1.83	1.77

**Notes:** This table basically corresponds to the previous table TDB30890. Only lending in euros to resident consumer households is considered. The size classes are expressed in euros and do not include the upper bounds of the intervals. The rates are calculated as the weighted average of the actual rates charged to customers, excluding transactions at subsidized interest rates (for further information see: "Methods and Sources: Methodological Notes").

Sources: Survey of lending rates



## Credit Conditions and Risk

Access to data:

[TRI30900](#)

### APRC applied to loans (excluding bad loans) to consumer households for house purchase - new business in the quarter

by initial period of rate fixation, total facilities granted (size classes) and customer region  
(percentages)

4th quarter 2022

Reporting institutions: **Sample of banks**

Total of size classes	Up to 1 year			More than 1 year			
	From 250 to 125,000 euro	From 125,000 to 250,000 euro	More than 250,000 euro	Total of size classes	From 250 to 125,000 euro	From 125,000 to 250,000 euro	More than 250,000 euro

<b>ITALY</b>	<b>3.17</b>	<b>3.31</b>	<b>3.14</b>	<b>3.07</b>	<b>3.71</b>	<b>4.07</b>	<b>3.64</b>	<b>3.39</b>
North West Italy	3.22	3.36	3.19	3.12	3.69	4.09	3.65	3.32
North East Italy	3.02	3.17	3.01	2.87	3.55	3.96	3.48	3.22
Central Italy	3.27	3.41	3.22	3.24	3.79	4.08	3.75	3.54
Southern Italy	3.24	3.38	3.17	3.21	3.89	4.20	3.76	3.68
Islands	3.18	3.28	3.15	3.06	3.86	4.09	3.75	3.59

**Notes:** This table basically corresponds to the previous table TDB30900. Only lending in euros to resident consumer households is considered. The size classes are expressed in euros and do not include the upper bounds of the intervals. The APRC is calculated as the average of the rates weighted by the respective amounts.

Sources: Survey of lending rates

## Credit Conditions and Risk

Access to data:

[TRI30950](#)

### APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter by original maturity, customer geographical area, sector and economic activity

(percentages)

4th quarter 2022

Reporting institutions: **Banks**

Total of periods					Up to 1 year				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:				Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:			
	Non-financial companies and producer households					Non-financial companies and producer households			
	Total of branches	of which:				Total of branches	of which:		
Industry		Building	Services	Industry	Building		Services		

<b>ITALY</b>	<b>2.82</b>	<b>3.35</b>	<b>2.97</b>	<b>4.92</b>	<b>3.47</b>	<b>2.13</b>	<b>2.52</b>	<b>2.41</b>	<b>4.08</b>	<b>2.62</b>
<b>North West Italy</b>	2.82	3.58	3.25	4.60	3.40	2.14	2.61	2.66	4.28	2.50
<b>North East Italy</b>	3.05	3.52	3.34	4.51	3.68	2.23	2.76	2.68	3.79	2.85
<b>Central Italy</b>	2.34	2.67	2.35	4.88	3.00	1.96	2.25	2.14	3.81	2.50
<b>Southern Italy and Islands</b>	4.19	4.46	3.86	6.01	4.69	3.36	3.37	3.15	4.98	3.55

**Notes:** The APRC is calculated as the average of the rates weighted by the respective amounts; the following types of instruments are included: leasing, repo and non-revolving loans. Transactions for import or export purposes are excluded. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. Industry is referred to industrial-economic activities excluding construction. For further details on the new survey and the changes that have taken place, please refer to the "Methods and sources: methodological notes" file at the following link: <https://www.bancaditalia.it/pubblicazioni/condizioni-rischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

## Credit Conditions and Risk

### APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter by original maturity, customer geographical area, sector and economic activity

(percentages)

4th quarter 2022

Reporting institutions: **Banks**

More than 1 year				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:			
	Non-financial companies and producer households			
	Total of branches	of which:		
Industry		Building	Services	

<b>ITALY</b>	<b>4.13</b>	<b>4.29</b>	<b>4.00</b>	<b>5.10</b>	<b>4.17</b>
<b>North West Italy</b>	4.23	4.45	4.01	4.66	4.24
<b>North East Italy</b>	3.92	3.99	3.81	4.67	4.13
<b>Central Italy</b>	3.97	3.93	4.27	5.36	3.57
<b>Southern Italy and Islands</b>	4.59	5.09	4.55	6.11	5.18

## Credit Conditions and Risk

Access to data:

[TRI30951](#)

### APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter by original maturity, available amount (size classes), customer geographical area and sector

(percentages)

4th quarter 2022

Reporting institutions: **Banks**

Total of size classes			Up to 50,000 euro			From 50,000 to 125,000 euro		
Total of periods	Up to 1 year	More than 1 year	Total of periods	Up to 1 year	More than 1 year	Total of periods	Up to 1 year	More than 1 year

#### ITALY

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.82 2.13 4.13 5.16 3.38 7.27 5.29 4.16 5.76

*of which:* Non-financial companies and producer households

3.35 2.52 4.29 5.15 3.37 7.33 5.31 4.15 5.80

#### North West Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.82 2.14 4.23 5.05 3.31 7.31 4.98 3.82 5.53

*of which:* Non-financial companies and producer households

3.58 2.61 4.45 5.03 3.30 7.31 4.96 3.79 5.52

#### North East Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

3.05 2.23 3.92 4.77 3.33 6.76 4.88 4.01 5.28

*of which:* Non-financial companies and producer households

3.52 2.76 3.99 4.75 3.32 6.76 4.87 4.00 5.29

#### Central Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.35 1.96 3.97 5.29 3.64 7.00 5.31 4.48 5.60

*of which:* Non-financial companies and producer households

2.67 2.25 3.93 5.33 3.63 7.27 5.46 4.51 5.83

#### Southern Italy and Islands

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

4.19 3.36 4.59 5.54 3.31 7.82 6.15 4.66 6.65

*of which:* Non-financial companies and producer households

4.46 3.37 5.09 5.52 3.31 7.82 6.14 4.65 6.64

**Notes:** The APRC is calculated as the average of the rates weighted by the respective amounts; the following types of instruments are included: leasing, repo and non-revolving loans. Transactions for import or export purposes are excluded. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. The size classes are expressed in euros and do not include the upper bounds of the intervals. For further details on the new survey and the changes that have taken place, please refer to the "Methods and sources: methodological notes" file at the following link:

[https://www.bancaditalia.it/pubblicazioni/condizioni-rischiosita/index.html?com\\_dotmarketing.htmlpage.language=1](https://www.bancaditalia.it/pubblicazioni/condizioni-rischiosita/index.html?com_dotmarketing.htmlpage.language=1)

Sources: AnaCredit survey

## Credit Conditions and Risk

### APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter by original maturity, available amount (size classes), customer geographical area and sector

(percentages)

4th quarter 2022

Reporting institutions: **Banks**

From 125,000 to 250,000 euro			More than 250,000 euro		
Total of periods	Up to 1 year	More than 1 year	Total of periods	Up to 1 year	More than 1 year

#### ITALY

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

4.53 3.70 4.90 2.67 2.07 3.93

*of which:* Non-financial companies and producer households

4.53 3.70 4.93 3.16 2.43 4.05

#### North West Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

4.29 3.44 4.72 2.72 2.10 4.10

*of which:* Non-financial companies and producer households

4.28 3.42 4.72 3.45 2.53 4.30

#### North East Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

4.24 3.56 4.55 2.94 2.16 3.80

*of which:* Non-financial companies and producer households

4.22 3.55 4.54 3.41 2.67 3.86

#### Central Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

4.58 3.96 4.83 2.22 1.92 3.67

*of which:* Non-financial companies and producer households

4.68 3.99 4.99 2.51 2.19 3.58

#### Southern Italy and Islands

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

5.21 4.16 5.65 3.73 3.18 4.00

*of which:* Non-financial companies and producer households

5.20 4.15 5.65 4.03 3.19 4.54

## Credit Conditions and Risk

Access to data:

[TRI30952](#)

### APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter

by customer region and sector

(percentages)

4th quarter 2022

Reporting institutions: **Banks**

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:
	Non-financial companies and producer households

<b>ITALY</b>	<b>2.82</b>	<b>3.35</b>
<b>North West Italy</b>	<b>2.82</b>	<b>3.58</b>
Piedmont	3.13	3.14
Valle d'Aosta	3.53	4.67
Lombardy	2.76	3.71
Liguria	3.61	3.60
<b>North East Italy</b>	<b>3.05</b>	<b>3.52</b>
Trentino-Alto Adige	3.50	3.49
Veneto	3.73	3.80
Friuli Venezia Giulia	2.85	2.82
Emilia-Romagna	2.59	3.53
<b>Central Italy</b>	<b>2.34</b>	<b>2.67</b>
Tuscany	3.66	3.68
Umbria	3.98	3.95
Marche	4.15	4.14
Lazio	2.13	2.41
<b>Southern Italy and Islands</b>	<b>4.18</b>	<b>4.46</b>
Abruzzo	4.35	4.35
Molise	5.49	5.54
Campania	4.59	4.57
Apulia	4.43	4.42
Basilicata	4.71	4.70
Calabria	4.91	4.93
Sicily	4.19	4.17
Sardinia	2.75	4.99

**Notes:** The APRC is calculated as the average of the rates weighted by the respective amounts; the following types of instruments are included: leasing, repo and non-revolving loans. Transactions for import or export purposes are excluded. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. For further details on the new survey and the changes that have taken place, please refer to the "Methods and sources: methodological notes" file at the following link:

<https://www.bancaditalia.it/pubblicazioni/condizioni-rischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

## Credit Conditions and Risk

Access to data:

[TRI31100](#)

### Effective APR applied to loans (excluding bad loans) related to liquidity needs - stocks

by customer region, sector and economic activity

(percentages)

4th quarter 2022

Reporting institutions: **Banks**

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:				
	Non-financial companies and producer households				
	Total of branches	of which:			Services
		Industry	Building		
<b>ITALY</b>	<b>3.85</b>	<b>4.24</b>	<b>3.84</b>	<b>5.30</b>	<b>4.37</b>
<b>North West Italy</b>	<b>3.53</b>	<b>3.96</b>	<b>3.75</b>	<b>5.09</b>	<b>3.93</b>
Piedmont	3.97	4.34	4.06	5.61	4.32
Valle d'Aosta	4.56	5.33	3.88	7.71	5.65
Lombardy	3.38	3.83	3.67	4.85	3.79
Liguria	4.38	4.41	3.95	6.16	4.41
<b>North East Italy</b>	<b>3.60</b>	<b>3.90</b>	<b>3.55</b>	<b>4.82</b>	<b>4.07</b>
Trentino-Alto Adige	3.87	3.92	3.17	4.68	4.23
Veneto	3.59	3.88	3.55	5.22	4.02
Friuli Venezia Giulia	4.19	4.29	3.64	5.61	4.85
Emilia-Romagna	3.49	3.86	3.59	4.52	4.01
<b>Central Italy</b>	<b>4.11</b>	<b>4.62</b>	<b>4.11</b>	<b>5.78</b>	<b>4.75</b>
Tuscany	4.32	4.51	4.07	5.74	4.69
Umbria	4.75	4.78	4.30	6.34	4.93
Marche	4.24	4.28	3.96	5.53	4.47
Lazio	3.86	4.81	4.23	5.78	4.81
<b>Southern Italy and Islands</b>	<b>5.17</b>	<b>5.36</b>	<b>4.62</b>	<b>6.18</b>	<b>5.67</b>
Abruzzo	4.97	5.03	4.31	5.16	6.05
Molise	5.72	5.71	4.43	6.13	6.65
Campania	5.05	5.06	4.54	5.90	5.26
Apulia	5.24	5.27	4.70	6.95	5.36
Basilicata	4.85	4.88	4.79	5.88	4.56
Calabria	6.99	7.12	5.63	8.16	7.47
Sicily	5.72	5.79	4.68	6.89	6.14
Sardinia	4.12	5.87	5.03	5.82	6.23

**Notes:** The effective APR measures the cost actually incurred, both in terms of interest and commissions and expenses, compared to the amount actually used in the period. This indicator is calculated on the following types of instruments: overdrafts, factoring, revolving loans and loans for import or export purposes. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. Industry is referred to industrial-economic activities excluding construction. For further details on the new survey and the changes that have taken place, please refer to the "Methods and sources: methodological notes" file at the following link: <https://www.bancaditalia.it/pubblicazioni/condizioni-rischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

## Credit Conditions and Risk

Access to data:

[TRI31101](#)

### Effective APR applied to loans (excluding bad loans) related to liquidity needs - stocks

by available amount (size classes), customer geographical area and sector

(percentages)

4th quarter 2022

Reporting institutions: **Banks**

	Total	Up to 50,000 euro	From 50,000 to 125,000 euro	From 125,000 to 250,000 euro	More than 250,000 euro
<b>ITALY</b>					
<b>Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)</b>	<b>3.85</b>	<b>8.60</b>	<b>6.68</b>	<b>5.53</b>	<b>2.99</b>
<i>of which:</i> <b>Non-financial companies and producer households</b>	<b>4.24</b>	<b>8.60</b>	<b>6.68</b>	<b>5.53</b>	<b>3.30</b>
<b>North West Italy</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.53	8.46	6.49	5.34	2.81
<i>of which:</i> Non-financial companies and producer households	3.97	8.47	6.50	5.36	3.14
<b>North East Italy</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.60	8.25	6.09	5.09	2.85
<i>of which:</i> Non-financial companies and producer households	3.90	8.25	6.09	5.09	3.12
<b>Central Italy</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	4.11	8.46	6.90	5.80	3.14
<i>of which:</i> Non-financial companies and producer households	4.63	8.45	6.89	5.78	3.54
<b>Southern Italy and Islands</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	5.17	9.50	7.83	6.58	3.87
<i>of which:</i> Non-financial companies and producer households	5.36	9.50	7.82	6.57	3.98

**Notes:** The effective APR measures the cost actually incurred, both in terms of interest and commissions and expenses, compared to the amount actually used in the period. This indicator is calculated on the following types of instruments: overdrafts, factoring, revolving loans and loans for import or export purposes. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. The size classes are expressed in euros and do not include the upper bounds of the intervals. For further details on the new survey and the changes that have taken place, please refer to the "Methods and sources: methodological notes" file at the following link: <https://www.bancaditalia.it/pubblicazioni/condizioni-rischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey



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