

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

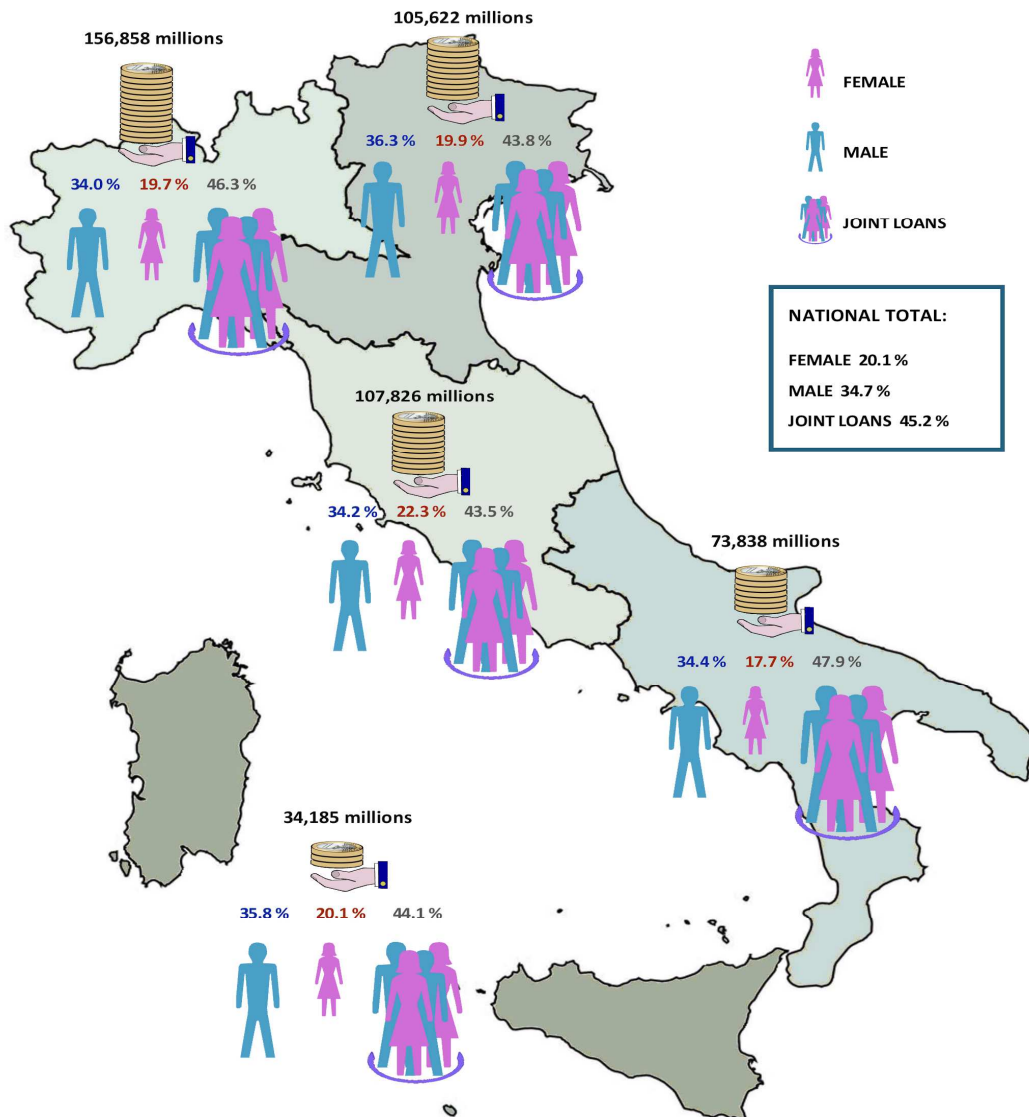
30 June 2023

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[www.bancaditalia.it/pubblicazioni/condizioni-rischiosita/](http://www.bancaditalia.it/pubblicazioni/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 March 2023)

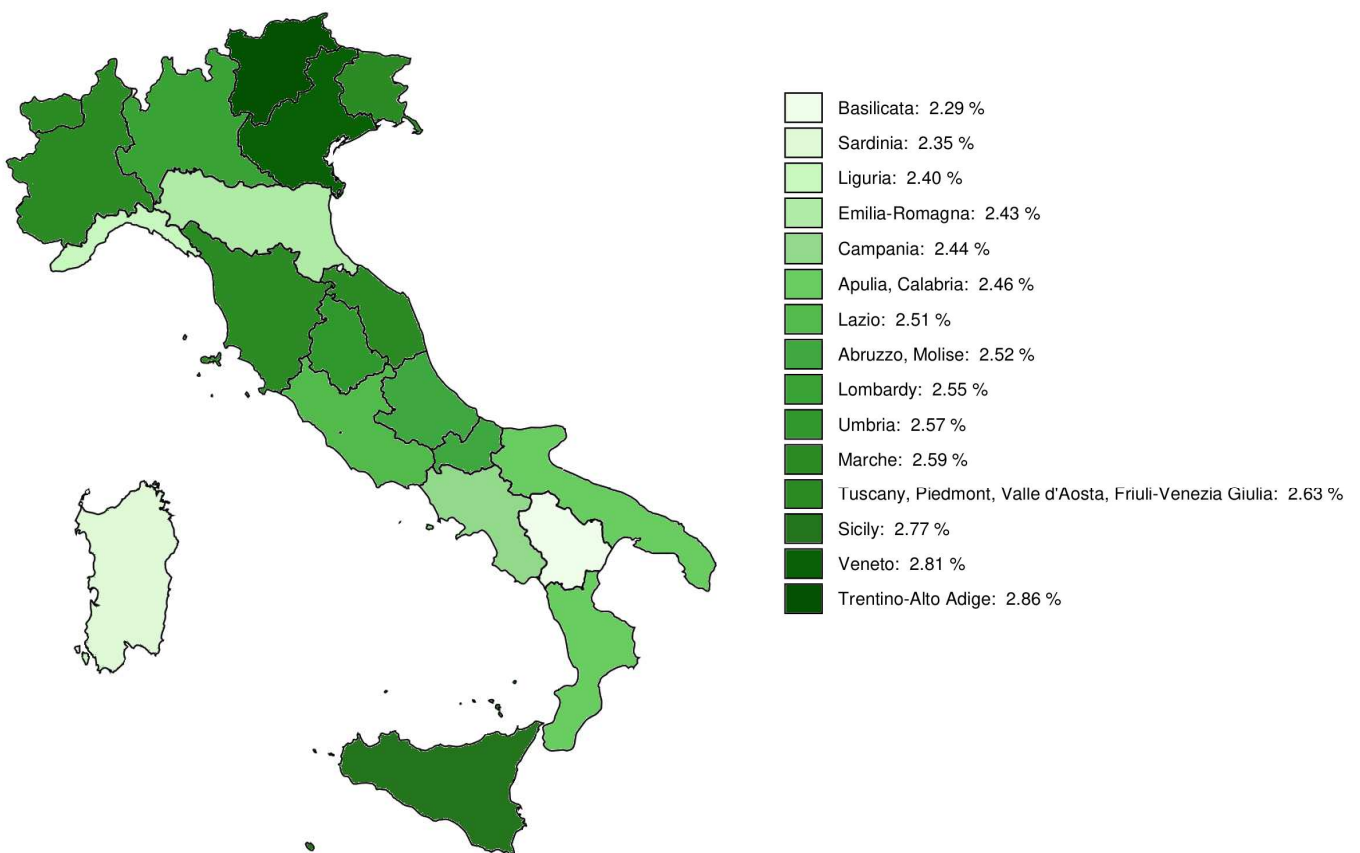


Reference period: March 2023

Figure 2

Interest rates (Effective APR) on loans (excluding bad loans) to consumer households for home purchase<sup>1</sup>

(per cent; data at 31 March 2023)



(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: March 2023

***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](#).

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## 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**

	2023-Q1	2022-Q4	2022-Q3
<b>Non-performing loans</b>	57,485	58,322	66,890
<b>Bad loans (gross of write-downs and net of write-offs)</b>			
Loans subject to forbearance	3,386	3,365	4,449
Other exposures	17,843	17,887	22,525
<b>Likely defaults</b>			
Loans subject to forbearance	15,700	16,199	18,560
Other exposures	16,404	16,841	17,164
<b>Non-performing past due loans/exposures</b>			
Loans subject to forbearance	337	318	346
Other exposures	3,710	3,598	3,734
<b>Performing loans</b>			
Loans subject to forbearance	27,564	29,897	32,244
Other exposures	1,802,093	1,817,178	1,829,802
<b>Total loans to customers</b>	1,887,143	1,905,397	1,928,936

**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)

1st quarter 2023

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	for other purposes

<b>ITALIA</b>	<b>20,953</b>	<b>12,733</b>	<b>1,721</b>	<b>1,209</b>	<b>2,781</b>	<b>1,769</b>
<b>North West Italy</b>	<b>5,884</b>	<b>3,692</b>	<b>421</b>	<b>251</b>	<b>898</b>	<b>443</b>
Piedmont and Valle d'Aosta	1,302	775	144	69	181	130
Lombardy	4,198	2,735	237	157	618	277
Liguria	385	182	41	24	100	35
<b>North East Italy</b>	<b>3,852</b>	<b>2,577</b>	<b>312</b>	<b>139</b>	<b>411</b>	<b>368</b>
Trentino-Alto Adige	319	220	33	7	15	34
Veneto	1,505	960	124	60	183	171
Friuli Venezia Giulia	317	210	36	14	26	31
Emilia-Romagna	1,710	1,188	120	59	187	132
<b>Central Italy</b>	<b>5,394</b>	<b>3,615</b>	<b>381</b>	<b>261</b>	<b>588</b>	<b>492</b>
Tuscany	1,527	978	170	74	149	152
Umbria	372	243	28	15	42	29
Marche	520	328	43	22	70	56
Lazio	2,974	2,066	140	150	327	255
<b>Southern Italy</b>	<b>3,926</b>	<b>1,902</b>	<b>390</b>	<b>370</b>	<b>620</b>	<b>313</b>
Abruzzo and Molise	470	274	56	33	67	37
Campania	1,607	857	124	177	279	137
Apulia and Basilicata	1,391	593	150	108	205	101
Calabria	458	178	59	52	69	39
<b>Islands</b>	<b>1,898</b>	<b>947</b>	<b>217</b>	<b>188</b>	<b>263</b>	<b>153</b>
Sicily	1,297	549	144	153	205	115
Sardinia	601	398	73	35	57	37

**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)

1st quarter 2023

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	for other purposes

<b>ITALIA</b>	<b>30,143</b>	<b>19,819</b>	<b>2,002</b>	<b>1,462</b>	<b>3,451</b>	<b>2,238</b>
<b>North West Italy</b>	<b>10,008</b>	<b>6,958</b>	<b>496</b>	<b>347</b>	<b>1,002</b>	<b>553</b>
Piedmont and Valle d'Aosta	1,498	895	134	113	214	137
Lombardy	7,922	5,677	318	203	707	372
Liguria	588	387	44	31	81	44
<b>North East Italy</b>	<b>6,442</b>	<b>4,468</b>	<b>549</b>	<b>192</b>	<b>643</b>	<b>444</b>
Trentino-Alto Adige	1,201	865	170	11	75	79
Veneto	2,063	1,338	161	78	259	164
Friuli Venezia Giulia	588	407	52	19	57	47
Emilia-Romagna	2,591	1,857	166	84	252	154
<b>Central Italy</b>	<b>7,554</b>	<b>5,079</b>	<b>395</b>	<b>297</b>	<b>834</b>	<b>644</b>
Tuscany	2,006	1,365	153	90	203	190
Umbria	386	247	32	21	51	34
Marche	747	481	62	27	76	98
Lazio	4,415	2,986	147	159	503	322
<b>Southern Italy</b>	<b>4,234</b>	<b>2,374</b>	<b>368</b>	<b>419</b>	<b>632</b>	<b>417</b>
Abruzzo and Molise	612	367	66	43	76	58
Campania	1,718	971	126	181	275	150
Apulia and Basilicata	1,488	859	124	130	214	157
Calabria	416	177	51	65	66	53
<b>Islands</b>	<b>1,905</b>	<b>940</b>	<b>195</b>	<b>208</b>	<b>341</b>	<b>180</b>
Sicily	1,421	636	148	165	282	151
Sardinia	484	304	47	43	59	29

## Credit Conditions and Risk

### Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

1st quarter 2023

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	for other purposes

<b>ITALIA</b>	<b>3,753</b>	<b>961</b>	<b>327</b>	<b>1,083</b>	<b>621</b>	<b>339</b>
<b>North West Italy</b>	<b>877</b>	<b>247</b>	<b>81</b>	<b>246</b>	<b>180</b>	<b>79</b>
Piedmont and Valle d'Aosta	223	56	25	72	43	25
Lombardy	579	173	47	150	124	46
Liguria	75	17	9	24	14	8
<b>North East Italy</b>	<b>504</b>	<b>169</b>	<b>49</b>	<b>145</b>	<b>81</b>	<b>47</b>
Trentino-Alto Adige	38	13	7	8	5	5
Veneto	190	55	18	58	36	18
Friuli Venezia Giulia	72	39	5	15	8	5
Emilia-Romagna	204	62	19	64	32	19
<b>Central Italy</b>	<b>866</b>	<b>254</b>	<b>73</b>	<b>220</b>	<b>153</b>	<b>101</b>
Tuscany	197	54	25	58	30	27
Umbria	54	13	6	16	9	9
Marche	75	22	9	21	10	10
Lazio	541	164	33	126	104	54
<b>Southern Italy</b>	<b>1,063</b>	<b>226</b>	<b>86</b>	<b>310</b>	<b>130</b>	<b>77</b>
Abruzzo and Molise	123	45	15	30	16	12
Campania	444	98	28	144	60	31
Apulia and Basilicata	309	60	33	84	42	24
Calabria	187	24	11	52	12	10
<b>Islands</b>	<b>443</b>	<b>65</b>	<b>38</b>	<b>162</b>	<b>76</b>	<b>35</b>
Sicily	342	47	25	125	62	28
Sardinia	101	18	12	37	14	7

## Credit Conditions and Risk

Access to data:

[TRI30265](#)

### Adjusted bad loans

by customer region

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

1st quarter 2023

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>399,415</b>	<b>24,839</b>	<b>1.13</b>	<b>34,202</b>	<b>1,650</b>	<b>3,316</b>	<b>414</b>
<b>North West Italy</b>	<b>95,536</b>	<b>6,733</b>	<b>1.12</b>	<b>7,687</b>	<b>467</b>	<b>725</b>	<b>91</b>
Piedmont	26,937	1,368	1.07	2,251	127	203	30
Valle D'Aosta	528	15	1.06	39	2	2	..
Lombardy	58,367	4,896	1.14	4,674	320	435	58
Liguria	9,704	454	1.06	723	18	85	4
<b>North East Italy</b>	<b>56,258</b>	<b>4,484</b>	<b>1.13</b>	<b>4,964</b>	<b>361</b>	<b>457</b>	<b>169</b>
Veneto	23,325	1,716	1.11	1,952	177	196	19
Friuli-Venezia Giulia	5,110	357	1.12	539	24	37	2
Emilia Romagna	24,669	2,045	1.16	2,184	141	203	145
Trentino Alto Adige	3,154	366	1.12	289	18	21	3
<b>Central Italy</b>	<b>88,591</b>	<b>6,489</b>	<b>1.14</b>	<b>7,071</b>	<b>385</b>	<b>722</b>	<b>64</b>
Tuscany	25,737	1,717	1.09	1,981	117	197	12
Umbria	6,800	470	1.17	464	22	62	13
Marche	9,141	671	1.21	723	46	62	4
Lazio	46,913	3,632	1.14	3,903	199	401	35
<b>Southern Italy</b>	<b>106,260</b>	<b>4,811</b>	<b>1.15</b>	<b>9,863</b>	<b>302</b>	<b>868</b>	<b>62</b>
Abruzzo	9,190	514	1.14	771	40	75	5
Molise	1,986	78	1.17	176	5	17	1
Campania	49,736	2,098	1.15	4,629	134	349	27
Apulia	27,126	1,332	1.14	2,416	86	258	18
Basilicata	2,749	139	1.14	221	6	32	2
Calabria	15,473	649	1.16	1,650	30	137	10
<b>Islands</b>	<b>52,770</b>	<b>2,322</b>	<b>1.12</b>	<b>4,617</b>	<b>136</b>	<b>544</b>	<b>27</b>
Sicily	42,546	1,582	1.11	3,738	112	449	22
Sardinia	10,224	740	1.14	879	24	95	6

**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)

1st quarter 2023

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>399,415</b>	<b>24,839</b>	<b>1.13</b>	<b>34,202</b>	<b>1,650</b>	<b>3,316</b>	<b>414</b>
<b>General government</b>	<b>163</b>	<b>466</b>	<b>1.56</b>	<b>3</b>	<b>21</b>	<b>3</b>	<b>4</b>
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>503</b>	<b>493</b>	<b>1.66</b>	<b>44</b>	<b>2</b>	<b>5</b>	<b>14</b>
<b>Non-financial companies</b>	<b>66,900</b>	<b>15,076</b>	<b>1.15</b>	<b>5,068</b>	<b>1,053</b>	<b>370</b>	<b>251</b>
<i>of which:</i>							
Industry	12,811	3,376	1.23	703	296	63	151
Building	11,537	3,343	1.14	662	189	73	41
Services	38,470	7,497	1.12	3,321	509	203	52
<b>Producer households</b>	<b>49,713</b>	<b>2,122</b>	<b>1.09</b>	<b>3,586</b>	<b>149</b>	<b>469</b>	<b>29</b>
<b>Consumer households and e others</b>	<b>280,895</b>	<b>6,659</b>	<b>1.06</b>	<b>25,407</b>	<b>424</b>	<b>2,467</b>	<b>115</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-Q2	2020-Q3	2020-Q4	2021-Q1	2021-Q2	2021-Q3
<b>TOTAL</b>	<b>1.03</b>	<b>0.98</b>	<b>0.94</b>	<b>0.96</b>	<b>0.86</b>	<b>0.90</b>
From 250 to 125,000 euro	0.95	0.92	0.90	1.03	0.98	0.96
From 125,000 to 500,000 euro	1.20	1.08	0.99	1.09	1.04	1.06
More than 500,000 euro	1.01	0.97	0.94	0.90	0.78	0.84
<b>General government</b>	<b>0.43</b>	<b>0.63</b>	<b>0.53</b>	<b>0.56</b>	<b>0.88</b>	<b>0.83</b>
From 250 to 125,000 euro	8.21	7.95	5.96	5.70	7.57	5.04
From 125,000 to 500,000 euro	7.08	3.48	2.27	2.44	2.96	2.69
More than 500,000 euro	0.39	0.61	0.51	0.55	0.87	0.81
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>0.10</b>	<b>0.16</b>	<b>0.24</b>	<b>0.26</b>	<b>0.19</b>	<b>0.13</b>
From 250 to 125,000 euro	1.15	1.04	1.03	1.24	1.15	0.67
From 125,000 to 500,000 euro	1.80	1.33	1.04	1.24	0.71	0.66
More than 500,000 euro	0.10	0.16	0.24	0.25	0.19	0.13
<b>Non-financial companies</b>	<b>1.63</b>	<b>1.50</b>	<b>1.38</b>	<b>1.28</b>	<b>1.11</b>	<b>1.20</b>
From 250 to 125,000 euro	2.49	2.08	1.73	1.58	1.35	1.37
From 125,000 to 500,000 euro	2.43	2.05	1.70	1.61	1.57	1.65
More than 500,000 euro	1.53	1.43	1.34	1.24	1.07	1.16
<b>Producer households</b>	<b>1.61</b>	<b>1.49</b>	<b>1.38</b>	<b>1.44</b>	<b>1.36</b>	<b>1.38</b>
From 250 to 125,000 euro	1.60	1.45	1.33	1.42	1.28	1.24
From 125,000 to 500,000 euro	1.73	1.62	1.44	1.55	1.44	1.39
More than 500,000 euro	1.43	1.33	1.37	1.30	1.35	1.57
<b>Consumer households</b>	<b>0.78</b>	<b>0.76</b>	<b>0.76</b>	<b>0.93</b>	<b>0.89</b>	<b>0.87</b>
From 250 to 125,000 euro	0.77	0.78	0.79	0.95	0.92	0.89
From 125,000 to 500,000 euro	0.75	0.72	0.71	0.86	0.82	0.82
More than 500,000 euro	1.05	0.92	0.85	1.19	1.02	0.95
<b>Other sectors</b>	<b>0.62</b>	<b>0.63</b>	<b>1.25</b>	<b>1.15</b>	<b>1.33</b>	<b>1.69</b>
From 250 to 125,000 euro	1.82	1.61	1.43	1.16	1.27	1.34
From 125,000 to 500,000 euro	0.82	0.77	0.86	0.96	1.05	1.41
More than 500,000 euro	0.45	0.49	1.31	1.20	1.40	1.79

**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-Q4	2022-Q1	2022-Q2	2022-Q3	2022-Q4	2023-Q1
<b>TOTAL</b>	<b>0.96</b>	<b>0.92</b>	<b>0.89</b>	<b>0.88</b>	<b>0.80</b>	<b>0.89</b>
From 250 to 125,000 euro	0.94	0.80	0.74	0.72	0.67	0.71
From 125,000 to 500,000 euro	1.06	0.98	0.91	0.84	0.78	0.82
More than 500,000 euro	0.94	0.94	0.93	0.94	0.84	0.95
<b>General government</b>	<b>0.64</b>	<b>0.66</b>	<b>0.15</b>	<b>0.23</b>	<b>0.35</b>	<b>0.60</b>
From 250 to 125,000 euro	2.85	1.54	1.65	3.78	2.53	2.74
From 125,000 to 500,000 euro	1.53	1.38	1.01	1.35	1.20	1.87
More than 500,000 euro	0.64	0.65	0.14	0.22	0.34	0.60
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>0.06</b>	<b>0.10</b>	<b>0.10</b>	<b>0.06</b>	<b>0.09</b>	<b>0.16</b>
From 250 to 125,000 euro	0.69	0.85	0.89	1.01	0.95	1.11
From 125,000 to 500,000 euro	0.71	1.18	1.26	1.21	0.71	0.86
More than 500,000 euro	0.06	0.10	0.10	0.06	0.08	0.15
<b>Non-financial companies</b>	<b>1.41</b>	<b>1.38</b>	<b>1.41</b>	<b>1.45</b>	<b>1.32</b>	<b>1.45</b>
From 250 to 125,000 euro	1.61	1.72	1.96	2.10	2.05	2.15
From 125,000 to 500,000 euro	1.84	1.92	2.00	1.97	1.90	1.95
More than 500,000 euro	1.36	1.32	1.34	1.38	1.25	1.38
<b>Producer households</b>	<b>1.43</b>	<b>1.35</b>	<b>1.31</b>	<b>1.25</b>	<b>1.12</b>	<b>1.16</b>
From 250 to 125,000 euro	1.25	1.15	1.15	1.14	1.07	1.15
From 125,000 to 500,000 euro	1.44	1.33	1.29	1.24	1.13	1.17
More than 500,000 euro	1.65	1.69	1.58	1.44	1.15	1.16
<b>Consumer households</b>	<b>0.82</b>	<b>0.67</b>	<b>0.57</b>	<b>0.52</b>	<b>0.46</b>	<b>0.49</b>
From 250 to 125,000 euro	0.84	0.68	0.59	0.56	0.51	0.54
From 125,000 to 500,000 euro	0.76	0.62	0.52	0.45	0.40	0.43
More than 500,000 euro	0.96	0.85	0.74	0.58	0.48	0.45
<b>Other sectors</b>	<b>1.17</b>	<b>1.05</b>	<b>0.95</b>	<b>0.91</b>	<b>0.88</b>	<b>0.88</b>
From 250 to 125,000 euro	1.33	1.19	1.14	1.11	1.15	1.30
From 125,000 to 500,000 euro	1.51	1.30	1.28	1.05	0.97	1.17
More than 500,000 euro	1.08	0.98	0.86	0.85	0.82	0.77

## 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-Q2	2020-Q3	2020-Q4	2021-Q1	2021-Q2	2021-Q3
<b>ITALY</b>	<b>1.03</b>	<b>0.98</b>	<b>0.94</b>	<b>0.96</b>	<b>0.86</b>	<b>0.90</b>
<i>of which:</i> General government	0.43	0.63	0.53	0.56	0.88	0.83
Non-financial companies	1.63	1.50	1.38	1.28	1.11	1.20
Producer households	1.61	1.49	1.38	1.44	1.36	1.38
Consumer households	0.78	0.76	0.76	0.93	0.89	0.87
<b>Piedmont</b>	<b>1.02</b>	<b>0.92</b>	<b>0.91</b>	<b>0.88</b>	<b>0.73</b>	<b>0.83</b>
<i>of which:</i> General government	0.07	0.03	0.00	0.01	0.01	0.01
Non-financial companies	1.41	1.28	1.26	1.11	0.79	0.97
Producer households	1.44	1.32	1.30	1.38	1.24	1.24
Consumer households	0.67	0.65	0.67	0.81	0.79	0.77
<b>Valle d'Aosta</b>	<b>0.81</b>	<b>0.39</b>	<b>0.32</b>	<b>0.59</b>	<b>0.51</b>	<b>0.95</b>
<i>of which:</i> General government	0.22	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.16	0.38	0.23	0.36	0.29	0.79
Producer households	1.24	0.81	0.70	1.37	1.15	2.23
Consumer households	0.39	0.39	0.42	0.88	0.79	1.10
<b>Lombardy</b>	<b>0.66</b>	<b>0.70</b>	<b>0.74</b>	<b>0.78</b>	<b>0.74</b>	<b>0.74</b>
<i>of which:</i> General government	0.08	0.02	0.02	0.01	0.01	0.01
Non-financial companies	1.29	1.31	1.33	1.28	1.23	1.30
Producer households	1.22	1.13	1.03	1.07	1.06	1.04
Consumer households	0.67	0.65	0.64	0.80	0.76	0.75
<b>Liguria</b>	<b>1.03</b>	<b>0.86</b>	<b>0.84</b>	<b>0.80</b>	<b>0.73</b>	<b>0.94</b>
<i>of which:</i> General government	0.27	0.00	0.00	0.01	0.00	0.27
Non-financial companies	1.23	0.92	0.87	0.69	0.70	1.17
Producer households	1.63	1.48	1.14	1.24	1.28	1.01
Consumer households	0.77	0.74	0.79	0.88	0.76	0.76
<b>Veneto</b>	<b>0.87</b>	<b>0.89</b>	<b>0.79</b>	<b>0.82</b>	<b>0.64</b>	<b>0.66</b>
<i>of which:</i> General government	0.03	0.00	0.02	0.03	0.03	0.04
Non-financial companies	1.60	1.66	1.43	1.38	0.97	0.87
Producer households	1.34	1.24	1.00	1.17	1.06	1.11
Consumer households	0.62	0.63	0.60	0.69	0.70	0.67
<b>Friuli Venezia Giulia</b>	<b>1.35</b>	<b>0.72</b>	<b>0.68</b>	<b>0.51</b>	<b>0.58</b>	<b>0.52</b>
<i>of which:</i> General government	0.05	0.02	0.03	0.00	0.00	0.00
Non-financial companies	2.20	0.91	0.87	0.48	0.62	0.52
Producer households	1.55	1.49	1.34	1.29	1.14	1.17
Consumer households	0.48	0.48	0.46	0.52	0.53	0.52

**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-Q2	2020-Q3	2020-Q4	2021-Q1	2021-Q2	2021-Q3
<b>Emilia-Romagna</b>	<b>1.22</b>	<b>1.15</b>	<b>0.95</b>	<b>0.89</b>	<b>0.71</b>	<b>0.81</b>
<i>of which:</i> General government	0.03	2.42	2.50	2.48	0.00	0.00
Non-financial companies	1.42	1.29	1.01	0.88	0.79	0.96
Producer households	1.41	1.29	1.24	1.00	0.97	0.94
Consumer households	0.62	0.60	0.57	0.65	0.63	0.64
<b>Trentino-Alto Adige</b>	<b>0.75</b>	<b>0.64</b>	<b>0.81</b>	<b>0.81</b>	<b>0.77</b>	<b>0.85</b>
<i>of which:</i> General government	0.00	0.05	0.14	0.06	0.07	0.08
Non-financial companies	0.96	0.79	1.00	0.96	0.81	0.91
Producer households	1.08	0.93	1.37	1.36	1.60	1.64
Consumer households	0.33	0.30	0.36	0.47	0.58	0.54
<b>Tuscany</b>	<b>1.18</b>	<b>1.10</b>	<b>1.14</b>	<b>1.13</b>	<b>1.16</b>	<b>1.15</b>
<i>of which:</i> General government	0.00	0.08	0.00	0.01	0.37	0.36
Non-financial companies	1.49	1.37	1.49	1.34	1.43	1.44
Producer households	1.74	1.69	1.52	1.73	1.62	1.66
Consumer households	0.80	0.75	0.74	0.86	0.81	0.75
<b>Umbria</b>	<b>1.19</b>	<b>1.25</b>	<b>1.14</b>	<b>1.16</b>	<b>1.08</b>	<b>1.36</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.06	0.24	0.00
Non-financial companies	1.22	1.45	1.28	1.21	1.14	1.68
Producer households	1.89	1.63	1.52	1.61	1.47	1.38
Consumer households	1.01	0.92	0.88	1.04	0.97	0.95
<b>Marche</b>	<b>1.14</b>	<b>1.05</b>	<b>0.98</b>	<b>1.00</b>	<b>0.95</b>	<b>0.89</b>
<i>of which:</i> General government	0.04	0.01	0.00	0.00	0.00	0.00
Non-financial companies	1.35	1.26	1.18	1.12	1.01	0.91
Producer households	1.51	1.54	1.37	1.36	1.54	1.38
Consumer households	0.84	0.75	0.65	0.78	0.75	0.73
<b>Lazio</b>	<b>1.28</b>	<b>1.15</b>	<b>1.16</b>	<b>1.26</b>	<b>0.99</b>	<b>1.02</b>
<i>of which:</i> General government	0.04	0.01	0.01	0.02	0.07	0.05
Non-financial companies	2.39	2.11	2.02	1.96	1.36	1.43
Producer households	1.63	1.63	1.59	1.99	2.01	2.17
Consumer households	0.84	0.84	0.87	1.21	1.11	1.10
<b>Abruzzo</b>	<b>1.94</b>	<b>1.92</b>	<b>1.90</b>	<b>1.56</b>	<b>1.14</b>	<b>1.04</b>
<i>of which:</i> General government	0.02	0.03	1.75	1.69	1.86	1.92
Non-financial companies	2.59	2.59	2.55	1.85	1.11	0.92
Producer households	2.49	2.15	1.93	1.97	1.59	1.56
Consumer households	1.01	1.04	1.05	1.12	1.08	1.09

## 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-Q2	2020-Q3	2020-Q4	2021-Q1	2021-Q2	2021-Q3
<b>Molise</b>	<b>1.93</b>	<b>1.52</b>	<b>1.35</b>	<b>1.56</b>	<b>1.43</b>	<b>2.53</b>
<i>of which:</i> General government	0.00	0.56	0.78	0.00	2.28	3.29
Non-financial companies	2.92	1.82	1.66	2.26	1.61	4.75
Producer households	2.69	2.17	1.93	1.79	1.56	1.44
Consumer households	1.20	1.17	1.01	1.05	0.90	0.91
<b>Campania</b>	<b>1.76</b>	<b>1.51</b>	<b>1.22</b>	<b>1.26</b>	<b>1.23</b>	<b>1.34</b>
<i>of which:</i> General government	2.08	0.86	0.23	0.21	0.77	0.78
Non-financial companies	2.40	1.95	1.26	1.10	1.14	1.40
Producer households	2.11	1.94	1.88	2.04	1.77	1.76
Consumer households	1.14	1.15	1.20	1.41	1.29	1.28
<b>Apulia</b>	<b>1.73</b>	<b>1.52</b>	<b>1.33</b>	<b>1.35</b>	<b>1.35</b>	<b>1.40</b>
<i>of which:</i> General government	1.16	0.15	0.85	0.90	0.13	0.54
Non-financial companies	2.72	2.27	1.75	1.63	1.81	1.90
Producer households	2.44	2.18	1.97	1.75	1.49	1.72
Consumer households	0.98	0.96	0.95	1.10	1.04	1.01
<b>Basilicata</b>	<b>1.43</b>	<b>1.26</b>	<b>1.23</b>	<b>1.05</b>	<b>1.06</b>	<b>0.99</b>
<i>of which:</i> General government	0.88	1.57	0.75	1.29	0.75	0.20
Non-financial companies	1.94	1.60	1.55	1.19	1.39	1.30
Producer households	1.91	1.76	1.49	1.50	1.20	1.13
Consumer households	0.94	0.87	0.93	0.84	0.77	0.70
<b>Calabria</b>	<b>1.72</b>	<b>2.21</b>	<b>2.11</b>	<b>2.01</b>	<b>1.82</b>	<b>1.57</b>
<i>of which:</i> General government	1.72	6.56	6.83	7.23	5.10	1.12
Non-financial companies	2.63	2.69	2.37	2.04	2.12	2.29
Producer households	2.32	2.16	2.14	1.94	1.91	2.01
Consumer households	1.16	1.16	1.11	1.25	1.18	1.18
<b>Sicily</b>	<b>2.02</b>	<b>1.85</b>	<b>1.49</b>	<b>1.68</b>	<b>2.01</b>	<b>2.07</b>
<i>of which:</i> General government	5.44	5.90	4.90	6.21	18.33	18.89
Non-financial companies	2.98	2.41	1.40	1.24	1.35	1.55
Producer households	2.66	2.49	2.12	2.26	1.96	1.88
Consumer households	1.18	1.20	1.26	1.65	1.62	1.55
<b>Sardinia</b>	<b>1.11</b>	<b>1.07</b>	<b>0.89</b>	<b>0.86</b>	<b>0.73</b>	<b>0.78</b>
<i>of which:</i> General government	0.21	0.44	0.08	0.06	0.07	0.35
Non-financial companies	1.78	1.80	1.41	1.23	0.97	1.04
Producer households	1.99	1.51	1.22	1.29	0.99	1.06
Consumer households	0.87	0.85	0.78	0.82	0.77	0.78

## 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-Q4	2022-Q1	2022-Q2	2022-Q3	2022-Q4	2023-Q1
<b>ITALY</b>	<b>0.96</b>	<b>0.92</b>	<b>0.89</b>	<b>0.88</b>	<b>0.80</b>	<b>0.89</b>
<i>of which:</i> General government	0.64	0.66	0.15	0.23	0.35	0.60
Non-financial companies	1.41	1.38	1.41	1.45	1.32	1.45
Producer households	1.43	1.35	1.31	1.25	1.12	1.16
Consumer households	0.82	0.67	0.57	0.52	0.46	0.49
<b>Piedmont</b>	<b>0.78</b>	<b>0.72</b>	<b>0.74</b>	<b>0.70</b>	<b>0.61</b>	<b>0.74</b>
<i>of which:</i> General government	0.01	0.00	0.00	0.00	0.02	0.04
Non-financial companies	0.91	0.88	0.98	0.93	0.79	1.07
Producer households	1.20	1.16	1.18	1.07	1.06	1.04
Consumer households	0.70	0.55	0.47	0.44	0.41	0.45
<b>Valle d'Aosta</b>	<b>0.77</b>	<b>0.57</b>	<b>0.97</b>	<b>0.85</b>	<b>0.74</b>	<b>0.69</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.77	0.57	1.34	1.13	1.03	0.90
Producer households	1.55	0.99	1.23	0.84	0.72	0.89
Consumer households	0.81	0.63	0.62	0.66	0.53	0.41
<b>Lombardy</b>	<b>0.79</b>	<b>0.70</b>	<b>0.68</b>	<b>0.60</b>	<b>0.59</b>	<b>0.68</b>
<i>of which:</i> General government	0.03	0.03	0.15	0.00	0.01	0.01
Non-financial companies	1.49	1.27	1.27	1.13	1.15	1.29
Producer households	1.21	1.18	1.16	1.21	0.95	0.94
Consumer households	0.73	0.56	0.48	0.44	0.39	0.39
<b>Liguria</b>	<b>0.81</b>	<b>0.89</b>	<b>0.83</b>	<b>1.02</b>	<b>0.94</b>	<b>1.10</b>
<i>of which:</i> General government	0.00	0.80	0.00	0.00	0.00	0.09
Non-financial companies	0.90	1.08	1.06	1.56	1.43	1.76
Producer households	1.30	1.18	1.23	1.16	1.11	1.07
Consumer households	0.69	0.65	0.59	0.52	0.44	0.47
<b>Veneto</b>	<b>0.63</b>	<b>0.59</b>	<b>0.54</b>	<b>0.51</b>	<b>0.46</b>	<b>0.63</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.09	0.09	0.07
Non-financial companies	0.94	0.91	0.88	0.86	0.79	1.14
Producer households	1.10	1.04	1.04	0.88	0.84	0.98
Consumer households	0.64	0.54	0.45	0.40	0.36	0.40
<b>Friuli Venezia Giulia</b>	<b>0.64</b>	<b>0.65</b>	<b>0.55</b>	<b>0.57</b>	<b>1.34</b>	<b>1.36</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.73	0.79	0.67	0.75	2.19	2.14
Producer households	1.23	1.06	1.03	0.94	1.12	1.21
Consumer households	0.54	0.50	0.43	0.38	0.36	0.45

## 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-Q4	2022-Q1	2022-Q2	2022-Q3	2022-Q4	2023-Q1
<b>Emilia-Romagna</b>	<b>0.84</b>	<b>0.84</b>	<b>1.01</b>	<b>0.85</b>	<b>0.78</b>	<b>0.86</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.03	1.04	1.40	1.17	1.09	1.21
Producer households	0.97	1.11	1.08	1.06	1.00	1.02
Consumer households	0.59	0.49	0.42	0.36	0.33	0.35
<b>Trentino-Alto Adige</b>	<b>0.95</b>	<b>1.03</b>	<b>1.00</b>	<b>0.99</b>	<b>0.77</b>	<b>0.68</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.10	1.23	1.22	1.20	0.98	0.84
Producer households	1.61	1.60	1.56	1.52	1.14	1.05
Consumer households	0.53	0.46	0.36	0.38	0.32	0.30
<b>Tuscany</b>	<b>1.12</b>	<b>1.07</b>	<b>1.08</b>	<b>1.28</b>	<b>1.10</b>	<b>1.16</b>
<i>of which:</i> General government	0.37	0.37	0.00	0.00	0.00	0.00
Non-financial companies	1.40	1.35	1.54	1.97	1.66	1.74
Producer households	1.70	1.49	1.32	1.34	1.23	1.30
Consumer households	0.72	0.67	0.54	0.48	0.46	0.47
<b>Umbria</b>	<b>1.36</b>	<b>1.01</b>	<b>0.95</b>	<b>0.74</b>	<b>0.92</b>	<b>0.93</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.68	1.17	1.11	0.75	1.14	1.17
Producer households	1.32	1.01	1.05	1.18	1.23	1.08
Consumer households	0.93	0.80	0.72	0.68	0.59	0.57
<b>Marche</b>	<b>1.17</b>	<b>1.10</b>	<b>1.13</b>	<b>1.11</b>	<b>0.91</b>	<b>0.94</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.08
Non-financial companies	1.45	1.46	1.58	1.57	1.27	1.29
Producer households	1.37	1.21	1.13	1.01	0.94	1.05
Consumer households	0.74	0.59	0.52	0.49	0.43	0.48
<b>Lazio</b>	<b>1.25</b>	<b>1.22</b>	<b>1.13</b>	<b>1.31</b>	<b>1.02</b>	<b>1.11</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.04	0.06	0.56
Non-financial companies	2.12	2.25	2.11	2.70	1.99	1.98
Producer households	2.10	1.90	1.75	1.36	1.31	1.41
Consumer households	1.01	0.82	0.69	0.59	0.52	0.54
<b>Abruzzo</b>	<b>1.11</b>	<b>1.18</b>	<b>1.16</b>	<b>1.25</b>	<b>1.10</b>	<b>1.04</b>
<i>of which:</i> General government	0.29	0.21	0.00	0.12	0.09	0.12
Non-financial companies	1.11	1.41	1.52	1.79	1.53	1.32
Producer households	1.65	1.36	1.25	1.27	1.30	1.39
Consumer households	1.04	0.87	0.71	0.59	0.55	0.62

## 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-Q4	2022-Q1	2022-Q2	2022-Q3	2022-Q4	2023-Q1
<b>Molise</b>	<b>2.37</b>	<b>2.18</b>	<b>1.96</b>	<b>1.22</b>	<b>1.53</b>	<b>1.91</b>
<i>of which:</i> General government	0.40	0.74	0.00	2.36	0.35	2.74
Non-financial companies	4.45	3.78	3.71	1.82	2.63	3.25
Producer households	1.61	2.23	2.30	2.02	1.77	1.71
Consumer households	0.81	0.72	0.62	0.57	0.65	0.85
<b>Campania</b>	<b>1.32</b>	<b>1.64</b>	<b>1.29</b>	<b>1.32</b>	<b>1.32</b>	<b>1.29</b>
<i>of which:</i> General government	0.28	0.28	0.31	0.54	0.96	0.73
Non-financial companies	1.66	2.64	1.83	1.94	2.02	1.90
Producer households	1.80	1.73	1.56	1.63	1.45	1.44
Consumer households	1.17	0.94	0.81	0.73	0.66	0.70
<b>Apulia</b>	<b>1.52</b>	<b>1.39</b>	<b>1.33</b>	<b>1.33</b>	<b>1.17</b>	<b>1.20</b>
<i>of which:</i> General government	0.60	0.56	1.24	2.00	4.53	2.84
Non-financial companies	2.27	2.17	2.15	2.20	1.82	1.79
Producer households	1.73	1.60	1.57	1.50	1.34	1.48
Consumer households	0.96	0.80	0.71	0.68	0.62	0.67
<b>Basilicata</b>	<b>0.86</b>	<b>0.79</b>	<b>4.11</b>	<b>4.30</b>	<b>4.03</b>	<b>4.12</b>
<i>of which:</i> General government	0.26	0.05	0.04	5.72	7.03	5.31
Non-financial companies	1.01	0.96	8.86	9.01	8.38	8.34
Producer households	1.29	1.16	1.19	1.42	1.25	1.57
Consumer households	0.67	0.58	0.50	0.51	0.44	0.46
<b>Calabria</b>	<b>1.51</b>	<b>1.32</b>	<b>1.22</b>	<b>1.22</b>	<b>1.30</b>	<b>1.40</b>
<i>of which:</i> General government	1.31	0.97	0.86	1.84	2.10	1.86
Non-financial companies	2.20	1.96	1.83	1.77	1.80	2.03
Producer households	1.67	1.51	1.53	1.49	1.54	1.50
Consumer households	1.13	0.97	0.86	0.81	0.75	0.82
<b>Sicily</b>	<b>2.37</b>	<b>2.10</b>	<b>1.59</b>	<b>1.68</b>	<b>1.24</b>	<b>1.40</b>
<i>of which:</i> General government	24.79	19.85	3.57	4.11	4.13	5.59
Non-financial companies	2.66	2.38	2.35	2.75	1.87	2.12
Producer households	2.08	1.92	1.93	1.87	1.41	1.57
Consumer households	1.41	1.09	0.94	0.85	0.75	0.78
<b>Sardinia</b>	<b>0.82</b>	<b>0.80</b>	<b>0.76</b>	<b>0.63</b>	<b>0.64</b>	<b>0.74</b>
<i>of which:</i> General government	0.08	0.00	0.00	0.03	12.06	8.85
Non-financial companies	1.19	1.19	1.13	0.89	0.76	1.05
Producer households	1.20	1.31	1.39	1.25	1.08	1.16
Consumer households	0.73	0.65	0.58	0.52	0.47	0.48

## 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)

1st quarter 2023

Reporting institutions: **Banks**

	Total			1 facility		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
<b>ITALY</b>	<b>1,609,645</b>	<b>1,165,523</b>	<b>3,778,353</b>	<b>628,942</b>	<b>537,823</b>	<b>3,365,615</b>
<b>North West Italy</b>	<b>699,206</b>	<b>508,372</b>	<b>1,128,649</b>	<b>281,199</b>	<b>235,726</b>	<b>998,729</b>
Piedmont	98,547	70,785	286,652	28,165	24,907	255,014
Valle d'Aosta	2,935	2,159	8,248	896	735	7,364
Lombardy	573,707	417,986	745,576	243,449	202,305	656,764
Liguria	24,017	17,443	88,173	8,690	7,780	79,587
<b>North East Italy</b>	<b>409,940</b>	<b>292,223</b>	<b>919,526</b>	<b>164,616</b>	<b>135,895</b>	<b>811,359</b>
Trentino Alto Adige	50,550	39,594	127,678	21,032	18,538	116,021
Veneto	183,059	130,239	352,878	91,204	71,193	310,240
Friuli-Venezia Giulia	33,304	22,915	94,307	9,097	8,401	85,562
Emilia Romagna	143,026	99,475	344,663	43,283	37,763	299,536
<b>Central Italy</b>	<b>328,462</b>	<b>224,714</b>	<b>799,750</b>	<b>105,479</b>	<b>94,386</b>	<b>712,968</b>
Tuscany	78,290	58,505	264,774	26,082	23,652	230,116
Umbria	13,991	10,734	54,804	4,530	4,077	47,846
Marche	29,474	21,261	116,535	10,294	9,234	101,551
Lazio	206,708	134,214	363,637	64,573	57,424	333,455
<b>Southern Italy</b>	<b>118,544</b>	<b>96,605</b>	<b>603,264</b>	<b>51,769</b>	<b>47,992</b>	<b>543,416</b>
Abruzzo	15,791	12,417	71,992	5,943	5,415	63,904
Molise	2,222	1,924	13,569	1,062	978	12,172
Campania	50,279	40,646	222,502	20,440	18,775	200,239
Apulia	35,457	29,575	198,692	17,102	16,083	180,256
Basilicata	4,432	3,665	24,158	2,013	1,855	21,430
Calabria	10,362	8,378	72,351	5,209	4,885	65,415
<b>Islands</b>	<b>53,493</b>	<b>43,609</b>	<b>327,164</b>	<b>25,878</b>	<b>23,823</b>	<b>299,143</b>
Sicily	34,852	28,054	233,918	18,187	16,538	213,084
Sardinia	18,640	15,555	93,246	7,691	7,285	86,059

**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)

1st quarter 2023

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>165,105</b>	<b>123,824</b>	<b>267,831</b>	<b>193,396</b>	<b>132,515</b>	<b>107,152</b>
<b>North West Italy</b>	<b>74,951</b>	<b>54,720</b>	<b>82,160</b>	<b>78,104</b>	<b>53,228</b>	<b>34,787</b>
Piedmont	10,100	7,166	20,866	16,437	10,770	8,088
Valle d'Aosta	294	233	652	341	232	197
Lombardy	62,086	45,525	54,790	57,512	39,708	24,417
Liguria	2,471	1,796	5,852	3,812	2,518	2,085
<b>North East Italy</b>	<b>37,760</b>	<b>28,321</b>	<b>67,412</b>	<b>47,605</b>	<b>31,018</b>	<b>29,342</b>
Trentino Alto Adige	7,647	6,375	8,592	5,934	4,344	2,415
Veneto	15,095	11,067	25,936	19,889	12,364	11,867
Friuli-Venezia Giulia	2,620	2,110	5,625	3,761	2,728	2,298
Emilia Romagna	12,399	8,770	27,259	18,021	11,581	12,762
<b>Central Italy</b>	<b>31,525</b>	<b>24,192</b>	<b>56,514</b>	<b>38,501</b>	<b>27,363</b>	<b>22,445</b>
Tuscany	9,055	6,876	21,675	13,100	8,808	9,470
Umbria	1,682	1,319	4,337	2,023	1,429	1,897
Marche	3,168	2,373	9,315	4,617	2,964	4,188
Lazio	17,620	13,625	21,187	18,761	14,162	6,890
<b>Southern Italy</b>	<b>15,118</b>	<b>11,980</b>	<b>41,122</b>	<b>18,353</b>	<b>13,285</b>	<b>14,558</b>
Abruzzo	2,171	1,673	5,427	2,500	1,722	2,042
Molise	318	270	975	408	338	341
Campania	6,066	4,737	14,954	7,754	5,767	5,542
Apulia	4,487	3,605	12,817	5,027	3,695	4,377
Basilicata	615	514	1,865	824	582	689
Calabria	1,460	1,180	5,084	1,840	1,181	1,567
<b>Islands</b>	<b>5,752</b>	<b>4,611</b>	<b>20,623</b>	<b>10,834</b>	<b>7,621</b>	<b>6,020</b>
Sicily	4,052	3,211	15,100	5,200	3,189	4,643
Sardinia	1,700	1,400	5,523	5,634	4,432	1,377

## 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)

1st quarter 2023

Reporting institutions: **Banks**

More than 4 facilities		
Facilities granted	Margin used	Number of borrowers

<b>ITALY</b>	<b>622,201</b>	<b>371,361</b>	<b>37,755</b>
<b>North West Italy</b>	<b>264,952</b>	<b>164,698</b>	<b>12,973</b>
Piedmont	43,845	27,942	2,684
Valle d'Aosta	1,403	959	35
Lombardy	210,660	130,448	9,605
Liguria	9,044	5,349	649
<b>North East Italy</b>	<b>159,959</b>	<b>96,988</b>	<b>11,413</b>
Trentino Alto Adige	15,938	10,336	650
Veneto	56,871	35,615	4,835
Friuli-Venezia Giulia	17,827	9,676	822
Emilia Romagna	69,322	41,361	5,106
<b>Central Italy</b>	<b>152,957</b>	<b>78,773</b>	<b>7,823</b>
Tuscany	30,052	19,169	3,513
Umbria	5,756	3,910	724
Marche	11,396	6,690	1,481
Lazio	105,753	49,004	2,105
<b>Southern Italy</b>	<b>33,304</b>	<b>23,349</b>	<b>4,168</b>
Abruzzo	5,177	3,607	619
Molise	434	337	81
Campania	16,019	11,367	1,767
Apulia	8,840	6,192	1,242
Basilicata	980	714	174
Calabria	1,854	1,132	285
<b>Islands</b>	<b>11,029</b>	<b>7,553</b>	<b>1,378</b>
Sicily	7,414	5,116	1,091
Sardinia	3,615	2,437	287

## 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)

1st quarter 2023

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>3,778,353</b>	<b>1,367,603</b>	<b>893,761</b>	<b>791,477</b>	<b>251,776</b>
<i>of which:</i> 1 facility	3,365,615	1,350,544	845,187	699,503	167,580
2 facilities	267,831	16,797	47,112	80,587	60,050
3 or 4 facilities	107,152	260	1,459	11,346	23,474
more than 4 facilities	37,755	2	3	41	672
<b>General government</b>	<b>6,237</b>	<b>205</b>	<b>113</b>	<b>288</b>	<b>532</b>
<i>of which:</i> 1 facility	3,565	179	98	243	442
2 facilities	1,524	13	9	31	73
3 or 4 facilities	992	12	6	13	17
more than 4 facilities	156	1	-	1	-
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>10,451</b>	<b>2,635</b>	<b>1,380</b>	<b>1,451</b>	<b>1,004</b>
<i>of which:</i> 1 facility	7,576	2,546	1,090	1,017	583
2 facilities	1,991	86	271	356	296
3 or 4 facilities	651	3	19	78	116
more than 4 facilities	233	-	-	-	9
<b>Non-financial companies</b>	<b>704,055</b>	<b>187,620</b>	<b>95,410</b>	<b>118,904</b>	<b>99,220</b>
<i>of which:</i> 1 facility	441,094	183,660	76,643	75,438	45,734
2 facilities	141,688	3,929	18,244	36,993	36,134
3 or 4 facilities	85,572	31	522	6,459	16,862
more than 4 facilities	35,701	-	1	14	490
<b>Producer households</b>	<b>427,976</b>	<b>168,702</b>	<b>88,307</b>	<b>86,445</b>	<b>35,263</b>
<i>of which:</i> 1 facility	367,337	164,860	77,417	67,365	20,746
2 facilities	46,580	3,792	10,471	16,220	10,081
3 or 4 facilities	12,740	49	419	2,845	4,306
more than 4 facilities	1,319	1	-	15	130
<b>Consumer households and others</b>	<b>2,621,892</b>	<b>1,004,834</b>	<b>707,108</b>	<b>583,289</b>	<b>115,373</b>
<i>of which:</i> 1 facility	2,538,800	995,748	688,625	554,496	99,787
2 facilities	75,607	8,921	17,992	26,848	13,387
3 or 4 facilities	7,141	165	489	1,934	2,157
more than 4 facilities	344	-	2	11	42

**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)

1st quarter 2023

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>111,343</b>	<b>76,187</b>	<b>29,223</b>	<b>25,184</b>	<b>5,898</b>
<i>of which:</i> 1 facility	47,609	21,718	5,843	3,498	668
2 facilities	33,326	18,860	5,201	3,090	500
3 or 4 facilities	27,422	26,390	9,725	6,104	851
more than 4 facilities	2,986	9,219	8,454	12,492	3,879
<b>General government</b>	<b>803</b>	<b>1,496</b>	<b>1,034</b>	<b>986</b>	<b>378</b>
<i>of which:</i> 1 facility	599	868	460	291	60
2 facilities	174	436	356	315	77
3 or 4 facilities	28	179	210	342	148
more than 4 facilities	2	13	8	38	93
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>658</b>	<b>761</b>	<b>480</b>	<b>781</b>	<b>642</b>
<i>of which:</i> 1 facility	364	419	254	395	277
2 facilities	202	246	156	222	137
3 or 4 facilities	77	79	57	110	106
more than 4 facilities	15	17	13	54	122
<b>Non-financial companies</b>	<b>74,390</b>	<b>61,208</b>	<b>25,057</b>	<b>22,185</b>	<b>4,770</b>
<i>of which:</i> 1 facility	24,196	13,820	3,928	2,345	313
2 facilities	24,663	14,997	4,027	2,194	258
3 or 4 facilities	23,020	23,813	8,893	5,390	561
more than 4 facilities	2,511	8,578	8,209	12,256	3,638
<b>Producer households</b>	<b>12,717</b>	<b>5,113</b>	<b>882</b>	<b>278</b>	<b>10</b>
<i>of which:</i> 1 facility	5,274	1,601	187	61	-
2 facilities	3,979	1,372	184	60	4
3 or 4 facilities	3,082	1,630	318	71	4
more than 4 facilities	382	510	193	86	2
<b>Consumer households and others</b>	<b>22,647</b>	<b>7,556</b>	<b>1,764</b>	<b>953</b>	<b>98</b>
<i>of which:</i> 1 facility	17,091	4,971	1,011	405	18
2 facilities	4,278	1,800	477	299	24
3 or 4 facilities	1,202	684	246	191	32
more than 4 facilities	76	101	30	58	24

## 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)

1st quarter 2023

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	1.74	1.22	1.20	1.23
	First bank's share of total credit granted (%)	68	99	99	97
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Average number of banks per borrower	1.54	1.04	1.22	1.36
	First bank's share of total credit granted (%)	87	99	91	89
<b>Non-financial companies</b>	Average number of banks per borrower	1.77	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	2.37	1.02	1.21	1.49
	First bank's share of total credit granted (%)	41	99	91	83
Building	Average number of banks per borrower	1.67	1.02	1.20	1.45
	First bank's share of total credit granted (%)	61	99	92	85
Services	Average number of banks per borrower	1.60	1.02	1.20	1.40
	First bank's share of total credit granted (%)	53	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)

1st quarter 2023

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	1.98	2.64	3.49
	First bank's share of total credit granted (%)	88	79	70	63
<b>General government</b>	Average number of banks per borrower	1.21	1.31	1.59	1.84
	First bank's share of total credit granted (%)	95	94	90	87
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Average number of banks per borrower	1.59	1.67	1.68	1.77
	First bank's share of total credit granted (%)	86	86	87	87
<b>Non-financial companies</b>	Average number of banks per borrower	1.75	2.19	2.83	3.73
	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	2.43	3.17	4.18
	First bank's share of total credit granted (%)	75	67	59	52
Building	Average number of banks per borrower	1.77	2.16	2.68	3.35
	First bank's share of total credit granted (%)	80	75	71	67
Services	Average number of banks per borrower	1.70	2.09	2.66	3.49
	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	3.17
	First bank's share of total credit granted (%)	86	81	79	76
<b>Consumer households and others</b>	Average number of banks per borrower	1.16	1.32	1.50	1.66
	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)

1st quarter 2023

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	4.85	7.30
	First bank's share of total credit granted (%)	53	59
<b>General government</b>	Average number of banks per borrower	2.31	3.60
	First bank's share of total credit granted (%)	86	64
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Average number of banks per borrower	2.24	3.76
	First bank's share of total credit granted (%)	84	87
<b>Non-financial companies</b>	Average number of banks per borrower	5.19	8.16
	First bank's share of total credit granted (%)	49	36
<i>of which:</i>			
Industry	Average number of banks per borrower	5.77	8.82
	First bank's share of total credit granted (%)	42	33
Building	Average number of banks per borrower	4.31	6.54
	First bank's share of total credit granted (%)	61	38
Services	Average number of banks per borrower	4.86	7.65
	First bank's share of total credit granted (%)	53	39
<b>Producer households</b>	Average number of banks per borrower	3.51	3.30
	First bank's share of total credit granted (%)	74	62
<b>Consumer households and others</b>	Average number of banks per borrower	2.07	3.61
	First bank's share of total credit granted (%)	83	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>	8,974,776	8,942,782	4,160,932	4,190,513	4,813,844	4,752,269
<i>of which:</i> joint borrowers	2,508,864	2,502,422	1,059,105	1,082,967	1,449,759	1,419,455
<b>Loans (excluding bad loans)</b>						
facilities granted	2,312,519	2,284,592	1,898,950	1,882,298	413,569	402,294
margin used	1,815,784	1,787,660	1,399,947	1,384,248	415,838	403,412
Breach of overdraft limits	25,428	27,234	10,630	12,073	14,797	15,161
margin available	522,162	524,167	509,634	510,123	12,528	14,043
<b>Account receivables financing</b>						
facilities granted	252,246	245,138	210,189	206,350	42,057	38,789
margin used	128,719	118,680	95,508	90,000	33,211	28,680
<b>Term loans</b>						
facilities granted	1,858,252	1,840,279	1,489,269	1,479,165	368,983	361,115
margin used	1,598,013	1,577,999	1,222,854	1,210,754	375,158	367,245
<b>Revocable loans</b>						
facilities granted	198,793	195,949	196,264	193,558	2,529	2,390
margin used	85,821	87,759	78,353	80,272	7,468	7,487
<b>Collateral granted</b>						
facilities granted	377,169	373,309	368,101	364,301	9,069	9,008
margin used	188,509	185,534	180,023	177,160	8,486	8,374
<b>Bad loans (gross of write-downs and net of write-offs)</b>	117,110	116,104	22,032	22,102	95,077	94,003
<b>Number of guarantors</b>	3,958,788	3,926,876	2,179,421	2,174,942	1,779,367	1,751,934
<i>of which:</i> joint guarantors	1,315,110	1,300,003	772,626	767,853	542,484	532,150
<b>Guarantees received</b>	769,797	765,409	477,323	477,666	292,474	287,743

**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)

1st quarter 2023

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>	6,506,805	2,641,445	1,690,936	1,172,449	265,048
<b>Facilities granted</b>	2,008,764	136,705	170,306	205,917	103,427
<b>Margin used</b>	1,565,520	130,014	164,285	194,499	87,912
<i>of which</i> : backed by real security	642,104	89,503	145,278	164,735	55,140
<b>Margin available</b>	468,170	9,448	7,184	12,850	16,683
<b>Breach of overdraft limits</b>	24,926	2,757	1,163	1,431	1,168

**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)

1st quarter 2023

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>	98,722	63,284	23,570	18,535	3,906
<b>Facilities granted</b>	84,370	123,437	104,126	238,426	780,606
<b>Margin used</b>	66,862	94,268	78,182	172,681	572,581
<i>of which</i> : backed by real security	27,712	31,486	22,433	42,560	62,707
<b>Margin available</b>	18,714	31,095	27,797	70,998	216,163
<b>Breach of overdraft limits</b>	1,205	1,925	1,853	5,254	8,138

## 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)

1st quarter 2023

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	3,778,353	1,367,603	893,761	791,477	251,776
	Facilities granted	1,609,645	64,270	81,785	119,459	70,979
	Margin used	1,165,523	58,604	76,551	110,223	58,518
<b>Piedmont</b>	Number of borrowers	286,652	109,897	67,104	57,037	18,433
	Facilities granted	98,547	5,133	6,056	8,479	5,128
	Margin used	70,785	4,657	5,573	7,662	4,080
<b>Valle d'Aosta</b>	Number of borrowers	8,248	2,823	1,724	1,869	695
	Facilities granted	2,935	130	147	267	183
	Margin used	2,159	113	132	241	154
<b>Lombardy</b>	Number of borrowers	745,576	239,069	178,720	166,967	56,411
	Facilities granted	573,707	11,460	16,494	25,604	16,025
	Margin used	417,986	10,286	15,357	23,453	12,865
<b>Liguria</b>	Number of borrowers	88,173	33,694	21,219	17,914	5,765
	Facilities granted	24,017	1,580	1,906	2,637	1,579
	Margin used	17,443	1,422	1,754	2,401	1,291
<b>Trentino Alto Adige</b>	Number of borrowers	127,678	35,130	25,323	31,799	14,917
	Facilities granted	50,550	1,701	2,410	5,274	4,562
	Margin used	39,594	1,472	2,212	4,903	3,997
<b>Veneto</b>	Number of borrowers	352,878	116,579	89,703	77,251	24,036
	Facilities granted	183,059	5,576	8,260	11,642	6,730
	Margin used	130,239	5,026	7,738	10,682	5,384
<b>Friuli-Venezia Giulia</b>	Number of borrowers	94,307	35,290	25,176	18,631	5,092
	Facilities granted	33,304	1,721	2,311	2,783	1,423
	Margin used	22,915	1,603	2,206	2,601	1,188

**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)

1st quarter 2023

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	111,343	76,187	29,223	25,184	5,898
	Facilities granted	63,512	95,750	81,546	203,506	827,301
	Margin used	47,728	69,521	58,056	135,195	547,804
<b>Piedmont</b>	Number of borrowers	8,435	5,541	2,090	1,791	415
	Facilities granted	4,781	7,037	6,012	14,558	41,261
	Margin used	3,462	4,987	4,112	9,393	26,695
<b>Valle d'Aosta</b>	Number of borrowers	287	171	69	53	8
	Facilities granted	141	171	146	321	1,427
	Margin used	111	126	107	269	902
<b>Lombardy</b>	Number of borrowers	26,583	19,457	7,984	7,456	2,102
	Facilities granted	15,336	24,861	22,828	62,392	378,463
	Margin used	11,016	17,144	15,662	39,566	271,982
<b>Liguria</b>	Number of borrowers	2,241	1,376	474	416	102
	Facilities granted	1,248	1,718	1,312	3,251	8,753
	Margin used	926	1,213	942	2,171	5,270
<b>Trentino Alto Adige</b>	Number of borrowers	6,170	3,881	1,345	1,026	176
	Facilities granted	3,693	5,133	3,920	7,956	15,824
	Margin used	3,098	4,179	3,132	5,857	10,684
<b>Veneto</b>	Number of borrowers	11,614	8,529	3,468	2,932	634
	Facilities granted	6,606	10,631	9,662	23,998	99,827
	Margin used	4,785	7,371	6,445	15,149	67,426
<b>Friuli-Venezia Giulia</b>	Number of borrowers	2,187	1,554	626	510	123
	Facilities granted	1,253	1,964	1,710	4,022	16,077
	Margin used	948	1,431	1,237	2,656	8,993

## 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)

1st quarter 2023

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	344,663	115,086	83,084	75,186	24,266
	Facilities granted	143,026	5,443	7,632	11,265	6,833
	Margin used	99,475	4,773	7,027	10,166	5,310
<b>Tuscany</b>	Number of borrowers	264,774	87,668	60,568	61,445	20,027
	Facilities granted	78,290	4,096	5,534	9,188	5,621
	Margin used	58,505	3,645	5,105	8,462	4,652
<b>Umbria</b>	Number of borrowers	54,804	21,980	12,883	9,348	3,263
	Facilities granted	13,991	1,023	1,147	1,362	902
	Margin used	10,734	926	1,058	1,220	724
<b>Marche</b>	Number of borrowers	116,535	44,876	28,172	20,798	6,898
	Facilities granted	29,474	2,148	2,584	3,151	2,042
	Margin used	21,261	1,969	2,405	2,837	1,617
<b>Lazio</b>	Number of borrowers	363,637	126,164	83,706	88,339	25,120
	Facilities granted	206,708	5,871	7,821	13,676	7,054
	Margin used	134,214	5,430	7,436	13,002	6,208
<b>Abruzzo</b>	Number of borrowers	71,992	30,298	16,340	11,976	3,889
	Facilities granted	15,791	1,405	1,462	1,752	1,083
	Margin used	12,417	1,302	1,372	1,595	896
<b>Molise</b>	Number of borrowers	13,569	6,163	2,977	2,234	722
	Facilities granted	2,222	285	264	327	197
	Margin used	1,924	265	250	302	165
<b>Campania</b>	Number of borrowers	222,502	88,800	48,952	43,966	13,553
	Facilities granted	50,279	4,024	4,461	6,550	3,765
	Margin used	40,646	3,745	4,214	6,120	3,195

## 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)

1st quarter 2023

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	11,175	7,960	3,094	2,878	710
	Facilities granted	6,422	10,144	8,778	24,024	62,331
	Margin used	4,454	6,806	5,808	15,165	39,564
<b>Tuscany</b>	Number of borrowers	8,841	5,865	2,189	1,764	315
	Facilities granted	5,096	7,498	6,200	14,103	20,847
	Margin used	3,914	5,540	4,508	9,567	12,948
<b>Umbria</b>	Number of borrowers	1,569	1,124	402	351	75
	Facilities granted	891	1,378	1,114	2,830	3,320
	Margin used	666	986	802	1,974	2,327
<b>Marche</b>	Number of borrowers	3,281	2,375	828	671	126
	Facilities granted	1,935	3,044	2,246	5,200	7,064
	Margin used	1,399	2,113	1,478	3,432	3,891
<b>Lazio</b>	Number of borrowers	9,199	5,747	2,165	1,933	530
	Facilities granted	5,177	7,180	6,037	15,709	138,038
	Margin used	4,197	5,709	4,863	11,961	75,003
<b>Abruzzo</b>	Number of borrowers	1,823	1,224	464	380	79
	Facilities granted	1,054	1,489	1,240	3,025	3,243
	Margin used	812	1,106	923	2,166	2,176
<b>Molise</b>	Number of borrowers	323	191	58	36	9
	Facilities granted	173	207	142	234	387
	Margin used	130	163	95	199	343
<b>Campania</b>	Number of borrowers	5,944	3,954	1,473	1,145	219
	Facilities granted	3,248	4,672	3,783	8,336	11,343
	Margin used	2,578	3,783	3,044	6,081	7,628

## 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)

1st quarter 2023

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	198,692	80,716	49,005	37,617	10,108
	Facilities granted	35,457	3,762	4,435	5,491	2,806
	Margin used	29,575	3,551	4,252	5,183	2,437
<b>Basilicata</b>	Number of borrowers	24,158	10,441	5,241	4,213	1,376
	Facilities granted	4,432	476	465	626	390
	Margin used	3,665	445	440	584	337
<b>Calabria</b>	Number of borrowers	72,351	34,290	14,747	11,250	3,355
	Facilities granted	10,362	1,546	1,303	1,644	937
	Margin used	8,378	1,449	1,223	1,524	790
<b>Sicily</b>	Number of borrowers	233,918	108,607	54,263	37,669	9,882
	Facilities granted	34,852	5,017	4,857	5,469	2,680
	Margin used	28,054	4,744	4,639	5,124	2,309
<b>Sardinia</b>	Number of borrowers	93,246	40,032	24,854	15,968	3,968
	Facilities granted	18,640	1,874	2,238	2,271	1,041
	Margin used	15,555	1,783	2,156	2,161	919

## 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)

1st quarter 2023

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	4,461	2,918	957	750	103
	Facilities granted	2,528	3,679	2,545	5,832	4,295
	Margin used	2,061	2,954	1,982	4,090	2,874
<b>Basilicata</b>	Number of borrowers	634	393	166	97	14
	Facilities granted	357	480	443	671	514
	Margin used	292	367	340	456	380
<b>Calabria</b>	Number of borrowers	1,313	870	288	198	30
	Facilities granted	724	933	613	1,190	1,436
	Margin used	583	745	476	872	627
<b>Sicily</b>	Number of borrowers	3,765	2,186	775	550	93
	Facilities granted	2,077	2,562	2,055	4,006	6,014
	Margin used	1,657	2,035	1,516	2,699	3,116
<b>Sardinia</b>	Number of borrowers	1,498	871	308	247	35
	Facilities granted	774	970	760	1,850	6,835
	Margin used	639	762	586	1,472	4,976



## 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)

1st quarter 2023

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	3,778,353	1,367,603	893,761	791,477	251,776
	Facilities granted	1,609,645	64,270	81,785	119,459	70,979
	Margin used	1,165,523	58,604	76,551	110,223	58,518
<b>General government</b>	Number of borrowers	6,237	205	113	288	532
	Facilities granted	42,074	7	8	32	104
	Margin used	25,377	65	33	71	107
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Number of borrowers	10,451	2,635	1,380	1,451	1,004
	Facilities granted	361,064	120	124	220	303
	Margin used	273,064	88	91	173	220
<b>Non-financial companies</b>	Number of borrowers	704,055	187,620	95,410	118,904	99,220
	Facilities granted	875,919	8,578	8,543	18,654	29,786
	Margin used	562,283	6,271	6,164	13,624	21,475
<i>of which:</i>						
Industry	Number of borrowers	142,685	23,190	14,722	21,265	21,905
	Facilities granted	349,780	1,089	1,336	3,408	6,722
	Margin used	206,905	720	843	2,165	4,166
Building	Number of borrowers	92,800	24,343	12,953	16,424	13,875
	Facilities granted	66,373	1,115	1,158	2,593	4,210
	Margin used	50,284	771	782	1,800	2,975
Services	Number of borrowers	445,941	134,852	64,932	77,601	60,184
	Facilities granted	432,168	6,147	5,800	12,081	17,860
	Margin used	283,075	4,593	4,334	9,168	13,475
<b>Producer households</b>	Number of borrowers	427,976	168,702	88,307	86,445	35,263
	Facilities granted	56,963	7,703	7,843	12,844	9,845
	Margin used	50,016	6,598	7,026	11,582	8,585
<b>Consumer households and others</b>	Number of borrowers	2,621,892	1,004,834	707,108	583,289	115,373
	Facilities granted	272,898	47,699	65,142	87,546	30,833
	Margin used	254,197	45,450	63,129	84,632	28,044

**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)

1st quarter 2023

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	111,343	76,187	29,223	25,184	5,898
	Facilities granted	63,512	95,750	81,546	203,506	827,301
	Margin used	47,728	69,521	58,056	135,195	547,804
<b>General government</b>	Number of borrowers	803	1,496	1,034	986	378
	Facilities granted	240	896	1,333	4,037	35,416
	Margin used	160	650	772	2,046	21,350
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Number of borrowers	658	761	480	781	642
	Facilities granted	409	1,059	1,502	7,944	349,376
	Margin used	266	619	910	4,638	265,877
<b>Non-financial companies</b>	Number of borrowers	74,390	61,208	25,057	22,185	4,770
	Facilities granted	43,382	77,994	70,694	181,552	436,533
	Margin used	30,956	55,304	49,992	120,952	256,132
<i>of which:</i>						
Industry	Number of borrowers	19,665	19,429	9,046	9,385	2,347
	Facilities granted	11,749	25,453	26,123	79,957	193,928
	Margin used	7,235	15,741	16,158	48,405	111,177
Building	Number of borrowers	10,205	8,055	3,056	2,107	267
	Facilities granted	5,939	9,907	7,919	14,341	19,175
	Margin used	4,230	7,345	6,254	11,097	14,638
Services	Number of borrowers	41,931	31,184	11,856	9,741	2,007
	Facilities granted	24,158	39,253	33,392	79,593	213,718
	Margin used	18,161	29,353	24,805	55,221	123,287
<b>Producer households</b>	Number of borrowers	12,717	5,113	882	278	10
	Facilities granted	7,127	6,250	2,508	1,946	607
	Margin used	6,120	5,534	2,251	1,576	391
<b>Consumer households and others</b>	Number of borrowers	22,647	7,556	1,764	953	98
	Facilities granted	12,280	9,492	5,490	8,019	5,369
	Margin used	10,172	7,370	4,125	5,976	4,055

## 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)

1st quarter 2023

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

		Consumer households		
		Female	Male	Joint loans
<b>ITALY</b>	Number of borrowers	1,184,801	1,947,492	2,082,666
	Facilities granted	98,500	173,650	219,782
	Margin used	95,964	166,115	216,252
<b>Piedmont</b>	Number of borrowers	94,439	142,936	171,898
	Facilities granted	7,214	12,116	17,425
	Margin used	6,972	11,497	16,929
<b>Valle d'Aosta</b>	Number of borrowers	3,580	4,718	4,586
	Facilities granted	288	408	485
	Margin used	283	389	472
<b>Lombardy</b>	Number of borrowers	239,746	384,099	445,657
	Facilities granted	21,557	39,486	51,185
	Margin used	20,758	36,808	50,166
<b>Liguria</b>	Number of borrowers	36,320	54,816	50,376
	Facilities granted	2,912	4,882	5,236
	Margin used	2,841	4,641	5,103
<b>Trentino-Alto Adige</b>	Number of borrowers	25,542	45,455	30,762
	Facilities granted	2,724	5,598	4,338
	Margin used	2,612	5,258	4,180
<b>Veneto</b>	Number of borrowers	98,227	172,363	193,861
	Facilities granted	8,047	15,716	20,477
	Margin used	7,851	15,093	20,214
<b>Friuli Venezia Giulia</b>	Number of borrowers	30,158	48,400	44,554
	Facilities granted	2,217	3,991	4,449
	Margin used	2,189	3,864	4,389

**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)

1st quarter 2023

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

		Consumer households		
		Female	Male	Joint loans
<b>Emilia-Romagna</b>	Number of borrowers	105,957	160,293	163,355
	Facilities granted	8,709	14,932	17,816
	Margin used	8,416	14,121	17,432
<b>Tuscany</b>	Number of borrowers	91,413	137,018	142,015
	Facilities granted	7,855	12,465	15,693
	Margin used	7,650	11,919	15,415
<b>Umbria</b>	Number of borrowers	17,496	28,280	26,824
	Facilities granted	1,220	2,214	2,409
	Margin used	1,190	2,118	2,379
<b>Marche</b>	Number of borrowers	30,785	48,385	45,960
	Facilities granted	2,331	4,032	4,346
	Margin used	2,258	3,791	4,287
<b>Lazio</b>	Number of borrowers	139,406	201,739	213,237
	Facilities granted	13,248	19,717	25,127
	Margin used	12,980	19,007	24,831
<b>Abruzzo</b>	Number of borrowers	22,374	39,115	33,119
	Facilities granted	1,605	2,864	2,941
	Margin used	1,589	2,817	2,922
<b>Molise</b>	Number of borrowers	4,069	7,955	6,571
	Facilities granted	292	560	577
	Margin used	290	549	570
<b>Campania</b>	Number of borrowers	60,678	124,221	152,939
	Facilities granted	5,047	9,970	15,576
	Margin used	4,929	9,727	15,415
<b>Apulia</b>	Number of borrowers	57,179	115,741	132,590
	Facilities granted	4,347	8,764	11,972
	Margin used	4,306	8,657	11,930

## Credit Conditions and Risk

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

by customer sex and region

(numbers in unit, stocks in millions of euro)

1st quarter 2023

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

		Consumer households		
		Female	Male	Joint loans
<b>Basilicata</b>	Number of borrowers	6,808	13,749	12,967
	Facilities granted	499	984	1,165
	Margin used	502	976	1,158
<b>Calabria</b>	Number of borrowers	21,938	40,700	38,721
	Facilities granted	1,491	2,651	3,379
	Margin used	1,488	2,649	3,364
<b>Sicily</b>	Number of borrowers	68,089	133,071	125,890
	Facilities granted	4,679	9,083	11,045
	Margin used	4,657	9,044	10,976
<b>Sardinia</b>	Number of borrowers	30,597	44,438	46,784
	Facilities granted	2,217	3,216	4,141
	Margin used	2,200	3,189	4,119

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

by initial period of rate fixation and customer geographical area

(percentages)

**1st quarter 2023**

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>5.10</b>	<b>6.26</b>	<b>4.75</b>
North West Italy	5.16	6.41	4.64
North East Italy	4.80	4.95	4.40
Central Italy	4.45	6.77	4.76
Southern Italy	6.15	7.21	5.11
Islands	6.18	7.36	5.10

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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)

**1st quarter 2023**

Data: **Sample of banks**

	of which:				
	Term loans			Revocable loans	
	initial period of rate fixation				
Total	Up to 1 years	More than 1 up to 5 years	More than 5 years		
<b>ITALY</b>	<b>2.71</b>	<b>3.60</b>	<b>2.80</b>	<b>1.98</b>	<b>3.72</b>
<b>North West Italy</b>	<b>2.73</b>	<b>3.54</b>	<b>2.70</b>	<b>1.93</b>	<b>3.68</b>
Piedmont	2.83	3.78	2.78	1.96	3.68
Valle d'Aosta	2.97	3.95	3.85	2.03	4.37
Lombardy	2.72	3.47	2.65	1.92	3.64
Liguria	2.59	3.51	2.67	1.93	3.98
<b>North East Italy</b>	<b>2.84</b>	<b>3.57</b>	<b>2.78</b>	<b>1.95</b>	<b>3.94</b>
Trentino-Alto Adige	3.14	3.78	2.61	1.86	5.14
Veneto	2.94	3.81	2.75	2.05	3.61
Friuli Venezia Giulia	2.76	3.53	3.63	1.92	4.25
Emilia-Romagna	2.63	3.23	2.78	1.87	3.84
<b>Central Italy</b>	<b>2.63</b>	<b>3.64</b>	<b>2.70</b>	<b>2.04</b>	<b>3.52</b>
Tuscany	2.74	3.72	3.73	2.03	3.49
Umbria	2.65	3.70	4.01	2.01	4.08
Marche	2.69	3.67	1.01	1.96	3.35
Lazio	2.57	3.58	2.80	2.05	3.53
<b>Southern Italy</b>	<b>2.50</b>	<b>3.67</b>	<b>2.99</b>	<b>2.02</b>	<b>3.54</b>
Abruzzo	2.61	3.76	3.91	2.09	4.10
Molise	2.45	3.72	3.64	1.98	4.33
Campania	2.52	3.68	2.74	2.01	3.30
Apulia	2.50	3.64	3.02	2.06	3.54
Basilicata	2.24	3.52	3.09	1.87	4.01
Calabria	2.36	3.68	2.93	1.97	4.53
<b>Islands</b>	<b>2.75</b>	<b>3.87</b>	<b>3.44</b>	<b>2.06</b>	<b>4.80</b>
Sicily	2.88	3.94	3.46	2.09	4.18
Sardinia	2.47	3.58	3.38	2.02	6.39

**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)

1st quarter 2023

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>3.55</b>	<b>3.69</b>	<b>3.47</b>	<b>3.43</b>	<b>1.91</b>	<b>2.09</b>	<b>1.86</b>	<b>1.69</b>
<b>North West Italy</b>	<b>3.51</b>	<b>3.66</b>	<b>3.44</b>	<b>3.35</b>	<b>1.87</b>	<b>2.08</b>	<b>1.82</b>	<b>1.63</b>
Piedmont and Valle d'Aosta	3.75	3.85	3.70	3.67	1.89	2.07	1.82	1.64
Lombardy	3.45	3.61	3.37	3.28	1.86	2.08	1.83	1.63
Liguria	3.49	3.57	3.48	3.37	1.86	2.05	1.79	1.63
<b>North East Italy</b>	<b>3.47</b>	<b>3.60</b>	<b>3.37</b>	<b>3.49</b>	<b>1.89</b>	<b>2.06</b>	<b>1.83</b>	<b>1.72</b>
Trentino-Alto Adige	3.59	3.77	3.58	3.48	1.83	1.85	1.82	1.82
Veneto	3.78	3.91	3.69	3.71	2.00	2.20	1.91	1.74
Friuli Venezia Giulia	3.41	3.41	3.33	3.66	1.84	1.95	1.80	1.61
Emilia-Romagna	3.13	3.28	2.97	3.24	1.81	1.96	1.76	1.64
<b>Central Italy</b>	<b>3.63</b>	<b>3.77</b>	<b>3.59</b>	<b>3.43</b>	<b>1.95</b>	<b>2.14</b>	<b>1.93</b>	<b>1.71</b>
Tuscany	3.67	3.76	3.66	3.54	1.94	2.13	1.91	1.69
Umbria	3.88	3.97	3.83	3.78	1.93	2.07	1.84	1.71
Marche	3.63	3.71	3.57	3.47	1.87	1.98	1.80	1.72
Lazio	3.58	3.78	3.54	3.36	1.97	2.18	1.95	1.71
<b>Southern Italy</b>	<b>3.62</b>	<b>3.74</b>	<b>3.54</b>	<b>3.53</b>	<b>1.95</b>	<b>2.10</b>	<b>1.88</b>	<b>1.78</b>
Abruzzo e Molise	3.64	3.72	3.56	3.67	1.99	2.13	1.87	1.90
Campania	3.65	3.80	3.58	3.55	1.93	2.10	1.88	1.76
Apulia	3.59	3.70	3.51	3.54	1.98	2.12	1.89	1.77
Basilicata	3.41	3.54	3.35	3.33	1.82	1.91	1.75	1.80
Calabria	3.62	3.80	3.56	3.32	1.94	2.09	1.87	1.78
<b>Islands</b>	<b>3.80</b>	<b>3.95</b>	<b>3.69</b>	<b>3.62</b>	<b>1.99</b>	<b>2.10</b>	<b>1.92</b>	<b>1.79</b>
Sicily	3.87	4.01	3.77	3.66	2.00	2.18	1.90	1.73
Sardinia	3.55	3.69	3.44	3.50	1.96	1.98	1.95	1.91

**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)

1st quarter 2023

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>3.97</b>	<b>4.18</b>	<b>3.95</b>	<b>3.82</b>	<b>4.15</b>	<b>4.47</b>	<b>4.09</b>	<b>3.74</b>
North West Italy	4.06	4.27	4.04	3.91	4.13	4.45	4.11	3.70
North East Italy	3.79	4.01	3.77	3.58	4.04	4.51	3.94	3.51
Central Italy	4.01	4.18	4.00	3.87	4.20	4.46	4.15	3.88
Southern Italy	4.06	4.27	3.98	3.95	4.23	4.43	4.15	3.97
Islands	4.08	4.25	4.05	3.83	4.32	4.56	4.19	3.95

**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)

1st quarter 2023

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>3.79</b>	<b>4.58</b>	<b>4.36</b>	<b>5.96</b>	<b>4.64</b>	<b>3.18</b>	<b>3.94</b>	<b>4.07</b>	<b>4.85</b>	<b>3.57</b>
<b>North West Italy</b>	3.63	4.44	4.14	6.23	4.45	2.98	3.50	3.56	5.20	3.41
<b>North East Italy</b>	3.65	4.36	4.15	5.62	4.41	2.95	3.57	3.48	5.34	3.66
<b>Central Italy</b>	3.81	4.59	4.51	5.51	4.61	3.50	4.33	4.46	4.51	3.48
<b>Southern Italy and Islands</b>	5.51	5.53	5.07	6.51	5.63	4.46	4.49	4.30	5.80	4.49

**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)

1st quarter 2023

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>5.25</b>	<b>5.35</b>	<b>4.98</b>	<b>6.20</b>	<b>5.43</b>
<b>North West Italy</b>	5.25	5.35	4.87	6.34	5.47
<b>North East Italy</b>	4.97	5.01	4.97	5.66	4.87
<b>Central Italy</b>	5.16	5.40	4.90	6.18	5.51
<b>Southern Italy and Islands</b>	5.94	5.94	5.48	6.58	6.05

## 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)

1st quarter 2023

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)

3.79 3.18 5.25 5.73 3.83 7.88 6.17 4.99 6.62

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

4.58 3.94 5.35 5.73 3.83 7.96 6.22 5.00 6.70

#### North West Italy

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

3.63 2.98 5.25 5.64 3.74 8.06 5.97 4.74 6.54

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

4.44 3.50 5.35 5.61 3.73 8.06 5.96 4.74 6.54

#### North East Italy

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

3.65 2.95 4.97 5.40 3.86 7.37 5.83 4.92 6.21

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

4.36 3.57 5.01 5.39 3.86 7.37 5.83 4.91 6.21

#### Central Italy

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

3.81 3.50 5.16 5.81 3.92 7.54 6.09 5.04 6.39

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

4.59 4.33 5.40 5.89 3.93 7.87 6.37 5.13 6.76

#### Southern Italy and Islands

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

5.51 4.46 5.94 6.07 3.85 8.38 6.83 5.48 7.27

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

5.53 4.49 5.94 6.05 3.85 8.38 6.82 5.48 7.26

**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>

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)

1st quarter 2023

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)

5.46 4.62 5.81 3.64 3.14 5.01

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

5.50 4.62 5.88 4.40 3.90 5.08

#### North West Italy

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

5.33 4.47 5.75 3.51 2.94 5.08

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

5.31 4.45 5.74 4.27 3.41 5.15

#### North East Italy

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

5.19 4.44 5.53 3.51 2.89 4.79

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

5.19 4.43 5.53 4.20 3.49 4.82

#### Central Italy

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

5.39 4.60 5.64 3.71 3.48 4.90

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

5.63 4.67 5.98 4.49 4.32 5.10

#### Southern Italy and Islands

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

6.02 5.14 6.36 5.15 4.36 5.43

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

6.01 5.12 6.35 5.17 4.41 5.43

## 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)

1st quarter 2023

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>3.79</b>	<b>4.58</b>
<b>North West Italy</b>	<b>3.63</b>	<b>4.44</b>
Piedmont	4.02	4.05
Valle d'Aosta	3.40	4.00
Lombardy	3.54	4.58
Liguria	4.46	4.45
<b>North East Italy</b>	<b>3.65</b>	<b>4.36</b>
Trentino-Alto Adige	4.10	4.08
Veneto	4.80	4.74
Friuli Venezia Giulia	3.76	3.76
Emilia-Romagna	3.18	4.48
<b>Central Italy</b>	<b>3.81</b>	<b>4.59</b>
Tuscany	4.52	4.54
Umbria	4.81	4.79
Marche	4.96	4.96
Lazio	3.67	4.57
<b>Southern Italy and Islands</b>	<b>5.51</b>	<b>5.53</b>
Abruzzo	5.23	5.23
Molise	5.78	5.77
Campania	5.61	5.61
Apulia	5.28	5.28
Basilicata	5.58	5.56
Calabria	5.89	5.88
Sicily	5.65	5.64
Sardinia	5.45	5.77

**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:

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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)

1st quarter 2023

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:			
		Industry	Building	Services	
<b>ITALY</b>	<b>4.79</b>	<b>5.17</b>	<b>4.78</b>	<b>6.12</b>	<b>5.33</b>
<b>North West Italy</b>	<b>4.45</b>	<b>4.91</b>	<b>4.71</b>	<b>5.87</b>	<b>4.90</b>
Piedmont	4.83	5.28	5.10	6.40	5.21
Valle d'Aosta	5.33	5.86	4.57	8.03	6.47
Lombardy	4.28	4.74	4.60	5.63	4.72
Liguria	5.78	5.84	5.20	7.00	6.01
<b>North East Italy</b>	<b>4.60</b>	<b>4.83</b>	<b>4.48</b>	<b>5.59</b>	<b>5.05</b>
Trentino-Alto Adige	4.70	4.76	4.16	5.42	4.88
Veneto	4.61	4.86	4.50	6.14	5.11
Friuli Venezia Giulia	5.01	5.10	4.47	6.39	5.66
Emilia-Romagna	4.53	4.78	4.51	5.19	4.99
<b>Central Italy</b>	<b>4.99</b>	<b>5.53</b>	<b>5.02</b>	<b>6.66</b>	<b>5.64</b>
Tuscany	5.26	5.52	5.03	6.74	5.77
Umbria	5.76	5.79	5.19	7.34	6.04
Marche	5.37	5.41	5.05	6.56	5.64
Lazio	4.65	5.53	4.92	6.55	5.52
<b>Southern Italy and Islands</b>	<b>6.10</b>	<b>6.29</b>	<b>5.57</b>	<b>7.03</b>	<b>6.59</b>
Abruzzo	6.01	6.07	5.43	6.17	6.96
Molise	6.73	6.76	5.52	7.46	7.49
Campania	5.98	5.99	5.53	6.91	6.15
Apulia	6.02	6.05	5.41	7.46	6.25
Basilicata	5.76	5.84	5.98	6.34	5.52
Calabria	7.78	7.83	6.51	8.63	8.15
Sicily	6.68	6.73	5.72	7.81	7.03
Sardinia	5.24	6.94	6.06	6.47	7.43

**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)

1st quarter 2023

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>4.79</b>	<b>9.21</b>	<b>7.44</b>	<b>6.33</b>	<b>3.96</b>
<i>of which:</i> <b>Non-financial companies and producer households</b>	<b>5.17</b>	<b>9.20</b>	<b>7.43</b>	<b>6.33</b>	<b>4.27</b>
<b>North West Italy</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	4.45	9.02	7.24	6.17	3.74
<i>of which:</i> Non-financial companies and producer households	4.91	9.02	7.24	6.18	4.12
<b>North East Italy</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	4.60	8.80	6.85	5.85	3.90
<i>of which:</i> Non-financial companies and producer households	4.83	8.80	6.85	5.85	4.09
<b>Central Italy</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	4.99	9.18	7.66	6.59	4.05
<i>of which:</i> Non-financial companies and producer households	5.53	9.15	7.64	6.59	4.49
<b>Southern Italy and Islands</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	6.10	10.11	8.55	7.36	4.87
<i>of which:</i> Non-financial companies and producer households	6.29	10.10	8.54	7.35	4.96

**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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