

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

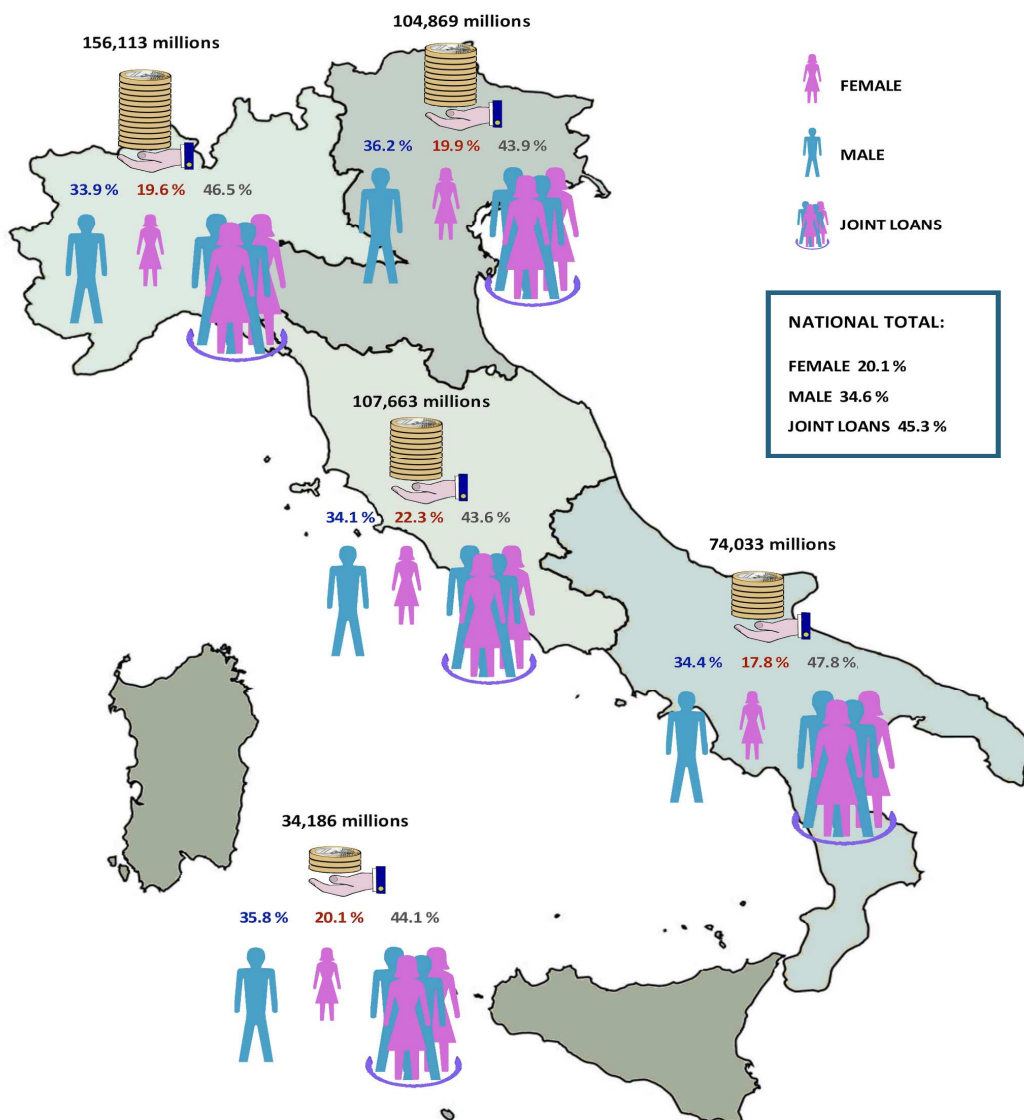
29 September 2023

For further information: [statistiche@bancaditalia.it](mailto:statistiche@bancaditalia.it)  
[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 30 June 2023)

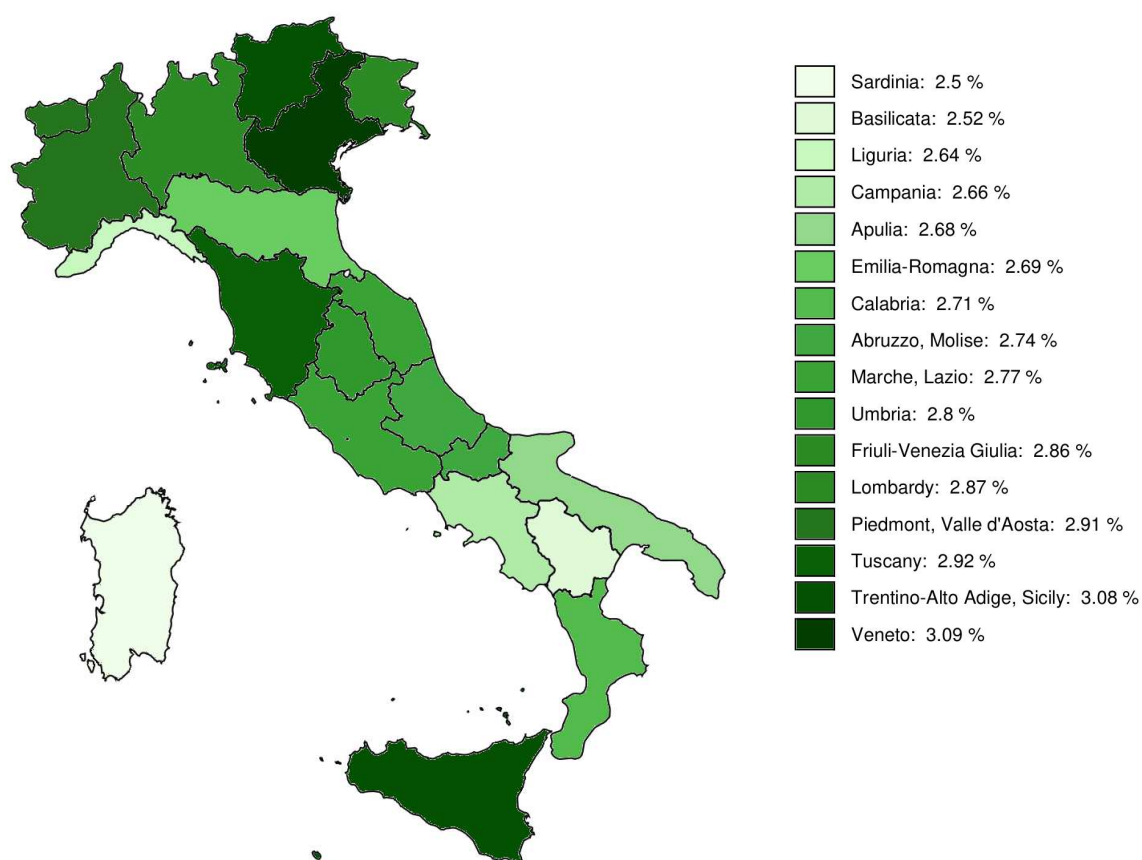


Reference period: June 2023

Figure 2

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

(per cent; data at 30 June 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: June 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](#).

\* \* \*

## 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>
---	-----	--	--------------------------

### 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
---	-----	---	--------------------------------

### 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>	
---	-----	--	--------------------------	--



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-Q2	2023-Q1	2022-Q4
<b>Non-performing loans</b>	56,107	57,374	58,322
<b>Bad loans (gross of write-downs and net of write-offs)</b>			
Loans subject to forbearance	3,512	3,386	3,365
Other exposures	17,549	17,843	17,887
<b>Likely defaults</b>			
Loans subject to forbearance	14,329	15,702	16,199
Other exposures	16,197	16,405	16,841
<b>Non-performing past due loans/exposures</b>			
Loans subject to forbearance	443	336	318
Other exposures	4,006	3,597	3,598
<b>Performing loans</b>			
Loans subject to forbearance	24,468	27,565	29,897
Other exposures	1,791,306	1,802,211	1,817,178
<b>Total loans to customers</b>	1,871,881	1,887,149	1,905,397

**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)

2nd 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>20,734</b>	<b>12,716</b>	<b>1,726</b>	<b>1,203</b>	<b>2,613</b>	<b>1,737</b>
<b>North West Italy</b>	<b>5,799</b>	<b>3,661</b>	<b>429</b>	<b>254</b>	<b>840</b>	<b>435</b>
Piedmont and Valle d'Aosta	1,317	795	147	71	169	132
Lombardy	4,096	2,676	241	158	580	267
Liguria	385	191	42	24	91	36
<b>North East Italy</b>	<b>3,796</b>	<b>2,566</b>	<b>308</b>	<b>139</b>	<b>385</b>	<b>352</b>
Trentino-Alto Adige	295	200	32	7	15	31
Veneto	1,501	980	119	60	174	157
Friuli Venezia Giulia	318	212	36	13	26	32
Emilia-Romagna	1,682	1,175	121	59	169	132
<b>Central Italy</b>	<b>5,333</b>	<b>3,608</b>	<b>378</b>	<b>256</b>	<b>554</b>	<b>484</b>
Tuscany	1,512	982	172	71	138	144
Umbria	356	234	27	15	38	28
Marche	527	342	42	22	66	54
Lazio	2,938	2,052	136	148	311	258
<b>Southern Italy</b>	<b>3,916</b>	<b>1,931</b>	<b>390</b>	<b>369</b>	<b>584</b>	<b>313</b>
Abruzzo and Molise	467	273	57	33	65	39
Campania	1,630	903	125	176	259	134
Apulia and Basilicata	1,378	585	152	109	196	103
Calabria	440	171	56	52	64	36
<b>Islands</b>	<b>1,890</b>	<b>948</b>	<b>221</b>	<b>186</b>	<b>251</b>	<b>153</b>
Sicily	1,300	558	148	151	197	115
Sardinia	590	390	73	35	54	38

**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)

2nd 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>28,720</b>	<b>18,673</b>	<b>1,958</b>	<b>1,544</b>	<b>3,252</b>	<b>2,147</b>
<b>North West Italy</b>	<b>9,253</b>	<b>6,252</b>	<b>482</b>	<b>365</b>	<b>951</b>	<b>530</b>
Piedmont and Valle d'Aosta	1,472	884	132	118	204	127
Lombardy	7,172	4,956	307	214	668	362
Liguria	608	411	43	33	79	41
<b>North East Italy</b>	<b>6,187</b>	<b>4,306</b>	<b>539</b>	<b>206</b>	<b>611</b>	<b>423</b>
Trentino-Alto Adige	1,182	842	172	11	75	78
Veneto	1,985	1,293	154	84	248	161
Friuli Venezia Giulia	590	415	48	20	55	46
Emilia-Romagna	2,429	1,755	164	90	233	138
<b>Central Italy</b>	<b>7,400</b>	<b>4,973</b>	<b>389</b>	<b>309</b>	<b>789</b>	<b>634</b>
Tuscany	1,964	1,315	154	93	207	191
Umbria	375	246	31	22	44	32
Marche	639	391	60	29	68	91
Lazio	4,422	3,022	144	165	470	321
<b>Southern Italy</b>	<b>3,996</b>	<b>2,197</b>	<b>359</b>	<b>442</b>	<b>583</b>	<b>392</b>
Abruzzo and Molise	562	337	57	45	68	52
Campania	1,587	859	129	192	254	140
Apulia and Basilicata	1,445	831	123	138	202	148
Calabria	401	169	50	67	59	52
<b>Islands</b>	<b>1,884</b>	<b>945</b>	<b>189</b>	<b>223</b>	<b>319</b>	<b>168</b>
Sicily	1,433	650	149	177	273	145
Sardinia	451	295	40	46	47	23

## Credit Conditions and Risk

### Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

2nd 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>4,074</b>	<b>1,115</b>	<b>378</b>	<b>1,092</b>	<b>724</b>	<b>447</b>
<b>North West Italy</b>	<b>971</b>	<b>289</b>	<b>90</b>	<b>252</b>	<b>210</b>	<b>117</b>
Piedmont and Valle d'Aosta	242	54	28	75	49	34
Lombardy	634	212	50	153	142	68
Liguria	95	22	13	24	18	15
<b>North East Italy</b>	<b>512</b>	<b>130</b>	<b>64</b>	<b>147</b>	<b>100</b>	<b>63</b>
Trentino-Alto Adige	43	11	11	9	6	7
Veneto	203	53	22	60	44	21
Friuli Venezia Giulia	50	11	7	15	10	7
Emilia-Romagna	216	55	24	63	41	28
<b>Central Italy</b>	<b>1,042</b>	<b>354</b>	<b>88</b>	<b>225</b>	<b>183</b>	<b>131</b>
Tuscany	241	74	31	59	38	37
Umbria	59	13	7	16	10	12
Marche	85	23	11	22	14	12
Lazio	657	243	38	128	122	71
<b>Southern Italy</b>	<b>1,097</b>	<b>272</b>	<b>98</b>	<b>308</b>	<b>148</b>	<b>96</b>
Abruzzo and Molise	151	68	16	31	18	15
Campania	447	109	30	139	68	38
Apulia and Basilicata	313	71	39	86	49	32
Calabria	185	24	13	52	13	12
<b>Islands</b>	<b>451</b>	<b>71</b>	<b>39</b>	<b>160</b>	<b>82</b>	<b>40</b>
Sicily	338	49	24	124	66	31
Sardinia	113	22	15	37	17	9

## Credit Conditions and Risk

Access to data:

[TRI30265](#)

### Adjusted bad loans

by customer region

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

2nd 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>414,807</b>	<b>24,547</b>	<b>1.13</b>	<b>39,664</b>	<b>1,892</b>	<b>3,728</b>	<b>352</b>
<b>North West Italy</b>	<b>99,286</b>	<b>6,673</b>	<b>1.12</b>	<b>9,382</b>	<b>492</b>	<b>812</b>	<b>77</b>
Piedmont	28,079	1,368	1.09	2,833	125	240	13
Valle D'Aosta	531	16	1.09	77	2	6	2
Lombardy	60,597	4,848	1.15	5,588	336	500	59
Liguria	10,079	442	0.99	884	29	66	3
<b>North East Italy</b>	<b>58,775</b>	<b>4,379</b>	<b>1.12</b>	<b>5,599</b>	<b>412</b>	<b>496</b>	<b>71</b>
Veneto	24,101	1,753	1.15	2,092	203	185	26
Friuli-Venezia Giulia	5,347	355	1.11	537	26	67	7
Emilia Romagna	25,961	1,922	1.10	2,621	164	221	14
Trentino Alto Adige	3,366	350	1.16	349	19	23	24
<b>Central Italy</b>	<b>92,123</b>	<b>6,385</b>	<b>1.13</b>	<b>8,373</b>	<b>553</b>	<b>875</b>	<b>110</b>
Tuscany	26,518	1,716	1.09	2,407	124	233	29
Umbria	6,952	436	1.15	531	20	69	14
Marche	9,551	624	1.12	822	51	89	9
Lazio	49,102	3,609	1.14	4,613	358	484	57
<b>Southern Italy</b>	<b>109,712</b>	<b>4,763</b>	<b>1.14</b>	<b>10,702</b>	<b>311</b>	<b>981</b>	<b>69</b>
Abruzzo	9,557	512	1.14	894	34	111	7
Molise	2,061	77	1.16	167	5	19	4
Campania	51,410	2,094	1.14	4,983	141	391	31
Apulia	27,956	1,328	1.15	2,673	90	268	16
Basilicata	2,770	128	1.09	267	6	29	1
Calabria	15,958	624	1.17	1,718	35	163	10
<b>Islands</b>	<b>54,911</b>	<b>2,346</b>	<b>1.14</b>	<b>5,608</b>	<b>123</b>	<b>564</b>	<b>25</b>
Sicily	44,165	1,617	1.14	4,625	95	449	19
Sardinia	10,746	728	1.15	983	27	115	5

**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)

#### 2nd 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>414,807</b>	<b>24,547</b>	<b>1.13</b>	<b>39,664</b>	<b>1,892</b>	<b>3,728</b>	<b>352</b>
<b>General government</b>	<b>162</b>	<b>483</b>	<b>1.66</b>	<b>3</b>	<b>5</b>	<b>5</b>	<b>7</b>
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>513</b>	<b>475</b>	<b>1.62</b>	<b>37</b>	<b>3</b>	<b>6</b>	<b>1</b>
<b>Non-financial companies</b>	<b>67,822</b>	<b>14,988</b>	<b>1.15</b>	<b>4,692</b>	<b>1,276</b>	<b>355</b>	<b>183</b>
<i>of which:</i>							
Industry	12,865	3,346	1.18	665	309	71	44
Building	11,505	3,259	1.16	641	143	64	62
Services	39,263	7,514	1.14	2,996	768	197	74
<b>Producer households</b>	<b>50,978</b>	<b>2,092</b>	<b>1.09</b>	<b>3,494</b>	<b>151</b>	<b>506</b>	<b>35</b>
<b>Consumer households and e others</b>	<b>294,072</b>	<b>6,487</b>	<b>1.05</b>	<b>31,375</b>	<b>456</b>	<b>2,850</b>	<b>126</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-Q3	2020-Q4	2021-Q1	2021-Q2	2021-Q3	2021-Q4
<b>TOTAL</b>	<b>0.98</b>	<b>0.94</b>	<b>0.96</b>	<b>0.86</b>	<b>0.90</b>	<b>0.96</b>
From 250 to 125,000 euro	0.92	0.90	1.03	0.98	0.96	0.94
From 125,000 to 500,000 euro	1.08	0.99	1.09	1.04	1.06	1.06
More than 500,000 euro	0.97	0.94	0.90	0.78	0.84	0.94
<b>General government</b>	<b>0.63</b>	<b>0.53</b>	<b>0.56</b>	<b>0.88</b>	<b>0.83</b>	<b>0.64</b>
From 250 to 125,000 euro	7.95	5.96	5.70	7.57	5.04	2.85
From 125,000 to 500,000 euro	3.48	2.27	2.44	2.96	2.69	1.53
More than 500,000 euro	0.61	0.51	0.55	0.87	0.81	0.64
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>0.16</b>	<b>0.24</b>	<b>0.26</b>	<b>0.19</b>	<b>0.13</b>	<b>0.06</b>
From 250 to 125,000 euro	1.04	1.03	1.24	1.15	0.67	0.69
From 125,000 to 500,000 euro	1.33	1.04	1.24	0.71	0.66	0.71
More than 500,000 euro	0.16	0.24	0.25	0.19	0.13	0.06
<b>Non-financial companies</b>	<b>1.50</b>	<b>1.38</b>	<b>1.28</b>	<b>1.11</b>	<b>1.20</b>	<b>1.41</b>
From 250 to 125,000 euro	2.08	1.73	1.58	1.35	1.37	1.61
From 125,000 to 500,000 euro	2.05	1.70	1.61	1.57	1.65	1.84
More than 500,000 euro	1.43	1.34	1.24	1.07	1.16	1.36
<b>Producer households</b>	<b>1.49</b>	<b>1.38</b>	<b>1.44</b>	<b>1.36</b>	<b>1.38</b>	<b>1.43</b>
From 250 to 125,000 euro	1.45	1.33	1.42	1.28	1.24	1.25
From 125,000 to 500,000 euro	1.62	1.44	1.55	1.44	1.39	1.44
More than 500,000 euro	1.33	1.37	1.30	1.35	1.57	1.65
<b>Consumer households</b>	<b>0.76</b>	<b>0.76</b>	<b>0.93</b>	<b>0.89</b>	<b>0.87</b>	<b>0.82</b>
From 250 to 125,000 euro	0.78	0.79	0.95	0.92	0.89	0.84
From 125,000 to 500,000 euro	0.72	0.71	0.86	0.82	0.82	0.76
More than 500,000 euro	0.92	0.85	1.19	1.02	0.95	0.96
<b>Other sectors</b>	<b>0.63</b>	<b>1.25</b>	<b>1.15</b>	<b>1.33</b>	<b>1.69</b>	<b>1.17</b>
From 250 to 125,000 euro	1.61	1.43	1.16	1.27	1.34	1.33
From 125,000 to 500,000 euro	0.77	0.86	0.96	1.05	1.41	1.51
More than 500,000 euro	0.49	1.31	1.20	1.40	1.79	1.08

**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**

	2022-Q1	2022-Q2	2022-Q3	2022-Q4	2023-Q1	2023-Q2
<b>TOTAL</b>	<b>0.92</b>	<b>0.89</b>	<b>0.88</b>	<b>0.80</b>	<b>0.88</b>	<b>0.89</b>
From 250 to 125,000 euro	0.80	0.74	0.72	0.67	0.71	0.76
From 125,000 to 500,000 euro	0.98	0.91	0.84	0.78	0.82	0.82
More than 500,000 euro	0.94	0.93	0.94	0.84	0.95	0.94
<b>General government</b>	<b>0.66</b>	<b>0.15</b>	<b>0.23</b>	<b>0.35</b>	<b>0.60</b>	<b>0.51</b>
From 250 to 125,000 euro	1.54	1.65	3.78	2.53	2.74	3.64
From 125,000 to 500,000 euro	1.38	1.01	1.35	1.20	1.87	2.85
More than 500,000 euro	0.65	0.14	0.22	0.34	0.60	0.49
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>0.10</b>	<b>0.10</b>	<b>0.06</b>	<b>0.09</b>	<b>0.14</b>	<b>0.16</b>
From 250 to 125,000 euro	0.85	0.89	1.01	0.95	1.10	1.13
From 125,000 to 500,000 euro	1.18	1.26	1.21	0.71	0.86	1.14
More than 500,000 euro	0.10	0.10	0.06	0.08	0.14	0.16
<b>Non-financial companies</b>	<b>1.38</b>	<b>1.41</b>	<b>1.45</b>	<b>1.32</b>	<b>1.45</b>	<b>1.43</b>
From 250 to 125,000 euro	1.72	1.96	2.10	2.05	2.15	2.26
From 125,000 to 500,000 euro	1.92	2.00	1.97	1.90	1.95	1.96
More than 500,000 euro	1.32	1.34	1.38	1.25	1.38	1.35
<b>Producer households</b>	<b>1.35</b>	<b>1.31</b>	<b>1.25</b>	<b>1.12</b>	<b>1.16</b>	<b>1.23</b>
From 250 to 125,000 euro	1.15	1.15	1.14	1.07	1.15	1.26
From 125,000 to 500,000 euro	1.33	1.29	1.24	1.13	1.17	1.22
More than 500,000 euro	1.69	1.58	1.44	1.15	1.16	1.19
<b>Consumer households</b>	<b>0.67</b>	<b>0.57</b>	<b>0.52</b>	<b>0.46</b>	<b>0.49</b>	<b>0.53</b>
From 250 to 125,000 euro	0.68	0.59	0.56	0.51	0.54	0.58
From 125,000 to 500,000 euro	0.62	0.52	0.45	0.40	0.43	0.45
More than 500,000 euro	0.85	0.74	0.58	0.48	0.46	0.61
<b>Other sectors</b>	<b>1.05</b>	<b>0.95</b>	<b>0.91</b>	<b>0.88</b>	<b>0.88</b>	<b>1.12</b>
From 250 to 125,000 euro	1.19	1.14	1.11	1.15	1.28	1.40
From 125,000 to 500,000 euro	1.30	1.28	1.05	0.97	1.17	1.09
More than 500,000 euro	0.98	0.86	0.85	0.82	0.77	1.09

## 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-Q3	2020-Q4	2021-Q1	2021-Q2	2021-Q3	2021-Q4
<b>ITALY</b>	<b>0.98</b>	<b>0.94</b>	<b>0.96</b>	<b>0.86</b>	<b>0.90</b>	<b>0.96</b>
<i>of which:</i> General government	0.63	0.53	0.56	0.88	0.83	0.64
Non-financial companies	1.50	1.38	1.28	1.11	1.20	1.41
Producer households	1.49	1.38	1.44	1.36	1.38	1.43
Consumer households	0.76	0.76	0.93	0.89	0.87	0.82
<b>Piedmont</b>	<b>0.92</b>	<b>0.91</b>	<b>0.88</b>	<b>0.73</b>	<b>0.83</b>	<b>0.78</b>
<i>of which:</i> General government	0.03	0.00	0.01	0.01	0.01	0.01
Non-financial companies	1.28	1.26	1.11	0.79	0.97	0.91
Producer households	1.32	1.30	1.38	1.24	1.24	1.20
Consumer households	0.65	0.67	0.81	0.79	0.77	0.70
<b>Valle d'Aosta</b>	<b>0.39</b>	<b>0.32</b>	<b>0.59</b>	<b>0.51</b>	<b>0.95</b>	<b>0.77</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.38	0.23	0.36	0.29	0.79	0.77
Producer households	0.81	0.70	1.37	1.15	2.23	1.55
Consumer households	0.39	0.42	0.88	0.79	1.10	0.81
<b>Lombardy</b>	<b>0.70</b>	<b>0.74</b>	<b>0.78</b>	<b>0.74</b>	<b>0.74</b>	<b>0.79</b>
<i>of which:</i> General government	0.02	0.02	0.01	0.01	0.01	0.03
Non-financial companies	1.31	1.33	1.28	1.23	1.30	1.49
Producer households	1.13	1.03	1.07	1.06	1.04	1.21
Consumer households	0.65	0.64	0.80	0.76	0.75	0.73
<b>Liguria</b>	<b>0.86</b>	<b>0.84</b>	<b>0.80</b>	<b>0.73</b>	<b>0.94</b>	<b>0.81</b>
<i>of which:</i> General government	0.00	0.00	0.01	0.00	0.27	0.00
Non-financial companies	0.92	0.87	0.69	0.70	1.17	0.90
Producer households	1.48	1.14	1.24	1.28	1.01	1.30
Consumer households	0.74	0.79	0.88	0.76	0.76	0.69
<b>Veneto</b>	<b>0.89</b>	<b>0.79</b>	<b>0.82</b>	<b>0.64</b>	<b>0.66</b>	<b>0.63</b>
<i>of which:</i> General government	0.00	0.02	0.03	0.03	0.04	0.00
Non-financial companies	1.66	1.43	1.38	0.97	0.87	0.94
Producer households	1.24	1.00	1.17	1.06	1.11	1.10
Consumer households	0.63	0.60	0.69	0.70	0.67	0.64
<b>Friuli Venezia Giulia</b>	<b>0.72</b>	<b>0.68</b>	<b>0.51</b>	<b>0.58</b>	<b>0.52</b>	<b>0.64</b>
<i>of which:</i> General government	0.02	0.03	0.00	0.00	0.00	0.00
Non-financial companies	0.91	0.87	0.48	0.62	0.52	0.73
Producer households	1.49	1.34	1.29	1.14	1.17	1.23
Consumer households	0.48	0.46	0.52	0.53	0.52	0.54

**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-Q3	2020-Q4	2021-Q1	2021-Q2	2021-Q3	2021-Q4
<b>Emilia-Romagna</b>	<b>1.15</b>	<b>0.95</b>	<b>0.89</b>	<b>0.71</b>	<b>0.81</b>	<b>0.84</b>
<i>of which:</i> General government	2.42	2.50	2.48	0.00	0.00	0.00
Non-financial companies	1.29	1.01	0.88	0.79	0.96	1.03
Producer households	1.29	1.24	1.00	0.97	0.94	0.97
Consumer households	0.60	0.57	0.65	0.63	0.64	0.59
<b>Trentino-Alto Adige</b>	<b>0.64</b>	<b>0.81</b>	<b>0.81</b>	<b>0.77</b>	<b>0.85</b>	<b>0.95</b>
<i>of which:</i> General government	0.05	0.14	0.06	0.07	0.08	0.00
Non-financial companies	0.79	1.00	0.96	0.81	0.91	1.10
Producer households	0.93	1.37	1.36	1.60	1.64	1.61
Consumer households	0.30	0.36	0.47	0.58	0.54	0.53
<b>Tuscany</b>	<b>1.10</b>	<b>1.14</b>	<b>1.13</b>	<b>1.16</b>	<b>1.15</b>	<b>1.12</b>
<i>of which:</i> General government	0.08	0.00	0.01	0.37	0.36	0.37
Non-financial companies	1.37	1.49	1.34	1.43	1.44	1.40
Producer households	1.69	1.52	1.73	1.62	1.66	1.70
Consumer households	0.75	0.74	0.86	0.81	0.75	0.72
<b>Umbria</b>	<b>1.25</b>	<b>1.14</b>	<b>1.16</b>	<b>1.08</b>	<b>1.36</b>	<b>1.36</b>
<i>of which:</i> General government	0.00	0.00	0.06	0.24	0.00	0.00
Non-financial companies	1.45	1.28	1.21	1.14	1.68	1.68
Producer households	1.63	1.52	1.61	1.47	1.38	1.32
Consumer households	0.92	0.88	1.04	0.97	0.95	0.93
<b>Marche</b>	<b>1.05</b>	<b>0.98</b>	<b>1.00</b>	<b>0.95</b>	<b>0.89</b>	<b>1.17</b>
<i>of which:</i> General government	0.01	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.26	1.18	1.12	1.01	0.91	1.45
Producer households	1.54	1.37	1.36	1.54	1.38	1.37
Consumer households	0.75	0.65	0.78	0.75	0.73	0.74
<b>Lazio</b>	<b>1.15</b>	<b>1.16</b>	<b>1.26</b>	<b>0.99</b>	<b>1.02</b>	<b>1.25</b>
<i>of which:</i> General government	0.01	0.01	0.02	0.07	0.05	0.00
Non-financial companies	2.11	2.02	1.96	1.36	1.43	2.12
Producer households	1.63	1.59	1.99	2.01	2.17	2.10
Consumer households	0.84	0.87	1.21	1.11	1.10	1.01
<b>Abruzzo</b>	<b>1.92</b>	<b>1.90</b>	<b>1.56</b>	<b>1.14</b>	<b>1.04</b>	<b>1.11</b>
<i>of which:</i> General government	0.03	1.75	1.69	1.86	1.92	0.29
Non-financial companies	2.59	2.55	1.85	1.11	0.92	1.11
Producer households	2.15	1.93	1.97	1.59	1.56	1.65
Consumer households	1.04	1.05	1.12	1.08	1.09	1.04

## 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-Q3	2020-Q4	2021-Q1	2021-Q2	2021-Q3	2021-Q4
<b>Molise</b>	<b>1.52</b>	<b>1.35</b>	<b>1.56</b>	<b>1.43</b>	<b>2.53</b>	<b>2.37</b>
<i>of which:</i> General government	0.56	0.78	0.00	2.28	3.29	0.40
Non-financial companies	1.82	1.66	2.26	1.61	4.75	4.45
Producer households	2.17	1.93	1.79	1.56	1.44	1.61
Consumer households	1.17	1.01	1.05	0.90	0.91	0.81
<b>Campania</b>	<b>1.51</b>	<b>1.22</b>	<b>1.26</b>	<b>1.23</b>	<b>1.34</b>	<b>1.32</b>
<i>of which:</i> General government	0.86	0.23	0.21	0.77	0.78	0.28
Non-financial companies	1.95	1.26	1.10	1.14	1.40	1.66
Producer households	1.94	1.88	2.04	1.77	1.76	1.80
Consumer households	1.15	1.20	1.41	1.29	1.28	1.17
<b>Apulia</b>	<b>1.52</b>	<b>1.33</b>	<b>1.35</b>	<b>1.35</b>	<b>1.40</b>	<b>1.52</b>
<i>of which:</i> General government	0.15	0.85	0.90	0.13	0.54	0.60
Non-financial companies	2.27	1.75	1.63	1.81	1.90	2.27
Producer households	2.18	1.97	1.75	1.49	1.72	1.73
Consumer households	0.96	0.95	1.10	1.04	1.01	0.96
<b>Basilicata</b>	<b>1.26</b>	<b>1.23</b>	<b>1.05</b>	<b>1.06</b>	<b>0.99</b>	<b>0.86</b>
<i>of which:</i> General government	1.57	0.75	1.29	0.75	0.20	0.26
Non-financial companies	1.60	1.55	1.19	1.39	1.30	1.01
Producer households	1.76	1.49	1.50	1.20	1.13	1.29
Consumer households	0.87	0.93	0.84	0.77	0.70	0.67
<b>Calabria</b>	<b>2.21</b>	<b>2.11</b>	<b>2.01</b>	<b>1.82</b>	<b>1.57</b>	<b>1.51</b>
<i>of which:</i> General government	6.56	6.83	7.23	5.10	1.12	1.31
Non-financial companies	2.69	2.37	2.04	2.12	2.29	2.20
Producer households	2.16	2.14	1.94	1.91	2.01	1.67
Consumer households	1.16	1.11	1.25	1.18	1.18	1.13
<b>Sicily</b>	<b>1.85</b>	<b>1.49</b>	<b>1.68</b>	<b>2.01</b>	<b>2.07</b>	<b>2.37</b>
<i>of which:</i> General government	5.90	4.90	6.21	18.33	18.89	24.79
Non-financial companies	2.41	1.40	1.24	1.35	1.55	2.66
Producer households	2.49	2.12	2.26	1.96	1.88	2.08
Consumer households	1.20	1.26	1.65	1.62	1.55	1.41
<b>Sardinia</b>	<b>1.07</b>	<b>0.89</b>	<b>0.86</b>	<b>0.73</b>	<b>0.78</b>	<b>0.82</b>
<i>of which:</i> General government	0.44	0.08	0.06	0.07	0.35	0.08
Non-financial companies	1.80	1.41	1.23	0.97	1.04	1.19
Producer households	1.51	1.22	1.29	0.99	1.06	1.20
Consumer households	0.85	0.78	0.82	0.77	0.78	0.73

## 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**

	2022-Q1	2022-Q2	2022-Q3	2022-Q4	2023-Q1	2023-Q2
<b>ITALY</b>	<b>0.92</b>	<b>0.89</b>	<b>0.88</b>	<b>0.80</b>	<b>0.88</b>	<b>0.89</b>
<i>of which:</i> General government	0.66	0.15	0.23	0.35	0.60	0.51
Non-financial companies	1.38	1.41	1.45	1.32	1.45	1.43
Producer households	1.35	1.31	1.25	1.12	1.16	1.23
Consumer households	0.67	0.57	0.52	0.46	0.49	0.53
<b>Piedmont</b>	<b>0.72</b>	<b>0.74</b>	<b>0.70</b>	<b>0.61</b>	<b>0.75</b>	<b>0.87</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.02	0.04	0.04
Non-financial companies	0.88	0.98	0.93	0.79	1.07	1.31
Producer households	1.16	1.18	1.07	1.06	1.04	1.16
Consumer households	0.55	0.47	0.44	0.41	0.46	0.51
<b>Valle d'Aosta</b>	<b>0.57</b>	<b>0.97</b>	<b>0.85</b>	<b>0.74</b>	<b>0.67</b>	<b>0.38</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.57	1.34	1.13	1.03	0.86	0.40
Producer households	0.99	1.23	0.84	0.72	0.89	0.74
Consumer households	0.63	0.62	0.66	0.53	0.41	0.36
<b>Lombardy</b>	<b>0.70</b>	<b>0.68</b>	<b>0.60</b>	<b>0.59</b>	<b>0.67</b>	<b>0.68</b>
<i>of which:</i> General government	0.03	0.15	0.00	0.01	0.01	0.02
Non-financial companies	1.27	1.27	1.13	1.15	1.28	1.24
Producer households	1.18	1.16	1.21	0.95	0.94	1.00
Consumer households	0.56	0.48	0.44	0.39	0.39	0.43
<b>Liguria</b>	<b>0.89</b>	<b>0.83</b>	<b>1.02</b>	<b>0.94</b>	<b>1.09</b>	<b>1.04</b>
<i>of which:</i> General government	0.80	0.00	0.00	0.00	0.09	0.07
Non-financial companies	1.08	1.06	1.56	1.43	1.75	1.68
Producer households	1.18	1.23	1.16	1.11	1.06	1.04
Consumer households	0.65	0.59	0.52	0.44	0.47	0.46
<b>Veneto</b>	<b>0.59</b>	<b>0.54</b>	<b>0.51</b>	<b>0.46</b>	<b>0.63</b>	<b>0.65</b>
<i>of which:</i> General government	0.00	0.00	0.09	0.09	0.07	0.01
Non-financial companies	0.91	0.88	0.86	0.79	1.15	1.18
Producer households	1.04	1.04	0.88	0.84	0.97	0.93
Consumer households	0.54	0.45	0.40	0.36	0.41	0.41
<b>Friuli Venezia Giulia</b>	<b>0.65</b>	<b>0.55</b>	<b>0.57</b>	<b>1.34</b>	<b>1.37</b>	<b>1.41</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.79	0.67	0.75	2.19	2.16	2.24
Producer households	1.06	1.03	0.94	1.12	1.22	1.19
Consumer households	0.50	0.43	0.38	0.36	0.45	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**

	2022-Q1	2022-Q2	2022-Q3	2022-Q4	2023-Q1	2023-Q2
<b>Emilia-Romagna</b>	<b>0.84</b>	<b>1.01</b>	<b>0.85</b>	<b>0.78</b>	<b>0.86</b>	<b>0.76</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	2.88
Non-financial companies	1.04	1.40	1.17	1.09	1.22	0.98
Producer households	1.11	1.08	1.06	1.00	1.02	1.00
Consumer households	0.49	0.42	0.36	0.33	0.36	0.40
<b>Trentino-Alto Adige</b>	<b>1.03</b>	<b>1.00</b>	<b>0.99</b>	<b>0.77</b>	<b>0.68</b>	<b>0.70</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.23	1.22	1.20	0.98	0.84	0.84
Producer households	1.60	1.56	1.52	1.14	1.05	1.06
Consumer households	0.46	0.36	0.38	0.32	0.30	0.39
<b>Tuscany</b>	<b>1.07</b>	<b>1.08</b>	<b>1.28</b>	<b>1.10</b>	<b>1.17</b>	<b>1.06</b>
<i>of which:</i> General government	0.37	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.35	1.54	1.97	1.66	1.74	1.49
Producer households	1.49	1.32	1.34	1.23	1.30	1.47
Consumer households	0.67	0.54	0.48	0.46	0.47	0.52
<b>Umbria</b>	<b>1.01</b>	<b>0.95</b>	<b>0.74</b>	<b>0.92</b>	<b>0.93</b>	<b>0.95</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.17	1.11	0.75	1.14	1.17	1.19
Producer households	1.01	1.05	1.18	1.23	1.09	1.24
Consumer households	0.80	0.72	0.68	0.59	0.58	0.58
<b>Marche</b>	<b>1.10</b>	<b>1.13</b>	<b>1.11</b>	<b>0.91</b>	<b>0.94</b>	<b>0.99</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.08	0.06
Non-financial companies	1.46	1.58	1.57	1.27	1.29	1.35
Producer households	1.21	1.13	1.01	0.94	1.02	1.09
Consumer households	0.59	0.52	0.49	0.43	0.49	0.53
<b>Lazio</b>	<b>1.22</b>	<b>1.13</b>	<b>1.31</b>	<b>1.02</b>	<b>1.10</b>	<b>1.21</b>
<i>of which:</i> General government	0.00	0.00	0.04	0.06	0.56	0.09
Non-financial companies	2.25	2.11	2.70	1.99	2.00	2.40
Producer households	1.90	1.75	1.36	1.31	1.41	1.45
Consumer households	0.82	0.69	0.59	0.52	0.54	0.59
<b>Abruzzo</b>	<b>1.18</b>	<b>1.16</b>	<b>1.25</b>	<b>1.10</b>	<b>1.04</b>	<b>1.22</b>
<i>of which:</i> General government	0.21	0.00	0.12	0.09	0.12	0.13
Non-financial companies	1.41	1.52	1.79	1.53	1.33	1.58
Producer households	1.36	1.25	1.27	1.30	1.40	1.53
Consumer households	0.87	0.71	0.59	0.55	0.62	0.72

## 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**

	2022-Q1	2022-Q2	2022-Q3	2022-Q4	2023-Q1	2023-Q2
<b>Molise</b>	<b>2.18</b>	<b>1.96</b>	<b>1.22</b>	<b>1.53</b>	<b>1.91</b>	<b>1.74</b>
<i>of which:</i> General government	0.74	0.00	2.36	0.35	2.74	2.32
Non-financial companies	3.78	3.71	1.82	2.63	3.26	2.82
Producer households	2.23	2.30	2.02	1.77	1.70	1.76
Consumer households	0.72	0.62	0.57	0.65	0.85	0.89
<b>Campania</b>	<b>1.64</b>	<b>1.29</b>	<b>1.32</b>	<b>1.32</b>	<b>1.30</b>	<b>1.28</b>
<i>of which:</i> General government	0.28	0.31	0.54	0.96	0.73	0.80
Non-financial companies	2.64	1.83	1.94	2.02	1.90	1.86
Producer households	1.73	1.56	1.63	1.45	1.44	1.53
Consumer households	0.94	0.81	0.73	0.66	0.71	0.73
<b>Apulia</b>	<b>1.39</b>	<b>1.33</b>	<b>1.33</b>	<b>1.17</b>	<b>1.20</b>	<b>1.22</b>
<i>of which:</i> General government	0.56	1.24	2.00	4.53	2.84	2.36
Non-financial companies	2.17	2.15	2.20	1.82	1.78	1.82
Producer households	1.60	1.57	1.50	1.34	1.48	1.70
Consumer households	0.80	0.71	0.68	0.62	0.68	0.67
<b>Basilicata</b>	<b>0.79</b>	<b>4.11</b>	<b>4.30</b>	<b>4.03</b>	<b>4.12</b>	<b>1.18</b>
<i>of which:</i> General government	0.05	0.04	5.72	7.03	5.31	4.94
Non-financial companies	0.96	8.86	9.01	8.38	8.33	1.70
Producer households	1.16	1.19	1.42	1.25	1.59	1.67
Consumer households	0.58	0.50	0.51	0.44	0.45	0.51
<b>Calabria</b>	<b>1.32</b>	<b>1.22</b>	<b>1.22</b>	<b>1.30</b>	<b>1.41</b>	<b>1.41</b>
<i>of which:</i> General government	0.97	0.86	1.84	2.10	1.86	1.49
Non-financial companies	1.96	1.83	1.77	1.80	2.04	2.09
Producer households	1.51	1.53	1.49	1.54	1.52	1.70
Consumer households	0.97	0.86	0.81	0.75	0.83	0.82
<b>Sicily</b>	<b>2.10</b>	<b>1.59</b>	<b>1.68</b>	<b>1.24</b>	<b>1.40</b>	<b>1.36</b>
<i>of which:</i> General government	19.85	3.57	4.11	4.13	5.59	8.60
Non-financial companies	2.38	2.35	2.75	1.87	2.11	1.78
Producer households	1.92	1.93	1.87	1.41	1.58	1.78
Consumer households	1.09	0.94	0.85	0.75	0.79	0.85
<b>Sardinia</b>	<b>0.80</b>	<b>0.76</b>	<b>0.63</b>	<b>0.64</b>	<b>0.74</b>	<b>0.74</b>
<i>of which:</i> General government	0.00	0.00	0.03	12.06	8.85	8.53
Non-financial companies	1.19	1.13	0.89	0.76	1.07	1.02
Producer households	1.31	1.39	1.25	1.08	1.14	1.09
Consumer households	0.65	0.58	0.52	0.47	0.48	0.53

## 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)

2nd 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>1,615,159</b>	<b>1,155,905</b>	<b>3,852,118</b>	<b>633,438</b>	<b>537,616</b>	<b>3,440,656</b>
<b>North West Italy</b>	<b>698,651</b>	<b>502,386</b>	<b>1,137,944</b>	<b>283,643</b>	<b>232,442</b>	<b>1,009,017</b>
Piedmont	97,825	69,999	291,134	28,426	24,866	259,678
Valle d'Aosta	3,144	2,222	8,398	962	779	7,513
Lombardy	574,118	412,998	748,499	245,627	199,070	660,475
Liguria	23,564	17,167	89,913	8,628	7,726	81,351
<b>North East Italy</b>	<b>405,502</b>	<b>287,516</b>	<b>928,841</b>	<b>164,462</b>	<b>135,126</b>	<b>821,278</b>
Trentino Alto Adige	50,326	39,444	126,893	21,468	18,893	115,291
Veneto	180,855	128,492	359,667	90,476	70,248	317,267
Friuli-Venezia Giulia	32,193	21,957	95,161	9,354	8,657	86,463
Emilia Romagna	142,128	97,622	347,120	43,164	37,327	302,257
<b>Central Italy</b>	<b>336,504</b>	<b>224,231</b>	<b>819,564</b>	<b>105,467</b>	<b>95,522</b>	<b>732,939</b>
Tuscany	78,147	57,978	270,716	26,558	24,037	236,167
Umbria	14,154	10,721	55,387	4,568	4,126	48,492
Marche	28,816	20,535	112,680	9,873	8,813	98,017
Lazio	215,387	134,997	380,781	64,467	58,546	350,263
<b>Southern Italy</b>	<b>120,268</b>	<b>97,635</b>	<b>629,410</b>	<b>54,075</b>	<b>50,200</b>	<b>569,137</b>
Abruzzo	15,927	12,414	73,412	6,115	5,596	65,393
Molise	2,270	1,917	13,945	1,096	1,014	12,527
Campania	50,948	40,908	234,882	21,492	19,793	212,401
Apulia	36,441	30,135	208,633	17,974	16,901	189,998
Basilicata	4,462	3,695	24,777	2,056	1,899	22,068
Calabria	10,220	8,567	73,761	5,342	4,998	66,750
<b>Islands</b>	<b>54,234</b>	<b>44,138</b>	<b>336,359</b>	<b>25,791</b>	<b>24,326</b>	<b>308,285</b>
Sicily	35,211	28,383	240,307	17,873	16,807	219,425
Sardinia	19,023	15,755	96,052	7,918	7,519	88,860

**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)

2nd 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>162,819</b>	<b>121,902</b>	<b>267,996</b>	<b>191,556</b>	<b>129,059</b>	<b>106,080</b>
<b>North West Italy</b>	<b>73,142</b>	<b>53,912</b>	<b>81,573</b>	<b>76,963</b>	<b>52,170</b>	<b>34,451</b>
Piedmont	9,532	6,549	20,725	16,667	11,220	8,082
Valle d'Aosta	310	244	657	345	241	190
Lombardy	60,826	45,378	54,409	56,120	38,174	24,051
Liguria	2,475	1,742	5,782	3,832	2,535	2,128
<b>North East Italy</b>	<b>36,390</b>	<b>26,749</b>	<b>67,158</b>	<b>46,594</b>	<b>30,158</b>	<b>29,063</b>
Trentino Alto Adige	6,972	5,651	8,556	6,034	4,500	2,396
Veneto	15,159	10,991	25,854	18,901	11,603	11,745
Friuli-Venezia Giulia	2,183	1,698	5,589	3,702	2,666	2,275
Emilia Romagna	12,077	8,410	27,159	17,957	11,389	12,647
<b>Central Italy</b>	<b>32,436</b>	<b>24,869</b>	<b>56,775</b>	<b>37,176</b>	<b>25,522</b>	<b>22,162</b>
Tuscany	9,055	6,854	21,769	13,030	8,362	9,385
Umbria	1,520	1,156	4,288	1,974	1,359	1,863
Marche	3,239	2,354	9,089	4,689	2,970	4,106
Lazio	18,621	14,506	21,629	17,482	12,832	6,808
<b>Southern Italy</b>	<b>15,148</b>	<b>11,839</b>	<b>41,764</b>	<b>19,175</b>	<b>13,475</b>	<b>14,406</b>
Abruzzo	2,027	1,529	5,400	2,600	1,675	1,992
Molise	331	277	997	310	218	339
Campania	6,059	4,665	15,257	8,730	6,109	5,522
Apulia	4,564	3,625	13,062	5,033	3,721	4,344
Basilicata	660	527	1,868	773	544	659
Calabria	1,507	1,216	5,180	1,730	1,209	1,550
<b>Islands</b>	<b>5,702</b>	<b>4,533</b>	<b>20,726</b>	<b>11,648</b>	<b>7,733</b>	<b>5,998</b>
Sicily	4,004	3,145	15,166	6,086	3,393	4,631
Sardinia	1,699	1,388	5,560	5,561	4,340	1,367

## 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)

2nd quarter 2023

Reporting institutions: **Banks**

More than 4 facilities		
Facilities granted	Margin used	Number of borrowers

<b>ITALY</b>	<b>627,345</b>	<b>367,329</b>	<b>37,386</b>
<b>North West Italy</b>	<b>264,902</b>	<b>163,862</b>	<b>12,903</b>
Piedmont	43,200	27,364	2,649
Valle d'Aosta	1,528	958	38
Lombardy	211,544	130,375	9,564
Liguria	8,631	5,164	652
<b>North East Italy</b>	<b>158,056</b>	<b>95,483</b>	<b>11,342</b>
Trentino Alto Adige	15,852	10,400	650
Veneto	56,320	35,651	4,801
Friuli-Venezia Giulia	16,955	8,937	834
Emilia Romagna	68,929	40,496	5,057
<b>Central Italy</b>	<b>161,424</b>	<b>78,317</b>	<b>7,688</b>
Tuscany	29,503	18,725	3,395
Umbria	6,091	4,080	744
Marche	11,015	6,398	1,468
Lazio	114,816	49,114	2,081
<b>Southern Italy</b>	<b>31,869</b>	<b>22,121</b>	<b>4,103</b>
Abruzzo	5,185	3,615	627
Molise	533	409	82
Campania	14,667	10,341	1,702
Apulia	8,870	5,888	1,229
Basilicata	973	725	182
Calabria	1,641	1,143	281
<b>Islands</b>	<b>11,093</b>	<b>7,546</b>	<b>1,350</b>
Sicily	7,249	5,038	1,085
Sardinia	3,845	2,508	265

## 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)

2nd 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>3,852,118</b>	<b>1,400,946</b>	<b>926,158</b>	<b>804,590</b>	<b>248,793</b>
<i>of which:</i> 1 facility	3,440,656	1,383,634	877,392	712,396	164,879
2 facilities	267,996	17,048	47,331	80,891	59,916
3 or 4 facilities	106,080	261	1,432	11,256	23,304
more than 4 facilities	37,386	3	3	47	694
<b>General government</b>	<b>6,328</b>	<b>196</b>	<b>120</b>	<b>288</b>	<b>539</b>
<i>of which:</i> 1 facility	3,639	166	105	244	443
2 facilities	1,598	15	7	29	80
3 or 4 facilities	946	13	8	14	16
more than 4 facilities	145	2	-	1	-
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>10,357</b>	<b>2,615</b>	<b>1,352</b>	<b>1,446</b>	<b>983</b>
<i>of which:</i> 1 facility	7,505	2,512	1,074	1,013	583
2 facilities	1,984	99	258	351	287
3 or 4 facilities	640	4	19	82	105
more than 4 facilities	228	-	1	-	8
<b>Non-financial companies</b>	<b>693,463</b>	<b>182,805</b>	<b>94,056</b>	<b>117,571</b>	<b>98,204</b>
<i>of which:</i> 1 facility	433,016	178,998	75,481	74,683	44,991
2 facilities	140,164	3,778	18,051	36,437	35,878
3 or 4 facilities	84,911	29	523	6,427	16,823
more than 4 facilities	35,372	-	1	24	512
<b>Producer households</b>	<b>424,886</b>	<b>167,161</b>	<b>88,235</b>	<b>86,057</b>	<b>34,487</b>
<i>of which:</i> 1 facility	365,325	163,279	77,670	67,214	20,275
2 facilities	45,912	3,822	10,166	16,085	9,913
3 or 4 facilities	12,345	59	399	2,746	4,164
more than 4 facilities	1,304	1	-	12	135
<b>Consumer households and others</b>	<b>2,709,624</b>	<b>1,044,619</b>	<b>741,004</b>	<b>598,192</b>	<b>114,220</b>
<i>of which:</i> 1 facility	2,624,177	1,035,192	721,783	568,360	98,311
2 facilities	77,923	9,271	18,740	27,851	13,692
3 or 4 facilities	7,189	156	480	1,971	2,178
more than 4 facilities	335	-	1	10	39

**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)

2nd 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>109,758</b>	<b>75,610</b>	<b>29,036</b>	<b>24,893</b>	<b>5,908</b>
<i>of which:</i> 1 facility	46,764	21,611	5,808	3,439	664
2 facilities	32,908	18,773	5,214	3,177	511
3 or 4 facilities	27,159	26,092	9,598	5,988	865
more than 4 facilities	2,927	9,134	8,416	12,289	3,868
<b>General government</b>	<b>810</b>	<b>1,537</b>	<b>1,051</b>	<b>994</b>	<b>393</b>
<i>of which:</i> 1 facility	617	898	465	308	66
2 facilities	163	461	386	327	91
3 or 4 facilities	28	166	190	327	150
more than 4 facilities	2	12	10	32	86
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>663</b>	<b>733</b>	<b>463</b>	<b>793</b>	<b>646</b>
<i>of which:</i> 1 facility	345	419	241	401	274
2 facilities	216	237	158	223	141
3 or 4 facilities	93	62	49	112	110
more than 4 facilities	9	15	15	57	121
<b>Non-financial companies</b>	<b>73,364</b>	<b>60,824</b>	<b>24,905</b>	<b>21,877</b>	<b>4,762</b>
<i>of which:</i> 1 facility	23,779	13,739	3,919	2,268	307
2 facilities	24,299	14,960	4,031	2,265	248
3 or 4 facilities	22,827	23,597	8,800	5,288	573
more than 4 facilities	2,459	8,528	8,155	12,056	3,634
<b>Producer households</b>	<b>12,443</b>	<b>5,038</b>	<b>890</b>	<b>287</b>	<b>12</b>
<i>of which:</i> 1 facility	5,230	1,580	193	51	-
2 facilities	3,868	1,370	184	69	7
3 or 4 facilities	2,971	1,600	312	78	1
more than 4 facilities	374	488	201	89	4
<b>Consumer households and others</b>	<b>22,357</b>	<b>7,427</b>	<b>1,723</b>	<b>941</b>	<b>95</b>
<i>of which:</i> 1 facility	16,706	4,939	988	410	17
2 facilities	4,337	1,734	454	293	24
3 or 4 facilities	1,232	663	247	183	31
more than 4 facilities	82	91	34	55	23

## 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)

2nd 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	1.05	1.13
	First bank's share of total credit granted (%)	68	100	98	96
<b>General government</b>	Average number of banks per borrower	1.72	1.27	1.21	1.23
	First bank's share of total credit granted (%)	70	99	99	96
<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	98	91	89
<b>Non-financial companies</b>	Average number of banks per borrower	1.78	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	1.68	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	1.12	1.25
	First bank's share of total credit granted (%)	88	99	95	92
<b>Consumer households and others</b>	Average number of banks per borrower	1.03	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)

2nd 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	1.46	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	1.29	1.57	1.82
	First bank's share of total credit granted (%)	96	94	91	88
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Average number of banks per borrower	1.56	1.70	1.62	1.79
	First bank's share of total credit granted (%)	87	85	87	87
<b>Non-financial companies</b>	Average number of banks per borrower	1.76	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	1.91	2.43	3.17	4.17
	First bank's share of total credit granted (%)	75	67	59	52
Building	Average number of banks per borrower	1.78	2.18	2.68	3.37
	First bank's share of total credit granted (%)	80	75	71	66
Services	Average number of banks per borrower	1.70	2.08	2.66	3.48
	First bank's share of total credit granted (%)	81	76	70	64
<b>Producer households</b>	Average number of banks per borrower	1.57	1.99	2.47	3.20
	First bank's share of total credit granted (%)	86	82	79	75
<b>Consumer households and others</b>	Average number of banks per borrower	1.16	1.33	1.49	1.68
	First bank's share of total credit granted (%)	96	94	92	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)

2nd 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	4.82	7.22
	First bank's share of total credit granted (%)	53	59
<b>General government</b>	Average number of banks per borrower	2.25	3.45
	First bank's share of total credit granted (%)	87	66
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Average number of banks per borrower	2.23	3.79
	First bank's share of total credit granted (%)	83	87
<b>Non-financial companies</b>	Average number of banks per borrower	5.16	8.08
	First bank's share of total credit granted (%)	49	36
<i>of which:</i>			
Industry	Average number of banks per borrower	5.74	8.69
	First bank's share of total credit granted (%)	42	32
Building	Average number of banks per borrower	4.28	6.48
	First bank's share of total credit granted (%)	61	37
Services	Average number of banks per borrower	4.84	7.62
	First bank's share of total credit granted (%)	53	39
<b>Producer households</b>	Average number of banks per borrower	3.59	3.25
	First bank's share of total credit granted (%)	73	60
<b>Consumer households and others</b>	Average number of banks per borrower	2.04	3.52
	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>	8,966,394	8,946,600	4,208,528	4,279,488	4,757,866	4,667,112
<i>of which:</i> joint borrowers	2,504,929	2,507,615	1,082,949	1,126,491	1,421,980	1,381,124
<b>Loans (excluding bad loans)</b>						
facilities granted	2,284,883	2,282,605	1,882,934	1,886,051	401,949	396,554
margin used	1,788,299	1,765,098	1,384,439	1,366,181	403,860	398,916
Breach of overdraft limits	26,980	28,403	11,795	13,247	15,185	15,156
margin available	523,565	545,910	510,290	533,116	13,274	12,794
<b>Account receivables financing</b>						
facilities granted	244,547	246,074	206,532	207,569	38,015	38,506
margin used	118,740	120,657	90,060	91,007	28,680	29,650
<b>Term loans</b>						
facilities granted	1,841,129	1,837,760	1,479,594	1,481,901	361,535	355,859
margin used	1,578,644	1,554,447	1,210,976	1,192,343	367,667	362,104
<b>Revocable loans</b>						
facilities granted	195,981	195,657	193,582	193,467	2,399	2,189
margin used	87,693	86,883	80,181	79,720	7,512	7,162
<b>Collateral granted</b>						
facilities granted	373,424	369,711	364,391	360,858	9,033	8,853
margin used	185,615	181,869	177,215	173,640	8,399	8,229
<b>Bad loans (gross of write-downs and net of write-offs)</b>	116,087	114,283	22,141	21,931	93,946	92,352
<b>Number of guarantors</b>	3,931,131	3,896,082	2,174,897	2,155,179	1,756,234	1,740,903
<i>of which:</i> joint guarantors	1,301,572	1,293,711	767,844	756,547	533,728	537,164
<b>Guarantees received</b>	765,961	757,095	477,647	471,466	288,314	285,630

**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)

2nd 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>	6,498,420	2,641,234	1,686,855	1,167,372	261,184
<b>Facilities granted</b>	2,008,890	136,831	170,258	206,649	101,454
<b>Margin used</b>	1,551,859	130,020	163,873	193,550	86,618
<i>of which</i> : backed by real security	637,719	89,428	145,189	164,458	54,447
<b>Margin available</b>	483,235	9,546	7,550	14,498	15,968
<b>Breach of overdraft limits</b>	26,204	2,735	1,164	1,399	1,132

**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)

2nd 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>	97,254	62,253	23,081	18,231	3,889
<b>Facilities granted</b>	84,044	121,888	101,498	237,049	787,778
<b>Margin used</b>	65,881	92,813	76,457	169,940	568,499
<i>of which</i> : backed by real security	27,147	30,774	21,761	41,639	62,323
<b>Margin available</b>	19,301	30,972	26,780	72,256	229,099
<b>Breach of overdraft limits</b>	1,138	1,897	1,740	5,147	9,820

## 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)

2nd 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	3,852,118	1,400,946	926,158	804,590	248,793
	Facilities granted	1,615,159	65,833	84,265	120,521	69,919
	Margin used	1,155,905	60,105	79,031	111,276	57,326
<b>Piedmont</b>	Number of borrowers	291,134	113,208	68,719	57,122	18,170
	Facilities granted	97,825	5,267	6,154	8,419	5,067
	Margin used	69,999	4,797	5,678	7,605	4,002
<b>Valle d'Aosta</b>	Number of borrowers	8,398	2,919	1,763	1,882	690
	Facilities granted	3,144	134	150	267	179
	Margin used	2,222	117	135	240	151
<b>Lombardy</b>	Number of borrowers	748,499	240,589	181,714	168,225	55,481
	Facilities granted	574,118	11,468	16,584	25,426	15,568
	Margin used	412,998	10,294	15,435	23,288	12,389
<b>Liguria</b>	Number of borrowers	89,913	34,573	22,028	18,077	5,699
	Facilities granted	23,564	1,614	1,946	2,614	1,560
	Margin used	17,167	1,454	1,792	2,383	1,265
<b>Trentino Alto Adige</b>	Number of borrowers	126,893	35,246	25,201	31,483	14,680
	Facilities granted	50,326	1,702	2,393	5,222	4,484
	Margin used	39,444	1,473	2,193	4,845	3,898
<b>Veneto</b>	Number of borrowers	359,667	120,217	92,685	78,073	23,682
	Facilities granted	180,855	5,755	8,497	11,681	6,622
	Margin used	128,492	5,208	7,978	10,720	5,268
<b>Friuli-Venezia Giulia</b>	Number of borrowers	95,161	35,980	25,564	18,636	4,977
	Facilities granted	32,193	1,742	2,318	2,753	1,380
	Margin used	21,957	1,621	2,214	2,573	1,145

**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)

2nd 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	109,758	75,610	29,036	24,893	5,908
	Facilities granted	62,487	94,861	80,968	201,165	833,610
	Margin used	46,679	68,375	56,721	132,337	540,862
<b>Piedmont</b>	Number of borrowers	8,257	5,501	2,070	1,766	416
	Facilities granted	4,690	6,991	5,939	14,209	40,989
	Margin used	3,380	4,868	4,004	9,107	26,405
<b>Valle d'Aosta</b>	Number of borrowers	283	170	74	49	11
	Facilities granted	138	171	168	291	1,643
	Margin used	109	125	125	234	983
<b>Lombardy</b>	Number of borrowers	26,102	19,226	7,945	7,362	2,131
	Facilities granted	14,924	24,348	22,577	61,535	381,449
	Margin used	10,582	16,610	15,182	38,518	270,112
<b>Liguria</b>	Number of borrowers	2,196	1,342	473	408	109
	Facilities granted	1,216	1,674	1,297	3,082	8,528
	Margin used	902	1,168	918	2,063	5,167
<b>Trentino Alto Adige</b>	Number of borrowers	6,033	3,885	1,327	1,017	185
	Facilities granted	3,613	5,119	3,908	7,942	15,868
	Margin used	3,010	4,162	3,126	5,899	10,780
<b>Veneto</b>	Number of borrowers	11,412	8,474	3,454	2,872	608
	Facilities granted	6,504	10,589	9,681	23,795	97,603
	Margin used	4,666	7,311	6,399	14,782	65,919
<b>Friuli-Venezia Giulia</b>	Number of borrowers	2,151	1,519	621	505	117
	Facilities granted	1,238	1,964	1,705	3,995	15,058
	Margin used	929	1,421	1,214	2,625	8,165

## 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)

2nd 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	347,120	117,188	84,250	75,413	23,755
	Facilities granted	142,128	5,524	7,621	11,128	6,654
	Margin used	97,622	4,847	7,021	10,022	5,114
<b>Tuscany</b>	Number of borrowers	270,716	90,015	63,162	62,532	19,935
	Facilities granted	78,147	4,204	5,732	9,291	5,595
	Margin used	57,978	3,742	5,298	8,555	4,618
<b>Umbria</b>	Number of borrowers	55,387	22,355	13,040	9,412	3,226
	Facilities granted	14,154	1,044	1,158	1,364	892
	Margin used	10,721	947	1,071	1,222	713
<b>Marche</b>	Number of borrowers	112,680	43,043	27,141	20,252	6,854
	Facilities granted	28,816	2,047	2,462	3,041	2,020
	Margin used	20,535	1,862	2,284	2,725	1,583
<b>Lazio</b>	Number of borrowers	380,781	132,196	90,197	92,789	25,093
	Facilities granted	215,387	6,180	8,422	14,328	7,054
	Margin used	134,997	5,731	8,039	13,658	6,209
<b>Abruzzo</b>	Number of borrowers	73,412	30,878	17,107	12,063	3,834
	Facilities granted	15,927	1,437	1,527	1,773	1,072
	Margin used	12,414	1,324	1,439	1,615	884
<b>Molise</b>	Number of borrowers	13,945	6,335	3,129	2,268	698
	Facilities granted	2,270	294	277	333	193
	Margin used	1,917	272	263	307	161
<b>Campania</b>	Number of borrowers	234,882	93,199	53,866	46,469	13,556
	Facilities granted	50,948	4,253	4,914	6,900	3,769
	Margin used	40,908	3,970	4,661	6,465	3,193

## 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)

2nd 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	10,925	7,892	3,030	2,850	716
	Facilities granted	6,308	10,088	8,642	23,849	62,160
	Margin used	4,344	6,718	5,627	14,880	38,782
<b>Tuscany</b>	Number of borrowers	8,672	5,840	2,165	1,744	307
	Facilities granted	5,016	7,454	6,166	14,111	20,471
	Margin used	3,827	5,477	4,435	9,489	12,390
<b>Umbria</b>	Number of borrowers	1,587	1,100	410	347	77
	Facilities granted	902	1,358	1,113	2,802	3,496
	Margin used	672	966	796	1,928	2,359
<b>Marche</b>	Number of borrowers	3,215	2,315	840	655	127
	Facilities granted	1,909	2,975	2,262	5,044	6,999
	Margin used	1,373	2,034	1,503	3,225	3,842
<b>Lazio</b>	Number of borrowers	9,126	5,729	2,147	1,930	523
	Facilities granted	5,117	7,164	5,947	15,518	145,511
	Margin used	4,134	5,681	4,570	11,764	74,666
<b>Abruzzo</b>	Number of borrowers	1,841	1,216	458	371	81
	Facilities granted	1,057	1,474	1,245	2,990	3,316
	Margin used	814	1,083	916	2,157	2,121
<b>Molise</b>	Number of borrowers	325	204	51	39	9
	Facilities granted	169	222	126	246	403
	Margin used	127	171	87	193	322
<b>Campania</b>	Number of borrowers	5,971	3,940	1,469	1,159	217
	Facilities granted	3,235	4,602	3,725	8,375	11,076
	Margin used	2,556	3,743	2,932	6,012	7,125

## 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)

2nd 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	208,633	84,537	53,292	39,052	10,063
	Facilities granted	36,441	3,980	4,847	5,707	2,805
	Margin used	30,135	3,758	4,661	5,405	2,423
<b>Basilicata</b>	Number of borrowers	24,777	10,754	5,390	4,346	1,393
	Facilities granted	4,462	493	481	645	390
	Margin used	3,695	462	456	601	333
<b>Calabria</b>	Number of borrowers	73,761	34,856	15,302	11,542	3,360
	Facilities granted	10,220	1,575	1,349	1,679	937
	Margin used	8,567	1,479	1,270	1,564	785
<b>Sicily</b>	Number of borrowers	240,307	111,721	56,577	38,568	9,685
	Facilities granted	35,211	5,184	5,082	5,600	2,631
	Margin used	28,383	4,908	4,866	5,248	2,272
<b>Sardinia</b>	Number of borrowers	96,052	41,137	26,031	16,386	3,962
	Facilities granted	19,023	1,935	2,351	2,350	1,046
	Margin used	15,755	1,839	2,277	2,233	922

## 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)

2nd 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	4,485	2,938	970	745	106
	Facilities granted	2,533	3,712	2,577	5,774	4,418
	Margin used	2,055	2,954	1,980	4,049	2,662
<b>Basilicata</b>	Number of borrowers	619	399	155	101	14
	Facilities granted	353	492	410	681	505
	Margin used	289	374	304	468	385
<b>Calabria</b>	Number of borrowers	1,300	884	294	192	26
	Facilities granted	722	949	644	1,167	1,159
	Margin used	621	750	500	856	650
<b>Sicily</b>	Number of borrowers	3,789	2,167	782	539	92
	Facilities granted	2,076	2,548	2,080	3,948	5,947
	Margin used	1,659	2,001	1,527	2,645	3,053
<b>Sardinia</b>	Number of borrowers	1,469	869	301	242	36
	Facilities granted	767	966	757	1,810	7,010
	Margin used	630	757	577	1,444	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)

2nd 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	3,852,118	1,400,946	926,158	804,590	248,793
	Facilities granted	1,615,159	65,833	84,265	120,521	69,919
	Margin used	1,155,905	60,105	79,031	111,276	57,326
<b>General government</b>	Number of borrowers	6,328	196	120	288	539
	Facilities granted	39,658	7	8	35	108
	Margin used	21,720	60	44	80	113
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Number of borrowers	10,357	2,615	1,352	1,446	983
	Facilities granted	362,634	120	120	219	296
	Margin used	272,496	86	89	171	219
<b>Non-financial companies</b>	Number of borrowers	693,463	182,805	94,056	117,571	98,204
	Facilities granted	878,547	8,416	8,451	18,453	29,475
	Margin used	553,563	6,046	6,024	13,364	21,034
<i>of which:</i>						
Industry	Number of borrowers	141,408	23,016	14,471	21,081	21,749
	Facilities granted	348,758	1,087	1,318	3,382	6,692
	Margin used	204,912	705	816	2,125	4,099
Building	Number of borrowers	91,905	24,059	12,827	16,343	13,741
	Facilities granted	65,746	1,109	1,146	2,580	4,161
	Margin used	48,935	751	762	1,771	2,892
Services	Number of borrowers	438,172	130,743	64,047	76,627	59,568
	Facilities granted	435,136	6,002	5,746	11,929	17,660
	Margin used	277,129	4,413	4,247	8,990	13,225
<b>Producer households</b>	Number of borrowers	424,886	167,161	88,235	86,057	34,487
	Facilities granted	56,423	7,648	7,825	12,769	9,632
	Margin used	49,479	6,538	7,012	11,502	8,375
<b>Consumer households and others</b>	Number of borrowers	2,709,624	1,044,619	741,004	598,192	114,220
	Facilities granted	277,209	49,483	67,739	88,892	30,310
	Margin used	258,089	47,245	65,757	86,026	27,506

**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)

2nd 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	109,758	75,610	29,036	24,893	5,908	
	Facilities granted	62,487	94,861	80,968	201,165	833,610	
	Margin used	46,679	68,375	56,721	132,337	540,862	
<b>General government</b>	Number of borrowers	810	1,537	1,051	994	393	
	Facilities granted	245	948	1,380	4,074	32,850	
	Margin used	204	631	739	1,924	17,799	
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Number of borrowers	663	733	463	793	646	
	Facilities granted	404	1,024	1,428	8,103	350,913	
	Margin used	255	598	811	4,606	265,519	
<b>Non-financial companies</b>	Number of borrowers	73,364	60,824	24,905	21,877	4,762	
	Facilities granted	42,776	77,380	70,274	179,226	443,895	
	Margin used	30,291	54,529	49,019	118,531	253,366	
<i>of which:</i>	Industry	Number of borrowers	19,513	19,201	9,044	9,215	2,374
		Facilities granted	11,654	25,107	26,048	78,451	195,003
		Margin used	7,107	15,374	15,968	46,983	111,576
	Building	Number of borrowers	10,039	8,069	3,042	2,095	261
		Facilities granted	5,814	9,900	7,866	14,280	18,874
		Margin used	4,078	7,287	5,938	10,928	14,032
	Services	Number of borrowers	41,271	31,027	11,736	9,647	1,976
		Facilities granted	23,778	39,028	33,112	79,063	218,651
		Margin used	17,797	29,034	24,372	54,671	119,719
<b>Producer households</b>	Number of borrowers	12,443	5,038	890	287	12	
	Facilities granted	6,963	6,153	2,518	1,904	721	
	Margin used	5,982	5,436	2,225	1,578	495	
<b>Consumer households and others</b>	Number of borrowers	22,357	7,427	1,723	941	95	
	Facilities granted	12,032	9,296	5,353	7,849	5,231	
	Margin used	9,896	7,137	3,920	5,692	3,684	

## 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)

2nd quarter 2023

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

		Consumer households		
		Female	Male	Joint loans
<b>ITALY</b>	Number of borrowers	1,190,269	1,958,410	2,092,035
	Facilities granted	98,147	172,857	219,616
	Margin used	95,630	165,158	216,076
<b>Piedmont</b>	Number of borrowers	94,777	143,431	172,364
	Facilities granted	7,165	12,010	17,370
	Margin used	6,910	11,373	16,861
<b>Valle d'Aosta</b>	Number of borrowers	3,613	4,756	4,591
	Facilities granted	289	408	482
	Margin used	284	388	468
<b>Lombardy</b>	Number of borrowers	240,410	386,951	447,957
	Facilities granted	21,432	39,229	51,216
	Margin used	20,632	36,498	50,200
<b>Liguria</b>	Number of borrowers	36,444	55,051	50,685
	Facilities granted	2,882	4,863	5,211
	Margin used	2,818	4,596	5,085
<b>Trentino-Alto Adige</b>	Number of borrowers	25,400	45,143	30,612
	Facilities granted	2,688	5,519	4,301
	Margin used	2,574	5,174	4,136
<b>Veneto</b>	Number of borrowers	98,241	172,749	194,582
	Facilities granted	7,959	15,561	20,433
	Margin used	7,777	14,909	20,154
<b>Friuli Venezia Giulia</b>	Number of borrowers	30,292	48,654	44,796
	Facilities granted	2,199	3,957	4,377
	Margin used	2,173	3,829	4,329

**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)

2nd quarter 2023

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

		Consumer households		
		Female	Male	Joint loans
<b>Emilia-Romagna</b>	Number of borrowers	106,425	161,380	164,953
	Facilities granted	8,647	14,839	17,833
	Margin used	8,362	14,004	17,449
<b>Tuscany</b>	Number of borrowers	91,848	137,759	143,257
	Facilities granted	7,818	12,398	15,714
	Margin used	7,605	11,836	15,436
<b>Umbria</b>	Number of borrowers	17,586	28,299	26,952
	Facilities granted	1,219	2,195	2,410
	Margin used	1,190	2,111	2,379
<b>Marche</b>	Number of borrowers	30,691	48,467	46,041
	Facilities granted	2,298	3,972	4,323
	Margin used	2,227	3,776	4,269
<b>Lazio</b>	Number of borrowers	140,526	203,358	213,970
	Facilities granted	13,258	19,690	25,147
	Margin used	13,003	18,993	24,837
<b>Abruzzo</b>	Number of borrowers	22,400	39,168	33,159
	Facilities granted	1,595	2,871	2,935
	Margin used	1,581	2,816	2,915
<b>Molise</b>	Number of borrowers	4,118	7,924	6,584
	Facilities granted	294	556	574
	Margin used	291	546	567
<b>Campania</b>	Number of borrowers	61,500	126,000	153,910
	Facilities granted	5,106	10,030	15,586
	Margin used	4,986	9,761	15,435
<b>Apulia</b>	Number of borrowers	57,838	116,354	133,063
	Facilities granted	4,385	8,807	11,994
	Margin used	4,343	8,687	11,952

## Credit Conditions and Risk

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

(numbers in unit, stocks in millions of euro)

2nd quarter 2023

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

		Consumer households		
		Female	Male	Joint loans
<b>Basilicata</b>	Number of borrowers	6,815	13,861	13,030
	Facilities granted	500	984	1,168
	Margin used	504	974	1,160
<b>Calabria</b>	Number of borrowers	22,170	40,874	38,803
	Facilities granted	1,501	2,661	3,374
	Margin used	1,498	2,655	3,362
<b>Sicily</b>	Number of borrowers	68,510	133,796	126,071
	Facilities granted	4,694	9,111	11,038
	Margin used	4,670	9,059	10,971
<b>Sardinia</b>	Number of borrowers	30,665	44,435	46,655
	Facilities granted	2,216	3,199	4,129
	Margin used	2,201	3,173	4,111

**APRC on term loans to the sole proprietorship: new business in the quarter**  
**by initial period of rate fixation and customer geographical area**  
*(percentages)*

**2nd 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>6.02</b>	<b>6.46</b>	<b>4.80</b>
North West Italy	6.39	6.23	4.68
North East Italy	5.47	5.53	4.73
Central Italy	6.20	7.38	4.75
Southern Italy	6.39	7.11	5.06
Islands	6.92	6.91	4.98

---

**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.

---

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)

**2nd quarter 2023**

Data: **Sample of banks**

	Total	of which:			
		Term loans			Revocable loans
		initial period of rate fixation			
	Up to 1 years	More than 1 up to 5 years	More than 5 years		
<b>ITALY</b>	<b>3.02</b>	<b>4.13</b>	<b>3.34</b>	<b>2.17</b>	<b>4.46</b>
<b>North West Italy</b>	<b>3.09</b>	<b>4.14</b>	<b>3.14</b>	<b>2.12</b>	<b>4.42</b>
Piedmont	3.17	4.39	3.28	2.14	4.47
Valle d'Aosta	3.24	4.54	4.31	2.17	5.03
Lombardy	3.09	4.08	3.06	2.12	4.37
Liguria	2.87	4.03	3.10	2.10	4.64
<b>North East Italy</b>	<b>3.14</b>	<b>4.00</b>	<b>3.15</b>	<b>2.16</b>	<b>4.68</b>
Trentino-Alto Adige	3.38	4.12	3.01	2.06	5.73
Veneto	3.25	4.32	3.22	2.28	4.36
Friuli Venezia Giulia	3.03	3.92	3.81	2.10	4.95
Emilia-Romagna	2.96	3.66	3.05	2.07	4.63
<b>Central Italy</b>	<b>2.93</b>	<b>4.20</b>	<b>3.57</b>	<b>2.22</b>	<b>4.28</b>
Tuscany	3.07	4.26	3.80	2.28	4.28
Umbria	2.94	4.32	4.29	2.19	4.82
Marche	2.97	4.21	3.84	2.14	3.80
Lazio	2.86	4.16	3.25	2.21	4.33
<b>Southern Italy</b>	<b>2.75</b>	<b>4.21</b>	<b>3.56</b>	<b>2.20</b>	<b>4.32</b>
Abruzzo	2.83	4.34	4.19	2.23	4.73
Molise	2.65	4.26	3.89	2.12	4.82
Campania	2.78	4.27	3.62	2.18	4.09
Apulia	2.74	4.12	3.56	2.25	4.38
Basilicata	2.52	4.02	3.38	2.06	4.72
Calabria	2.62	4.26	3.01	2.16	5.22
<b>Islands</b>	<b>3.01</b>	<b>4.43</b>	<b>3.80</b>	<b>2.25</b>	<b>5.25</b>
Sicily	3.21	4.54	3.82	2.32	4.98
Sardinia	2.57	4.02	3.77	2.13	6.26

**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)

2nd 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>4.04</b>	<b>4.22</b>	<b>3.94</b>	<b>3.94</b>	<b>2.11</b>	<b>2.29</b>	<b>2.07</b>	<b>1.87</b>
<b>North West Italy</b>	<b>4.07</b>	<b>4.25</b>	<b>3.97</b>	<b>3.93</b>	<b>2.07</b>	<b>2.27</b>	<b>2.03</b>	<b>1.81</b>
Piedmont and Valle d'Aosta	4.30	4.41	4.23	4.24	2.09	2.26	2.02	1.82
Lombardy	4.01	4.22	3.90	3.86	2.07	2.29	2.04	1.81
Liguria	3.98	4.08	3.96	3.86	2.04	2.23	1.97	1.81
<b>North East Italy</b>	<b>3.85</b>	<b>4.01</b>	<b>3.72</b>	<b>3.88</b>	<b>2.11</b>	<b>2.28</b>	<b>2.06</b>	<b>1.90</b>
Trentino-Alto Adige	3.91	4.20	3.89	3.72	2.02	2.02	2.04	1.99
Veneto	4.26	4.40	4.14	4.25	2.24	2.45	2.16	1.92
Friuli Venezia Giulia	3.75	3.76	3.66	4.07	2.03	2.15	1.98	1.79
Emilia-Romagna	3.47	3.66	3.26	3.67	2.02	2.16	1.96	1.81
<b>Central Italy</b>	<b>4.16</b>	<b>4.33</b>	<b>4.10</b>	<b>3.97</b>	<b>2.14</b>	<b>2.32</b>	<b>2.12</b>	<b>1.88</b>
Tuscany	4.19	4.27	4.16	4.11	2.20	2.40	2.18	1.87
Umbria	4.39	4.52	4.30	4.22	2.12	2.25	2.04	1.91
Marche	4.07	4.18	3.99	3.93	2.04	2.16	1.95	1.94
Lazio	4.13	4.39	4.07	3.90	2.13	2.32	2.12	1.87
<b>Southern Italy</b>	<b>4.14</b>	<b>4.29</b>	<b>4.02</b>	<b>4.06</b>	<b>2.14</b>	<b>2.27</b>	<b>2.07</b>	<b>1.95</b>
Abruzzo e Molise	4.18	4.31	4.07	4.09	2.15	2.26	2.06	2.04
Campania	4.20	4.37	4.09	4.14	2.11	2.24	2.07	1.93
Apulia	4.05	4.20	3.92	3.99	2.18	2.31	2.10	1.96
Basilicata	3.90	4.06	3.76	3.94	2.00	2.08	1.92	2.05
Calabria	4.17	4.37	4.09	3.89	2.12	2.27	2.04	1.97
<b>Islands</b>	<b>4.33</b>	<b>4.50</b>	<b>4.20</b>	<b>4.16</b>	<b>2.18</b>	<b>2.29</b>	<b>2.11</b>	<b>2.02</b>
Sicily	4.43	4.58	4.31	4.24	2.24	2.42	2.12	2.00
Sardinia	3.98	4.18	3.83	3.89	2.08	2.08	2.10	2.04

**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)

2nd 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>4.76</b>	<b>4.91</b>	<b>4.75</b>	<b>4.62</b>	<b>4.32</b>	<b>4.57</b>	<b>4.27</b>	<b>3.97</b>
North West Italy	4.80	4.99	4.83	4.59	4.31	4.58	4.26	3.92
North East Italy	4.75	4.86	4.72	4.67	4.40	4.70	4.33	4.01
Central Italy	4.71	4.88	4.72	4.54	4.27	4.47	4.24	3.99
Southern Italy	4.66	4.80	4.63	4.54	4.30	4.49	4.24	4.01
Islands	4.86	4.95	4.79	4.84	4.35	4.57	4.25	3.89

**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)

2nd 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>4.61</b>	<b>5.26</b>	<b>5.00</b>	<b>6.22</b>	<b>5.33</b>	<b>3.98</b>	<b>4.63</b>	<b>4.64</b>	<b>5.48</b>	<b>4.53</b>
<b>North West Italy</b>	4.58	5.21	5.06	6.26	5.12	3.94	4.52	4.64	5.64	4.33
<b>North East Italy</b>	4.40	4.99	4.67	6.14	5.35	3.83	4.42	4.23	5.43	4.76
<b>Central Italy</b>	4.50	5.33	5.24	5.92	5.23	4.00	4.82	5.03	5.42	4.32
<b>Southern Italy and Islands</b>	5.96	5.98	5.55	7.00	6.07	5.23	5.25	5.09	6.03	5.29

**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)

2nd 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>5.73</b>	<b>5.86</b>	<b>5.45</b>	<b>6.57</b>	<b>6.02</b>
<b>North West Italy</b>	5.74	5.83	5.57	6.32	5.80
<b>North East Italy</b>	5.37	5.47	5.13	6.22	5.81
<b>Central Italy</b>	5.82	6.22	5.74	6.81	6.42
<b>Southern Italy and Islands</b>	6.37	6.38	5.86	7.15	6.53

## 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)

2nd 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)

4.61 3.98 5.73 5.97 5.21 8.32 6.60 5.49 7.10

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

5.26 4.63 5.86 5.97 5.21 8.41 6.66 5.51 7.21

#### North West Italy

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

4.58 3.94 5.74 5.86 5.12 8.41 6.47 5.33 7.14

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

5.21 4.52 5.83 5.85 5.11 8.42 6.46 5.33 7.14

#### North East Italy

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

4.40 3.83 5.37 5.94 5.29 8.07 6.26 5.37 6.75

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

4.99 4.42 5.47 5.93 5.28 8.09 6.27 5.37 6.77

#### Central Italy

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

4.50 4.00 5.82 5.99 5.22 7.97 6.54 5.56 6.84

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

5.33 4.82 6.22 6.04 5.23 8.36 6.89 5.72 7.30

#### Southern Italy and Islands

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

5.96 5.23 6.37 6.11 5.25 8.72 7.16 5.93 7.60

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

5.98 5.25 6.37 6.09 5.25 8.72 7.15 5.92 7.60

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

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

Sources: AnaCredit survey

## Credit Conditions and Risk

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

(percentages)

2nd 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)

6.05    5.27    6.39    4.44    3.87    5.51

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

6.11    5.29    6.48    5.08    4.51    5.63

#### North West Italy

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

5.89    5.14    6.32    4.47    3.86    5.59

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

5.88    5.12    6.31    5.09    4.40    5.67

#### North East Italy

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

5.89    5.18    6.21    4.25    3.72    5.20

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

5.89    5.17    6.21    4.83    4.27    5.30

#### Central Italy

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

5.95    5.24    6.16    4.34    3.93    5.60

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

6.31    5.48    6.59    5.17    4.76    5.97

#### Southern Italy and Islands

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

6.60    5.70    6.92    5.68    5.07    5.93

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

6.60    5.70    6.92    5.70    5.11    5.93

## 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)

2nd 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>4.61</b>	<b>5.26</b>
<b>North West Italy</b>	<b>4.58</b>	<b>5.21</b>
Piedmont	4.68	4.71
Valle d'Aosta	4.55	5.23
Lombardy	4.48	5.34
Liguria	5.57	5.56
<b>North East Italy</b>	<b>4.40</b>	<b>4.99</b>
Trentino-Alto Adige	5.09	5.08
Veneto	5.33	5.32
Friuli Venezia Giulia	4.50	4.52
Emilia-Romagna	4.03	4.99
<b>Central Italy</b>	<b>4.50</b>	<b>5.33</b>
Tuscany	5.21	5.22
Umbria	5.50	5.49
Marche	5.20	5.24
Lazio	4.24	5.39
<b>Southern Italy and Islands</b>	<b>5.96</b>	<b>5.98</b>
Abruzzo	5.65	5.65
Molise	6.25	6.25
Campania	6.02	6.03
Apulia	5.91	5.89
Basilicata	5.87	5.86
Calabria	6.23	6.22
Sicily	6.14	6.14
Sardinia	5.61	5.86

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

Sources: AnaCredit survey

## Credit Conditions and Risk

Access to data:

[TRI31100](#)

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

by customer region, sector and economic activity

(percentages)

2nd 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>5.42</b>	<b>5.85</b>	<b>5.47</b>	<b>6.85</b>	<b>5.98</b>
<b>North West Italy</b>	<b>5.06</b>	<b>5.60</b>	<b>5.40</b>	<b>6.60</b>	<b>5.59</b>
Piedmont	5.57	6.00	5.78	7.13	5.95
Valle d'Aosta	6.10	6.78	5.55	8.84	7.33
Lombardy	4.87	5.44	5.28	6.36	5.41
Liguria	6.29	6.35	5.80	7.53	6.48
<b>North East Italy</b>	<b>5.36</b>	<b>5.54</b>	<b>5.22</b>	<b>6.38</b>	<b>5.71</b>
Trentino-Alto Adige	5.62	5.70	5.22	6.29	5.76
Veneto	5.41	5.57	5.21	6.99	5.77
Friuli Venezia Giulia	5.67	5.65	5.01	7.24	6.11
Emilia-Romagna	5.24	5.47	5.26	5.90	5.61
<b>Central Italy</b>	<b>5.49</b>	<b>6.15</b>	<b>5.61</b>	<b>7.36</b>	<b>6.29</b>
Tuscany	5.79	6.03	5.57	7.37	6.26
Umbria	6.20	6.22	5.37	8.05	6.69
Marche	6.01	6.04	5.72	7.48	6.20
Lazio	5.10	6.28	5.70	7.26	6.27
<b>Southern Italy and Islands</b>	<b>6.69</b>	<b>6.88</b>	<b>6.22</b>	<b>7.66</b>	<b>7.14</b>
Abruzzo	6.62	6.70	6.09	6.84	7.51
Molise	7.21	7.17	6.01	7.72	7.82
Campania	6.56	6.59	6.15	7.54	6.70
Apulia	6.76	6.77	6.18	8.20	6.91
Basilicata	6.55	6.68	6.87	7.36	6.33
Calabria	8.18	8.16	6.82	9.15	8.50
Sicily	7.16	7.21	6.22	8.24	7.54
Sardinia	5.74	7.41	6.66	7.27	7.78

**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)

2nd 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>5.42</b>	<b>9.58</b>	<b>7.96</b>	<b>6.98</b>	<b>4.64</b>
<i>of which:</i> <b>Non-financial companies and producer households</b>	<b>5.85</b>	<b>9.58</b>	<b>7.96</b>	<b>6.99</b>	<b>5.01</b>
<b>North West Italy</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	5.06	9.35	7.72	6.78	4.41
<i>of which:</i> Non-financial companies and producer households	5.60	9.36	7.73	6.81	4.89
<b>North East Italy</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	5.37	9.34	7.49	6.63	4.68
<i>of which:</i> Non-financial companies and producer households	5.54	9.34	7.49	6.63	4.82
<b>Central Italy</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	5.49	9.51	8.14	7.19	4.59
<i>of which:</i> Non-financial companies and producer households	6.15	9.50	8.14	7.19	5.18
<b>Southern Italy and Islands</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	6.69	10.35	8.97	7.89	5.56
<i>of which:</i> Non-financial companies and producer households	6.88	10.35	8.96	7.88	5.67

**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



'Statistics' series publications are available on the Bank of Italy's site:

<https://www.bancaditalia.it/pubblicazioni/>

Requests for information on the content of this publication can be sent to [statistiche@bancaditalia.it](mailto:statistiche@bancaditalia.it).

Publication not subject to registration pursuant to Article 3 bis of Law 103/2012