

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

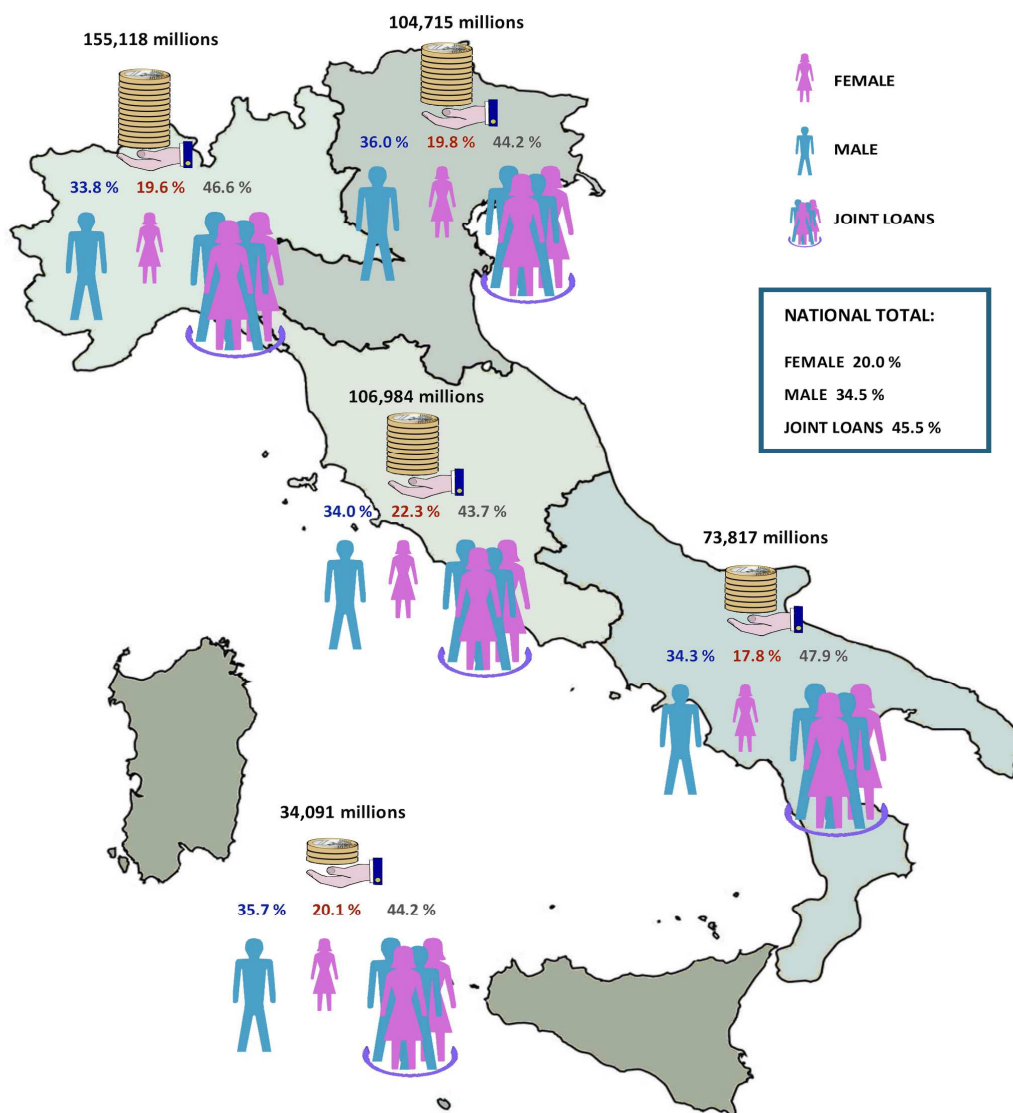
29 December 2023

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Figure 1

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

(stock in millions of euros and percentages; data at 30 September 2023)

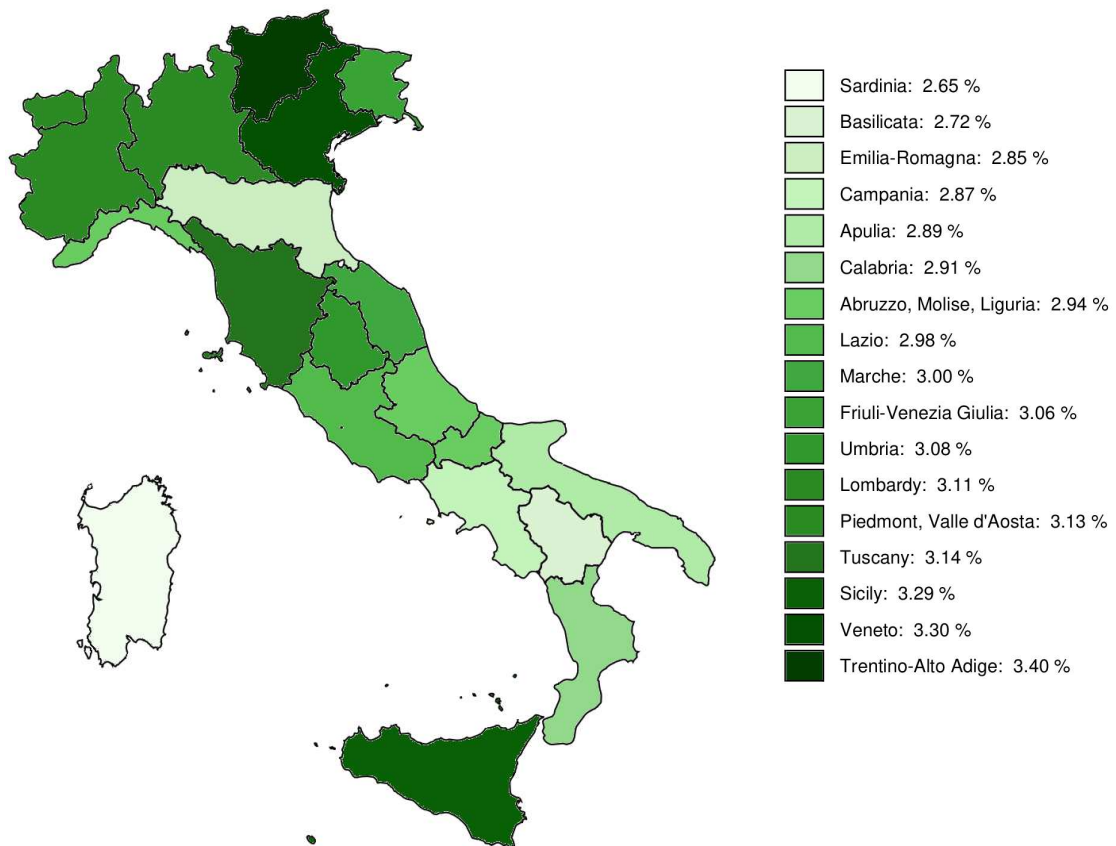


Reference period: September 2023

Figure 2

Interest rates (Effective APR) on loans (excluding bad loans) to consumer households for home purchase¹

(per cent; data at 30 September 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: September 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	Loans by type of default	TRI30266	p. 10
Q	SR	Non-performing loans by type of default, customer region and sector and purpose of loan	TRI30267	p. 11
Q	CCR	Adjusted bad loans by customer region	TRI30265	p. 14
Q	CCR	Adjusted bad loans by customer sector and economic activity	TRI30271	p. 15

Non-performing loans rate and bad loan rates

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

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

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

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

Multiple-bank Borrowing

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

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

Q	CCR	Average number of banks per borrower by customer economic activity and total facilities granted (size classes)	TRI30476
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Risk Concentration

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

Q	CCR	Largest borrowers' share of loans (excluding bad loans) by province of customer	TRI30361
Q	CCR	Largest borrowers' share of bad loans (gross of write-downs and net of write-offs) by province of customer	TRI30401

Summary Data

Q	CCR	Summary data based on Central Credit Register observations	TRI30101 p. 32
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Loans

Q	CCR	Loans (excluding bad loans) by total margin used (size classes)	TRI30126 p. 33
Q	CCR	Loans (excluding bad loans) by customer region and total facilities granted (size classes)	TRI30146 p. 35
Q	CCR	Loans (excluding bad loans) by customer sector and economic activity and total facilities granted (size classes)	TRI30156 p. 41

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Q	CCR	Loans (excluding bad loans) by original maturity, currency and total facilities granted (size classes)	TRI30136	
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Lending rates

Q	SIR	APRC on term loans to the sole proprietorships: new business in the quarter by initial period of rate fixation and customer geographical area	TRI30871	p. 46
Q	SIR	Lending rates (Effective APR) on loans (excluding bad loans) to consumer households and sole proprietorships: stocks by type of transaction, initial period of rate fixation and customer region	TRI30881	p. 47
Q	SIR	Lending rates (Effective APR) applied to loans (excluding bad loans) to consumer households for house purchase: stocks by initial period of rate fixation, customer region and total facilities granted (size classes)	TRI30890	p. 48
Q	SIR	APRC applied to loans (excl. bad loans) to consumer households for house purchase: new business in the quarter by initial period of rate fixation, customer geographical area and total facilities granted (size classes)	TRI30900	p. 49
Q	AN	APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter by initial period of contract fixation, customer geographical area, sector and economic activity	TRI30950	p. 50
Q	AN	APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter by initial period of contract fixation, available amount (size classes), customer geographical area and sector	TRI30951	p. 52
Q	AN	APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter by customer region and sector	TRI30952	p. 56
Q	AN	Effective APR applied to loans (excluding bad loans) related to liquidity needs: stocks by customer region, sector and economic activity	TRI31100	p. 57
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Loans

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Q	CCR	Loans (excluding bad loans) by customer economic activity	TRI30181	

Non-performing Loans

Q	CCR	Bad loans (gross of write-downs and net of write-offs) by size class	TRI30206	
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Q	CCR	Bad loans (gross of write-downs and net of write-offs) by customer geographical area, sector and economic activity	TRI30031
Q	CCR	Bad loans (gross of write-downs and net of write-offs) by customer sector and sub-sector	TRI30231
Q	CCR	Bad loans (gross of write-downs and write-offs) by type of guarantee and customer economic activity	TRI30226
Q	CCR	Bad loans (gross of write-downs and write-offs) by type of guarantee, customer geographical area, sector and economic activity	TRI30033
Q	CCR	Bad loans (gross of write-downs and net of write-offs) by customer province, sector and economic activity	TRI30211
Q	CCR	Bad loans (gross of write-downs and net of write-offs): flows by customer region	TRI30241
Q	CCR	Bad loans (gross of write-downs and net of write-offs): flows by customer sector and economic activity	TRI30251
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Credit Conditions and Risk

Access to data:

[TRI30266](#)

Loans

by type of default

(stocks in millions of euro)

Reporting institutions: **Banks and CDP**

	2023-Q3	2023-Q2	2023-Q1
Non-performing loans	56,162	56,120	57,389
Bad loans (gross of write-downs and net of write-offs)			
Loans subject to forbearance	3,596	3,512	3,386
Other exposures	17,453	17,549	17,843
Likely defaults			
Loans subject to forbearance	14,155	14,327	15,702
Other exposures	16,180	16,216	16,420
Non-performing past due loans/exposures			
Loans subject to forbearance	410	443	336
Other exposures	4,303	4,001	3,597
Performing loans			
Loans subject to forbearance	22,617	24,468	27,565
Other exposures	1,762,887	1,791,308	1,802,031
Total loans to customers	1,841,665	1,871,897	1,886,985

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)

3rd 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

ITALIA	20,744	12,775	1,752	1,241	2,472	1,752
North West Italy	5,895	3,762	446	263	807	439
Piedmont and Valle d'Aosta	1,356	828	154	74	164	134
Lombardy	4,154	2,741	249	164	558	267
Liguria	385	193	43	25	85	37
North East Italy	3,825	2,604	315	144	370	346
Trentino-Alto Adige	295	195	35	7	16	31
Veneto	1,519	1,006	118	61	172	153
Friuli Venezia Giulia	317	209	37	14	25	31
Emilia-Romagna	1,694	1,194	124	61	157	131
Central Italy	5,296	3,586	381	262	522	488
Tuscany	1,483	969	175	74	131	130
Umbria	343	225	27	15	35	26
Marche	514	339	43	22	58	52
Lazio	2,956	2,053	136	151	297	280
Southern Italy	3,954	1,981	399	380	533	328
Abruzzo and Molise	464	272	56	34	58	38
Campania	1,662	944	129	180	235	139
Apulia and Basilicata	1,384	595	155	112	184	104
Calabria	445	170	58	54	56	47
Islands	1,773	842	212	193	240	151
Sicily	1,325	573	154	158	190	115
Sardinia	449	268	58	35	50	36

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)

3rd 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

ITALIA	28,362	18,308	1,911	1,632	3,349	2,081
North West Italy	9,117	6,126	472	387	993	521
Piedmont and Valle d'Aosta	1,515	910	130	126	218	126
Lombardy	7,007	4,822	298	226	695	354
Liguria	595	393	43	35	81	41
North East Italy	6,092	4,204	518	219	635	413
Trentino-Alto Adige	1,132	804	160	12	76	77
Veneto	1,903	1,207	147	89	258	158
Friuli Venezia Giulia	592	419	47	22	55	45
Emilia-Romagna	2,465	1,774	164	96	246	133
Central Italy	7,398	4,977	382	324	802	609
Tuscany	1,892	1,246	151	97	206	184
Umbria	364	232	31	23	46	31
Marche	632	377	60	30	73	91
Lazio	4,510	3,122	140	173	478	303
Southern Italy	3,951	2,142	356	467	594	370
Abruzzo and Molise	584	356	55	47	72	51
Campania	1,547	812	129	203	259	132
Apulia and Basilicata	1,432	805	126	145	205	147
Calabria	387	169	46	71	57	39
Islands	1,805	859	184	235	324	167
Sicily	1,393	607	143	188	278	145
Sardinia	411	253	41	47	47	23

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

3rd 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

ITALIA	4,341	1,244	394	1,145	814	420
North West Italy	1,129	396	93	270	242	110
Piedmont and Valle d'Aosta	276	77	30	81	57	30
Lombardy	747	291	51	163	164	67
Liguria	106	28	13	26	22	13
North East Italy	554	141	67	160	110	63
Trentino-Alto Adige	49	12	12	9	5	7
Veneto	224	61	21	66	49	23
Friuli Venezia Giulia	54	15	6	16	9	6
Emilia-Romagna	227	53	28	68	47	27
Central Italy	1,061	358	89	237	202	114
Tuscany	246	77	32	62	44	29
Umbria	57	15	5	17	9	10
Marche	93	30	11	23	16	12
Lazio	665	236	41	135	134	62
Southern Italy	1,141	279	104	315	169	96
Abruzzo and Molise	161	71	16	32	21	14
Campania	464	111	34	141	77	38
Apulia and Basilicata	319	70	40	89	55	32
Calabria	198	27	14	53	16	12
Islands	458	70	41	163	91	37
Sicily	348	51	28	126	72	30
Sardinia	110	19	13	37	18	7

Credit Conditions and Risk

Access to data:

[TRI30265](#)

Adjusted bad loans

by customer region

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

3rd 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
ITALY	415,394	24,269	1.12	35,653	1,776	3,097	267
North West Italy	100,124	6,631	1.10	8,255	460	732	70
Piedmont	28,255	1,376	1.06	2,453	114	206	17
Valle D'Aosta	556	15	1.07	60	1	4	..
Lombardy	61,309	4,783	1.12	4,949	318	463	49
Liguria	10,004	457	1.08	793	27	59	4
North East Italy	59,171	4,385	1.12	5,041	329	465	40
Veneto	24,331	1,802	1.16	1,868	156	180	16
Friuli-Venezia Giulia	5,310	352	1.09	524	23	44	2
Emilia Romagna	26,172	1,922	1.10	2,322	130	206	18
Trentino Alto Adige	3,358	309	1.03	327	20	35	3
Central Italy	91,869	6,379	1.14	7,344	582	698	82
Tuscany	26,506	1,687	1.10	2,106	122	173	14
Umbria	6,685	406	1.10	500	18	58	2
Marche	9,487	607	1.13	709	38	82	10
Lazio	49,191	3,680	1.17	4,029	404	385	56
Southern Italy	109,208	4,695	1.13	10,111	266	793	51
Abruzzo	9,565	496	1.13	789	21	91	10
Molise	2,025	72	1.02	160	14	20	1
Campania	51,555	2,061	1.12	4,873	122	316	16
Apulia	27,543	1,324	1.15	2,533	68	210	12
Basilicata	2,740	125	1.09	210	5	28	4
Calabria	15,780	617	1.17	1,546	37	128	8
Islands	55,022	2,178	1.13	4,902	140	409	24
Sicily	44,603	1,620	1.13	4,011	95	327	17
Sardinia	10,419	558	1.15	891	45	82	7

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)

3rd 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
TOTAL	415,394	24,269	1.12	35,653	1,776	3,097	267
General government	162	483	1.62	13	12	4	2
Financial companies (excluding Monetary Financial Institutions)	509	470	1.56	35	33	4	7
Non-financial companies	67,847	14,893	1.14	4,509	1,151	291	119
<i>of which:</i>							
Industry	12,787	3,360	1.18	607	267	53	47
Building	11,370	3,034	1.11	559	302	48	14
Services	39,444	7,674	1.15	2,953	510	175	57
Producer households	50,171	2,072	1.09	3,390	137	425	29
Consumer households and e others	295,511	6,330	1.05	27,636	442	2,368	110

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-Q4	2021-Q1	2021-Q2	2021-Q3	2021-Q4	2022-Q1
TOTAL	0.94	0.96	0.86	0.90	0.96	0.92
From 250 to 125,000 euro	0.90	1.03	0.98	0.96	0.94	0.80
From 125,000 to 500,000 euro	0.99	1.09	1.04	1.06	1.06	0.98
More than 500,000 euro	0.94	0.90	0.78	0.84	0.94	0.94
General government	0.53	0.56	0.88	0.83	0.64	0.66
From 250 to 125,000 euro	5.96	5.70	7.57	5.04	2.85	1.54
From 125,000 to 500,000 euro	2.27	2.44	2.96	2.69	1.53	1.38
More than 500,000 euro	0.51	0.55	0.87	0.81	0.64	0.65
Financial companies (excluding Monetary Financial Institutions)	0.24	0.26	0.19	0.13	0.06	0.10
From 250 to 125,000 euro	1.03	1.24	1.15	0.67	0.69	0.85
From 125,000 to 500,000 euro	1.04	1.24	0.71	0.66	0.71	1.18
More than 500,000 euro	0.24	0.25	0.19	0.13	0.06	0.10
Non-financial companies	1.38	1.28	1.11	1.20	1.41	1.38
From 250 to 125,000 euro	1.73	1.58	1.35	1.37	1.61	1.72
From 125,000 to 500,000 euro	1.70	1.61	1.57	1.65	1.84	1.92
More than 500,000 euro	1.34	1.24	1.07	1.16	1.36	1.32
Producer households	1.38	1.44	1.36	1.38	1.43	1.35
From 250 to 125,000 euro	1.33	1.42	1.28	1.24	1.25	1.15
From 125,000 to 500,000 euro	1.44	1.55	1.44	1.39	1.44	1.33
More than 500,000 euro	1.37	1.30	1.35	1.57	1.65	1.69
Consumer households	0.76	0.93	0.89	0.87	0.82	0.67
From 250 to 125,000 euro	0.79	0.95	0.92	0.89	0.84	0.68
From 125,000 to 500,000 euro	0.71	0.86	0.82	0.82	0.76	0.62
More than 500,000 euro	0.85	1.19	1.02	0.95	0.96	0.85
Other sectors	1.25	1.15	1.33	1.69	1.17	1.05
From 250 to 125,000 euro	1.43	1.16	1.27	1.34	1.33	1.19
From 125,000 to 500,000 euro	0.86	0.96	1.05	1.41	1.51	1.30
More than 500,000 euro	1.31	1.20	1.40	1.79	1.08	0.98

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-Q2	2022-Q3	2022-Q4	2023-Q1	2023-Q2	2023-Q3
TOTAL	0.89	0.88	0.80	0.88	0.88	0.87
From 250 to 125,000 euro	0.74	0.72	0.67	0.71	0.76	0.80
From 125,000 to 500,000 euro	0.91	0.84	0.78	0.82	0.82	0.87
More than 500,000 euro	0.93	0.94	0.84	0.95	0.94	0.90
General government	0.15	0.23	0.35	0.60	0.51	0.43
From 250 to 125,000 euro	1.65	3.78	2.53	2.74	3.64	4.95
From 125,000 to 500,000 euro	1.01	1.35	1.20	1.87	2.86	2.54
More than 500,000 euro	0.14	0.22	0.34	0.60	0.49	0.42
Financial companies (excluding Monetary Financial Institutions)	0.10	0.06	0.09	0.14	0.17	0.16
From 250 to 125,000 euro	0.89	1.01	0.95	1.10	1.12	1.22
From 125,000 to 500,000 euro	1.26	1.21	0.71	0.86	1.07	1.23
More than 500,000 euro	0.10	0.06	0.08	0.14	0.16	0.15
Non-financial companies	1.41	1.45	1.32	1.45	1.42	1.35
From 250 to 125,000 euro	1.96	2.10	2.05	2.15	2.26	2.26
From 125,000 to 500,000 euro	2.00	1.97	1.90	1.95	1.96	2.00
More than 500,000 euro	1.34	1.38	1.25	1.38	1.34	1.27
Producer households	1.31	1.25	1.12	1.16	1.23	1.26
From 250 to 125,000 euro	1.15	1.14	1.07	1.15	1.26	1.26
From 125,000 to 500,000 euro	1.29	1.24	1.13	1.17	1.23	1.29
More than 500,000 euro	1.58	1.44	1.15	1.16	1.20	1.22
Consumer households	0.57	0.52	0.46	0.49	0.53	0.57
From 250 to 125,000 euro	0.59	0.56	0.51	0.54	0.58	0.63
From 125,000 to 500,000 euro	0.52	0.45	0.40	0.43	0.45	0.50
More than 500,000 euro	0.74	0.58	0.48	0.46	0.61	0.58
Other sectors	0.95	0.91	0.88	0.88	1.12	0.98
From 250 to 125,000 euro	1.14	1.11	1.15	1.28	1.40	1.38
From 125,000 to 500,000 euro	1.28	1.05	0.97	1.17	1.09	1.16
More than 500,000 euro	0.86	0.85	0.82	0.77	1.09	0.89

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-Q4	2021-Q1	2021-Q2	2021-Q3	2021-Q4	2022-Q1
ITALY	0.94	0.96	0.86	0.90	0.96	0.92
<i>of which:</i> General government	0.53	0.56	0.88	0.83	0.64	0.66
Non-financial companies	1.38	1.28	1.11	1.20	1.41	1.38
Producer households	1.38	1.44	1.36	1.38	1.43	1.35
Consumer households	0.76	0.93	0.89	0.87	0.82	0.67
Piedmont	0.91	0.88	0.73	0.83	0.78	0.72
<i>of which:</i> General government	0.00	0.01	0.01	0.01	0.01	0.00
Non-financial companies	1.26	1.11	0.79	0.97	0.91	0.88
Producer households	1.30	1.38	1.24	1.24	1.20	1.16
Consumer households	0.67	0.81	0.79	0.77	0.70	0.55
Valle d'Aosta	0.32	0.59	0.51	0.95	0.77	0.57
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.23	0.36	0.29	0.79	0.77	0.57
Producer households	0.70	1.37	1.15	2.23	1.55	0.99
Consumer households	0.42	0.88	0.79	1.10	0.81	0.63
Lombardy	0.74	0.78	0.74	0.74	0.79	0.70
<i>of which:</i> General government	0.02	0.01	0.01	0.01	0.03	0.03
Non-financial companies	1.33	1.28	1.23	1.30	1.49	1.27
Producer households	1.03	1.07	1.06	1.04	1.21	1.18
Consumer households	0.64	0.80	0.76	0.75	0.73	0.56
Liguria	0.84	0.80	0.73	0.94	0.81	0.89
<i>of which:</i> General government	0.00	0.01	0.00	0.27	0.00	0.80
Non-financial companies	0.87	0.69	0.70	1.17	0.90	1.08
Producer households	1.14	1.24	1.28	1.01	1.30	1.18
Consumer households	0.79	0.88	0.76	0.76	0.69	0.65
Veneto	0.79	0.82	0.64	0.66	0.63	0.59
<i>of which:</i> General government	0.02	0.03	0.03	0.04	0.00	0.00
Non-financial companies	1.43	1.38	0.97	0.87	0.94	0.91
Producer households	1.00	1.17	1.06	1.11	1.10	1.04
Consumer households	0.60	0.69	0.70	0.67	0.64	0.54
Friuli Venezia Giulia	0.68	0.51	0.58	0.52	0.64	0.65
<i>of which:</i> General government	0.03	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.87	0.48	0.62	0.52	0.73	0.79
Producer households	1.34	1.29	1.14	1.17	1.23	1.06
Consumer households	0.46	0.52	0.53	0.52	0.54	0.50

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-Q4	2021-Q1	2021-Q2	2021-Q3	2021-Q4	2022-Q1
Emilia-Romagna	0.95	0.89	0.71	0.81	0.84	0.84
<i>of which:</i> General government	2.50	2.48	0.00	0.00	0.00	0.00
Non-financial companies	1.01	0.88	0.79	0.96	1.03	1.04
Producer households	1.24	1.00	0.97	0.94	0.97	1.11
Consumer households	0.57	0.65	0.63	0.64	0.59	0.49
Trentino-Alto Adige	0.81	0.81	0.77	0.85	0.95	1.03
<i>of which:</i> General government	0.14	0.06	0.07	0.08	0.00	0.00
Non-financial companies	1.00	0.96	0.81	0.91	1.10	1.23
Producer households	1.37	1.36	1.60	1.64	1.61	1.60
Consumer households	0.36	0.47	0.58	0.54	0.53	0.46
Tuscany	1.14	1.13	1.16	1.15	1.12	1.07
<i>of which:</i> General government	0.00	0.01	0.37	0.36	0.37	0.37
Non-financial companies	1.49	1.34	1.43	1.44	1.40	1.35
Producer households	1.52	1.73	1.62	1.66	1.70	1.49
Consumer households	0.74	0.86	0.81	0.75	0.72	0.67
Umbria	1.14	1.16	1.08	1.36	1.36	1.01
<i>of which:</i> General government	0.00	0.06	0.24	0.00	0.00	0.00
Non-financial companies	1.28	1.21	1.14	1.68	1.68	1.17
Producer households	1.52	1.61	1.47	1.38	1.32	1.01
Consumer households	0.88	1.04	0.97	0.95	0.93	0.80
Marche	0.98	1.00	0.95	0.89	1.17	1.10
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.18	1.12	1.01	0.91	1.45	1.46
Producer households	1.37	1.36	1.54	1.38	1.37	1.21
Consumer households	0.65	0.78	0.75	0.73	0.74	0.59
Lazio	1.16	1.26	0.99	1.02	1.25	1.22
<i>of which:</i> General government	0.01	0.02	0.07	0.05	0.00	0.00
Non-financial companies	2.02	1.96	1.36	1.43	2.12	2.25
Producer households	1.59	1.99	2.01	2.17	2.10	1.90
Consumer households	0.87	1.21	1.11	1.10	1.01	0.82
Abruzzo	1.90	1.56	1.14	1.04	1.11	1.18
<i>of which:</i> General government	1.75	1.69	1.86	1.92	0.29	0.21
Non-financial companies	2.55	1.85	1.11	0.92	1.11	1.41
Producer households	1.93	1.97	1.59	1.56	1.65	1.36
Consumer households	1.05	1.12	1.08	1.09	1.04	0.87

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-Q4	2021-Q1	2021-Q2	2021-Q3	2021-Q4	2022-Q1
Molise	1.35	1.56	1.43	2.53	2.37	2.18
<i>of which:</i> General government	0.78	0.00	2.28	3.29	0.40	0.74
Non-financial companies	1.66	2.26	1.61	4.75	4.45	3.78
Producer households	1.93	1.79	1.56	1.44	1.61	2.23
Consumer households	1.01	1.05	0.90	0.91	0.81	0.72
Campania	1.22	1.26	1.23	1.34	1.32	1.64
<i>of which:</i> General government	0.23	0.21	0.77	0.78	0.28	0.28
Non-financial companies	1.26	1.10	1.14	1.40	1.66	2.64
Producer households	1.88	2.04	1.77	1.76	1.80	1.73
Consumer households	1.20	1.41	1.29	1.28	1.17	0.94
Apulia	1.33	1.35	1.35	1.40	1.52	1.39
<i>of which:</i> General government	0.85	0.90	0.13	0.54	0.60	0.56
Non-financial companies	1.75	1.63	1.81	1.90	2.27	2.17
Producer households	1.97	1.75	1.49	1.72	1.73	1.60
Consumer households	0.95	1.10	1.04	1.01	0.96	0.80
Basilicata	1.23	1.05	1.06	0.99	0.86	0.79
<i>of which:</i> General government	0.75	1.29	0.75	0.20	0.26	0.05
Non-financial companies	1.55	1.19	1.39	1.30	1.01	0.96
Producer households	1.49	1.50	1.20	1.13	1.29	1.16
Consumer households	0.93	0.84	0.77	0.70	0.67	0.58
Calabria	2.11	2.01	1.82	1.57	1.51	1.32
<i>of which:</i> General government	6.83	7.23	5.10	1.12	1.31	0.97
Non-financial companies	2.37	2.04	2.12	2.29	2.20	1.96
Producer households	2.14	1.94	1.91	2.01	1.67	1.51
Consumer households	1.11	1.25	1.18	1.18	1.13	0.97
Sicily	1.49	1.68	2.01	2.07	2.37	2.10
<i>of which:</i> General government	4.90	6.21	18.33	18.89	24.79	19.85
Non-financial companies	1.40	1.24	1.35	1.55	2.66	2.38
Producer households	2.12	2.26	1.96	1.88	2.08	1.92
Consumer households	1.26	1.65	1.62	1.55	1.41	1.09
Sardinia	0.89	0.86	0.73	0.78	0.82	0.80
<i>of which:</i> General government	0.08	0.06	0.07	0.35	0.08	0.00
Non-financial companies	1.41	1.23	0.97	1.04	1.19	1.19
Producer households	1.22	1.29	0.99	1.06	1.20	1.31
Consumer households	0.78	0.82	0.77	0.78	0.73	0.65

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-Q2	2022-Q3	2022-Q4	2023-Q1	2023-Q2	2023-Q3
ITALY	0.89	0.88	0.80	0.88	0.88	0.87
<i>of which:</i> General government	0.15	0.23	0.35	0.60	0.51	0.43
Non-financial companies	1.41	1.45	1.32	1.45	1.42	1.35
Producer households	1.31	1.25	1.12	1.16	1.23	1.26
Consumer households	0.57	0.52	0.46	0.49	0.53	0.57
Piedmont	0.74	0.70	0.61	0.75	0.85	0.94
<i>of which:</i> General government	0.00	0.00	0.02	0.04	0.04	0.00
Non-financial companies	0.98	0.93	0.79	1.07	1.25	1.37
Producer households	1.18	1.07	1.06	1.04	1.16	1.21
Consumer households	0.47	0.44	0.41	0.46	0.51	0.56
Valle d'Aosta	0.97	0.85	0.74	0.67	0.38	0.46
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.34	1.13	1.03	0.86	0.40	0.52
Producer households	1.23	0.84	0.72	0.89	0.74	0.86
Consumer households	0.62	0.66	0.53	0.41	0.36	0.35
Lombardy	0.68	0.60	0.59	0.67	0.68	0.70
<i>of which:</i> General government	0.15	0.00	0.01	0.01	0.02	0.03
Non-financial companies	1.27	1.13	1.15	1.28	1.24	1.26
Producer households	1.16	1.21	0.95	0.94	1.01	1.01
Consumer households	0.48	0.44	0.39	0.39	0.43	0.46
Liguria	0.83	1.02	0.94	1.09	1.04	0.88
<i>of which:</i> General government	0.00	0.00	0.00	0.09	0.07	0.08
Non-financial companies	1.06	1.56	1.43	1.75	1.68	1.28
Producer households	1.23	1.16	1.11	1.06	1.05	1.18
Consumer households	0.59	0.52	0.44	0.47	0.46	0.50
Veneto	0.54	0.51	0.46	0.63	0.65	0.66
<i>of which:</i> General government	0.00	0.09	0.09	0.07	0.01	0.01
Non-financial companies	0.88	0.86	0.79	1.15	1.17	1.15
Producer households	1.04	0.88	0.84	0.97	0.92	1.03
Consumer households	0.45	0.40	0.36	0.41	0.41	0.45
Friuli Venezia Giulia	0.55	0.57	1.34	1.37	1.41	1.38
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.67	0.75	2.19	2.16	2.24	2.17
Producer households	1.03	0.94	1.12	1.22	1.18	1.14
Consumer households	0.43	0.38	0.36	0.45	0.47	0.51

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-Q2	2022-Q3	2022-Q4	2023-Q1	2023-Q2	2023-Q3
Emilia-Romagna	1.01	0.85	0.78	0.86	0.76	0.83
<i>of which:</i> General government	0.00	0.00	0.00	0.00	2.88	2.80
Non-financial companies	1.40	1.17	1.09	1.22	0.98	1.07
Producer households	1.08	1.06	1.00	1.02	1.01	1.07
Consumer households	0.42	0.36	0.33	0.36	0.40	0.45
Trentino-Alto Adige	1.00	0.99	0.77	0.68	0.70	0.70
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.22	1.20	0.98	0.84	0.83	0.82
Producer households	1.56	1.52	1.14	1.05	1.07	1.10
Consumer households	0.36	0.38	0.32	0.30	0.39	0.41
Tuscany	1.08	1.28	1.10	1.17	1.06	0.98
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.54	1.97	1.66	1.74	1.49	1.30
Producer households	1.32	1.34	1.23	1.30	1.47	1.47
Consumer households	0.54	0.48	0.46	0.47	0.52	0.57
Umbria	0.95	0.74	0.92	0.93	0.95	0.96
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.11	0.75	1.14	1.17	1.19	1.17
Producer households	1.05	1.18	1.23	1.09	1.27	1.03
Consumer households	0.72	0.68	0.59	0.58	0.57	0.66
Marche	1.13	1.11	0.91	0.94	1.00	1.03
<i>of which:</i> General government	0.00	0.00	0.00	0.08	0.06	0.06
Non-financial companies	1.58	1.57	1.27	1.29	1.36	1.39
Producer households	1.13	1.01	0.94	1.02	1.11	1.17
Consumer households	0.52	0.49	0.43	0.49	0.53	0.57
Lazio	1.13	1.31	1.02	1.10	1.21	1.00
<i>of which:</i> General government	0.00	0.04	0.06	0.56	0.09	0.07
Non-financial companies	2.11	2.70	1.99	2.00	2.38	1.74
Producer households	1.75	1.36	1.31	1.41	1.48	1.48
Consumer households	0.69	0.59	0.52	0.54	0.58	0.64
Abruzzo	1.16	1.25	1.10	1.04	1.22	1.40
<i>of which:</i> General government	0.00	0.12	0.09	0.12	0.13	0.17
Non-financial companies	1.52	1.79	1.53	1.33	1.58	1.85
Producer households	1.25	1.27	1.30	1.40	1.51	1.66
Consumer households	0.71	0.59	0.55	0.62	0.73	0.82

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-Q2	2022-Q3	2022-Q4	2023-Q1	2023-Q2	2023-Q3
Molise	1.96	1.22	1.53	1.91	1.74	1.50
<i>of which:</i> General government	0.00	2.36	0.35	2.74	2.32	0.00
Non-financial companies	3.71	1.82	2.63	3.26	2.81	2.18
Producer households	2.30	2.02	1.77	1.70	1.76	1.70
Consumer households	0.62	0.57	0.65	0.85	0.90	0.97
Campania	1.29	1.32	1.32	1.30	1.28	1.27
<i>of which:</i> General government	0.31	0.54	0.96	0.73	0.80	0.42
Non-financial companies	1.83	1.94	2.02	1.90	1.86	1.82
Producer households	1.56	1.63	1.45	1.44	1.53	1.46
Consumer households	0.81	0.73	0.66	0.71	0.73	0.80
Apulia	1.33	1.33	1.17	1.20	1.23	1.21
<i>of which:</i> General government	1.24	2.00	4.53	2.84	2.36	2.21
Non-financial companies	2.15	2.20	1.82	1.78	1.83	1.79
Producer households	1.57	1.50	1.34	1.48	1.71	1.66
Consumer households	0.71	0.68	0.62	0.68	0.67	0.69
Basilicata	4.11	4.30	4.03	4.12	1.18	1.17
<i>of which:</i> General government	0.04	5.72	7.03	5.31	4.94	0.00
Non-financial companies	8.86	9.01	8.38	8.33	1.69	1.83
Producer households	1.19	1.42	1.25	1.59	1.69	1.80
Consumer households	0.50	0.51	0.44	0.45	0.51	0.50
Calabria	1.22	1.22	1.30	1.41	1.41	1.37
<i>of which:</i> General government	0.86	1.84	2.10	1.86	1.40	0.77
Non-financial companies	1.83	1.77	1.80	2.04	2.10	2.03
Producer households	1.53	1.49	1.54	1.52	1.71	1.58
Consumer households	0.86	0.81	0.75	0.83	0.82	0.88
Sicily	1.59	1.68	1.24	1.40	1.36	1.42
<i>of which:</i> General government	3.57	4.11	4.13	5.59	8.60	7.76
Non-financial companies	2.35	2.75	1.87	2.11	1.78	1.70
Producer households	1.93	1.87	1.41	1.58	1.79	1.91
Consumer households	0.94	0.85	0.75	0.79	0.85	1.00
Sardinia	0.76	0.63	0.64	0.74	0.74	0.77
<i>of which:</i> General government	0.00	0.03	12.06	8.85	8.53	7.64
Non-financial companies	1.13	0.89	0.76	1.07	1.02	1.08
Producer households	1.39	1.25	1.08	1.14	1.08	1.25
Consumer households	0.58	0.52	0.47	0.48	0.53	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)

3rd quarter 2023

Reporting institutions: **Banks**

	Total			1 facility		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
ITALY	1,596,972	1,125,593	3,722,368	624,913	530,126	3,320,296
North West Italy	690,655	490,844	1,099,480	280,081	231,635	973,453
Piedmont	97,270	67,859	280,978	28,316	24,726	250,270
Valle d'Aosta	3,163	2,130	8,131	856	744	7,238
Lombardy	566,787	404,190	720,178	242,432	198,596	634,284
Liguria	23,434	16,665	90,193	8,477	7,570	81,661
North East Italy	403,319	280,675	905,948	165,478	135,030	800,383
Trentino Alto Adige	48,373	37,305	124,521	20,541	17,971	113,148
Veneto	181,111	127,123	350,327	92,615	71,797	308,722
Friuli-Venezia Giulia	32,338	21,106	92,843	9,315	8,585	84,300
Emilia Romagna	141,498	95,140	338,257	43,007	36,676	294,213
Central Italy	333,566	217,809	791,589	103,204	92,776	707,079
Tuscany	77,135	56,138	264,251	25,997	23,448	230,523
Umbria	13,662	10,138	52,840	4,258	3,822	46,079
Marche	28,212	19,814	109,459	9,607	8,569	95,074
Lazio	214,556	131,720	365,039	63,343	56,937	335,403
Southern Italy	116,735	94,024	598,943	51,248	47,335	540,291
Abruzzo	15,512	11,997	70,972	5,923	5,381	63,185
Molise	2,235	1,883	13,452	1,070	988	12,073
Campania	49,428	39,374	220,824	20,084	18,379	198,925
Apulia	35,254	28,991	198,858	17,104	16,005	180,714
Basilicata	4,375	3,604	23,935	1,985	1,830	21,278
Calabria	9,930	8,176	70,902	5,083	4,752	64,116
Islands	52,698	42,241	326,408	24,902	23,351	299,090
Sicily	34,115	27,245	233,831	17,304	16,197	213,411
Sardinia	18,583	14,997	92,577	7,598	7,155	85,679

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)

3rd 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
ITALY	158,518	114,257	260,337	187,529	123,024	104,530
North West Italy	73,221	51,818	79,317	74,288	48,098	33,872
Piedmont	9,399	6,293	20,173	15,488	9,719	7,890
Valle d'Aosta	361	233	671	332	235	183
Lombardy	60,908	43,528	52,680	55,361	36,093	23,714
Liguria	2,552	1,764	5,793	3,107	2,050	2,085
North East Italy	34,369	24,131	65,540	45,806	28,747	28,697
Trentino Alto Adige	6,913	5,489	8,355	5,780	4,238	2,369
Veneto	13,265	9,016	25,170	18,557	11,097	11,616
Friuli-Venezia Giulia	2,143	1,621	5,472	3,635	2,584	2,252
Emilia Romagna	12,048	8,007	26,543	17,834	10,828	12,460
Central Italy	30,568	22,508	55,061	37,050	25,394	21,853
Tuscany	8,962	6,589	21,147	12,954	8,195	9,231
Umbria	1,440	1,072	4,182	1,951	1,306	1,844
Marche	3,145	2,233	8,847	4,562	2,818	4,060
Lazio	17,020	12,614	20,885	17,583	13,075	6,718
Southern Italy	14,706	11,368	40,314	19,067	13,559	14,223
Abruzzo	1,857	1,404	5,181	2,688	1,799	1,989
Molise	314	255	970	351	260	325
Campania	5,946	4,550	14,763	8,635	6,102	5,429
Apulia	4,512	3,522	12,634	4,971	3,634	4,272
Basilicata	651	514	1,826	759	536	647
Calabria	1,426	1,123	4,940	1,663	1,229	1,561
Islands	5,655	4,432	20,105	11,318	7,226	5,885
Sicily	3,975	3,065	14,806	5,701	3,114	4,545
Sardinia	1,680	1,367	5,299	5,617	4,113	1,340

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)

3rd quarter 2023

Reporting institutions: **Banks**

More than 4 facilities		
Facilities granted	Margin used	Number of borrowers

ITALY	626,012	358,186	37,205
North West Italy	263,065	159,293	12,838
Piedmont	44,067	27,120	2,645
Valle d'Aosta	1,614	918	39
Lombardy	208,086	125,973	9,500
Liguria	9,298	5,281	654
North East Italy	157,667	92,767	11,328
Trentino Alto Adige	15,139	9,608	649
Veneto	56,675	35,213	4,819
Friuli-Venezia Giulia	17,244	8,316	819
Emilia Romagna	68,609	39,629	5,041
Central Italy	162,744	77,132	7,596
Tuscany	29,222	17,906	3,350
Umbria	6,014	3,939	735
Marche	10,898	6,194	1,478
Lazio	116,610	49,094	2,033
Southern Italy	31,713	21,762	4,115
Abruzzo	5,044	3,412	617
Molise	500	380	84
Campania	14,762	10,343	1,707
Apulia	8,667	5,831	1,238
Basilicata	980	724	184
Calabria	1,759	1,073	285
Islands	10,823	7,232	1,328
Sicily	7,135	4,869	1,069
Sardinia	3,688	2,363	259

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)

3rd 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
TOTAL	3,722,368	1,357,175	887,145	770,982	242,362
<i>of which:</i> 1 facility	3,320,296	1,340,123	839,750	681,742	160,504
2 facilities	260,337	16,788	45,954	78,032	58,248
3 or 4 facilities	104,530	263	1,439	11,170	22,938
more than 4 facilities	37,205	1	2	38	672
General government	6,346	201	122	293	546
<i>of which:</i> 1 facility	3,677	175	104	245	455
2 facilities	1,578	14	10	33	74
3 or 4 facilities	957	12	8	14	16
more than 4 facilities	134	-	-	1	1
Financial companies (excluding Monetary Financial Institutions)	10,257	2,583	1,339	1,435	966
<i>of which:</i> 1 facility	7,493	2,491	1,068	1,012	571
2 facilities	1,906	89	253	348	272
3 or 4 facilities	630	3	17	75	114
more than 4 facilities	228	-	1	-	9
Non-financial companies	683,483	179,526	93,002	115,850	96,794
<i>of which:</i> 1 facility	426,141	175,678	74,622	73,392	44,184
2 facilities	138,070	3,816	17,845	35,967	35,400
3 or 4 facilities	83,991	32	534	6,470	16,717
more than 4 facilities	35,281	-	1	21	493
Producer households	413,206	163,017	85,234	83,227	33,456
<i>of which:</i> 1 facility	355,619	159,190	75,058	65,077	19,756
2 facilities	44,337	3,773	9,769	15,444	9,571
3 or 4 facilities	12,006	53	407	2,697	4,004
more than 4 facilities	1,244	1	-	9	125
Consumer households and others	2,601,972	1,008,495	706,116	569,220	110,253
<i>of which:</i> 1 facility	2,520,692	999,289	687,679	541,199	95,266
2 facilities	74,059	9,043	17,968	26,113	12,870
3 or 4 facilities	6,905	163	469	1,901	2,073
more than 4 facilities	316	-	-	7	44

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)

3rd 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
TOTAL	107,685	74,495	28,657	24,552	5,830
<i>of which:</i> 1 facility	45,793	21,361	5,732	3,438	659
2 facilities	32,226	18,293	5,101	3,028	500
3 or 4 facilities	26,683	25,677	9,491	5,893	857
more than 4 facilities	2,983	9,164	8,333	12,193	3,814
General government	833	1,520	1,040	1,009	384
<i>of which:</i> 1 facility	636	888	469	317	63
2 facilities	166	453	363	333	92
3 or 4 facilities	28	169	200	333	145
more than 4 facilities	3	10	8	26	84
Financial companies (excluding Monetary Financial Institutions)	650	742	467	783	633
<i>of which:</i> 1 facility	344	431	262	400	274
2 facilities	206	237	137	215	136
3 or 4 facilities	92	55	50	112	108
more than 4 facilities	8	19	18	56	115
Non-financial companies	72,238	59,978	24,640	21,574	4,707
<i>of which:</i> 1 facility	23,304	13,556	3,877	2,280	307
2 facilities	23,902	14,561	3,989	2,135	243
3 or 4 facilities	22,500	23,277	8,690	5,183	569
more than 4 facilities	2,532	8,584	8,084	11,976	3,588
Producer households	12,091	4,925	869	281	9
<i>of which:</i> 1 facility	5,040	1,575	192	52	-
2 facilities	3,790	1,339	177	62	5
3 or 4 facilities	2,894	1,546	309	84	1
more than 4 facilities	367	465	191	83	3
Consumer households and others	21,754	7,290	1,637	903	97
<i>of which:</i> 1 facility	16,381	4,884	930	387	15
2 facilities	4,139	1,692	435	283	24
3 or 4 facilities	1,162	628	241	181	34
more than 4 facilities	72	86	31	52	24

Credit Conditions and Risk

Access to data:

[TRI30466](#)

Average number of banks per borrower

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

(numbers in unit, percentages)

3rd quarter 2023

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000
TOTAL	Average number of banks per borrower	1.19	1.01	1.06	1.13
	First bank's share of total credit granted (%)	67	99	98	96
General government	Average number of banks per borrower	1.71	1.20	1.23	1.23
	First bank's share of total credit granted (%)	70	100	98	96
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.53	1.04	1.22	1.35
	First bank's share of total credit granted (%)	87	98	91	89
Non-financial companies	Average number of banks per borrower	1.78	1.02	1.20	1.43
	First bank's share of total credit granted (%)	48	99	92	86
<i>of which:</i>					
Industry	Average number of banks per borrower	2.38	1.02	1.21	1.49
	First bank's share of total credit granted (%)	40	99	91	83
Building	Average number of banks per borrower	1.68	1.02	1.21	1.45
	First bank's share of total credit granted (%)	64	99	91	85
Services	Average number of banks per borrower	1.60	1.02	1.20	1.40
	First bank's share of total credit granted (%)	52	99	92	87
Producer households	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
Consumer households and others	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)

3rd 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
TOTAL	Average number of banks per borrower	1.46	1.99	2.64	3.50
	First bank's share of total credit granted (%)	88	78	70	63
General government	Average number of banks per borrower	1.21	1.29	1.58	1.82
	First bank's share of total credit granted (%)	96	94	91	88
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.58	1.68	1.61	1.76
	First bank's share of total credit granted (%)	86	85	87	88
Non-financial companies	Average number of banks per borrower	1.76	2.19	2.84	3.74
	First bank's share of total credit granted (%)	80	74	66	59
<i>of which:</i>					
Industry	Average number of banks per borrower	1.92	2.43	3.19	4.19
	First bank's share of total credit granted (%)	74	67	59	51
Building	Average number of banks per borrower	1.79	2.19	2.70	3.36
	First bank's share of total credit granted (%)	80	75	71	67
Services	Average number of banks per borrower	1.70	2.09	2.66	3.48
	First bank's share of total credit granted (%)	81	76	70	64
Producer households	Average number of banks per borrower	1.56	1.99	2.45	3.17
	First bank's share of total credit granted (%)	86	81	79	75
Consumer households and others	Average number of banks per borrower	1.16	1.32	1.48	1.69
	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)

3rd quarter 2023

Reporting institutions: **Banks**

		From 5,000,000 to 25,000,000	More than 25,000,000
TOTAL	Average number of banks per borrower	4.84	7.27
	First bank's share of total credit granted (%)	53	59
General government	Average number of banks per borrower	2.23	3.45
	First bank's share of total credit granted (%)	87	66
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	2.23	3.81
	First bank's share of total credit granted (%)	83	87
Non-financial companies	Average number of banks per borrower	5.19	8.13
	First bank's share of total credit granted (%)	49	36
<i>of which:</i>			
Industry	Average number of banks per borrower	5.78	8.76
	First bank's share of total credit granted (%)	42	32
Building	Average number of banks per borrower	4.34	6.52
	First bank's share of total credit granted (%)	61	46
Services	Average number of banks per borrower	4.85	7.66
	First bank's share of total credit granted (%)	53	38
Producer households	Average number of banks per borrower	3.57	3.22
	First bank's share of total credit granted (%)	73	55
Consumer households and others	Average number of banks per borrower	2.06	3.61
	First bank's share of total credit granted (%)	83	67

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	
Number of borrowers for loans and collateral granted to customers	8,953,291	8,917,256	4,280,778	4,169,650	4,672,513	4,747,606
<i>of which:</i> joint borrowers	2,509,901	2,498,250	1,127,175	1,080,491	1,382,726	1,417,759
Loans (excluding bad loans)						
facilities granted	2,283,553	2,267,882	1,886,488	1,865,275	397,065	402,607
margin used	1,765,697	1,739,195	1,366,345	1,334,880	399,352	404,315
Breach of overdraft limits	28,104	26,546	13,022	11,570	15,082	14,977
margin available	545,960	555,233	533,165	541,965	12,795	13,268
Account receivables financing						
facilities granted	246,114	241,258	207,599	204,488	38,515	36,771
margin used	120,606	110,832	91,029	83,607	29,577	27,226
Term loans						
facilities granted	1,838,641	1,830,284	1,482,281	1,466,363	356,360	363,921
margin used	1,555,116	1,542,883	1,192,524	1,172,649	362,592	370,234
Revocable loans						
facilities granted	195,683	193,181	193,493	191,267	2,190	1,914
margin used	86,864	82,369	79,682	75,514	7,182	6,855
Collateral granted						
facilities granted	369,730	374,319	360,876	365,748	8,854	8,571
margin used	181,868	185,330	173,639	177,399	8,229	7,931
Bad loans (gross of write-downs and net of write-offs)	114,143	112,853	21,927	21,806	92,216	91,046
Number of guarantors	3,902,005	3,855,844	2,159,967	2,115,722	1,742,038	1,740,122
<i>of which:</i> joint guarantors	1,294,112	1,275,702	756,551	743,301	537,561	532,401
Guarantees received	756,630	739,244	471,879	457,052	284,751	282,192

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)

3rd 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
Number of borrowers	6,462,361	2,632,009	1,682,778	1,158,446	256,572
Facilities granted	1,997,114	136,773	170,233	204,768	100,218
Margin used	1,527,243	129,662	163,468	192,036	85,091
<i>of which</i> : backed by real security	632,411	89,503	145,198	163,715	53,813
Margin available	493,794	9,865	7,938	14,134	16,242
Breach of overdraft limits	23,923	2,755	1,174	1,401	1,115

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)

3rd 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
Number of borrowers	94,940	60,589	22,481	17,637	3,823
Facilities granted	82,919	120,387	101,085	229,364	783,966
Margin used	64,217	90,209	74,349	163,486	560,497
<i>of which</i> : backed by real security	26,649	30,027	21,252	40,848	60,873
Margin available	19,823	32,063	28,492	70,920	231,113
Breach of overdraft limits	1,121	1,884	1,757	5,042	7,644

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)

3rd 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
ITALY	Number of borrowers	3,722,368	1,357,175	887,145	770,982	242,362
	Facilities granted	1,596,972	63,562	80,749	115,825	68,177
	Margin used	1,125,593	57,782	75,464	106,467	55,260
Piedmont	Number of borrowers	280,978	109,141	65,827	54,573	17,715
	Facilities granted	97,270	5,075	5,923	8,079	4,935
	Margin used	67,859	4,603	5,448	7,263	3,846
Valle d'Aosta	Number of borrowers	8,131	2,840	1,686	1,789	696
	Facilities granted	3,163	129	144	254	183
	Margin used	2,130	112	129	227	150
Lombardy	Number of borrowers	720,178	232,277	173,160	160,404	54,051
	Facilities granted	566,787	11,017	15,821	24,377	15,188
	Margin used	404,190	9,842	14,651	22,193	11,890
Liguria	Number of borrowers	90,193	35,483	21,963	17,497	5,585
	Facilities granted	23,434	1,664	1,968	2,576	1,555
	Margin used	16,665	1,501	1,812	2,343	1,249
Trentino Alto Adige	Number of borrowers	124,521	34,635	24,743	30,771	14,430
	Facilities granted	48,373	1,665	2,333	5,056	4,383
	Margin used	37,305	1,430	2,129	4,676	3,799
Veneto	Number of borrowers	350,327	117,658	90,072	75,342	23,223
	Facilities granted	181,111	5,619	8,277	11,327	6,520
	Margin used	127,123	5,055	7,749	10,352	5,099
Friuli-Venezia Giulia	Number of borrowers	92,843	35,316	24,823	18,029	4,818
	Facilities granted	32,338	1,717	2,278	2,696	1,349
	Margin used	21,106	1,594	2,174	2,516	1,106

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)

3rd 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
ITALY	Number of borrowers	107,685	74,495	28,657	24,552	5,830
	Facilities granted	61,376	93,329	79,768	198,768	833,859
	Margin used	45,031	65,908	54,627	127,811	533,964
Piedmont	Number of borrowers	8,111	5,388	2,070	1,738	408
	Facilities granted	4,595	6,807	5,940	14,066	41,739
	Margin used	3,237	4,645	3,907	8,757	25,997
Valle d'Aosta	Number of borrowers	277	172	65	49	11
	Facilities granted	135	177	138	276	1,723
	Margin used	108	126	101	229	944
Lombardy	Number of borrowers	25,439	18,924	7,839	7,273	2,097
	Facilities granted	14,552	23,902	22,188	60,922	378,582
	Margin used	10,055	15,862	14,514	37,137	267,438
Liguria	Number of borrowers	2,167	1,350	439	409	104
	Facilities granted	1,213	1,690	1,217	3,158	8,359
	Margin used	885	1,159	849	2,047	4,761
Trentino Alto Adige	Number of borrowers	5,959	3,817	1,347	1,010	184
	Facilities granted	3,584	5,041	3,923	8,022	14,291
	Margin used	2,951	4,058	3,078	5,920	9,201
Veneto	Number of borrowers	11,162	8,348	3,381	2,842	603
	Facilities granted	6,401	10,461	9,454	23,558	99,366
	Margin used	4,496	6,992	6,095	14,175	66,891
Friuli-Venezia Giulia	Number of borrowers	2,100	1,520	600	493	114
	Facilities granted	1,215	1,970	1,670	3,993	15,411
	Margin used	893	1,400	1,149	2,529	7,692

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)

3rd 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
Emilia Romagna	Number of borrowers	338,257	114,334	81,808	73,302	23,042
	Facilities granted	141,498	5,391	7,490	10,980	6,507
	Margin used	95,140	4,704	6,885	9,864	4,931
Tuscany	Number of borrowers	264,251	88,052	61,736	60,512	19,351
	Facilities granted	77,135	4,126	5,635	9,044	5,442
	Margin used	56,138	3,654	5,199	8,301	4,438
Umbria	Number of borrowers	52,840	21,336	12,274	8,908	3,154
	Facilities granted	13,662	992	1,091	1,283	876
	Margin used	10,138	895	1,003	1,141	695
Marche	Number of borrowers	109,459	41,860	26,095	19,684	6,641
	Facilities granted	28,212	1,989	2,377	2,967	1,952
	Margin used	19,814	1,806	2,196	2,642	1,509
Lazio	Number of borrowers	365,039	127,365	85,234	87,815	24,309
	Facilities granted	214,556	5,900	7,883	13,497	6,799
	Margin used	131,720	5,456	7,498	12,819	5,953
Abruzzo	Number of borrowers	70,972	29,784	16,357	11,656	3,754
	Facilities granted	15,512	1,380	1,454	1,705	1,048
	Margin used	11,997	1,266	1,362	1,548	856
Molise	Number of borrowers	13,452	6,152	2,917	2,178	689
	Facilities granted	2,235	283	259	319	190
	Margin used	1,883	261	244	294	156
Campania	Number of borrowers	220,824	88,093	49,056	43,208	13,099
	Facilities granted	49,428	3,984	4,441	6,398	3,633
	Margin used	39,374	3,702	4,188	5,958	3,065

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)

3rd 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
Emilia Romagna	Number of borrowers	10,794	7,779	2,940	2,781	728
	Facilities granted	6,259	9,955	8,368	23,334	63,063
	Margin used	4,214	6,448	5,260	14,113	38,468
Tuscany	Number of borrowers	8,515	5,716	2,147	1,711	307
	Facilities granted	4,907	7,264	6,135	13,746	20,724
	Margin used	3,689	5,256	4,297	9,094	12,057
Umbria	Number of borrowers	1,569	1,058	404	347	72
	Facilities granted	898	1,310	1,098	2,781	3,308
	Margin used	654	929	776	1,860	2,136
Marche	Number of borrowers	3,169	2,314	809	658	123
	Facilities granted	1,879	2,972	2,169	5,015	6,835
	Margin used	1,310	1,999	1,397	3,110	3,741
Lazio	Number of borrowers	8,988	5,659	2,131	1,903	509
	Facilities granted	5,023	7,095	5,871	15,271	147,065
	Margin used	4,026	5,564	4,491	11,557	73,722
Abruzzo	Number of borrowers	1,789	1,203	454	371	76
	Facilities granted	1,031	1,451	1,219	3,029	3,157
	Margin used	777	1,051	871	2,165	2,037
Molise	Number of borrowers	318	199	58	41	9
	Facilities granted	166	211	147	251	404
	Margin used	125	160	101	198	329
Campania	Number of borrowers	5,930	3,861	1,469	1,141	216
	Facilities granted	3,212	4,472	3,729	8,301	11,155
	Margin used	2,524	3,613	2,897	5,863	7,305

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)

3rd 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
Apulia	Number of borrowers	198,858	80,482	49,951	37,237	9,788
	Facilities granted	35,254	3,765	4,508	5,429	2,724
	Margin used	28,991	3,544	4,330	5,116	2,339
Basilicata	Number of borrowers	23,935	10,371	5,239	4,180	1,327
	Facilities granted	4,375	474	468	623	376
	Margin used	3,604	441	441	574	322
Calabria	Number of borrowers	70,902	33,365	14,630	11,026	3,232
	Facilities granted	9,930	1,502	1,284	1,605	899
	Margin used	8,176	1,404	1,205	1,488	745
Sicily	Number of borrowers	233,831	108,791	54,682	37,258	9,593
	Facilities granted	34,115	5,026	4,888	5,394	2,599
	Margin used	27,245	4,748	4,665	5,047	2,222
Sardinia	Number of borrowers	92,577	39,840	24,892	15,613	3,865
	Facilities granted	18,583	1,864	2,228	2,218	1,019
	Margin used	14,997	1,766	2,155	2,104	892

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)

3rd 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
Apulia	Number of borrowers	4,425	2,918	971	727	103
	Facilities granted	2,515	3,656	2,612	5,615	4,342
	Margin used	2,034	2,877	1,978	3,854	2,730
Basilicata	Number of borrowers	600	399	158	100	15
	Facilities granted	339	490	414	664	517
	Margin used	273	373	307	467	379
Calabria	Number of borrowers	1,298	865	299	184	27
	Facilities granted	716	936	661	1,094	1,194
	Margin used	604	730	508	780	622
Sicily	Number of borrowers	3,653	2,147	767	537	90
	Facilities granted	2,010	2,516	2,046	3,899	5,621
	Margin used	1,589	1,925	1,469	2,549	2,827
Sardinia	Number of borrowers	1,422	858	309	237	34
	Facilities granted	728	951	768	1,773	7,003
	Margin used	586	741	581	1,407	4,687

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)

3rd 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
TOTAL	Number of borrowers	3,722,368	1,357,175	887,145	770,982	242,362
	Facilities granted	1,596,972	63,562	80,749	115,825	68,177
	Margin used	1,125,593	57,782	75,464	106,467	55,260
General government	Number of borrowers	6,346	201	122	293	546
	Facilities granted	40,217	7	9	36	112
	Margin used	21,928	53	43	63	129
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	10,257	2,583	1,339	1,435	966
	Facilities granted	362,208	118	120	217	289
	Margin used	269,652	85	90	171	210
Non-financial companies	Number of borrowers	683,483	179,526	93,002	115,850	96,794
	Facilities granted	873,147	8,280	8,365	18,226	29,129
	Margin used	538,413	5,827	5,839	12,948	20,323
<i>of which:</i>						
Industry	Number of borrowers	139,950	22,839	14,345	20,898	21,495
	Facilities granted	343,882	1,079	1,309	3,361	6,621
	Margin used	194,527	683	782	2,034	3,877
Building	Number of borrowers	91,135	23,895	12,859	16,125	13,557
	Facilities granted	60,835	1,100	1,149	2,546	4,104
	Margin used	45,215	731	752	1,718	2,790
Services	Number of borrowers	431,118	128,202	63,174	75,368	58,619
	Facilities granted	440,008	5,894	5,670	11,763	17,433
	Margin used	276,233	4,247	4,111	8,725	12,830
Producer households	Number of borrowers	413,206	163,017	85,234	83,227	33,456
	Facilities granted	54,828	7,457	7,582	12,370	9,370
	Margin used	47,925	6,331	6,763	11,103	8,106
Consumer households and others	Number of borrowers	2,601,972	1,008,495	706,116	569,220	110,253
	Facilities granted	265,922	47,549	64,558	84,834	29,181
	Margin used	247,146	45,364	62,631	82,059	26,417

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)

3rd 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
TOTAL	Number of borrowers	107,685	74,495	28,657	24,552	5,830
	Facilities granted	61,376	93,329	79,768	198,768	833,859
	Margin used	45,031	65,908	54,627	127,811	533,964
General government	Number of borrowers	833	1,520	1,040	1,009	384
	Facilities granted	258	958	1,416	4,190	33,229
	Margin used	205	593	744	1,918	18,043
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	650	742	467	783	633
	Facilities granted	397	1,028	1,446	8,056	350,532
	Margin used	262	599	859	4,599	262,600
Non-financial companies	Number of borrowers	72,238	59,978	24,640	21,574	4,707
	Facilities granted	42,205	76,179	69,370	177,061	444,130
	Margin used	29,159	52,448	47,136	114,363	249,018
<i>of which:</i>						
Industry	Number of borrowers	19,320	18,987	8,959	9,084	2,326
	Facilities granted	11,580	24,817	25,767	77,671	191,660
	Margin used	6,745	14,556	15,134	44,670	105,885
Building	Number of borrowers	9,904	7,945	3,053	2,065	263
	Facilities granted	5,751	9,699	7,876	14,123	14,472
	Margin used	3,975	7,009	5,885	10,687	11,122
Services	Number of borrowers	40,542	30,544	11,549	9,521	1,967
	Facilities granted	23,379	38,362	32,510	77,899	226,930
	Margin used	17,175	28,092	23,432	53,227	123,788
Producer households	Number of borrowers	12,091	4,925	869	281	9
	Facilities granted	6,771	6,012	2,462	1,858	657
	Margin used	5,807	5,308	2,164	1,552	451
Consumer households and others	Number of borrowers	21,754	7,290	1,637	903	97
	Facilities granted	11,679	9,104	5,063	7,588	5,310
	Margin used	9,548	6,924	3,718	5,366	3,852

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)

3rd quarter 2023

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

		Consumer households		
		Female	Male	Joint loans
ITALY	Number of borrowers	1,183,839	1,953,750	2,084,302
	Facilities granted	97,396	171,612	219,220
	Margin used	94,999	163,986	215,742
Piedmont	Number of borrowers	93,985	143,207	171,433
	Facilities granted	7,070	11,880	17,265
	Margin used	6,836	11,257	16,783
Valle d'Aosta	Number of borrowers	3,610	4,727	4,556
	Facilities granted	290	404	482
	Margin used	284	384	468
Lombardy	Number of borrowers	238,921	385,869	445,716
	Facilities granted	21,226	39,009	51,053
	Margin used	20,456	36,247	50,026
Liguria	Number of borrowers	36,022	54,718	50,315
	Facilities granted	2,840	4,804	5,181
	Margin used	2,778	4,546	5,052
Trentino-Alto Adige	Number of borrowers	25,771	45,779	31,347
	Facilities granted	2,708	5,539	4,393
	Margin used	2,601	5,199	4,230
Veneto	Number of borrowers	97,740	172,428	194,401
	Facilities granted	7,883	15,452	20,466
	Margin used	7,700	14,781	20,191
Friuli Venezia Giulia	Number of borrowers	29,917	48,260	44,409
	Facilities granted	2,178	3,921	4,421
	Margin used	2,155	3,804	4,370

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)

3rd quarter 2023

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

		Consumer households		
		Female	Male	Joint loans
Emilia-Romagna	Number of borrowers	105,263	160,180	163,896
	Facilities granted	8,580	14,745	17,862
	Margin used	8,313	13,893	17,478
Tuscany	Number of borrowers	90,965	136,991	142,547
	Facilities granted	7,748	12,312	15,673
	Margin used	7,543	11,782	15,412
Umbria	Number of borrowers	17,312	27,894	26,680
	Facilities granted	1,195	2,066	2,381
	Margin used	1,167	1,989	2,352
Marche	Number of borrowers	30,385	48,051	45,847
	Facilities granted	2,263	3,925	4,314
	Margin used	2,197	3,746	4,262
Lazio	Number of borrowers	140,614	203,922	213,396
	Facilities granted	13,184	19,526	25,065
	Margin used	12,938	18,840	24,756
Abruzzo	Number of borrowers	22,239	39,040	33,105
	Facilities granted	1,584	2,836	2,927
	Margin used	1,574	2,790	2,909
Molise	Number of borrowers	4,103	7,926	6,553
	Facilities granted	293	549	573
	Margin used	290	541	566
Campania	Number of borrowers	61,390	125,779	153,409
	Facilities granted	5,107	10,009	15,549
	Margin used	4,989	9,747	15,397
Apulia	Number of borrowers	57,724	116,347	132,923
	Facilities granted	4,366	8,781	11,968
	Margin used	4,326	8,659	11,937

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

3rd quarter 2023

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

		Consumer households		
		Female	Male	Joint loans
Basilicata	Number of borrowers	6,766	13,710	12,921
	Facilities granted	497	974	1,162
	Margin used	501	966	1,155
Calabria	Number of borrowers	22,134	40,676	38,626
	Facilities granted	1,494	2,632	3,358
	Margin used	1,494	2,631	3,348
Sicily	Number of borrowers	68,273	133,657	125,575
	Facilities granted	4,677	9,051	10,992
	Margin used	4,658	9,008	10,928
Sardinia	Number of borrowers	30,705	44,589	46,647
	Facilities granted	2,213	3,197	4,136
	Margin used	2,201	3,176	4,120

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

by initial period of rate fixation and customer geographical area

(percentages)

3rd 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

ITALY	6.09	6.79	4.77
North West Italy	6.97	6.69	4.66
North East Italy	6.32	5.89	4.66
Central Italy	5.47	7.47	4.70
Southern Italy	5.07	7.16	5.08
Islands	7.76	7.76	4.96

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)

3rd quarter 2023

Data: Sample of banks

	of which:				
	Total	Term loans			Revocable loans
		initial period of rate fixation			
	Up to 1 years	More than 1 up to 5 years	More than 5 years		
ITALY	3.25	4.49	3.56	2.35	4.94
North West Italy	3.36	4.55	3.40	2.30	4.89
Piedmont	3.42	4.78	3.48	2.31	4.98
Valle d'Aosta	3.54	5.06	4.32	2.34	5.79
Lombardy	3.36	4.48	3.34	2.30	4.83
Liguria	3.18	4.63	3.61	2.25	5.06
North East Italy	3.37	4.28	3.29	2.36	5.19
Trentino-Alto Adige	3.74	4.61	3.03	2.23	6.41
Veneto	3.49	4.64	3.43	2.49	4.88
Friuli Venezia Giulia	3.19	4.13	3.12	2.30	5.45
Emilia-Romagna	3.14	3.83	3.24	2.26	5.09
Central Italy	3.16	4.59	3.81	2.39	4.78
Tuscany	3.30	4.68	4.04	2.46	4.78
Umbria	3.22	4.81	4.43	2.39	5.30
Marche	3.21	4.59	3.98	2.32	4.21
Lazio	3.07	4.52	3.57	2.36	4.84
Southern Italy	2.95	4.57	3.80	2.37	4.86
Abruzzo	3.01	4.71	4.30	2.39	5.05
Molise	2.82	4.60	4.03	2.26	5.42
Campania	3.01	4.59	3.98	2.34	4.74
Apulia	2.93	4.50	3.66	2.42	4.87
Basilicata	2.73	4.36	3.65	2.27	5.26
Calabria	2.83	4.64	3.42	2.33	5.58
Islands	3.20	4.74	4.06	2.40	5.62
Sicily	3.42	4.83	4.08	2.50	5.47
Sardinia	2.69	4.37	3.99	2.24	6.21

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)

3rd 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
ITALY	4.36	4.50	4.23	4.39	2.30	2.48	2.26	2.04
North West Italy	4.43	4.54	4.34	4.40	2.26	2.48	2.21	1.98
Piedmont and Valle d'Aosta	4.67	4.78	4.57	4.68	2.26	2.46	2.19	1.97
Lombardy	4.35	4.47	4.27	4.33	2.26	2.49	2.23	1.98
Liguria	4.56	4.64	4.50	4.54	2.20	2.42	2.11	1.94
North East Italy	4.09	4.26	3.88	4.31	2.32	2.48	2.27	2.09
Trentino-Alto Adige	4.35	4.65	4.29	4.23	2.18	2.15	2.19	2.19
Veneto	4.54	4.74	4.30	4.75	2.45	2.67	2.36	2.13
Friuli Venezia Giulia	4.00	3.95	3.89	4.59	2.25	2.37	2.20	2.02
Emilia-Romagna	3.59	3.79	3.33	3.91	2.22	2.33	2.21	2.00
Central Italy	4.52	4.73	4.42	4.39	2.32	2.51	2.30	2.04
Tuscany	4.60	4.71	4.52	4.59	2.40	2.61	2.37	2.06
Umbria	4.86	4.96	4.76	4.82	2.35	2.49	2.24	2.11
Marche	4.45	4.56	4.33	4.44	2.23	2.37	2.13	2.09
Lazio	4.47	4.76	4.36	4.27	2.29	2.48	2.29	2.02
Southern Italy	4.47	4.57	4.36	4.53	2.32	2.46	2.25	2.11
Abruzzo e Molise	4.52	4.67	4.38	4.48	2.34	2.44	2.26	2.21
Campania	4.49	4.50	4.44	4.64	2.28	2.43	2.25	2.06
Apulia	4.44	4.59	4.28	4.44	2.36	2.50	2.28	2.14
Basilicata	4.21	4.41	4.03	4.28	2.20	2.27	2.14	2.25
Calabria	4.52	4.77	4.38	4.29	2.31	2.47	2.22	2.16
Islands	4.62	4.66	4.56	4.65	2.35	2.45	2.28	2.17
Sicily	4.70	4.69	4.70	4.74	2.43	2.61	2.31	2.17
Sardinia	4.31	4.53	4.11	4.36	2.20	2.19	2.22	2.18

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)

3rd 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

ITALY	5.36	5.53	5.33	5.24	4.33	4.58	4.27	4.03
North West Italy	5.31	5.51	5.24	5.24	4.29	4.58	4.24	3.94
North East Italy	5.46	5.62	5.44	5.31	4.46	4.73	4.39	4.18
Central Italy	5.24	5.40	5.22	5.12	4.26	4.47	4.22	4.01
Southern Italy	5.16	5.25	5.21	4.94	4.28	4.49	4.22	4.04
Islands	5.28	5.47	5.17	5.14	4.36	4.56	4.27	3.99

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)

3rd 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		

ITALY	5.07	5.75	5.64	6.75	5.71	4.65	5.40	5.50	6.05	5.11
North West Italy	4.94	5.67	5.46	6.98	5.64	4.34	5.01	5.03	6.62	4.92
North East Italy	4.82	5.47	5.20	6.62	5.77	4.42	5.08	4.97	6.46	5.39
Central Italy	5.19	5.83	5.98	6.49	5.45	5.02	5.73	5.96	5.90	4.80
Southern Italy and Islands	6.21	6.39	5.97	7.12	6.47	5.80	5.85	5.28	5.92	6.18

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)

3rd quarter 2023

Reporting institutions: **Banks**

More than 1 up to 5 years					More than 5 years				
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

ITALY	5.91	5.98	5.90	7.09	5.94	6.34	6.69	6.33	7.12	6.71
North West Italy	5.99	6.16	6.10	7.27	6.25	6.62	6.76	6.23	6.83	6.81
North East Italy	5.84	5.85	5.53	6.58	5.98	5.98	6.25	6.12	6.70	6.29
Central Italy	5.67	5.68	6.09	7.71	5.48	6.04	6.69	6.45	7.35	6.65
Southern Italy and Islands	6.29	6.28	5.99	6.89	6.29	6.62	7.29	7.21	7.72	7.20

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)

3rd quarter 2023

Reporting institutions: **Banks**

Total of size classes				Up to 50,000 euro			
Total of periods	Up to 1 year	More than 1 up to 5 years	More than 5 years	Total of periods	Up to 1 year	More than 1 up to 5 years	More than 5 years

ITALY								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	5.06	4.64	5.90	6.33	6.65	6.12	8.51	8.79
<i>of which:</i> Non-financial companies and producer households	5.74	5.39	5.97	6.68	6.66	6.12	8.51	9.12
North West Italy								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	4.94	4.34	5.98	6.61	6.74	6.12	8.64	9.44
<i>of which:</i> Non-financial companies and producer households	5.67	5.01	6.15	6.76	6.73	6.12	8.64	9.46
North East Italy								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	4.81	4.42	5.83	5.97	6.48	6.09	8.05	8.51
<i>of which:</i> Non-financial companies and producer households	5.46	5.08	5.84	6.24	6.47	6.09	8.05	8.53
Central Italy								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	5.19	5.02	5.66	6.04	6.60	6.14	8.37	7.89
<i>of which:</i> Non-financial companies and producer households	5.82	5.73	5.67	6.68	6.66	6.15	8.37	9.03
Southern Italy and Islands								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	6.19	5.79	6.27	6.60	6.75	6.13	8.91	9.18
<i>of which:</i> Non-financial companies and producer households	6.37	5.84	6.26	7.28	6.74	6.13	8.91	9.18

Notes: The APRC is calculated as the average of the rates weighted by the respective amounts; the following types of instruments are included: leasing, repo and non-revolving loans. Transactions for import or export purposes are excluded. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. The size classes are expressed in euros and do not include the upper bounds of the intervals. For further details on the new survey and the changes that have taken place, please refer to the "Methods and sources: methodological notes" file at the following link: <https://www.bancaditalia.it/pubblicazioni/condizioni-rischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

Credit Conditions and Risk

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

(percentages)

3rd quarter 2023

Reporting institutions: **Banks**

From 50,000 to 125,000 euro				From 125,000 to 250,000 euro			
Total of periods	Up to 1 year	More than 1 up to 5 years	More than 5 years	Total of periods	Up to 1 year	More than 1 up to 5 years	More than 5 years

ITALY								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)								
	6.94	6.07	7.41	7.45	6.40	5.79	6.79	6.66
<i>of which:</i> Non-financial companies and producer households	7.01	6.08	7.41	7.76	6.48	5.81	6.79	6.91
North West Italy								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)								
	6.85	5.97	7.38	7.56	6.25	5.62	6.71	6.60
<i>of which:</i> Non-financial companies and producer households	6.83	5.96	7.38	7.55	6.24	5.61	6.71	6.60
North East Italy								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)								
	6.63	5.92	6.99	7.31	6.26	5.64	6.50	6.69
<i>of which:</i> Non-financial companies and producer households	6.63	5.91	6.99	7.32	6.26	5.64	6.50	6.69
Central Italy								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)								
	6.80	6.11	7.48	6.71	6.25	5.73	6.91	6.15
<i>of which:</i> Non-financial companies and producer households	7.20	6.21	7.48	7.88	6.67	5.89	6.92	7.12
Southern Italy and Islands								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)								
	7.53	6.44	7.79	8.32	6.97	6.36	7.09	7.46
<i>of which:</i> Non-financial companies and producer households	7.52	6.44	7.79	8.32	6.97	6.36	7.09	7.46

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)

3rd quarter 2023

Reporting institutions: **Banks**

From 250,000 to 500,000 euro				From 500,000 to 1,000,000 euro			
Total of periods	Up to 1 year	More than 1 up to 5 years	More than 5 years	Total of periods	Up to 1 year	More than 1 up to 5 years	More than 5 years

ITALY								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)								
	6.11	5.53	6.31	6.51	5.89	5.18	5.94	6.45
<i>of which:</i> Non-financial companies and producer households	6.16	5.58	6.30	6.63	5.94	5.28	5.94	6.51
North West Italy								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)								
	6.03	5.42	6.39	6.51	5.86	5.15	5.98	6.46
<i>of which:</i> Non-financial companies and producer households	6.01	5.41	6.37	6.50	5.87	5.16	5.97	6.46
North East Italy								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)								
	5.92	5.40	6.09	6.25	5.77	5.20	5.79	6.21
<i>of which:</i> Non-financial companies and producer households	5.93	5.40	6.10	6.26	5.76	5.20	5.79	6.21
Central Italy								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)								
	6.06	5.36	6.28	6.39	5.79	4.84	6.06	6.40
<i>of which:</i> Non-financial companies and producer households	6.38	5.73	6.27	6.91	6.09	5.33	6.05	6.70
Southern Italy and Islands								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)								
	6.54	6.07	6.48	7.05	6.19	5.59	5.98	6.84
<i>of which:</i> Non-financial companies and producer households	6.54	6.06	6.49	7.06	6.19	5.59	5.98	6.85

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)

3rd quarter 2023

Reporting institutions: **Banks**

More than 1,000,000 euro			
Total of periods	Up to 1 year	More than 1 up to 5 years	More than 5 years

ITALY

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

4.85 4.53 5.62 6.14

of which: Non-financial companies and producer households

5.55 5.30 5.67 6.53

North West Italy

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

4.75 4.21 5.79 6.55

of which: Non-financial companies and producer households

5.48 4.81 5.96 6.72

North East Italy

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

4.57 4.27 5.56 5.72

of which: Non-financial companies and producer households

5.24 4.92 5.57 6.08

Central Italy

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

5.08 4.98 5.39 5.84

of which: Non-financial companies and producer households

5.74 5.72 5.39 6.47

Southern Italy and Islands

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

5.62 5.24 5.53 5.98

of which: Non-financial companies and producer households

5.91 5.33 5.53 7.04

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)

3rd 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 periods	More than 1 year	Total of periods	More than 1 year

ITALY	5.07	6.12	5.75	6.29
North West Italy	4.94	6.29	5.68	6.42
Piedmont	5.20	6.13	5.25	6.32
Valle d'Aosta	5.77	6.17	6.14	6.21
Lombardy	4.85	6.30	5.75	6.43
Liguria	5.91	6.74	5.91	6.76
North East Italy	4.82	5.91	5.47	6.04
Trentino-Alto Adige	5.66	5.85	5.67	5.87
Veneto	5.65	6.13	5.72	6.14
Friuli Venezia Giulia	5.19	6.38	5.24	6.37
Emilia-Romagna	4.32	5.64	5.42	5.95
Central Italy	5.19	5.85	5.83	6.10
Tuscany	5.79	6.40	5.80	6.39
Umbria	5.94	6.20	5.93	6.19
Marche	5.89	6.20	5.89	6.23
Lazio	5.10	5.63	5.83	5.97
Southern Italy and Islands	6.21	6.46	6.39	6.74
Abruzzo	6.44	6.75	6.43	6.74
Molise	7.30	7.94	7.30	7.94
Campania	6.25	6.50	6.26	6.50
Apulia	6.26	6.83	6.25	6.82
Basilicata	6.56	6.96	6.55	6.97
Calabria	6.54	6.94	6.54	6.95
Sicily	6.71	7.06	6.71	7.06
Sardinia	5.00	4.98	6.28	6.81

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)

3rd 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	
ITALY	5.86	6.30	5.95	7.22	6.40
North West Italy	5.49	6.07	5.90	6.95	6.05
Piedmont	5.97	6.42	6.28	7.47	6.30
Valle d'Aosta	6.72	7.75	6.44	9.07	7.99
Lombardy	5.30	5.92	5.77	6.73	5.91
Liguria	6.82	6.82	6.42	7.44	6.93
North East Italy	5.77	5.98	5.69	6.75	6.12
Trentino-Alto Adige	6.08	6.16	5.49	6.74	6.28
Veneto	5.77	6.00	5.71	7.37	6.10
Friuli Venezia Giulia	6.20	6.19	5.58	7.46	6.63
Emilia-Romagna	5.67	5.91	5.71	6.23	6.05
Central Italy	6.02	6.62	6.09	7.71	6.73
Tuscany	6.39	6.52	6.08	7.71	6.72
Umbria	6.82	6.83	6.12	8.29	7.14
Marche	6.38	6.39	6.13	7.77	6.46
Lazio	5.62	6.74	6.08	7.64	6.74
Southern Italy and Islands	7.08	7.23	6.63	8.05	7.44
Abruzzo	6.99	7.07	6.54	7.23	7.77
Molise	7.43	7.32	6.14	7.92	8.03
Campania	6.92	6.96	6.62	7.79	7.03
Apulia	7.09	7.09	6.56	8.51	7.18
Basilicata	6.77	6.97	7.16	7.53	6.60
Calabria	8.49	8.43	7.17	9.55	8.74
Sicily	7.60	7.61	6.66	8.60	7.89
Sardinia	6.29	7.86	6.94	8.80	8.16

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 -

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

(percentages)

3rd 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	From 250,000 to 500,000 euro	From 500,000 to 1,000,000 euro	More than 1,000,000 euro
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ITALY

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

5.86 9.60 8.26 7.38 6.59 5.92 4.62

of which: Non-financial companies and producer households

6.30 9.61 8.27 7.39 6.60 5.93 5.05

North West Italy

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

5.49 9.44 8.05 7.22 6.49 5.82 4.40

of which: Non-financial companies and producer households

6.07 9.46 8.07 7.24 6.53 5.85 4.97

North East Italy

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

5.78 9.32 7.81 7.05 6.27 5.70 4.72

of which: Non-financial companies and producer households

5.99 9.32 7.81 7.05 6.27 5.70 4.89

Central Italy

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

6.02 9.57 8.42 7.55 6.83 6.16 4.56

of which: Non-financial companies and producer households

6.62 9.58 8.41 7.56 6.82 6.14 5.16

Southern Italy and Islands

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

7.08 10.28 9.24 8.17 7.22 6.43 5.56

of which: Non-financial companies and producer households

7.23 10.28 9.23 8.16 7.21 6.40 5.59

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

Sources: AnaCredit survey

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