

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

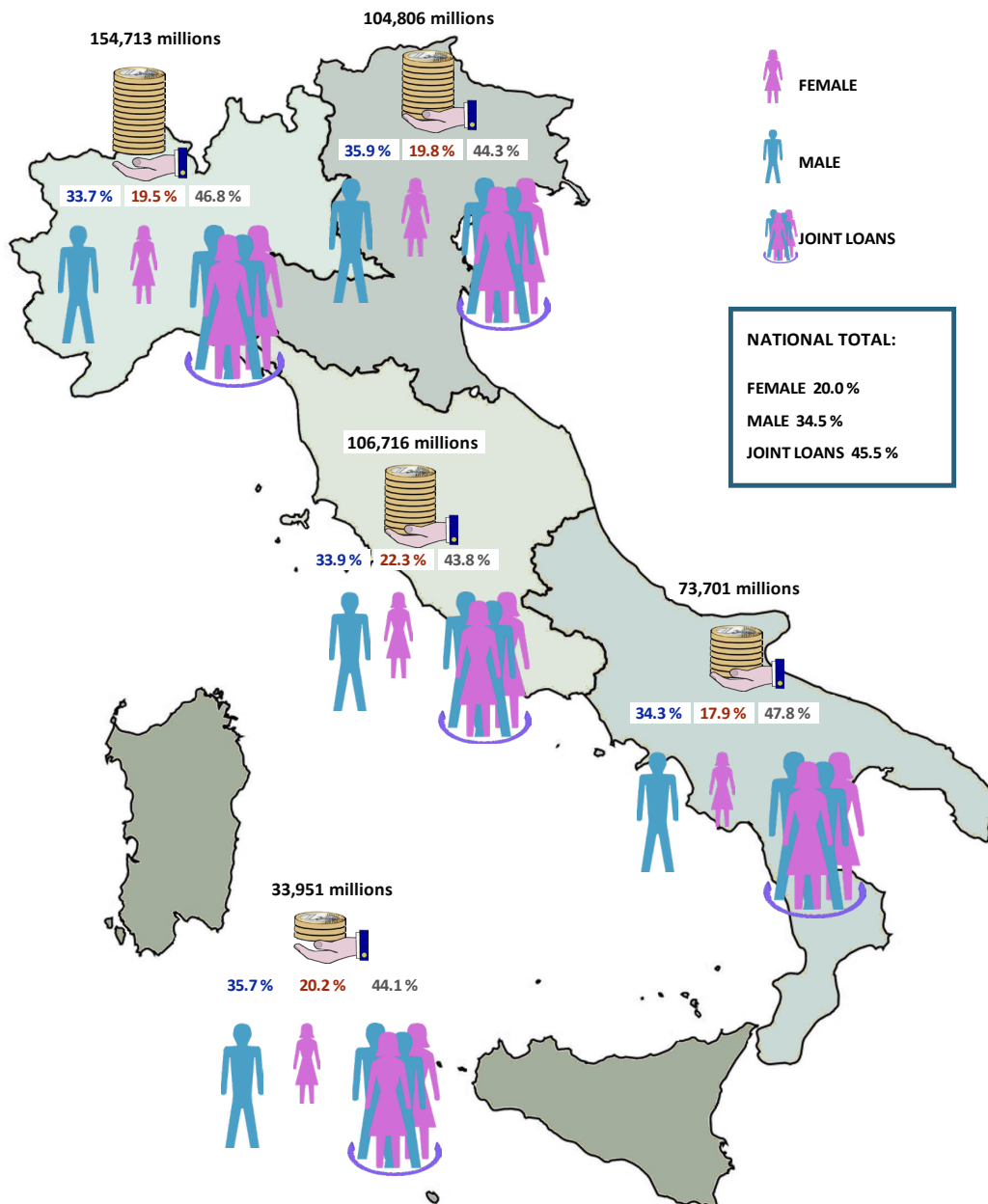
29 March 2024

For further information: statistiche@bancaditalia.it
www.bancaditalia.it/pubblicazioni/condizioni-rischiosita/

Figure 1

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

(stock in millions of euros and percentages; data at 31 December 2023)

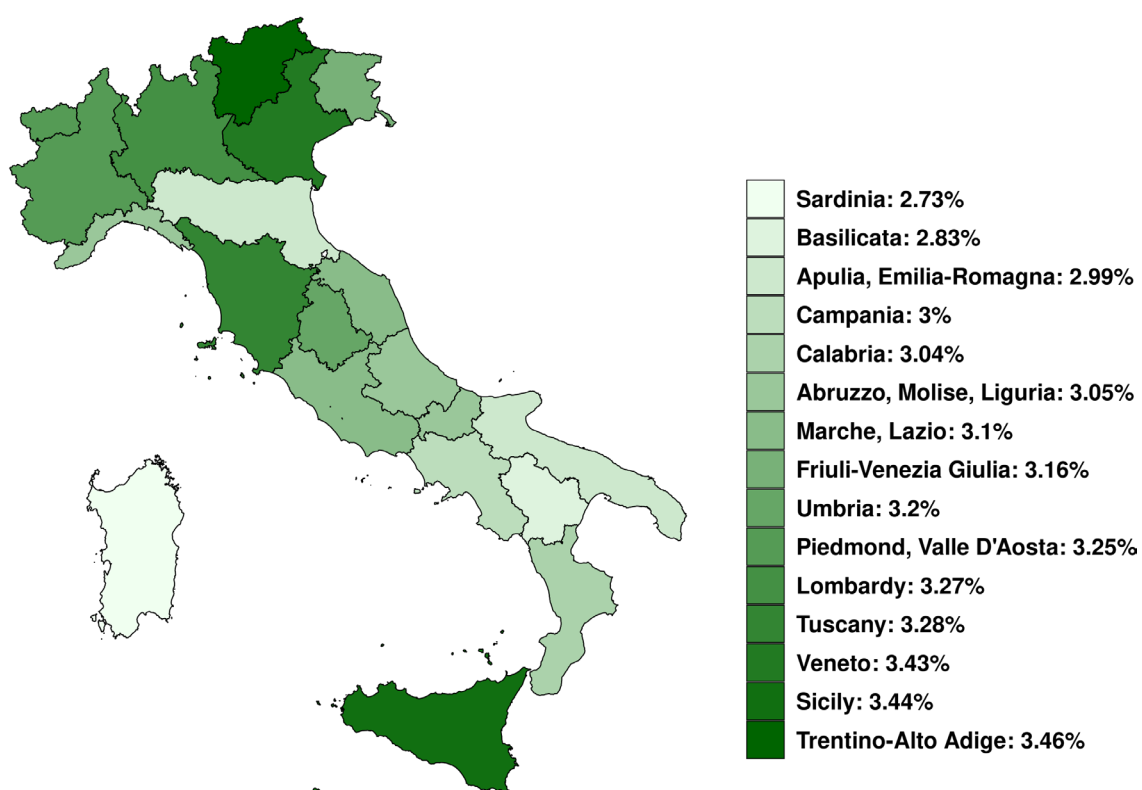


Reference period: December 2023

Figure 2

Interest rates on loans to consumer households for home purchase¹

(per cent; data at 31 December 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: December 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

Q	CCR	Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year by customer province and sector	TRI30603	
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
---	-----	--	--------------------------

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
---	-----	---	--------------------------------

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

Q	CCR	Loans (excluding bad loans) by customer sex, location (region) and sector	TRI30190	p. 43
---	-----	---	--------------------------	-------

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

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

Q	CCR	Loans (excluding bad loans) by customer economic activity and total facilities granted (size classes)	TRI30166	
---	-----	---	--------------------------	--

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
---	----	--	--------------------------	-------

Q	AN	Effective APR applied to loans (excluding bad loans) related to liquidity needs: stocks by available amount (size classes), customer geographical area and sector	TRI31101	p. 58
---	----	---	--------------------------	-------

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

Loans

Q	CCR	Loans (excluding bad loans) by currency, original maturity, customer province, sector and economic activity	TRI30021	
---	-----	---	--------------------------	--

Q	CCR	Loans (excluding bad loans) by customer sector and sub-sector	TRI30171	
---	-----	---	--------------------------	--

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	
---	-----	--	--------------------------	--

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
Q	CCR	Bad loans (gross of write-downs and net of write-offs) by customer sex, location (region) and sector	TRI30290

Lending rates

Q	AN	APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter by original maturity, interest rate type, customer geographical area, sector and economic activity	TRI30953
Q	AN	APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter by original maturity, type of protection, customer geographical area, sector and economic activity	TRI30954
Q	AN	APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter by original maturity, default probability, customer geographical area, sector and economic activity	TRI30955
Q	AN	Effective APR applied to loans (excluding bad loans) related to liquidity needs: stocks by type of protection, customer geographical area, sector and economic activity	TRI31102
Q	AN	Effective APR applied to loans (excluding bad loans) related to liquidity needs: stocks by probability of default, customer geographical area, sector and economic activity	TRI31103

Credit Conditions and Risk

Access to data:

[TRI30266](#)

Loans

by type of default

(stocks in millions of euro)

Reporting institutions: **Banks and CDP**

	2023-Q4	2023-Q3	2023-Q2
Non-performing loans	52,648	56,162	56,120
Bad loans (gross of write-downs and net of write-offs)			
Loans subject to forbearance	3,080	3,596	3,512
Other exposures	15,924	17,453	17,549
Likely defaults			
Loans subject to forbearance	13,476	14,155	14,327
Other exposures	15,848	16,180	16,216
Non-performing past due loans/exposures			
Loans subject to forbearance	363	410	443
Other exposures	3,897	4,303	4,001
Performing loans			
Loans subject to forbearance	21,364	22,617	24,468
Other exposures	1,771,972	1,762,777	1,791,308
Total loans to customers	1,845,984	1,841,556	1,871,897

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

Source: supervisory reports

Credit Conditions and Risk

Access to data:

[TRI30267](#)

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

4th quarter 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	18,515	11,609	1,524	1,128	1,981	1,539
North West Italy	5,150	3,379	370	238	620	373
Piedmont and Valle d'Aosta	1,169	735	129	68	129	105
Lombardy	3,630	2,457	201	147	425	234
Liguria	352	187	41	23	66	34
North East Italy	3,442	2,372	290	131	296	309
Trentino-Alto Adige	291	191	37	7	17	30
Veneto	1,363	922	109	57	128	140
Friuli Venezia Giulia	263	165	35	13	22	27
Emilia-Romagna	1,524	1,095	109	54	130	112
Central Italy	4,708	3,239	320	238	431	430
Tuscany	1,303	867	143	67	112	110
Umbria	275	179	21	15	26	21
Marche	459	313	38	21	43	44
Lazio	2,671	1,881	118	137	251	255
Southern Italy	3,593	1,832	354	346	434	294
Abruzzo and Molise	421	255	53	31	42	33
Campania	1,533	886	114	165	206	129
Apulia and Basilicata	1,225	530	134	101	139	87
Calabria	415	161	52	49	46	45
Islands	1,622	787	190	174	200	134
Sicily	1,210	538	134	143	160	100
Sardinia	412	249	56	32	41	34

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

Source: supervisory reports

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

4th quarter 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	27,577	17,468	1,901	1,654	3,457	2,098
North West Italy	8,889	5,912	461	393	1,022	524
Piedmont and Valle d'Aosta	1,487	880	123	126	225	124
Lombardy	6,780	4,615	295	232	715	359
Liguria	621	416	44	35	82	41
North East Italy	6,197	4,268	526	225	665	409
Trentino-Alto Adige	1,171	827	173	12	78	78
Veneto	1,972	1,251	141	92	268	163
Friuli Venezia Giulia	582	413	44	23	58	42
Emilia-Romagna	2,472	1,778	168	97	261	127
Central Italy	6,768	4,342	377	327	839	622
Tuscany	1,929	1,266	150	98	224	184
Umbria	366	233	30	23	47	31
Marche	619	366	55	32	76	90
Lazio	3,855	2,476	142	175	492	317
Southern Italy	4,036	2,188	362	475	610	381
Abruzzo and Molise	592	351	57	48	79	55
Campania	1,634	894	131	204	257	137
Apulia and Basilicata	1,418	773	127	149	218	148
Calabria	392	170	47	73	56	41
Islands	1,686	758	174	234	321	162
Sicily	1,293	525	133	187	274	137
Sardinia	393	233	41	47	47	24

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

4th 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	4,137	1,176	357	1,059	835	372
North West Italy	1,030	317	95	257	252	92
Piedmont and Valle d'Aosta	256	53	36	76	60	29
Lombardy	670	229	48	157	170	54
Liguria	104	36	11	24	22	9
North East Italy	584	186	58	157	114	56
Trentino-Alto Adige	51	18	9	9	5	8
Veneto	257	96	21	63	52	21
Friuli Venezia Giulia	47	12	5	16	9	5
Emilia-Romagna	228	61	23	68	48	21
Central Italy	1,005	341	76	222	208	101
Tuscany	232	70	26	58	49	26
Umbria	47	9	5	16	9	7
Marche	91	25	12	23	15	15
Lazio	636	237	33	126	135	53
Southern Italy	1,081	257	93	278	174	88
Abruzzo and Molise	116	34	13	30	21	13
Campania	455	127	31	120	80	32
Apulia and Basilicata	323	56	36	82	56	33
Calabria	187	40	13	47	16	10
Islands	437	74	35	145	88	35
Sicily	342	60	25	112	70	28
Sardinia	95	14	10	33	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)

4th 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	428,929	22,460	1.17	48,784	2,803	3,146	844
North West Italy	103,558	5,954	1.14	11,391	815	791	82
Piedmont	29,214	1,254	1.10	3,381	200	192	28
Valle D'Aosta	585	14	1.11	81	2	7	..
Lombardy	63,377	4,291	1.17	6,834	507	525	51
Liguria	10,382	395	1.04	1,095	106	67	3
North East Italy	61,117	4,090	1.17	6,743	488	472	91
Veneto	24,976	1,693	1.23	2,639	190	170	13
Friuli-Venezia Giulia	5,592	310	1.18	721	33	56	9
Emilia Romagna	27,157	1,772	1.13	2,970	215	224	68
Trentino Alto Adige	3,392	314	1.06	413	50	22	2
Central Italy	94,797	6,057	1.23	10,135	690	729	575
Tuscany	27,317	1,494	1.12	2,857	247	190	17
Umbria	6,842	370	1.27	704	45	58	4
Marche	9,660	550	1.16	978	80	72	6
Lazio	50,978	3,642	1.28	5,596	319	409	549
Southern Italy	112,534	4,311	1.16	13,480	568	761	60
Abruzzo	9,688	447	1.11	1,059	65	64	4
Molise	2,096	77	1.23	258	39	10	..
Campania	53,222	1,934	1.14	6,246	220	282	25
Apulia	28,603	1,171	1.18	3,434	171	266	21
Basilicata	2,764	97	1.07	393	20	26	1
Calabria	16,161	586	1.21	2,090	54	113	8
Islands	56,923	2,048	1.16	7,035	242	393	35
Sicily	46,389	1,511	1.14	5,703	199	324	30
Sardinia	10,534	537	1.20	1,332	43	69	4

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30271](#)

Adjusted bad loans

by customer sector and economic activity

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

4th quarter 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	428,929	22,460	1.17	48,784	2,803	3,146	844
General government	169	492	1.63	24	55	8	16
Financial companies (excluding Monetary Financial Institutions)	535	480	1.86	62	10	9	2
Non-financial companies	70,365	14,181	1.19	6,377	1,664	348	650
<i>of which:</i>							
Industry	12,991	3,175	1.20	882	471	56	51
Building	11,586	2,898	1.23	867	242	51	512
Services	41,265	7,313	1.18	4,112	813	210	74
Producer households	51,893	1,857	1.13	4,974	261	452	35
Consumer households and others	304,757	5,433	1.08	37,246	811	2,322	140

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**

	2021-Q1	2021-Q2	2021-Q3	2021-Q4	2022-Q1	2022-Q2
TOTAL	0.96	0.86	0.90	0.96	0.92	0.89
From 250 to 125,000 euro	1.03	0.98	0.96	0.94	0.80	0.74
From 125,000 to 500,000 euro	1.09	1.04	1.06	1.06	0.98	0.91
More than 500,000 euro	0.90	0.78	0.84	0.94	0.94	0.93
General government	0.56	0.88	0.83	0.64	0.66	0.15
From 250 to 125,000 euro	5.70	7.57	5.04	2.85	1.54	1.65
From 125,000 to 500,000 euro	2.44	2.96	2.69	1.53	1.38	1.01
More than 500,000 euro	0.55	0.87	0.81	0.64	0.65	0.14
Financial companies (excluding Monetary Financial Institutions)	0.26	0.19	0.13	0.06	0.10	0.10
From 250 to 125,000 euro	1.24	1.15	0.67	0.69	0.85	0.89
From 125,000 to 500,000 euro	1.24	0.71	0.66	0.71	1.18	1.26
More than 500,000 euro	0.25	0.19	0.13	0.06	0.10	0.10
Non-financial companies	1.28	1.11	1.20	1.41	1.38	1.41
From 250 to 125,000 euro	1.58	1.35	1.37	1.61	1.72	1.96
From 125,000 to 500,000 euro	1.61	1.57	1.65	1.84	1.92	2.00
More than 500,000 euro	1.24	1.07	1.16	1.36	1.32	1.34
Producer households	1.44	1.36	1.38	1.43	1.35	1.31
From 250 to 125,000 euro	1.42	1.28	1.24	1.25	1.15	1.15
From 125,000 to 500,000 euro	1.55	1.44	1.39	1.44	1.33	1.29
More than 500,000 euro	1.30	1.35	1.57	1.65	1.69	1.58
Consumer households	0.93	0.89	0.87	0.82	0.67	0.57
From 250 to 125,000 euro	0.95	0.92	0.89	0.84	0.68	0.59
From 125,000 to 500,000 euro	0.86	0.82	0.82	0.76	0.62	0.52
More than 500,000 euro	1.19	1.02	0.95	0.96	0.85	0.74
Other sectors	1.15	1.33	1.69	1.17	1.05	0.95
From 250 to 125,000 euro	1.16	1.27	1.34	1.33	1.19	1.14
From 125,000 to 500,000 euro	0.96	1.05	1.41	1.51	1.30	1.28
More than 500,000 euro	1.20	1.40	1.79	1.08	0.98	0.86

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-Q3	2022-Q4	2023-Q1	2023-Q2	2023-Q3	2023-Q4
TOTAL	0.88	0.80	0.88	0.88	0.87	0.88
From 250 to 125,000 euro	0.72	0.67	0.71	0.76	0.80	0.85
From 125,000 to 500,000 euro	0.84	0.78	0.82	0.82	0.88	0.94
More than 500,000 euro	0.94	0.84	0.95	0.94	0.90	0.87
General government	0.23	0.35	0.60	0.51	0.43	0.46
From 250 to 125,000 euro	3.78	2.53	2.74	3.64	4.95	3.38
From 125,000 to 500,000 euro	1.35	1.20	1.87	2.86	2.54	3.30
More than 500,000 euro	0.22	0.34	0.60	0.49	0.42	0.44
Financial companies (excluding Monetary Financial Institutions)	0.06	0.09	0.14	0.17	0.16	0.14
From 250 to 125,000 euro	1.01	0.95	1.10	1.12	1.21	1.33
From 125,000 to 500,000 euro	1.21	0.71	0.86	1.07	1.22	1.22
More than 500,000 euro	0.06	0.08	0.14	0.16	0.15	0.14
Non-financial companies	1.45	1.32	1.45	1.42	1.35	1.35
From 250 to 125,000 euro	2.10	2.05	2.15	2.26	2.26	2.31
From 125,000 to 500,000 euro	1.97	1.90	1.95	1.96	2.00	2.13
More than 500,000 euro	1.38	1.25	1.38	1.34	1.27	1.25
Producer households	1.25	1.12	1.16	1.23	1.27	1.38
From 250 to 125,000 euro	1.14	1.07	1.15	1.26	1.26	1.35
From 125,000 to 500,000 euro	1.24	1.13	1.17	1.23	1.29	1.36
More than 500,000 euro	1.44	1.15	1.16	1.20	1.24	1.45
Consumer households	0.52	0.46	0.49	0.53	0.58	0.63
From 250 to 125,000 euro	0.56	0.51	0.54	0.58	0.63	0.69
From 125,000 to 500,000 euro	0.45	0.40	0.43	0.45	0.51	0.56
More than 500,000 euro	0.58	0.48	0.46	0.61	0.57	0.56
Other sectors	0.91	0.88	0.88	1.12	0.98	1.30
From 250 to 125,000 euro	1.11	1.15	1.28	1.40	1.37	1.41
From 125,000 to 500,000 euro	1.05	0.97	1.17	1.09	1.16	1.04
More than 500,000 euro	0.85	0.82	0.77	1.09	0.89	1.35

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**

	2021-Q1	2021-Q2	2021-Q3	2021-Q4	2022-Q1	2022-Q2
ITALY	0.96	0.86	0.90	0.96	0.92	0.89
<i>of which:</i> General government	0.56	0.88	0.83	0.64	0.66	0.15
Non-financial companies	1.28	1.11	1.20	1.41	1.38	1.41
Producer households	1.44	1.36	1.38	1.43	1.35	1.31
Consumer households	0.93	0.89	0.87	0.82	0.67	0.57
Piedmont	0.88	0.73	0.83	0.78	0.72	0.74
<i>of which:</i> General government	0.01	0.01	0.01	0.01	0.00	0.00
Non-financial companies	1.11	0.79	0.97	0.91	0.88	0.98
Producer households	1.38	1.24	1.24	1.20	1.16	1.18
Consumer households	0.81	0.79	0.77	0.70	0.55	0.47
Valle d'Aosta	0.59	0.51	0.95	0.77	0.57	0.97
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.36	0.29	0.79	0.77	0.57	1.34
Producer households	1.37	1.15	2.23	1.55	0.99	1.23
Consumer households	0.88	0.79	1.10	0.81	0.63	0.62
Lombardy	0.78	0.74	0.74	0.79	0.70	0.68
<i>of which:</i> General government	0.01	0.01	0.01	0.03	0.03	0.15
Non-financial companies	1.28	1.23	1.30	1.49	1.27	1.27
Producer households	1.07	1.06	1.04	1.21	1.18	1.16
Consumer households	0.80	0.76	0.75	0.73	0.56	0.48
Liguria	0.80	0.73	0.94	0.81	0.89	0.83
<i>of which:</i> General government	0.01	0.00	0.27	0.00	0.80	0.00
Non-financial companies	0.69	0.70	1.17	0.90	1.08	1.06
Producer households	1.24	1.28	1.01	1.30	1.18	1.23
Consumer households	0.88	0.76	0.76	0.69	0.65	0.59
Veneto	0.82	0.64	0.66	0.63	0.59	0.54
<i>of which:</i> General government	0.03	0.03	0.04	0.00	0.00	0.00
Non-financial companies	1.38	0.97	0.87	0.94	0.91	0.88
Producer households	1.17	1.06	1.11	1.10	1.04	1.04
Consumer households	0.69	0.70	0.67	0.64	0.54	0.45
Friuli Venezia Giulia	0.51	0.58	0.52	0.64	0.65	0.55
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.48	0.62	0.52	0.73	0.79	0.67
Producer households	1.29	1.14	1.17	1.23	1.06	1.03
Consumer households	0.52	0.53	0.52	0.54	0.50	0.43

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**

	2021-Q1	2021-Q2	2021-Q3	2021-Q4	2022-Q1	2022-Q2
Emilia-Romagna	0.89	0.71	0.81	0.84	0.84	1.01
<i>of which:</i> General government	2.48	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.88	0.79	0.96	1.03	1.04	1.40
Producer households	1.00	0.97	0.94	0.97	1.11	1.08
Consumer households	0.65	0.63	0.64	0.59	0.49	0.42
Trentino-Alto Adige	0.81	0.77	0.85	0.95	1.03	1.00
<i>of which:</i> General government	0.06	0.07	0.08	0.00	0.00	0.00
Non-financial companies	0.96	0.81	0.91	1.10	1.23	1.22
Producer households	1.36	1.60	1.64	1.61	1.60	1.56
Consumer households	0.47	0.58	0.54	0.53	0.46	0.36
Tuscany	1.13	1.16	1.15	1.12	1.07	1.08
<i>of which:</i> General government	0.01	0.37	0.36	0.37	0.37	0.00
Non-financial companies	1.34	1.43	1.44	1.40	1.35	1.54
Producer households	1.73	1.62	1.66	1.70	1.49	1.32
Consumer households	0.86	0.81	0.75	0.72	0.67	0.54
Umbria	1.16	1.08	1.36	1.36	1.01	0.95
<i>of which:</i> General government	0.06	0.24	0.00	0.00	0.00	0.00
Non-financial companies	1.21	1.14	1.68	1.68	1.17	1.11
Producer households	1.61	1.47	1.38	1.32	1.01	1.05
Consumer households	1.04	0.97	0.95	0.93	0.80	0.72
Marche	1.00	0.95	0.89	1.17	1.10	1.13
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.12	1.01	0.91	1.45	1.46	1.58
Producer households	1.36	1.54	1.38	1.37	1.21	1.13
Consumer households	0.78	0.75	0.73	0.74	0.59	0.52
Lazio	1.26	0.99	1.02	1.25	1.22	1.13
<i>of which:</i> General government	0.02	0.07	0.05	0.00	0.00	0.00
Non-financial companies	1.96	1.36	1.43	2.12	2.25	2.11
Producer households	1.99	2.01	2.17	2.10	1.90	1.75
Consumer households	1.21	1.11	1.10	1.01	0.82	0.69
Abruzzo	1.56	1.14	1.04	1.11	1.18	1.16
<i>of which:</i> General government	1.69	1.86	1.92	0.29	0.21	0.00
Non-financial companies	1.85	1.11	0.92	1.11	1.41	1.52
Producer households	1.97	1.59	1.56	1.65	1.36	1.25
Consumer households	1.12	1.08	1.09	1.04	0.87	0.71

Credit Conditions and Risk

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

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

	2021-Q1	2021-Q2	2021-Q3	2021-Q4	2022-Q1	2022-Q2
Molise	1.56	1.43	2.53	2.37	2.18	1.96
<i>of which:</i> General government	0.00	2.28	3.29	0.40	0.74	0.00
Non-financial companies	2.26	1.61	4.75	4.45	3.78	3.71
Producer households	1.79	1.56	1.44	1.61	2.23	2.30
Consumer households	1.05	0.90	0.91	0.81	0.72	0.62
Campania	1.26	1.23	1.34	1.32	1.64	1.29
<i>of which:</i> General government	0.21	0.77	0.78	0.28	0.28	0.31
Non-financial companies	1.10	1.14	1.40	1.66	2.64	1.83
Producer households	2.04	1.77	1.76	1.80	1.73	1.56
Consumer households	1.41	1.29	1.28	1.17	0.94	0.81
Apulia	1.35	1.35	1.40	1.52	1.39	1.33
<i>of which:</i> General government	0.90	0.13	0.54	0.60	0.56	1.24
Non-financial companies	1.63	1.81	1.90	2.27	2.17	2.15
Producer households	1.75	1.49	1.72	1.73	1.60	1.57
Consumer households	1.10	1.04	1.01	0.96	0.80	0.71
Basilicata	1.05	1.06	0.99	0.86	0.79	4.11
<i>of which:</i> General government	1.29	0.75	0.20	0.26	0.05	0.04
Non-financial companies	1.19	1.39	1.30	1.01	0.96	8.86
Producer households	1.50	1.20	1.13	1.29	1.16	1.19
Consumer households	0.84	0.77	0.70	0.67	0.58	0.50
Calabria	2.01	1.82	1.57	1.51	1.32	1.22
<i>of which:</i> General government	7.23	5.10	1.12	1.31	0.97	0.86
Non-financial companies	2.04	2.12	2.29	2.20	1.96	1.83
Producer households	1.94	1.91	2.01	1.67	1.51	1.53
Consumer households	1.25	1.18	1.18	1.13	0.97	0.86
Sicily	1.68	2.01	2.07	2.37	2.10	1.59
<i>of which:</i> General government	6.21	18.33	18.89	24.79	19.85	3.57
Non-financial companies	1.24	1.35	1.55	2.66	2.38	2.35
Producer households	2.26	1.96	1.88	2.08	1.92	1.93
Consumer households	1.65	1.62	1.55	1.41	1.09	0.94
Sardinia	0.86	0.73	0.78	0.82	0.80	0.76
<i>of which:</i> General government	0.06	0.07	0.35	0.08	0.00	0.00
Non-financial companies	1.23	0.97	1.04	1.19	1.19	1.13
Producer households	1.29	0.99	1.06	1.20	1.31	1.39
Consumer households	0.82	0.77	0.78	0.73	0.65	0.58

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-Q3	2022-Q4	2023-Q1	2023-Q2	2023-Q3	2023-Q4
ITALY	0.88	0.80	0.88	0.88	0.87	0.88
<i>of which:</i> General government	0.23	0.35	0.60	0.51	0.43	0.46
Non-financial companies	1.45	1.32	1.45	1.42	1.35	1.35
Producer households	1.25	1.12	1.16	1.23	1.27	1.38
Consumer households	0.52	0.46	0.49	0.53	0.58	0.63
Piedmont	0.70	0.61	0.75	0.85	0.93	1.01
<i>of which:</i> General government	0.00	0.02	0.04	0.04	0.00	0.00
Non-financial companies	0.93	0.79	1.07	1.25	1.37	1.49
Producer households	1.07	1.06	1.04	1.16	1.20	1.25
Consumer households	0.44	0.41	0.46	0.51	0.56	0.62
Valle d'Aosta	0.85	0.74	0.67	0.38	0.46	0.91
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.13	1.03	0.86	0.40	0.51	1.42
Producer households	0.84	0.72	0.89	0.74	0.86	0.91
Consumer households	0.66	0.53	0.41	0.36	0.36	0.35
Lombardy	0.60	0.59	0.67	0.68	0.69	0.60
<i>of which:</i> General government	0.00	0.01	0.01	0.02	0.03	0.04
Non-financial companies	1.13	1.15	1.28	1.24	1.25	1.05
Producer households	1.21	0.95	0.94	1.01	1.00	1.14
Consumer households	0.44	0.39	0.39	0.43	0.46	0.50
Liguria	1.02	0.94	1.09	1.04	0.88	1.02
<i>of which:</i> General government	0.00	0.00	0.09	0.07	0.08	0.01
Non-financial companies	1.56	1.43	1.75	1.68	1.28	1.51
Producer households	1.16	1.11	1.06	1.05	1.16	1.33
Consumer households	0.52	0.44	0.47	0.46	0.50	0.57
Veneto	0.51	0.46	0.63	0.65	0.66	0.61
<i>of which:</i> General government	0.09	0.09	0.07	0.01	0.01	0.01
Non-financial companies	0.86	0.79	1.15	1.17	1.16	1.04
Producer households	0.88	0.84	0.97	0.92	1.02	1.14
Consumer households	0.40	0.36	0.41	0.41	0.45	0.50
Friuli Venezia Giulia	0.57	1.34	1.37	1.41	1.38	0.51
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.75	2.19	2.16	2.24	2.17	0.55
Producer households	0.94	1.12	1.22	1.18	1.27	0.96
Consumer households	0.38	0.36	0.45	0.47	0.50	0.50

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-Q3	2022-Q4	2023-Q1	2023-Q2	2023-Q3	2023-Q4
Emilia-Romagna	0.85	0.78	0.86	0.76	0.83	1.05
<i>of which:</i> General government	0.00	0.00	0.00	2.88	2.74	3.06
Non-financial companies	1.17	1.09	1.22	0.98	1.08	1.45
Producer households	1.06	1.00	1.02	1.01	1.09	1.22
Consumer households	0.36	0.33	0.36	0.40	0.45	0.49
Trentino-Alto Adige	0.99	0.77	0.68	0.70	0.72	0.94
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.20	0.98	0.84	0.83	0.85	1.13
Producer households	1.52	1.14	1.05	1.07	1.08	1.53
Consumer households	0.38	0.32	0.30	0.39	0.42	0.45
Tuscany	1.28	1.10	1.17	1.06	0.98	1.18
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.97	1.66	1.74	1.49	1.29	1.70
Producer households	1.34	1.23	1.30	1.47	1.50	1.48
Consumer households	0.48	0.46	0.47	0.52	0.57	0.60
Umbria	0.74	0.92	0.93	0.95	0.96	0.87
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.75	1.14	1.17	1.19	1.17	0.95
Producer households	1.18	1.23	1.09	1.27	1.03	1.28
Consumer households	0.68	0.59	0.58	0.57	0.67	0.71
Marche	1.11	0.91	0.94	1.00	1.04	0.91
<i>of which:</i> General government	0.00	0.00	0.08	0.06	0.06	0.06
Non-financial companies	1.57	1.27	1.29	1.36	1.39	1.11
Producer households	1.01	0.94	1.02	1.11	1.17	1.20
Consumer households	0.49	0.43	0.49	0.53	0.58	0.63
Lazio	1.31	1.02	1.10	1.21	1.00	1.05
<i>of which:</i> General government	0.04	0.06	0.56	0.09	0.07	0.09
Non-financial companies	2.70	1.99	2.00	2.38	1.73	1.77
Producer households	1.36	1.31	1.41	1.48	1.48	1.49
Consumer households	0.59	0.52	0.54	0.58	0.64	0.69
Abruzzo	1.25	1.10	1.04	1.22	1.41	1.40
<i>of which:</i> General government	0.12	0.09	0.12	0.13	0.17	0.08
Non-financial companies	1.79	1.53	1.33	1.58	1.85	1.72
Producer households	1.27	1.30	1.40	1.51	1.74	2.01
Consumer households	0.59	0.55	0.62	0.73	0.82	0.92

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-Q3	2022-Q4	2023-Q1	2023-Q2	2023-Q3	2023-Q4
Molise	1.22	1.53	1.91	1.74	1.50	1.17
<i>of which:</i> General government	2.36	0.35	2.74	2.32	0.00	1.41
Non-financial companies	1.82	2.63	3.26	2.81	2.17	1.36
Producer households	2.02	1.77	1.70	1.76	1.74	1.89
Consumer households	0.57	0.65	0.85	0.90	0.96	0.89
Campania	1.32	1.32	1.30	1.28	1.28	1.45
<i>of which:</i> General government	0.54	0.96	0.73	0.80	0.42	0.38
Non-financial companies	1.94	2.02	1.90	1.86	1.84	2.12
Producer households	1.63	1.45	1.44	1.53	1.49	1.61
Consumer households	0.73	0.66	0.71	0.73	0.80	0.86
Apulia	1.33	1.17	1.20	1.23	1.20	1.25
<i>of which:</i> General government	2.00	4.53	2.84	2.36	2.21	0.00
Non-financial companies	2.20	1.82	1.78	1.83	1.78	1.83
Producer households	1.50	1.34	1.48	1.71	1.66	1.74
Consumer households	0.68	0.62	0.68	0.67	0.69	0.77
Basilicata	4.30	4.03	4.12	1.18	1.18	1.11
<i>of which:</i> General government	5.72	7.03	5.31	4.94	0.00	0.00
Non-financial companies	9.01	8.38	8.33	1.69	1.84	1.62
Producer households	1.42	1.25	1.59	1.69	1.82	1.83
Consumer households	0.51	0.44	0.45	0.51	0.50	0.58
Calabria	1.22	1.30	1.41	1.41	1.38	1.45
<i>of which:</i> General government	1.84	2.10	1.86	1.40	0.77	0.94
Non-financial companies	1.77	1.80	2.04	2.10	2.02	2.51
Producer households	1.49	1.54	1.52	1.71	1.61	1.74
Consumer households	0.81	0.75	0.83	0.82	0.90	0.88
Sicily	1.68	1.24	1.40	1.36	1.42	1.63
<i>of which:</i> General government	4.11	4.13	5.59	8.60	7.76	12.04
Non-financial companies	2.75	1.87	2.11	1.78	1.69	1.87
Producer households	1.87	1.41	1.58	1.79	1.91	2.15
Consumer households	0.85	0.75	0.79	0.85	1.01	1.16
Sardinia	0.63	0.64	0.74	0.74	0.77	0.70
<i>of which:</i> General government	0.03	12.06	8.85	8.53	7.64	0.00
Non-financial companies	0.89	0.76	1.07	1.02	1.08	1.04
Producer households	1.25	1.08	1.14	1.08	1.25	1.27
Consumer households	0.52	0.47	0.48	0.53	0.52	0.57

Credit Conditions and Risk

Access to data:

[TRI30431](#)

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

4th quarter 2023

Reporting institutions: **Banks**

	Total			1 facility		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
ITALY	1,612,346	1,143,550	3,707,072	630,070	535,595	3,305,738
North West Italy	703,812	498,303	1,091,804	279,805	232,203	966,488
Piedmont	98,718	68,916	282,954	28,794	25,293	252,281
Valle d'Aosta	3,159	2,254	8,163	846	735	7,262
Lombardy	578,420	410,290	711,102	241,758	198,648	625,877
Liguria	23,515	16,843	89,585	8,407	7,527	81,068
North East Italy	405,933	283,248	901,014	167,528	137,341	795,673
Trentino Alto Adige	46,266	35,990	122,428	20,443	18,111	111,179
Veneto	183,128	128,035	349,562	94,229	72,682	308,000
Friuli-Venezia Giulia	32,419	21,294	91,613	9,378	8,547	83,119
Emilia Romagna	144,122	97,930	337,411	43,479	38,000	293,375
Central Italy	331,237	224,486	790,589	106,495	95,124	706,200
Tuscany	76,878	55,905	262,150	25,813	23,340	228,688
Umbria	13,878	10,417	53,490	4,352	3,932	46,616
Marche	28,545	19,963	109,503	9,708	8,659	95,155
Lazio	211,936	138,201	365,446	66,623	59,193	335,741
Southern Italy	118,170	94,505	597,510	51,226	47,413	538,824
Abruzzo	15,531	12,098	70,644	5,914	5,358	62,884
Molise	2,237	1,870	13,471	1,029	948	12,079
Campania	50,166	39,404	220,631	20,146	18,490	198,706
Apulia	35,812	29,377	198,486	17,119	16,056	180,310
Basilicata	4,418	3,648	23,848	1,974	1,824	21,216
Calabria	10,006	8,107	70,430	5,044	4,735	63,629
Islands	53,194	43,008	326,155	25,016	23,515	298,553
Sicily	34,525	27,974	233,505	17,399	16,318	212,819
Sardinia	18,669	15,034	92,650	7,617	7,197	85,734

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

4th quarter 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	160,438	117,552	259,214	185,687	123,523	104,691
North West Italy	74,940	53,438	78,575	74,545	48,780	33,868
Piedmont	9,982	6,617	20,126	14,888	9,263	7,885
Valle d'Aosta	292	226	670	420	265	192
Lombardy	62,188	44,843	52,002	55,454	36,804	23,715
Liguria	2,478	1,753	5,777	3,784	2,448	2,076
North East Italy	34,142	24,439	65,422	45,826	29,401	28,580
Trentino Alto Adige	6,551	5,264	8,267	5,738	4,267	2,330
Veneto	13,499	9,410	25,145	18,446	11,488	11,580
Friuli-Venezia Giulia	2,133	1,597	5,452	3,485	2,495	2,222
Emilia Romagna	11,959	8,168	26,558	18,157	11,151	12,448
Central Italy	30,811	23,718	54,848	36,003	24,730	21,863
Tuscany	8,848	6,561	20,865	12,862	8,134	9,227
Umbria	1,464	1,094	4,291	1,971	1,329	1,830
Marche	3,046	2,152	8,835	4,596	2,860	4,021
Lazio	17,452	13,911	20,857	16,574	12,407	6,785
Southern Italy	14,828	11,450	40,126	18,061	13,096	14,377
Abruzzo	1,933	1,447	5,178	2,511	1,731	1,953
Molise	372	313	984	321	231	322
Campania	5,878	4,475	14,637	7,581	5,648	5,551
Apulia	4,570	3,564	12,609	5,005	3,701	4,312
Basilicata	649	502	1,782	770	564	668
Calabria	1,426	1,150	4,936	1,873	1,220	1,571
Islands	5,717	4,506	20,243	11,252	7,516	6,003
Sicily	4,045	3,133	14,956	5,669	3,383	4,643
Sardinia	1,672	1,373	5,287	5,583	4,133	1,360

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

4th quarter 2023

Reporting institutions: **Banks**

More than 4 facilities		
Facilities granted	Margin used	Number of borrowers

ITALY	636,152	366,880	37,429
North West Italy	274,522	163,882	12,873
Piedmont	45,054	27,743	2,662
Valle d'Aosta	1,602	1,028	39
Lombardy	219,021	129,995	9,508
Liguria	8,846	5,116	664
North East Italy	158,437	92,067	11,339
Trentino Alto Adige	13,533	8,348	652
Veneto	56,953	34,453	4,837
Friuli-Venezia Giulia	17,424	8,655	820
Emilia Romagna	70,527	40,611	5,030
Central Italy	157,929	80,914	7,678
Tuscany	29,355	17,869	3,370
Umbria	6,092	4,062	753
Marche	11,196	6,292	1,492
Lazio	111,287	52,691	2,063
Southern Italy	34,055	22,546	4,183
Abruzzo	5,173	3,562	629
Molise	515	378	86
Campania	16,562	10,791	1,737
Apulia	9,119	6,056	1,255
Basilicata	1,025	758	182
Calabria	1,663	1,001	294
Islands	11,209	7,471	1,356
Sicily	7,412	5,139	1,087
Sardinia	3,797	2,332	269

Credit Conditions and Risk

Access to data:

[TRI30446](#)

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

4th quarter 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	3,707,072	1,360,016	885,010	763,268	238,149
<i>of which:</i> 1 facility	3,305,738	1,342,842	836,956	673,854	156,762
2 facilities	259,214	16,918	46,611	77,868	57,487
3 or 4 facilities	104,691	255	1,440	11,496	23,203
more than 4 facilities	37,429	1	3	50	697
General government	6,336	212	128	287	540
<i>of which:</i> 1 facility	3,702	188	110	240	453
2 facilities	1,558	11	11	32	73
3 or 4 facilities	935	13	6	13	14
more than 4 facilities	141	-	1	2	-
Financial companies (excluding Monetary Financial Institutions)	10,187	2,587	1,369	1,425	964
<i>of which:</i> 1 facility	7,447	2,497	1,082	987	569
2 facilities	1,897	86	272	364	276
3 or 4 facilities	626	4	14	73	114
more than 4 facilities	217	-	1	1	5
Non-financial companies	685,685	183,124	94,113	115,851	96,256
<i>of which:</i> 1 facility	427,044	179,149	75,072	72,320	43,482
2 facilities	138,764	3,942	18,485	36,668	35,313
3 or 4 facilities	84,342	33	555	6,834	16,945
more than 4 facilities	35,535	-	1	29	516
Producer households	411,147	163,263	85,053	82,193	32,814
<i>of which:</i> 1 facility	353,944	159,431	74,776	64,227	19,222
2 facilities	44,058	3,768	9,891	15,257	9,446
3 or 4 facilities	11,927	63	386	2,699	4,018
more than 4 facilities	1,218	1	-	10	128
Consumer households and others	2,586,688	1,007,449	703,062	562,576	107,239
<i>of which:</i> 1 facility	2,506,999	998,253	684,744	535,277	92,775
2 facilities	72,556	9,054	17,844	25,426	12,320
3 or 4 facilities	6,818	142	474	1,865	2,096
more than 4 facilities	315	-	-	8	48

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

4th quarter 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	106,527	73,235	28,166	24,388	5,878
<i>of which:</i> 1 facility	44,718	20,874	5,531	3,456	665
2 facilities	31,960	17,733	4,972	2,939	504
3 or 4 facilities	26,733	25,468	9,324	5,807	837
more than 4 facilities	3,116	9,160	8,339	12,186	3,872
General government	822	1,487	1,042	1,043	399
<i>of which:</i> 1 facility	629	899	478	340	64
2 facilities	161	431	368	337	97
3 or 4 facilities	28	150	185	340	149
more than 4 facilities	4	7	11	26	89
Financial companies (excluding Monetary Financial Institutions)	632	700	445	765	634
<i>of which:</i> 1 facility	338	417	255	386	273
2 facilities	192	210	127	218	137
3 or 4 facilities	91	57	49	106	111
more than 4 facilities	11	16	14	55	113
Non-financial companies	71,814	59,062	24,224	21,435	4,742
<i>of which:</i> 1 facility	22,735	13,153	3,705	2,293	311
2 facilities	23,760	14,181	3,877	2,076	244
3 or 4 facilities	22,636	23,126	8,556	5,094	543
more than 4 facilities	2,683	8,602	8,086	11,972	3,644
Producer households	11,832	4,792	880	272	9
<i>of which:</i> 1 facility	4,892	1,550	192	52	-
2 facilities	3,749	1,278	186	55	5
3 or 4 facilities	2,846	1,511	306	83	1
more than 4 facilities	345	453	196	82	3
Consumer households and others	21,316	7,157	1,571	871	94
<i>of which:</i> 1 facility	16,046	4,828	899	383	17
2 facilities	4,075	1,624	414	253	21
3 or 4 facilities	1,124	623	227	184	33
more than 4 facilities	71	82	31	51	23

Credit Conditions and Risk

Access to data:

[TRI30466](#)

Average number of banks per borrower

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

(numbers in unit, percentages)

4th 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	1.70	1.20	1.22	1.24
	First bank's share of total credit granted (%)	72	99	98	96
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.53	1.04	1.22	1.36
	First bank's share of total credit granted (%)	87	98	91	88
Non-financial companies	Average number of banks per borrower	1.79	1.02	1.21	1.44
	First bank's share of total credit granted (%)	48	99	92	86
<i>of which:</i>					
Industry	Average number of banks per borrower	2.39	1.02	1.21	1.51
	First bank's share of total credit granted (%)	40	99	91	83
Building	Average number of banks per borrower	1.69	1.02	1.21	1.47
	First bank's share of total credit granted (%)	64	99	91	85
Services	Average number of banks per borrower	1.61	1.02	1.21	1.42
	First bank's share of total credit granted (%)	52	99	92	86
Producer households	Average number of banks per borrower	1.18	1.02	1.13	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)

4th 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	1.47	2.00	2.66	3.53
	First bank's share of total credit granted (%)	88	78	70	62
General government	Average number of banks per borrower	1.20	1.30	1.53	1.79
	First bank's share of total credit granted (%)	96	94	91	88
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.57	1.70	1.60	1.74
	First bank's share of total credit granted (%)	86	85	88	88
Non-financial companies	Average number of banks per borrower	1.77	2.22	2.86	3.77
	First bank's share of total credit granted (%)	79	73	66	59
<i>of which:</i>					
Industry	Average number of banks per borrower	1.92	2.44	3.21	4.23
	First bank's share of total credit granted (%)	74	67	58	51
Building	Average number of banks per borrower	1.81	2.23	2.74	3.39
	First bank's share of total credit granted (%)	79	74	70	66
Services	Average number of banks per borrower	1.71	2.11	2.68	3.51
	First bank's share of total credit granted (%)	81	76	70	63
Producer households	Average number of banks per borrower	1.57	1.99	2.45	3.15
	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)

4th 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	4.87	7.34
	First bank's share of total credit granted (%)	53	59
General government	Average number of banks per borrower	2.20	3.46
	First bank's share of total credit granted (%)	88	68
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	2.23	3.81
	First bank's share of total credit granted (%)	84	87
Non-financial companies	Average number of banks per borrower	5.23	8.22
	First bank's share of total credit granted (%)	49	36
<i>of which:</i>			
Industry	Average number of banks per borrower	5.84	8.90
	First bank's share of total credit granted (%)	42	31
Building	Average number of banks per borrower	4.40	6.73
	First bank's share of total credit granted (%)	61	47
Services	Average number of banks per borrower	4.87	7.69
	First bank's share of total credit granted (%)	53	38
Producer households	Average number of banks per borrower	3.57	3.11
	First bank's share of total credit granted (%)	73	54
Consumer households and others	Average number of banks per borrower	2.07	3.66
	First bank's share of total credit granted (%)	84	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	8,917,999	8,804,019	4,169,721	4,113,366	4,748,278	4,690,653
<i>of which:</i> joint borrowers	2,498,509	2,479,236	1,080,503	1,070,783	1,418,006	1,408,453
Loans (excluding bad loans)						
facilities granted	2,268,791	2,267,284	1,866,130	1,869,641	402,662	397,643
margin used	1,739,612	1,740,509	1,335,212	1,340,463	404,400	400,046
Breach of overdraft limits	26,416	24,800	11,409	10,497	15,008	14,303
margin available	555,596	551,575	542,327	539,675	13,269	11,900
Account receivables financing						
facilities granted	241,433	251,471	204,661	211,788	36,772	39,684
margin used	110,991	124,045	83,762	92,751	27,228	31,294
Term loans						
facilities granted	1,831,015	1,818,685	1,467,042	1,462,515	363,973	356,170
margin used	1,543,161	1,531,411	1,172,847	1,168,880	370,313	362,531
Revocable loans						
facilities granted	193,186	194,226	191,270	192,438	1,916	1,788
margin used	82,351	82,162	75,494	75,942	6,858	6,220
Collateral granted						
facilities granted	374,451	373,786	365,880	365,198	8,572	8,588
margin used	185,394	189,221	177,463	181,285	7,931	7,936
Bad loans (gross of write-downs and net of write-offs)	112,810	111,097	21,807	19,307	91,003	91,789
Number of guarantors	3,855,982	3,793,389	2,115,773	2,103,760	1,740,209	1,689,629
<i>of which:</i> joint guarantors	1,275,776	1,247,659	743,324	741,722	532,452	505,937
Guarantees received	739,559	733,022	457,339	456,243	282,219	276,779

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30126](#)

Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 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	6,436,695	2,627,829	1,680,670	1,155,165	255,330
Facilities granted	2,007,054	136,668	169,750	202,268	99,711
Margin used	1,540,546	129,468	163,257	191,466	84,694
<i>of which</i> : backed by real security	628,540	89,418	145,160	163,319	53,409
Margin available	488,736	9,826	7,607	12,163	16,108
Breach of overdraft limits	22,227	2,626	1,115	1,361	1,091

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 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	94,106	60,037	22,294	17,445	3,822
Facilities granted	82,020	118,679	99,992	230,784	795,681
Margin used	63,687	89,315	73,885	163,034	577,468
<i>of which</i> : backed by real security	26,255	29,128	20,730	40,215	60,359
Margin available	19,405	31,170	27,756	72,555	224,885
Breach of overdraft limits	1,073	1,807	1,649	4,805	6,673

Credit Conditions and Risk

Access to data:

[TRI30146](#)

Loans (excluding bad loans) by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 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	3,707,073	1,360,016	885,010	763,268	238,149
	Facilities granted	1,612,344	64,107	81,459	116,100	67,925
	Margin used	1,143,547	58,367	76,260	107,056	55,415
Piedmont	Number of borrowers	282,954	111,533	66,326	54,331	17,405
	Facilities granted	98,719	5,228	6,050	8,163	4,935
	Margin used	68,917	4,757	5,586	7,382	3,874
Valle d'Aosta	Number of borrowers	8,163	2,884	1,705	1,782	683
	Facilities granted	3,159	132	148	258	182
	Margin used	2,254	115	133	234	151
Lombardy	Number of borrowers	711,102	231,328	170,769	157,507	52,715
	Facilities granted	578,420	11,039	15,790	24,223	14,971
	Margin used	410,289	9,880	14,639	22,103	11,796
Liguria	Number of borrowers	89,585	35,573	21,773	17,086	5,486
	Facilities granted	23,515	1,679	1,971	2,528	1,536
	Margin used	16,843	1,519	1,819	2,302	1,245
Trentino Alto Adige	Number of borrowers	122,429	34,250	24,178	30,272	14,054
	Facilities granted	46,266	1,654	2,299	5,033	4,353
	Margin used	35,990	1,425	2,105	4,685	3,822
Veneto	Number of borrowers	349,562	118,121	90,230	74,595	22,887
	Facilities granted	183,127	5,671	8,379	11,366	6,538
	Margin used	128,035	5,112	7,871	10,421	5,152
Friuli-Venezia Giulia	Number of borrowers	91,613	34,729	24,601	17,822	4,751
	Facilities granted	32,419	1,698	2,272	2,699	1,356
	Margin used	21,294	1,574	2,170	2,520	1,116

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 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	106,527	73,235	28,166	24,388	5,878
	Facilities granted	61,494	92,635	78,839	198,382	849,867
	Margin used	45,548	65,759	54,385	128,753	549,092
Piedmont	Number of borrowers	8,026	5,309	2,032	1,720	402
	Facilities granted	4,626	6,808	5,860	14,110	42,833
	Margin used	3,304	4,694	3,893	8,829	26,449
Valle d'Aosta	Number of borrowers	271	173	67	49	9
	Facilities granted	135	172	133	285	1,711
	Margin used	107	126	95	233	1,055
Lombardy	Number of borrowers	25,126	18,516	7,715	7,130	2,122
	Facilities granted	14,489	23,588	21,936	60,179	391,972
	Margin used	10,070	15,646	14,370	36,886	274,372
Liguria	Number of borrowers	2,139	1,308	452	385	104
	Facilities granted	1,204	1,658	1,261	3,000	8,642
	Margin used	883	1,143	888	1,924	5,066
Trentino Alto Adige	Number of borrowers	5,931	3,771	1,289	1,026	182
	Facilities granted	3,632	5,022	3,767	8,007	12,426
	Margin used	3,044	4,078	2,990	6,028	7,755
Veneto	Number of borrowers	11,075	8,186	3,305	2,826	616
	Facilities granted	6,422	10,368	9,289	23,429	101,536
	Margin used	4,551	6,982	6,047	14,141	67,524
Friuli-Venezia Giulia	Number of borrowers	2,048	1,510	590	471	115
	Facilities granted	1,194	1,951	1,653	3,824	15,731
	Margin used	885	1,380	1,126	2,450	8,025

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 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	337,411	114,668	82,221	72,666	22,617
	Facilities granted	144,121	5,450	7,608	11,055	6,512
	Margin used	97,930	4,781	7,015	9,992	5,002
Tuscany	Number of borrowers	262,150	88,261	61,467	59,437	19,025
	Facilities granted	76,877	4,150	5,655	8,975	5,392
	Margin used	55,905	3,693	5,237	8,265	4,424
Umbria	Number of borrowers	53,490	21,826	12,449	8,927	3,113
	Facilities granted	13,878	1,024	1,116	1,317	887
	Margin used	10,417	926	1,032	1,177	712
Marche	Number of borrowers	109,503	42,118	26,124	19,558	6,502
	Facilities granted	28,545	2,011	2,404	2,978	1,945
	Margin used	19,963	1,831	2,227	2,667	1,523
Lazio	Number of borrowers	365,446	128,339	85,277	87,519	23,944
	Facilities granted	211,936	5,991	7,988	13,587	6,766
	Margin used	138,201	5,536	7,598	12,920	5,929
Abruzzo	Number of borrowers	70,644	29,775	16,332	11,484	3,745
	Facilities granted	15,531	1,383	1,467	1,690	1,051
	Margin used	12,098	1,273	1,376	1,535	854
Molise	Number of borrowers	13,471	6,116	3,016	2,127	696
	Facilities granted	2,237	283	269	316	195
	Margin used	1,870	262	254	290	160
Campania	Number of borrowers	220,631	87,813	49,301	43,267	12,958
	Facilities granted	50,166	4,006	4,516	6,494	3,631
	Margin used	39,404	3,720	4,262	6,054	3,079

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 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	10,642	7,629	2,885	2,764	729
	Facilities granted	6,306	9,953	8,312	23,414	65,361
	Margin used	4,312	6,535	5,314	14,291	40,468
Tuscany	Number of borrowers	8,354	5,586	2,096	1,714	299
	Facilities granted	4,866	7,160	6,034	14,004	20,534
	Margin used	3,687	5,217	4,289	9,268	11,682
Umbria	Number of borrowers	1,564	1,064	397	349	72
	Facilities granted	907	1,340	1,117	2,813	3,332
	Margin used	666	963	784	1,900	2,189
Marche	Number of borrowers	3,189	2,260	802	653	124
	Facilities granted	1,921	2,932	2,196	4,987	7,113
	Margin used	1,359	1,965	1,413	3,114	3,768
Lazio	Number of borrowers	8,845	5,586	2,100	1,929	512
	Facilities granted	4,990	7,033	5,847	15,676	143,908
	Margin used	4,035	5,548	4,503	12,067	79,658
Abruzzo	Number of borrowers	1,776	1,179	449	368	82
	Facilities granted	1,021	1,424	1,198	2,932	3,325
	Margin used	777	1,046	860	2,134	2,183
Molise	Number of borrowers	314	198	55	45	9
	Facilities granted	166	215	130	275	381
	Margin used	126	163	90	218	293
Campania	Number of borrowers	5,889	3,813	1,465	1,153	218
	Facilities granted	3,233	4,442	3,710	8,325	11,708
	Margin used	2,578	3,571	2,890	5,995	6,994

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 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	198,486	80,342	49,947	37,192	9,719
	Facilities granted	35,812	3,787	4,566	5,480	2,743
	Margin used	29,377	3,565	4,379	5,163	2,356
Basilicata	Number of borrowers	23,848	10,332	5,245	4,135	1,306
	Facilities granted	4,418	475	472	619	369
	Margin used	3,648	442	445	571	318
Calabria	Number of borrowers	70,430	33,136	14,504	11,003	3,209
	Facilities granted	10,006	1,499	1,280	1,619	904
	Margin used	8,107	1,399	1,202	1,504	755
Sicily	Number of borrowers	233,505	108,900	54,615	36,966	9,556
	Facilities granted	34,525	5,062	4,947	5,450	2,654
	Margin used	27,974	4,767	4,725	5,131	2,262
Sardinia	Number of borrowers	92,650	39,972	24,930	15,592	3,778
	Facilities granted	18,669	1,883	2,261	2,249	1,006
	Margin used	15,034	1,788	2,186	2,141	887

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 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	4,368	2,913	954	743	112
	Facilities granted	2,526	3,640	2,568	5,605	4,808
	Margin used	2,030	2,868	1,954	3,942	2,934
Basilicata	Number of borrowers	605	388	156	99	15
	Facilities granted	345	485	407	686	548
	Margin used	280	367	307	482	411
Calabria	Number of borrowers	1,296	837	295	195	28
	Facilities granted	723	910	640	1,126	1,266
	Margin used	617	734	506	815	485
Sicily	Number of borrowers	3,636	2,156	763	539	91
	Facilities granted	2,044	2,572	2,038	3,986	5,659
	Margin used	1,634	1,971	1,499	2,664	3,119
Sardinia	Number of borrowers	1,433	853	299	230	37
	Facilities granted	745	961	743	1,718	7,072
	Margin used	603	762	566	1,371	4,663

Credit Conditions and Risk

Access to data:

[TRI30156](#)

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

4th quarter 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	3,707,073	1,360,016	885,010	763,268	238,149
	Facilities granted	1,612,344	64,107	81,459	116,100	67,925
	Margin used	1,143,547	58,367	76,260	107,056	55,415
General government	Number of borrowers	6,336	212	128	287	540
	Facilities granted	42,153	8	10	37	112
	Margin used	21,650	51	17	90	120
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	10,187	2,587	1,369	1,425	964
	Facilities granted	370,675	119	122	219	293
	Margin used	279,770	88	93	171	214
Non-financial companies	Number of borrowers	685,686	183,124	94,113	115,851	96,256
	Facilities granted	878,837	8,478	8,564	18,535	29,375
	Margin used	546,161	6,040	6,070	13,330	20,761
<i>of which:</i>						
Industry	Number of borrowers	139,538	23,017	14,481	20,869	21,362
	Facilities granted	346,739	1,089	1,336	3,412	6,660
	Margin used	195,462	709	823	2,132	4,003
Building	Number of borrowers	91,262	24,306	12,894	16,165	13,527
	Facilities granted	62,032	1,125	1,161	2,573	4,141
	Margin used	45,153	743	757	1,720	2,805
Services	Number of borrowers	433,681	131,218	64,161	75,358	58,268
	Facilities granted	436,426	6,054	5,830	11,988	17,599
	Margin used	282,079	4,414	4,296	9,004	13,123
Producer households	Number of borrowers	411,147	163,263	85,053	82,193	32,814
	Facilities granted	54,535	7,494	7,620	12,321	9,288
	Margin used	47,812	6,376	6,809	11,097	8,077
Consumer households and others	Number of borrowers	2,586,688	1,007,449	703,062	562,576	107,239
	Facilities granted	265,498	47,855	65,031	84,847	28,760
	Margin used	247,625	45,687	63,174	82,247	26,165

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

4th quarter 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	106,527	73,235	28,166	24,388	5,878
	Facilities granted	61,494	92,635	78,839	198,382	849,867
	Margin used	45,548	65,759	54,385	128,753	549,092
General government	Number of borrowers	822	1,487	1,042	1,043	399
	Facilities granted	253	897	1,392	4,234	35,209
	Margin used	216	530	744	1,902	17,830
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	632	700	445	765	634
	Facilities granted	387	972	1,380	7,869	359,308
	Margin used	258	580	781	4,381	273,068
Non-financial companies	Number of borrowers	71,814	59,062	24,224	21,435	4,742
	Facilities granted	42,589	75,840	68,683	177,038	449,541
	Margin used	29,755	52,567	47,125	115,669	253,785
<i>of which:</i>						
Industry	Number of borrowers	19,324	18,749	8,775	8,973	2,320
	Facilities granted	11,726	24,838	25,498	77,255	194,910
	Margin used	6,978	14,724	15,076	44,660	106,201
Building	Number of borrowers	9,823	7,839	2,968	2,050	273
	Facilities granted	5,762	9,631	7,606	14,081	15,936
	Margin used	3,957	6,856	5,650	10,583	11,825
Services	Number of borrowers	40,228	30,003	11,400	9,481	1,987
	Facilities granted	23,603	38,060	32,336	78,076	222,719
	Margin used	17,546	28,161	23,668	54,267	126,993
Producer households	Number of borrowers	11,832	4,792	880	272	9
	Facilities granted	6,712	5,893	2,510	1,856	557
	Margin used	5,796	5,198	2,215	1,552	362
Consumer households and others	Number of borrowers	21,316	7,157	1,571	871	94
	Facilities granted	11,493	8,988	4,862	7,367	5,253
	Margin used	9,475	6,853	3,515	5,231	4,046

Credit Conditions and Risk

Access to data:

[TRI30190](#)

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

(numbers in unit, stocks in millions of euro)

4th quarter 2023

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

		Consumer households		
		Female	Male	Joint loans
ITALY	Number of borrowers	1,175,963	1,941,695	2,074,903
	Facilities granted	97,000	170,732	219,161
	Margin used	94,671	163,380	215,835
Piedmont	Number of borrowers	93,176	142,009	170,277
	Facilities granted	7,023	11,751	17,189
	Margin used	6,802	11,131	16,733
Valle d'Aosta	Number of borrowers	3,614	4,689	4,535
	Facilities granted	292	404	485
	Margin used	288	384	474
Lombardy	Number of borrowers	237,131	383,980	443,532
	Facilities granted	21,094	38,775	51,081
	Margin used	20,338	36,180	50,083
Liguria	Number of borrowers	35,823	54,462	50,017
	Facilities granted	2,815	4,774	5,150
	Margin used	2,754	4,520	5,027
Trentino-Alto Adige	Number of borrowers	25,340	45,035	31,167
	Facilities granted	2,687	5,507	4,444
	Margin used	2,599	5,204	4,320
Veneto	Number of borrowers	96,913	171,438	193,930
	Facilities granted	7,837	15,375	20,501
	Margin used	7,659	14,701	20,243
Friuli Venezia Giulia	Number of borrowers	29,752	47,936	44,242
	Facilities granted	2,179	3,916	4,426
	Margin used	2,154	3,789	4,378

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

4th quarter 2023

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

		Consumer households		
		Female	Male	Joint loans
Emilia-Romagna	Number of borrowers	104,671	159,591	163,523
	Facilities granted	8,555	14,686	17,927
	Margin used	8,308	13,882	17,568
Tuscany	Number of borrowers	90,425	136,268	142,180
	Facilities granted	7,700	12,228	15,668
	Margin used	7,498	11,721	15,417
Umbria	Number of borrowers	17,161	27,732	26,677
	Facilities granted	1,194	2,060	2,387
	Margin used	1,165	1,977	2,355
Marche	Number of borrowers	30,162	47,785	45,624
	Facilities granted	2,238	3,928	4,316
	Margin used	2,183	3,749	4,270
Lazio	Number of borrowers	140,149	202,849	212,671
	Facilities granted	13,164	19,416	25,014
	Margin used	12,913	18,752	24,715
Abruzzo	Number of borrowers	21,917	38,672	32,861
	Facilities granted	1,571	2,814	2,920
	Margin used	1,561	2,770	2,901
Molise	Number of borrowers	4,082	7,844	6,519
	Facilities granted	293	545	573
	Margin used	290	536	567
Campania	Number of borrowers	61,073	124,968	152,834
	Facilities granted	5,113	10,025	15,545
	Margin used	4,988	9,752	15,385
Apulia	Number of borrowers	57,569	115,538	132,246
	Facilities granted	4,383	8,753	11,945
	Margin used	4,339	8,639	11,900

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

4th quarter 2023

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

		Consumer households		
		Female	Male	Joint loans
Basilicata	Number of borrowers	6,728	13,583	12,833
	Facilities granted	493	972	1,163
	Margin used	497	960	1,155
Calabria	Number of borrowers	21,994	40,397	38,432
	Facilities granted	1,492	2,626	3,356
	Margin used	1,489	2,625	3,348
Sicily	Number of borrowers	67,745	132,564	124,470
	Facilities granted	4,661	8,989	10,946
	Margin used	4,639	8,942	10,885
Sardinia	Number of borrowers	30,538	44,355	46,333
	Facilities granted	2,217	3,189	4,124
	Margin used	2,206	3,169	4,112

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

by initial period of rate fixation and customer geographical area

(percentages)

4th quarter 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	6.54	6.72	4.92
North West Italy	7.17	6.60	4.77
North East Italy	6.51	5.89	4.93
Central Italy	7.36	7.26	4.76
Southern Italy	5.48	7.14	5.22
Islands	7.36	7.47	5.12

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)

4th quarter 2023

Data: Sample of banks

	Total	of which:			
		Term loans			Revocable loans
		initial period of rate fixation			
	Up to 1 years	More than 1 up to 5 years	More than 5 years		
ITALY	3.47	4.73	3.93	2.52	5.23
North West Italy	3.55	4.83	3.88	2.46	5.19
Piedmont	3.60	5.00	4.13	2.47	5.38
Valle d'Aosta	3.66	5.22	5.05	2.52	6.13
Lombardy	3.55	4.78	3.70	2.46	5.10
Liguria	3.39	4.84	4.08	2.40	5.34
North East Italy	3.52	4.42	3.63	2.54	5.49
Trentino-Alto Adige	3.82	4.69	3.47	2.34	6.62
Veneto	3.64	4.89	3.63	2.66	5.24
Friuli Venezia Giulia	3.20	3.80	4.38	2.48	5.71
Emilia-Romagna	3.33	4.00	3.58	2.47	5.36
Central Italy	3.43	4.92	3.98	2.55	5.05
Tuscany	3.54	4.90	4.14	2.64	5.10
Umbria	3.50	5.07	4.61	2.56	5.70
Marche	3.78	5.92	4.16	2.46	4.39
Lazio	3.33	4.75	3.79	2.52	5.09
Southern Italy	3.23	4.80	4.20	2.53	5.13
Abruzzo	3.33	4.88	4.44	2.56	5.15
Molise	3.12	4.79	4.18	2.44	5.71
Campania	3.24	4.87	4.31	2.49	4.99
Apulia	3.22	4.71	4.20	2.59	5.18
Basilicata	3.05	4.53	3.87	2.43	5.47
Calabria	3.26	4.85	3.79	2.55	6.05
Islands	3.41	5.04	4.36	2.55	5.88
Sicily	3.67	5.18	4.42	2.67	5.81
Sardinia	2.85	4.49	4.16	2.37	6.18

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30890](#)

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

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

4th quarter 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	4.57	4.76	4.41	4.59	2.46	2.62	2.42	2.22
North West Italy	4.70	4.89	4.55	4.66	2.42	2.63	2.38	2.15
Piedmont and Valle d'Aosta	4.86	4.98	4.74	4.89	2.42	2.60	2.34	2.15
Lombardy	4.65	4.88	4.49	4.59	2.43	2.65	2.41	2.16
Liguria	4.74	4.80	4.66	4.76	2.33	2.54	2.25	2.09
North East Italy	4.24	4.39	4.05	4.42	2.50	2.65	2.44	2.32
Trentino-Alto Adige	4.42	4.74	4.35	4.29	2.29	2.23	2.30	2.32
Veneto	4.78	4.90	4.64	4.90	2.62	2.83	2.53	2.34
Friuli Venezia Giulia	4.19	4.13	4.11	4.85	2.43	2.52	2.38	2.31
Emilia-Romagna	3.70	3.90	3.44	4.05	2.43	2.53	2.40	2.30
Central Italy	4.73	4.94	4.61	4.63	2.47	2.64	2.45	2.18
Tuscany	4.79	4.91	4.71	4.78	2.57	2.77	2.54	2.21
Umbria	5.09	5.19	5.02	5.00	2.49	2.61	2.39	2.31
Marche	4.61	4.71	4.47	4.68	2.37	2.51	2.28	2.20
Lazio	4.68	4.99	4.55	4.53	2.43	2.60	2.43	2.16
Southern Italy	4.69	4.87	4.51	4.75	2.45	2.58	2.39	2.28
Abruzzo e Molise	4.68	4.85	4.53	4.63	2.47	2.56	2.39	2.38
Campania	4.78	4.96	4.60	4.85	2.43	2.56	2.40	2.24
Apulia	4.60	4.76	4.41	4.70	2.49	2.61	2.41	2.28
Basilicata	4.38	4.58	4.13	4.65	2.34	2.39	2.31	2.33
Calabria	4.74	5.01	4.59	4.49	2.45	2.58	2.35	2.39
Islands	4.90	5.09	4.72	4.80	2.48	2.57	2.43	2.31
Sicily	5.03	5.18	4.88	4.93	2.58	2.74	2.47	2.29
Sardinia	4.42	4.69	4.18	4.41	2.32	2.30	2.34	2.35

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30900](#)

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

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

(percentages)

4th quarter 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	5.54	5.23	5.39	4.48	4.74	4.43	4.16
North West Italy	5.30	5.56	5.17	5.30	4.45	4.74	4.41	4.07
North East Italy	5.48	5.60	5.39	5.49	4.58	4.84	4.53	4.28
Central Italy	5.08	5.17	4.91	5.28	4.43	4.66	4.40	4.15
Southern Italy	5.21	5.60	4.92	5.31	4.47	4.67	4.39	4.23
Islands	5.33	5.51	5.00	5.71	4.51	4.73	4.42	4.11

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30950](#)

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

(percentages)

4th quarter 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	5.15	5.71	5.47	6.13	5.89	4.81	5.35	5.29	5.54	5.43
North West Italy	5.05	5.89	5.68	6.66	5.83	4.64	5.40	5.44	7.04	5.29
North East Italy	5.17	5.63	5.37	7.18	5.86	4.83	5.35	5.04	8.19	5.95
Central Italy	5.04	5.45	5.36	5.62	5.63	4.89	5.28	5.32	5.32	5.05
Southern Italy and Islands	6.58	6.61	6.27	7.55	6.71	5.89	5.91	5.39	6.79	6.24

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

Sources: AnaCredit survey

Credit Conditions and Risk

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

(percentages)

4th quarter 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	5.95	6.13	5.98	6.84	6.01	6.39	6.79	6.46	7.37	6.90
North West Italy	5.91	6.29	5.99	6.32	6.19	6.37	6.75	6.19	6.88	6.98
North East Italy	5.71	5.71	5.82	6.87	5.46	5.99	6.28	6.17	7.29	6.27
Central Italy	5.94	6.11	6.02	7.36	5.95	6.27	7.06	6.57	7.60	7.04
Southern Italy and Islands	6.67	6.65	6.33	7.43	6.68	7.42	7.56	7.54	7.85	7.54

Credit Conditions and Risk

Access to data:

[TRI30951](#)

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

(percentages)

4th quarter 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)	5.14	4.81	5.94	6.38	7.02	6.59	8.45	9.10
<i>of which:</i> Non-financial companies and producer households	5.70	5.35	6.12	6.78	7.02	6.59	8.45	9.38
North West Italy								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	5.04	4.64	5.90	6.36	7.05	6.56	8.51	9.78
<i>of which:</i> Non-financial companies and producer households	5.88	5.40	6.28	6.74	7.04	6.56	8.52	9.80
North East Italy								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	5.16	4.82	5.70	5.98	6.91	6.64	8.01	8.79
<i>of which:</i> Non-financial companies and producer households	5.63	5.34	5.70	6.27	6.91	6.63	8.02	8.83
Central Italy								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	5.04	4.88	5.93	6.26	7.08	6.71	8.27	8.20
<i>of which:</i> Non-financial companies and producer households	5.45	5.28	6.10	7.05	7.13	6.72	8.28	9.18
Southern Italy and Islands								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	6.56	5.88	6.65	7.41	7.04	6.49	8.93	9.40
<i>of which:</i> Non-financial companies and producer households	6.60	5.91	6.63	7.54	7.03	6.49	8.92	9.40

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)

4th 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)								
	7.19	6.53	7.45	7.65	6.61	6.11	6.92	6.82
<i>of which:</i> Non-financial companies and producer households	7.25	6.54	7.45	7.90	6.69	6.13	6.93	7.06
North West Italy								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)								
	7.09	6.36	7.38	7.83	6.50	5.91	6.90	6.79
<i>of which:</i> Non-financial companies and producer households	7.09	6.35	7.37	7.87	6.51	5.90	6.90	6.86
North East Italy								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)								
	6.88	6.36	7.11	7.33	6.38	5.95	6.66	6.63
<i>of which:</i> Non-financial companies and producer households	6.88	6.36	7.10	7.34	6.39	5.94	6.67	6.65
Central Italy								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)								
	7.12	6.75	7.38	7.16	6.50	6.25	6.91	6.38
<i>of which:</i> Non-financial companies and producer households	7.43	6.86	7.38	8.05	6.89	6.43	6.91	7.28
Southern Italy and Islands								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)								
	7.70	6.86	7.93	8.24	7.14	6.58	7.21	7.57
<i>of which:</i> Non-financial companies and producer households	7.69	6.84	7.93	8.25	7.15	6.58	7.21	7.62

Credit Conditions and Risk

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

(percentages)

4th quarter 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)								
	6.27	5.73	6.45	6.63	6.05	5.45	6.08	6.55
<i>of which:</i> Non-financial companies and producer households	6.34	5.79	6.46	6.78	6.12	5.55	6.08	6.67
North West Italy								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)								
	6.19	5.57	6.36	6.72	6.01	5.43	6.07	6.53
<i>of which:</i> Non-financial companies and producer households	6.20	5.56	6.39	6.76	6.02	5.43	6.07	6.59
North East Italy								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)								
	6.15	5.75	6.30	6.38	5.94	5.48	5.98	6.34
<i>of which:</i> Non-financial companies and producer households	6.16	5.74	6.30	6.41	5.94	5.48	5.97	6.36
Central Italy								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)								
	6.19	5.63	6.55	6.41	5.93	5.23	6.23	6.32
<i>of which:</i> Non-financial companies and producer households	6.52	5.97	6.54	7.00	6.22	5.70	6.24	6.64
Southern Italy and Islands								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)								
	6.65	6.16	6.67	7.09	6.36	5.73	6.11	7.05
<i>of which:</i> Non-financial companies and producer households	6.66	6.15	6.67	7.15	6.39	5.73	6.10	7.19

Credit Conditions and Risk

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

(percentages)

4th quarter 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)

4.94 4.69 5.64 6.16

of which: Non-financial companies and producer households

5.49 5.21 5.82 6.61

North West Italy

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

4.88 4.53 5.69 6.21

of which: Non-financial companies and producer households

5.71 5.24 6.10 6.63

North East Italy

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

4.93 4.65 5.43 5.75

of which: Non-financial companies and producer households

5.38 5.11 5.42 6.11

Central Italy

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

4.93 4.84 5.61 6.05

of which: Non-financial companies and producer households

5.33 5.23 5.76 6.89

Southern Italy and Islands

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

6.15 5.13 6.13 7.24

of which: Non-financial companies and producer households

6.20 5.15 6.09 7.43

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

by customer region and sector

(percentages)

4th 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	5.15	6.16	5.71	6.43
North West Italy	5.05	6.13	5.89	6.51
Piedmont	5.40	6.02	5.49	6.37
Valle d'Aosta	5.62	7.23	6.09	7.23
Lombardy	4.93	6.10	5.88	6.48
Liguria	6.64	7.71	6.64	7.76
North East Italy	5.17	5.84	5.63	5.96
Trentino-Alto Adige	5.46	5.49	5.44	5.48
Veneto	5.94	5.98	5.96	6.02
Friuli Venezia Giulia	5.19	5.99	5.18	5.99
Emilia-Romagna	4.82	5.76	5.75	6.04
Central Italy	5.04	6.09	5.45	6.49
Tuscany	5.93	6.41	5.95	6.41
Umbria	6.31	6.67	6.31	6.68
Marche	6.08	6.18	6.11	6.18
Lazio	4.95	5.92	5.37	6.58
Southern Italy and Islands	6.58	7.03	6.61	7.08
Abruzzo	6.26	6.52	6.26	6.54
Molise	6.63	7.33	6.66	7.38
Campania	6.81	7.16	6.85	7.24
Apulia	6.28	6.80	6.30	6.85
Basilicata	6.68	6.70	6.72	6.77
Calabria	6.78	7.16	6.78	7.17
Sicily	6.64	7.20	6.63	7.20
Sardinia	6.52	7.19	6.85	7.24

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

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

Sources: AnaCredit survey

Credit Conditions and Risk

Access to data:

[TRI31100](#)

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

by customer region, sector and economic activity

(percentages)

4th quarter 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	6.12	6.60	6.26	7.39	6.72	
North West Italy	5.79	6.39	6.24	7.19	6.35	
Piedmont	6.29	6.73	6.59	7.66	6.63	
Valle d'Aosta	7.45	8.46	7.74	9.27	8.33	
Lombardy	5.61	6.25	6.13	7.00	6.22	
Liguria	6.90	6.94	6.70	7.52	6.99	
North East Italy	5.98	6.24	5.98	6.91	6.42	
Trentino-Alto Adige	6.26	6.34	5.69	6.94	6.57	
Veneto	6.06	6.33	6.09	7.55	6.40	
Friuli Venezia Giulia	6.38	6.50	5.89	7.61	6.93	
Emilia-Romagna	5.83	6.12	5.94	6.35	6.35	
Central Italy	6.22	6.92	6.41	7.84	7.05	
Tuscany	6.68	6.82	6.40	7.83	7.03	
Umbria	6.94	6.97	6.22	8.49	7.32	
Marche	6.77	6.78	6.47	7.90	6.99	
Lazio	5.77	7.03	6.44	7.77	7.04	
Southern Italy and Islands	7.33	7.50	6.88	8.10	7.78	
Abruzzo	7.16	7.24	6.81	7.30	7.79	
Molise	7.64	7.55	6.24	8.52	8.19	
Campania	7.27	7.33	6.91	7.98	7.47	
Apulia	7.38	7.37	6.82	8.63	7.53	
Basilicata	6.91	7.14	7.26	7.29	6.90	
Calabria	8.59	8.52	7.17	9.41	8.89	
Sicily	7.75	7.77	6.79	8.28	8.18	
Sardinia	6.52	8.20	7.16	9.07	8.56	

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)

4th 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
-------	-------------------	-----------------------------	------------------------------	------------------------------	--------------------------------	--------------------------

ITALY

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

6.12 9.70 8.51 7.64 6.90 6.22 4.86

of which: Non-financial companies and producer households

6.60 9.72 8.51 7.65 6.91 6.22 5.33

North West Italy

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

5.80 9.50 8.32 7.46 6.79 6.15 4.68

of which: Non-financial companies and producer households

6.39 9.53 8.33 7.47 6.81 6.17 5.27

North East Italy

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

5.99 9.45 8.05 7.31 6.60 5.96 4.91

of which: Non-financial companies and producer households

6.24 9.44 8.05 7.31 6.60 5.96 5.13

Central Italy

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

6.23 9.68 8.69 7.87 7.15 6.48 4.73

of which: Non-financial companies and producer households

6.92 9.74 8.69 7.88 7.16 6.46 5.47

Southern Italy and Islands

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

7.33 10.38 9.38 8.38 7.50 6.65 5.83

of which: Non-financial companies and producer households

7.50 10.37 9.38 8.37 7.49 6.63 5.94

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

Sources: AnaCredit survey

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

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

Requests for information on the content of this publication can be sent to statistiche@bancaditalia.it.

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