



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

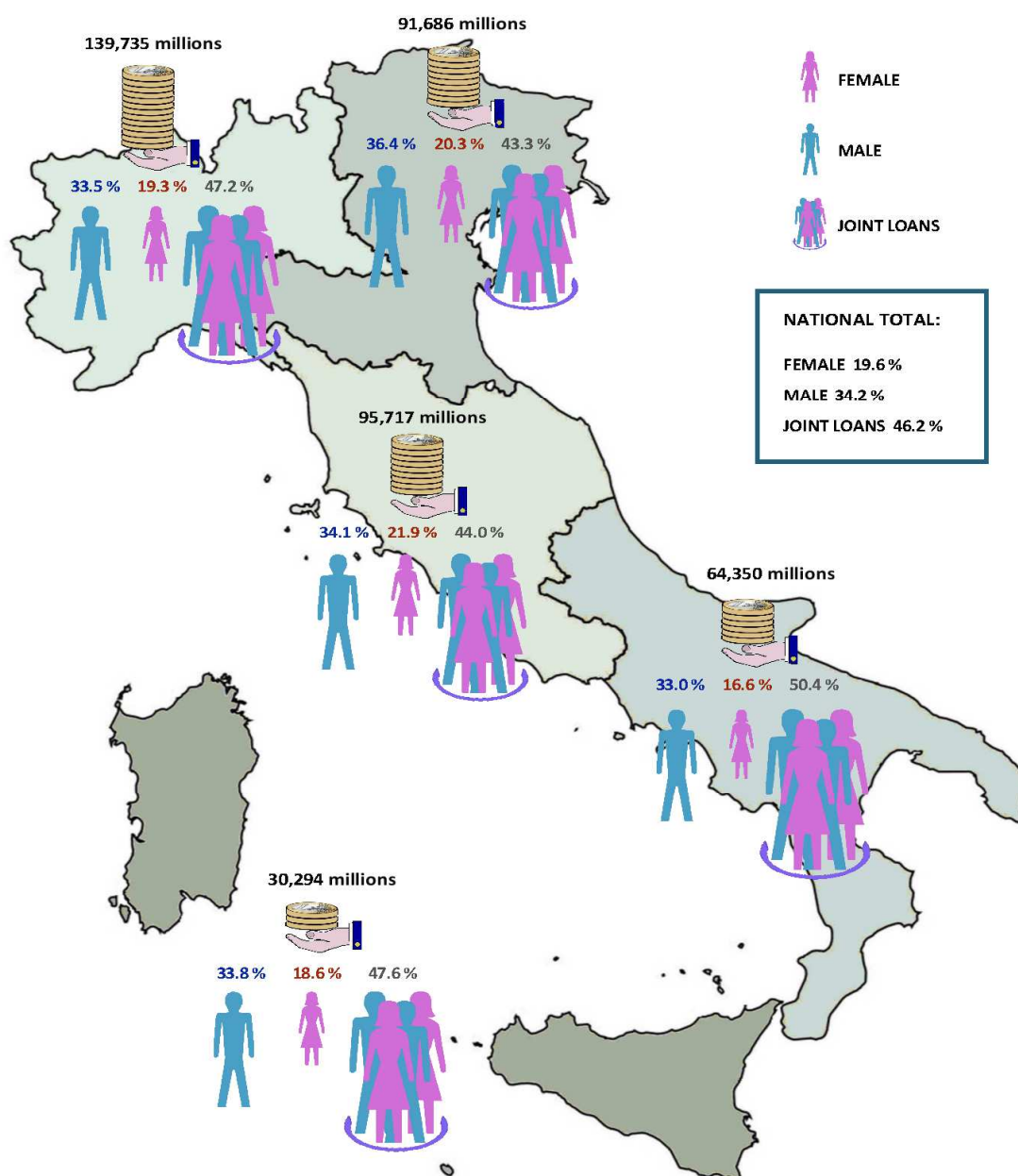
28 June 2019

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[www.bancaditalia.it/statistiche/index.html](http://www.bancaditalia.it/statistiche/index.html)

Figure 1

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

(stock in millions of euros and percentages; data at 31 March 2019)

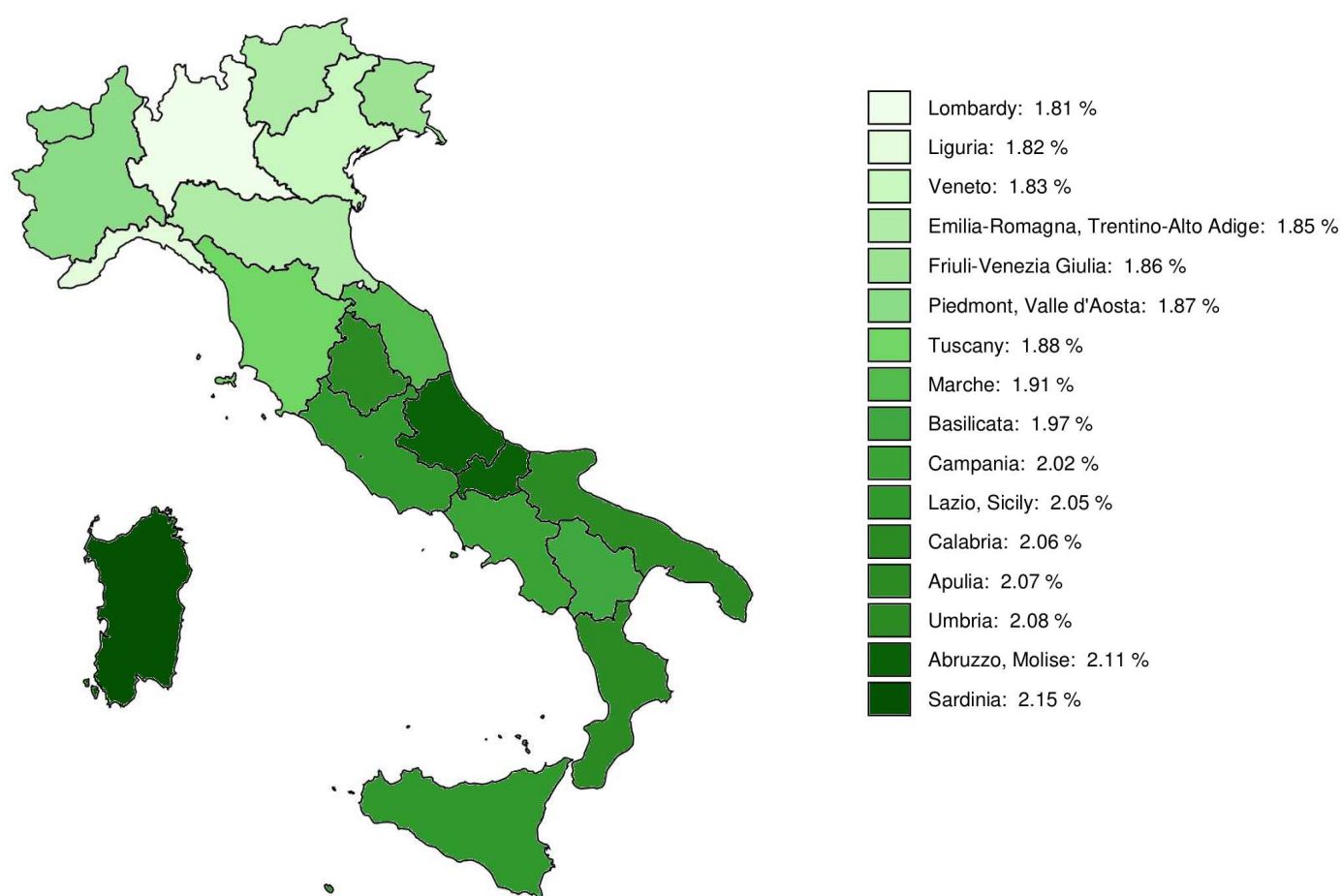


Reference period: March 2019

**Figure 2**

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

(per cent; data at 31 March 2019)



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

**Reference period: March 2019**

***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 57 tables (of which 34 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](#).

\* \* \*

Starting from the issue of 31 December 2018, the report contains 2 new tables referring to loans and bad loans disaggregated by customer sex, location and sector. The two new tables are as follows:

TRI30190 Loans (excluding bad loans) by customer sex, location and sector (also available in pdf)  
TRI30290 Bad loans (gross of write-downs and net of write-offs) by customer sex, location and sector

## 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

**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, Statistics, [Methods and Sources: Methodological Notes](#).

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

Frequency Source

Access  
to data

### Non-performing Loans

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

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

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

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

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

Q	CCR	<b>Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period</b> by customer geographical area, sector and economic activity	<a href="#">TRI30524</a>
Q	CCR	<b>Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period</b> by customer geographical area and economic activity and total margin used (size classes)	<a href="#">TRI30529</a>
Q	CCR	<b>Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period</b> by customer sector and total credit used (size classes)	<a href="#">TRI30631</a>
Q	CCR	<b>Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period</b> by customer region and sector	<a href="#">TRI30632</a>
Q	CCR	<b>Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period</b> by customer province and sector	<a href="#">TRI30633</a>
Q	CCR	<b>Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period</b> by customer region and total margin used (size classes)	<a href="#">TRI30634</a>
Q	CCR	<b>Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period</b> by customer geographical area, sector and economic activity	<a href="#">TRI30635</a>
Q	CCR	<b>Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period</b> by customer geographical area and economic activity and total margin used (size classes)	<a href="#">TRI30636</a>

### Multiple-bank Borrowing

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

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

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

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

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

### Summary Data

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

Q	CCR	<b>Loans (excluding bad loans)</b> by total margin used (size classes)	<a href="#">TRI30126</a>	p. 33
Q	CCR	<b>Loans (excluding bad loans)</b> by customer region and total facilities granted (size classes)	<a href="#">TRI30146</a>	p. 35
Q	CCR	<b>Loans (excluding bad loans)</b> by customer sector and economic activity and total facilities granted (size classes)	<a href="#">TRI30156</a>	p. 41
Q	CCR	<b>Loans (excluding bad loans)</b> by customer sex, location (region) and sector	<a href="#">TRI30190</a>	p. 43

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

Q	CCR	<b>Loans (excluding bad loans)</b> by original maturity, currency and total facilities granted (size classes)	<a href="#">TRI30136</a>	
Q	CCR	<b>Loans (excluding bad loans)</b> by customer economic activity and total facilities granted (size classes)	<a href="#">TRI30166</a>	

## Lending rates

Q	SIR	<b>Lending rates on loans (excluding bad loans): stocks</b> by initial period of rate fixation, customer geographical area, sector and economic activity	<a href="#">TRI30821</a>	p. 46
Q	SIR	<b>Lending rates on revocable loans: stocks</b> by customer region and total facilities granted (size classes)	<a href="#">TRI30830</a>	p. 47
Q	SIR	<b>Lending rates on loans (excluding bad loans) to firms: stocks</b> by type of transaction, initial period of rate fixation, customer geographical area and total facilities granted (size classes)	<a href="#">TRI30840</a>	p. 48
Q	SIR	<b>Lending rates on loans (excluding bad loans) to firms: stocks</b> by type of transaction, initial period of rate fixation and customer geographical area	<a href="#">TRI30850</a>	p. 50
Q	SIR	<b>Lending rates on loans (excluding bad loans) to firms: stocks</b> by type of transaction, initial period of rate fixation and by customer economic activity	<a href="#">TRI30861</a>	p. 51
Q	SIR	<b>APRC on term loans to firms: new business in the quarter</b> by initial period of rate fixation and customer geographical area	<a href="#">TRI30870</a>	p. 52
Q	SIR	<b>Lending rates on loans (excluding bad loans) to consumer households: stocks</b> by type of transaction, initial period of rate fixation and customer region	<a href="#">TRI30880</a>	p. 53
Q	SIR	<b>Lending rates applied to loans (excluding bad loans) for house purchase: stocks</b> by initial period of rate fixation, customer region and total facilities granted (size classes)	<a href="#">TRI30890</a>	p. 54
Q	SIR	<b>APRC applied to loans (excl. bad loans) for house purchase: new business in the quarter</b> by initial period of rate fixation, customer geographical area and total facilities granted (size classes)	<a href="#">TRI30900</a>	p. 55
Q	SIR	<b>Lending rates on matched and revocable loans: stocks</b> by customer region, sector and economic activity	<a href="#">TRI30921</a>	p. 56



Q	SIR	<b>Lending rates on matched and revocable loans: stocks</b> by customer region and economic activity	<a href="#">TRI30931</a>
Q	SIR	<b>Lending rates on loans (excluding bad loans): stocks</b> by type of transaction, customer province and sector	<a href="#">TRI30910</a>

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

### Loans

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

### Non-performing Loans

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

## Credit Conditions and Risk

Access to data:

[TRI30266](#)

### Loans

#### by type of default

(stocks in millions of euro)

Reporting institutions: **Banks and CDP**

2019-Q1	2018-Q4	2018-Q3
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<b>Non-performing loans</b>	170,210	180,243	209,025
<b>Bad loans (gross of write-downs and net of write-offs)</b>			
Loans subject to forbearance	11,972	11,516	13,631
Other exposures	77,769	85,905	106,706
<b>Likely defaults</b>			
Loans subject to forbearance	39,030	40,048	43,824
Other exposures	37,223	38,559	39,545
<b>Non-performing past due loans/exposures</b>			
Loans subject to forbearance	493	597	739
Other exposures	3,529	3,426	4,397
<b>Performing loans</b>			
Loans subject to forbearance	26,315	27,090	27,619
Other exposures	1,711,311	1,710,756	1,686,742
<b>Total loans to customers</b>	1,907,836	1,918,088	1,923,386

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

Source: supervisory reports

## Credit Conditions and Risk

Access to data:

[TRI30267](#)

### Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

1st quarter 2019

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

<b>ITALIA</b>	<b>89,354</b>	<b>60,004</b>	<b>7,452</b>	<b>2,205</b>	<b>10,888</b>
<b>North West Italy</b>	<b>26,080</b>	<b>17,709</b>	<b>1,717</b>	<b>431</b>	<b>3,631</b>
Piedmont and Valle d'Aosta	5,178	3,393	483	128	670
Lombardy	19,031	12,994	1,122	267	2,712
Liguria	1,871	1,322	113	37	249
<b>North East Italy</b>	<b>17,941</b>	<b>13,101</b>	<b>1,335</b>	<b>226</b>	<b>1,626</b>
Trentino Alto Adige	1,248	956	99	10	25
Veneto	6,945	4,886	529	92	783
Friuli-Venezia Giulia	1,394	1,017	157	21	89
Emilia Romagna	8,355	6,242	549	103	728
<b>Central Italy</b>	<b>22,283</b>	<b>15,954</b>	<b>1,698</b>	<b>459</b>	<b>2,279</b>
Tuscany	7,661	5,640	804	119	535
Umbria	1,836	1,317	168	27	189
Marche	2,896	1,952	256	40	324
Lazio	9,890	7,045	469	273	1,231
<b>Southern Italy</b>	<b>15,427</b>	<b>9,215</b>	<b>1,677</b>	<b>731</b>	<b>2,157</b>
Abruzzo and Molise	2,447	1,621	304	63	240
Campania	6,760	4,245	495	376	1,030
Apulia and Basilicata	4,545	2,474	609	185	681
Calabria	1,675	875	268	106	206
<b>Islands</b>	<b>7,623</b>	<b>4,026</b>	<b>1,025</b>	<b>358</b>	<b>1,195</b>
Sicily	5,449	2,495	749	297	1,014
Sardinia	2,173	1,531	276	62	181

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

Source: supervisory reports

## Credit Conditions and Risk

### Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

1st quarter 2019

Reporting institutions: **Banks and CDP**

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

<b>ITALIA</b>	<b>74,937</b>	<b>56,490</b>	<b>3,660</b>	<b>1,534</b>	<b>5,456</b>
<b>North West Italy</b>	<b>24,612</b>	<b>19,212</b>	<b>853</b>	<b>320</b>	<b>1,564</b>
Piedmont and Valle d'Aosta	3,057	2,093	219	91	317
Lombardy	19,038	14,971	552	200	1,106
Liguria	2,517	2,147	82	29	140
<b>North East Italy</b>	<b>16,717</b>	<b>12,897</b>	<b>900</b>	<b>175</b>	<b>949</b>
Trentino Alto Adige	1,690	1,282	183	8	74
Veneto	6,638	5,020	354	73	395
Friuli-Venezia Giulia	818	545	82	18	71
Emilia Romagna	7,572	6,049	282	76	408
<b>Central Italy</b>	<b>20,440</b>	<b>16,026</b>	<b>867</b>	<b>363</b>	<b>1,342</b>
Tuscany	5,663	4,431	383	92	338
Umbria	1,179	896	72	22	88
Marche	2,063	1,473	143	36	167
Lazio	11,534	9,227	269	213	749
<b>Southern Italy</b>	<b>8,784</b>	<b>5,848</b>	<b>665</b>	<b>450</b>	<b>998</b>
Abruzzo and Molise	1,356	895	125	47	149
Campania	4,175	3,033	191	206	435
Apulia and Basilicata	2,562	1,577	255	132	312
Calabria	691	343	94	65	103
<b>Islands</b>	<b>4,383</b>	<b>2,508</b>	<b>375</b>	<b>225</b>	<b>603</b>
Sicily	3,220	1,650	299	178	493
Sardinia	1,163	858	76	48	111

## Credit Conditions and Risk

### Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

1st quarter 2019

Reporting institutions: **Banks and CDP**

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

<b>ITALIA</b>	<b>3,971</b>	<b>1,481</b>	<b>469</b>	<b>725</b>	<b>477</b>
<b>North West Italy</b>	<b>905</b>	<b>388</b>	<b>105</b>	<b>153</b>	<b>116</b>
Piedmont and Valle d'Aosta	261	90	38	52	35
Lombardy	574	273	57	86	71
Liguria	70	25	10	14	10
<b>North East Italy</b>	<b>612</b>	<b>288</b>	<b>82</b>	<b>95</b>	<b>58</b>
Trentino Alto Adige	45	16	10	5	3
Veneto	245	108	36	40	28
Friuli-Venezia Giulia	85	42	14	10	7
Emilia Romagna	237	122	22	40	20
<b>Central Italy</b>	<b>992</b>	<b>366</b>	<b>107</b>	<b>157</b>	<b>119</b>
Tuscany	237	77	39	41	25
Umbria	68	20	10	11	9
Marche	85	32	13	13	10
Lazio	602	238	46	93	74
<b>Southern Italy</b>	<b>1,046</b>	<b>330</b>	<b>123</b>	<b>214</b>	<b>118</b>
Abruzzo and Molise	158	65	22	21	23
Campania	403	113	39	104	43
Apulia and Basilicata	338	127	50	59	40
Calabria	147	25	13	30	12
<b>Islands</b>	<b>415</b>	<b>109</b>	<b>51</b>	<b>106</b>	<b>66</b>
Sicily	340	85	39	83	57
Sardinia	75	24	11	22	9

## Credit Conditions and Risk

Access to data:

[TRI30265](#)

### Adjusted bad loans

by customer region

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

1st quarter 2019

Reporting institutions: **Banks**

	Adjusted bad loans		Adjusted bad loans and bad loans ratio	New adjusted bad loans in the quarter		Adjusted bad loans returned performing in the quarter	
	Number of borrowers	Margin used		Number of borrowers	Margin used	Number of borrowers	Margin used
<b>ITALY</b>	<b>828,672</b>	<b>101,724</b>	<b>1.17</b>	<b>43,433</b>	<b>3,676</b>	<b>4,499</b>	<b>903</b>
<b>North West Italy</b>	<b>198,411</b>	<b>28,921</b>	<b>1.16</b>	<b>9,678</b>	<b>1,111</b>	<b>1,035</b>	<b>268</b>
Piedmont	52,589	5,455	1.13	2,861	183	247	23
Valle D'Aosta	1,030	92	1.15	51	2	8	..
Lombardy	127,190	21,484	1.18	5,834	749	688	210
Liguria	17,602	1,890	1.06	932	177	92	35
<b>North East Italy</b>	<b>121,355</b>	<b>21,353</b>	<b>1.22</b>	<b>5,804</b>	<b>681</b>	<b>755</b>	<b>181</b>
Veneto	48,460	8,754	1.30	2,168	255	305	60
Friuli-Venezia Giulia	10,943	1,740	1.29	468	37	85	10
Emilia Romagna	55,740	9,391	1.15	2,814	339	305	103
Trentino Alto Adige	6,212	1,468	1.14	354	50	60	8
<b>Central Italy</b>	<b>181,346</b>	<b>26,200</b>	<b>1.18</b>	<b>9,641</b>	<b>837</b>	<b>983</b>	<b>241</b>
Tuscany	55,816	8,429	1.13	2,860	281	275	52
Umbria	15,401	2,108	1.16	771	112	73	7
Marche	23,021	3,445	1.18	985	119	143	34
Lazio	87,108	12,218	1.22	5,025	324	492	147
<b>Southern Italy</b>	<b>216,605</b>	<b>16,843</b>	<b>1.16</b>	<b>12,064</b>	<b>630</b>	<b>1,090</b>	<b>166</b>
Abruzzo	22,828	2,410	1.14	1,136	133	136	26
Molise	4,176	332	1.14	222	11	30	2
Campania	95,660	7,059	1.12	5,691	201	414	70
Apulia	55,200	4,605	1.25	2,811	150	293	53
Basilicata	6,789	595	1.10	338	91	44	2
Calabria	31,952	1,844	1.10	1,866	45	173	12
<b>Islands</b>	<b>110,955</b>	<b>8,407</b>	<b>1.13</b>	<b>6,246</b>	<b>417</b>	<b>636</b>	<b>48</b>
Sicily	88,871	6,044	1.13	4,767	370	522	32
Sardinia	22,084	2,363	1.11	1,479	47	114	16

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

Source: Central Credit Register

## Credit Conditions and Risk

Access to data:

[TRI30271](#)

### Adjusted bad loans

by customer sector and economic activity

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

1st quarter 2019

Reporting institutions: **Banks**

	Adjusted bad loans		Adjusted bad loans and bad loans ratio	New adjusted bad loans in the quarter		Adjusted bad loans returned performing in the quarter	
	Number of borrowers	Margin used		Number of borrowers	Margin used	Number of borrowers	Margin used
<b>TOTAL</b>	<b>828,672</b>	<b>101,724</b>	<b>1.17</b>	<b>43,433</b>	<b>3,676</b>	<b>4,499</b>	<b>903</b>
<b>General government</b>	<b>117</b>	<b>382</b>	<b>1.40</b>	<b>17</b>	<b>215</b>	<b>3</b>	<b>1</b>
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>1,450</b>	<b>1,665</b>	<b>1.27</b>	<b>42</b>	<b>81</b>	<b>13</b>	<b>29</b>
<b>Non-financial companies</b>	<b>173,731</b>	<b>71,354</b>	<b>1.21</b>	<b>5,400</b>	<b>2,370</b>	<b>726</b>	<b>637</b>
<i>of which:</i>							
Industry	32,620	15,686	1.19	800	548	133	93
Building	34,617	20,307	1.24	923	625	125	164
Services	96,925	32,276	1.20	3,265	1,046	424	356
<b>Producer households</b>	<b>113,991</b>	<b>8,294</b>	<b>1.12</b>	<b>4,564</b>	<b>265</b>	<b>689</b>	<b>61</b>
<b>Consumer households and e others</b>	<b>536,612</b>	<b>19,929</b>	<b>1.08</b>	<b>33,269</b>	<b>742</b>	<b>3,060</b>	<b>174</b>

**Notes:** This table basically corresponds to the previous table TDB30271. The data only include transactions with resident customers, excluding Monetary Financial Institutions.

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**

	2016-Q2	2016-Q3	2016-Q4	2017-Q1	2017-Q2	2017-Q3
<b>TOTAL</b>	<b>2.64</b>	<b>2.50</b>	<b>2.22</b>	<b>2.22</b>	<b>1.97</b>	<b>1.80</b>
From 250 to 125,000 euro	1.51	1.44	1.34	1.34	1.22	1.17
From 125,000 to 500,000 euro	2.57	2.43	2.24	2.19	1.93	1.84
More than 500,000 euro	2.97	2.82	2.47	2.47	2.19	1.96
<b>General government</b>	<b>0.42</b>	<b>0.56</b>	<b>0.52</b>	<b>0.40</b>	<b>0.36</b>	<b>0.25</b>
From 250 to 125,000 euro	3.60	3.17	3.18	4.14	2.25	2.43
From 125,000 to 500,000 euro	3.33	3.63	3.51	2.96	1.33	1.65
More than 500,000 euro	0.37	0.51	0.47	0.35	0.34	0.22
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>0.71</b>	<b>0.43</b>	<b>0.30</b>	<b>0.37</b>	<b>0.41</b>	<b>0.41</b>
From 250 to 125,000 euro	2.72	2.55	2.02	2.38	1.91	1.61
From 125,000 to 500,000 euro	4.01	3.52	3.77	3.38	2.40	2.48
More than 500,000 euro	0.70	0.42	0.29	0.36	0.40	0.41
<b>Non-financial companies</b>	<b>3.98</b>	<b>3.82</b>	<b>3.51</b>	<b>3.47</b>	<b>3.04</b>	<b>2.75</b>
From 250 to 125,000 euro	3.71	3.54	3.37	3.29	3.00	2.83
From 125,000 to 500,000 euro	4.24	3.97	3.73	3.56	3.25	3.12
More than 500,000 euro	3.97	3.82	3.49	3.47	3.03	2.71
<b>Producer households</b>	<b>3.76</b>	<b>3.58</b>	<b>3.17</b>	<b>3.13</b>	<b>2.75</b>	<b>2.57</b>
From 250 to 125,000 euro	2.68	2.55	2.38	2.33	2.18	2.09
From 125,000 to 500,000 euro	3.86	3.63	3.25	3.18	2.78	2.67
More than 500,000 euro	4.87	4.74	4.01	4.05	3.40	2.99
<b>Consumer households</b>	<b>1.73</b>	<b>1.67</b>	<b>1.44</b>	<b>1.45</b>	<b>1.30</b>	<b>1.22</b>
From 250 to 125,000 euro	1.19	1.13	1.05	1.06	0.98	0.94
From 125,000 to 500,000 euro	1.76	1.69	1.56	1.53	1.35	1.27
More than 500,000 euro	5.96	5.93	3.90	4.19	3.85	3.26
<b>Other sectors</b>	<b>2.66</b>	<b>2.69</b>	<b>1.92</b>	<b>2.02</b>	<b>1.24</b>	<b>1.02</b>
From 250 to 125,000 euro	1.62	1.51	1.48	1.47	1.39	1.29
From 125,000 to 500,000 euro	1.70	1.80	1.50	1.44	1.73	1.53
More than 500,000 euro	2.95	2.99	2.05	2.20	1.12	0.89

**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**

	2017-Q4	2018-Q1	2018-Q2	2018-Q3	2018-Q4	2019-Q1
<b>TOTAL</b>	<b>1.76</b>	<b>1.66</b>	<b>1.50</b>	<b>1.53</b>	<b>1.33</b>	<b>1.33</b>
From 250 to 125,000 euro	1.11	1.11	1.06	1.03	0.98	1.03
From 125,000 to 500,000 euro	1.70	1.67	1.55	1.51	1.39	1.39
More than 500,000 euro	1.96	1.81	1.61	1.68	1.42	1.40
<b>General government</b>	<b>0.28</b>	<b>0.28</b>	<b>0.51</b>	<b>0.44</b>	<b>0.40</b>	<b>0.46</b>
From 250 to 125,000 euro	2.53	1.92	5.42	4.26	3.21	5.71
From 125,000 to 500,000 euro	1.91	1.46	4.22	2.95	4.19	4.15
More than 500,000 euro	0.25	0.25	0.49	0.42	0.38	0.44
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>0.39</b>	<b>0.37</b>	<b>0.29</b>	<b>0.33</b>	<b>0.25</b>	<b>0.30</b>
From 250 to 125,000 euro	1.19	1.24	1.51	1.88	1.50	1.56
From 125,000 to 500,000 euro	2.37	2.28	2.57	2.48	2.17	2.15
More than 500,000 euro	0.39	0.36	0.29	0.32	0.24	0.30
<b>Non-financial companies</b>	<b>2.73</b>	<b>2.55</b>	<b>2.32</b>	<b>2.42</b>	<b>2.09</b>	<b>2.02</b>
From 250 to 125,000 euro	2.67	2.67	2.78	2.73	2.61	2.60
From 125,000 to 500,000 euro	2.89	2.82	2.81	2.80	2.67	2.62
More than 500,000 euro	2.72	2.53	2.26	2.38	2.02	1.95
<b>Producer households</b>	<b>2.43</b>	<b>2.29</b>	<b>2.17</b>	<b>2.08</b>	<b>1.90</b>	<b>1.94</b>
From 250 to 125,000 euro	1.99	1.91	1.86	1.77	1.67	1.76
From 125,000 to 500,000 euro	2.47	2.43	2.24	2.19	1.96	1.99
More than 500,000 euro	2.92	2.54	2.45	2.29	2.10	2.09
<b>Consumer households</b>	<b>1.14</b>	<b>1.09</b>	<b>1.00</b>	<b>0.96</b>	<b>0.89</b>	<b>0.91</b>
From 250 to 125,000 euro	0.90	0.90	0.84	0.82	0.79	0.83
From 125,000 to 500,000 euro	1.18	1.16	1.04	0.98	0.90	0.89
More than 500,000 euro	3.07	2.40	2.12	2.01	1.80	1.74
<b>Other sectors</b>	<b>0.96</b>	<b>0.96</b>	<b>0.78</b>	<b>1.09</b>	<b>0.74</b>	<b>0.83</b>
From 250 to 125,000 euro	1.31	1.34	1.33	1.38	1.39	1.41
From 125,000 to 500,000 euro	1.50	1.59	1.27	1.32	1.06	0.81
More than 500,000 euro	0.82	0.79	0.63	1.01	0.61	0.78

## 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**

	2016-Q2	2016-Q3	2016-Q4	2017-Q1	2017-Q2	2017-Q3
<b>ITALY</b>	<b>2.64</b>	<b>2.50</b>	<b>2.23</b>	<b>2.22</b>	<b>1.97</b>	<b>1.80</b>
<i>of which:</i> General government	0.42	0.56	0.52	0.39	0.36	0.25
Non-financial companies	3.98	3.82	3.51	3.47	3.05	2.75
Producer households	3.75	3.58	3.17	3.13	2.74	2.57
Consumer households	1.74	1.67	1.44	1.45	1.31	1.22
<b>Piedmont</b>	<b>1.83</b>	<b>1.79</b>	<b>1.62</b>	<b>1.59</b>	<b>1.53</b>	<b>1.35</b>
<i>of which:</i> General government	0.12	1.11	1.26	1.22	1.26	0.13
Non-financial companies	2.26	2.13	2.09	2.02	2.07	1.91
Producer households	2.81	2.75	2.40	2.17	1.93	1.77
Consumer households	1.48	1.42	1.05	1.08	0.96	0.89
<b>Valle d'Aosta</b>	<b>3.23</b>	<b>1.96</b>	<b>1.94</b>	<b>2.12</b>	<b>1.47</b>	<b>1.24</b>
<i>of which:</i> General government	0.67	0.74	0.93	6.55	0.00	6.61
Non-financial companies	5.05	1.95	1.96	2.42	1.29	1.55
Producer households	3.03	3.20	3.02	2.42	2.06	1.19
Consumer households	1.27	2.04	2.06	1.93	1.81	0.86
<b>Lombardy</b>	<b>1.83</b>	<b>1.84</b>	<b>1.58</b>	<b>1.69</b>	<b>1.38</b>	<b>1.22</b>
<i>of which:</i> General government	0.11	0.25	0.09	0.10	0.23	0.06
Non-financial companies	3.45	3.47	2.93	3.07	2.33	2.06
Producer households	3.63	3.44	2.97	2.98	2.36	2.24
Consumer households	1.38	1.32	1.24	1.24	1.12	1.08
<b>Liguria</b>	<b>2.21</b>	<b>2.83</b>	<b>2.79</b>	<b>4.75</b>	<b>4.51</b>	<b>4.06</b>
<i>of which:</i> General government	0.17	0.15	0.02	0.01	0.45	0.45
Non-financial companies	3.06	3.78	4.40	8.61	8.44	7.62
Producer households	3.44	3.30	2.81	2.38	2.03	1.76
Consumer households	1.40	1.34	1.34	1.34	1.01	0.91
<b>Veneto</b>	<b>2.80</b>	<b>2.62</b>	<b>2.18</b>	<b>2.33</b>	<b>2.02</b>	<b>1.77</b>
<i>of which:</i> General government	0.01	0.05	0.06	0.04	0.14	0.13
Non-financial companies	3.94	3.64	3.59	3.91	3.15	2.77
Producer households	3.56	3.48	2.89	3.07	3.08	2.92
Consumer households	2.87	2.99	1.83	2.06	1.86	1.62
<b>Friuli-Venezia Giulia</b>	<b>2.34</b>	<b>2.20</b>	<b>2.23</b>	<b>2.23</b>	<b>1.79</b>	<b>1.47</b>
<i>of which:</i> General government	0.08	0.60	0.13	0.64	0.44	0.04
Non-financial companies	3.27	2.85	3.15	2.71	2.55	2.02
Producer households	3.16	3.33	3.00	2.92	2.46	2.22
Consumer households	1.58	1.63	1.33	1.34	1.05	0.93

**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**

	2016-Q2	2016-Q3	2016-Q4	2017-Q1	2017-Q2	2017-Q3
<b>Emilia Romagna</b>	<b>2.73</b>	<b>2.50</b>	<b>2.36</b>	<b>2.21</b>	<b>2.00</b>	<b>2.19</b>
<i>of which:</i> General government	0.03	0.04	0.02	0.02	0.02	0.00
Non-financial companies	3.62	3.32	3.17	2.94	2.67	3.02
Producer households	3.20	3.00	2.69	2.74	2.30	2.11
Consumer households	1.52	1.39	1.33	1.23	1.12	1.10
<b>Trentino Alto Adige</b>	<b>2.75</b>	<b>2.41</b>	<b>2.07</b>	<b>1.67</b>	<b>1.20</b>	<b>1.11</b>
<i>of which:</i> General government	0.01	0.00	0.06	0.00	0.15	0.15
Non-financial companies	3.32	3.01	2.66	2.07	1.41	1.31
Producer households	2.30	1.60	1.46	1.36	1.25	1.19
Consumer households	1.54	1.40	1.04	0.95	0.74	0.63
<b>Tuscany</b>	<b>3.33</b>	<b>2.96</b>	<b>2.75</b>	<b>2.47</b>	<b>2.16</b>	<b>1.96</b>
<i>of which:</i> General government	0.05	0.09	0.05	0.05	0.04	0.04
Non-financial companies	4.43	3.84	3.50	3.09	2.67	2.45
Producer households	4.76	4.75	4.59	4.12	3.56	3.21
Consumer households	1.67	1.59	1.52	1.45	1.30	1.19
<b>Umbria</b>	<b>4.07</b>	<b>4.32</b>	<b>3.70</b>	<b>3.59</b>	<b>3.13</b>	<b>2.68</b>
<i>of which:</i> General government	3.51	3.76	3.91	0.00	0.00	0.00
Non-financial companies	4.89	5.30	4.81	4.72	4.28	3.66
Producer households	4.26	4.01	3.36	3.24	3.05	2.64
Consumer households	2.14	1.87	1.67	1.63	1.43	1.28
<b>Marche</b>	<b>3.13</b>	<b>3.29</b>	<b>2.93</b>	<b>2.67</b>	<b>2.59</b>	<b>2.30</b>
<i>of which:</i> General government	0.15	0.02	0.05	0.06	0.11	0.10
Non-financial companies	4.20	4.73	4.16	3.60	3.52	2.86
Producer households	4.45	3.99	3.47	3.84	3.60	2.98
Consumer households	1.84	1.72	1.65	1.61	1.53	1.47
<b>Lazio</b>	<b>3.21</b>	<b>2.89</b>	<b>2.68</b>	<b>2.35</b>	<b>2.37</b>	<b>2.30</b>
<i>of which:</i> General government	0.17	0.20	0.17	0.03	0.09	0.11
Non-financial companies	5.31	4.64	4.63	4.07	4.09	3.81
Producer households	3.83	3.68	3.14	3.10	2.84	2.83
Consumer households	1.58	1.47	1.32	1.39	1.35	1.21
<b>Abruzzo</b>	<b>4.38</b>	<b>4.16</b>	<b>3.30</b>	<b>3.07</b>	<b>2.83</b>	<b>2.86</b>
<i>of which:</i> General government	0.96	5.52	1.37	0.86	0.07	0.18
Non-financial companies	5.65	5.38	4.27	3.72	3.32	3.48
Producer households	5.40	5.19	4.56	4.81	4.26	4.22
Consumer households	2.22	2.06	1.82	1.81	1.63	1.53

## 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**

	2016-Q2	2016-Q3	2016-Q4	2017-Q1	2017-Q2	2017-Q3
<b>Molise</b>	<b>4.11</b>	<b>2.89</b>	<b>3.22</b>	<b>2.97</b>	<b>2.55</b>	<b>2.60</b>
<i>of which:</i> General government	0.57	0.25	2.59	1.56	1.34	2.28
Non-financial companies	7.20	4.43	5.40	4.70	3.83	3.95
Producer households	3.85	3.36	3.76	3.40	3.67	3.55
Consumer households	1.88	1.66	1.50	1.64	1.49	1.42
<b>Campania</b>	<b>4.68</b>	<b>3.84</b>	<b>3.41</b>	<b>3.16</b>	<b>2.91</b>	<b>2.37</b>
<i>of which:</i> General government	0.57	0.87	0.63	0.91	0.24	1.26
Non-financial companies	4.94	6.11	5.27	4.78	4.53	3.22
Producer households	4.49	4.26	4.11	3.84	3.41	3.27
Consumer households	1.99	1.87	1.86	1.80	1.62	1.60
<b>Apulia</b>	<b>3.87</b>	<b>3.50</b>	<b>3.01</b>	<b>3.11</b>	<b>2.99</b>	<b>2.64</b>
<i>of which:</i> General government	2.89	3.01	0.59	1.36	0.53	0.47
Non-financial companies	6.43	5.54	4.73	5.03	5.03	4.25
Producer households	3.87	3.94	3.43	3.56	3.00	2.87
Consumer households	1.86	1.77	1.55	1.48	1.33	1.26
<b>Basilicata</b>	<b>2.77</b>	<b>2.29</b>	<b>2.24</b>	<b>2.06</b>	<b>1.67</b>	<b>1.75</b>
<i>of which:</i> General government	3.27	0.51	2.12	1.34	1.60	1.39
Non-financial companies	3.57	3.21	2.87	2.66	2.17	2.38
Producer households	4.54	3.58	3.31	2.90	2.12	2.22
Consumer households	1.46	1.30	1.30	1.30	1.10	1.09
<b>Calabria</b>	<b>4.06</b>	<b>3.87</b>	<b>3.32</b>	<b>3.28</b>	<b>2.67</b>	<b>2.40</b>
<i>of which:</i> General government	2.44	2.32	3.28	1.39	0.96	0.27
Non-financial companies	6.91	6.68	5.14	5.43	4.59	3.82
Producer households	5.75	5.47	4.86	4.74	3.94	3.69
Consumer households	2.02	1.93	1.82	1.83	1.58	1.59
<b>Sicily</b>	<b>3.38</b>	<b>4.04</b>	<b>3.62</b>	<b>3.60</b>	<b>3.23</b>	<b>2.55</b>
<i>of which:</i> General government	2.65	3.08	3.80	3.49	2.74	1.38
Non-financial companies	4.62	6.34	5.50	5.36	4.99	3.43
Producer households	5.07	5.08	4.78	4.89	4.49	4.29
Consumer households	2.23	2.20	1.99	2.01	1.76	1.69
<b>Sardinia</b>	<b>3.57</b>	<b>2.59</b>	<b>2.40</b>	<b>2.27</b>	<b>1.92</b>	<b>1.91</b>
<i>of which:</i> General government	0.26	1.19	1.34	0.80	0.90	0.94
Non-financial companies	6.69	4.21	4.14	3.74	3.53	3.62
Producer households	4.15	3.66	2.97	2.73	2.22	2.09
Consumer households	1.33	1.31	1.14	1.15	1.10	1.02

## 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**

	2017-Q4	2018-Q1	2018-Q2	2018-Q3	2018-Q4	2019-Q1
<b>ITALY</b>	<b>1.76</b>	<b>1.66</b>	<b>1.50</b>	<b>1.53</b>	<b>1.33</b>	<b>1.33</b>
<i>of which:</i> General government	0.28	0.28	0.51	0.44	0.40	0.46
Non-financial companies	2.73	2.55	2.32	2.42	2.09	2.02
Producer households	2.43	2.29	2.17	2.08	1.90	1.94
Consumer households	1.14	1.09	1.00	0.96	0.89	0.91
<b>Piedmont</b>	<b>1.40</b>	<b>1.37</b>	<b>1.24</b>	<b>1.32</b>	<b>1.14</b>	<b>1.13</b>
<i>of which:</i> General government	0.13	0.14	0.13	0.02	0.00	0.01
Non-financial companies	2.10	2.02	1.85	2.08	1.59	1.55
Producer households	1.71	1.68	1.64	1.41	1.61	1.74
Consumer households	0.79	0.82	0.72	0.69	0.70	0.70
<b>Valle d'Aosta</b>	<b>0.82</b>	<b>1.41</b>	<b>1.17</b>	<b>1.68</b>	<b>1.51</b>	<b>1.35</b>
<i>of which:</i> General government	6.28	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.85	1.87	1.67	2.72	2.16	1.87
Producer households	0.93	1.78	1.36	1.63	1.80	1.10
Consumer households	0.81	0.95	0.76	0.81	0.85	0.80
<b>Lombardy</b>	<b>1.12</b>	<b>1.12</b>	<b>0.95</b>	<b>0.91</b>	<b>0.86</b>	<b>0.84</b>
<i>of which:</i> General government	0.25	0.20	0.70	2.70	2.91	2.51
Non-financial companies	1.91	2.01	1.72	1.58	1.44	1.37
Producer households	1.97	1.89	1.82	1.71	1.56	1.53
Consumer households	0.98	0.97	0.87	0.85	0.79	0.81
<b>Liguria</b>	<b>3.68</b>	<b>1.99</b>	<b>1.85</b>	<b>2.25</b>	<b>1.74</b>	<b>1.62</b>
<i>of which:</i> General government	0.47	1.24	1.38	1.37	0.02	0.02
Non-financial companies	6.65	3.00	2.79	3.76	2.89	2.56
Producer households	1.96	1.85	2.01	2.00	1.80	1.94
Consumer households	0.87	0.87	0.79	0.79	0.82	0.80
<b>Veneto</b>	<b>1.61</b>	<b>1.48</b>	<b>1.30</b>	<b>1.35</b>	<b>0.98</b>	<b>0.94</b>
<i>of which:</i> General government	0.29	0.41	0.34	0.30	1.21	0.96
Non-financial companies	2.37	2.22	1.91	1.99	1.58	1.53
Producer households	2.84	2.48	1.91	1.97	1.84	1.65
Consumer households	1.52	1.24	1.03	0.94	0.83	0.81
<b>Friuli-Venezia Giulia</b>	<b>1.12</b>	<b>1.16</b>	<b>0.99</b>	<b>0.92</b>	<b>0.92</b>	<b>1.12</b>
<i>of which:</i> General government	0.08	0.02	0.13	0.14	0.12	0.12
Non-financial companies	1.44	1.60	1.27	1.18	1.22	1.55
Producer households	1.71	1.72	1.55	1.58	1.59	1.84
Consumer households	0.82	0.75	0.73	0.65	0.65	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**

	2017-Q4	2018-Q1	2018-Q2	2018-Q3	2018-Q4	2019-Q1
<b>Emilia Romagna</b>	<b>2.26</b>	<b>2.24</b>	<b>2.08</b>	<b>1.54</b>	<b>1.73</b>	<b>1.74</b>
<i>of which:</i> General government	0.17	0.02	0.13	0.01	0.07	0.07
Non-financial companies	3.10	3.09	2.89	1.99	2.44	2.38
Producer households	2.13	1.98	1.84	1.81	1.51	1.62
Consumer households	1.17	1.00	0.93	0.89	0.70	0.72
<b>Trentino Alto Adige</b>	<b>1.15</b>	<b>1.15</b>	<b>1.01</b>	<b>0.82</b>	<b>0.65</b>	<b>0.65</b>
<i>of which:</i> General government	0.04	0.04	0.00	0.00	0.00	0.12
Non-financial companies	1.36	1.35	1.16	0.88	0.69	0.68
Producer households	1.29	1.28	1.37	1.23	1.01	1.04
Consumer households	0.70	0.69	0.63	0.61	0.47	0.47
<b>Tuscany</b>	<b>2.03</b>	<b>1.92</b>	<b>1.73</b>	<b>1.72</b>	<b>1.57</b>	<b>1.43</b>
<i>of which:</i> General government	0.03	0.03	0.00	0.00	0.05	0.01
Non-financial companies	2.71	2.52	2.21	2.26	2.00	1.75
Producer households	2.90	2.81	2.97	2.50	2.27	2.33
Consumer households	1.05	1.04	0.99	0.98	0.96	0.95
<b>Umbria</b>	<b>2.56</b>	<b>2.89</b>	<b>2.62</b>	<b>2.51</b>	<b>2.39</b>	<b>1.98</b>
<i>of which:</i> General government	0.00	3.84	0.00	0.00	0.00	0.00
Non-financial companies	3.47	4.00	3.73	3.56	3.36	2.52
Producer households	2.86	2.65	2.32	2.35	2.36	2.65
Consumer households	1.21	1.12	1.06	1.05	1.02	1.08
<b>Marche</b>	<b>2.33</b>	<b>2.05</b>	<b>1.91</b>	<b>1.92</b>	<b>1.65</b>	<b>1.61</b>
<i>of which:</i> General government	0.11	0.00	0.13	0.01	0.02	0.02
Non-financial companies	2.95	2.50	2.30	2.36	2.01	1.89
Producer households	3.12	2.83	2.62	2.72	2.14	2.26
Consumer households	1.39	1.30	1.26	1.21	1.11	1.13
<b>Lazio</b>	<b>2.60</b>	<b>2.36</b>	<b>2.21</b>	<b>2.90</b>	<b>2.10</b>	<b>2.25</b>
<i>of which:</i> General government	0.11	0.11	0.30	0.04	0.03	0.04
Non-financial companies	4.43	3.89	3.72	5.57	3.91	3.87
Producer households	2.81	2.60	2.61	2.65	2.23	2.31
Consumer households	1.16	1.14	1.02	0.99	0.91	0.97
<b>Abruzzo</b>	<b>2.84</b>	<b>2.39</b>	<b>2.46</b>	<b>2.72</b>	<b>2.37</b>	<b>2.62</b>
<i>of which:</i> General government	0.09	0.06	0.66	0.27	0.27	0.06
Non-financial companies	3.46	2.68	3.10	3.69	3.18	3.62
Producer households	4.17	3.66	3.15	2.83	2.77	2.77
Consumer households	1.46	1.51	1.45	1.41	1.24	1.24

## 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**

	2017-Q4	2018-Q1	2018-Q2	2018-Q3	2018-Q4	2019-Q1
<b>Molise</b>	<b>2.15</b>	<b>1.81</b>	<b>1.59</b>	<b>1.74</b>	<b>2.26</b>	<b>2.22</b>
<i>of which:</i> General government	1.25	2.23	1.73	5.12	3.32	2.37
Non-financial companies	3.17	2.18	1.92	2.49	4.05	3.80
Producer households	2.44	2.23	1.79	1.74	2.04	1.93
Consumer households	1.40	1.38	1.28	1.15	1.04	1.10
<b>Campania</b>	<b>2.18</b>	<b>2.21</b>	<b>2.12</b>	<b>2.00</b>	<b>2.00</b>	<b>1.90</b>
<i>of which:</i> General government	0.32	0.11	0.96	0.19	0.41	1.28
Non-financial companies	3.06	3.13	3.01	2.82	2.87	2.55
Producer households	3.00	2.91	2.68	2.63	2.53	2.55
Consumer households	1.47	1.47	1.34	1.31	1.25	1.24
<b>Apulia</b>	<b>2.65</b>	<b>2.26</b>	<b>1.99</b>	<b>2.05</b>	<b>1.85</b>	<b>1.91</b>
<i>of which:</i> General government	2.74	0.23	0.42	0.19	0.00	0.04
Non-financial companies	4.50	3.52	3.14	3.38	2.98	3.03
Producer households	2.90	2.73	2.63	2.49	2.24	2.38
Consumer households	1.23	1.21	1.11	1.08	1.02	1.06
<b>Basilicata</b>	<b>2.03</b>	<b>2.14</b>	<b>2.38</b>	<b>2.44</b>	<b>1.90</b>	<b>2.23</b>
<i>of which:</i> General government	0.15	0.33	0.18	0.36	0.60	0.38
Non-financial companies	3.11	3.34	4.02	4.20	2.98	3.60
Producer households	2.65	2.76	2.61	2.66	2.00	2.21
Consumer households	1.03	0.98	1.01	0.97	0.99	1.07
<b>Calabria</b>	<b>2.32</b>	<b>2.28</b>	<b>2.20</b>	<b>2.06</b>	<b>1.86</b>	<b>1.70</b>
<i>of which:</i> General government	3.51	3.28	3.20	3.09	1.63	0.66
Non-financial companies	2.95	2.65	2.93	2.75	2.90	2.61
Producer households	3.85	3.94	3.28	2.84	2.51	2.34
Consumer households	1.49	1.52	1.37	1.29	1.20	1.26
<b>Sicily</b>	<b>2.29</b>	<b>2.15</b>	<b>2.26</b>	<b>2.26</b>	<b>2.16</b>	<b>2.48</b>
<i>of which:</i> General government	0.46	0.14	1.87	2.00	2.14	3.43
Non-financial companies	3.23	2.94	3.28	3.38	3.21	3.68
Producer households	3.35	3.16	3.35	3.30	3.12	3.26
Consumer households	1.58	1.53	1.46	1.39	1.36	1.48
<b>Sardinia</b>	<b>1.68</b>	<b>1.61</b>	<b>1.39</b>	<b>1.28</b>	<b>1.16</b>	<b>1.13</b>
<i>of which:</i> General government	1.08	0.92	2.01	0.85	1.08	1.47
Non-financial companies	3.24	3.03	2.47	2.25	1.98	1.89
Producer households	2.09	2.05	1.99	2.04	1.93	1.97
Consumer households	0.94	0.96	0.89	0.83	0.81	0.77

## Credit Conditions and Risk

Access to data:

[TRI30431](#)

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

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

1st quarter 2019

Reporting institutions: **Banks**

	Total			1 facility		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
<b>ITALY</b>	<b>1,506,389</b>	<b>1,120,761</b>	<b>3,412,337</b>	<b>538,344</b>	<b>469,967</b>	<b>3,000,709</b>
<b>North West Italy</b>	<b>668,674</b>	<b>489,880</b>	<b>987,717</b>	<b>240,958</b>	<b>199,067</b>	<b>856,820</b>
Piedmont	92,967	67,368	261,854	25,698	22,796	230,366
Valle d'Aosta	2,467	1,944	8,158	970	793	7,262
Lombardy	549,501	402,321	642,061	206,314	168,235	552,092
Liguria	23,739	18,247	75,644	7,976	7,244	67,100
<b>North East Italy</b>	<b>371,837</b>	<b>273,650</b>	<b>857,571</b>	<b>137,410</b>	<b>122,470</b>	<b>744,072</b>
Trentino Alto Adige	43,710	34,212	119,605	18,770	16,451	107,957
Veneto	166,019	126,939	331,965	76,551	68,204	286,780
Friuli-Venezia Giulia	28,429	19,003	88,946	7,884	7,294	79,497
Emilia Romagna	133,679	93,496	317,055	34,205	30,521	269,838
<b>Central Italy</b>	<b>309,952</b>	<b>228,033</b>	<b>736,395</b>	<b>94,368</b>	<b>86,324</b>	<b>649,546</b>
Tuscany	77,663	59,818	255,063	24,538	22,795	219,069
Umbria	13,883	11,052	54,909	4,209	3,930	47,449
Marche	28,027	20,385	108,204	9,129	8,257	92,977
Lazio	190,379	136,778	318,219	56,493	51,342	290,051
<b>Southern Italy</b>	<b>106,834</b>	<b>88,514</b>	<b>543,159</b>	<b>43,902</b>	<b>41,455</b>	<b>487,661</b>
Abruzzo	15,731	12,556	71,178	5,656	5,266	62,956
Molise	1,857	1,548	12,291	878	812	10,876
Campania	44,451	37,017	195,308	16,959	16,075	175,323
Apulia	31,162	25,757	176,467	14,164	13,417	159,370
Basilicata	4,141	3,393	23,420	1,778	1,677	20,782
Calabria	9,491	8,242	64,495	4,467	4,208	58,354
<b>Islands</b>	<b>49,092</b>	<b>40,685</b>	<b>287,495</b>	<b>21,706</b>	<b>20,651</b>	<b>262,610</b>
Sicily	32,913	27,441	216,145	16,009	15,257	197,113
Sardinia	16,179	13,243	71,350	5,697	5,394	65,497

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

Source: Central Credit Register



## Credit Conditions and Risk

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

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

1st quarter 2019

Reporting institutions: **Banks**

	2 facilities			3 or 4 facilities		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
<b>ITALY</b>	<b>181,790</b>	<b>144,079</b>	<b>255,463</b>	<b>192,159</b>	<b>139,363</b>	<b>112,860</b>
<b>North West Italy</b>	<b>93,139</b>	<b>74,082</b>	<b>78,386</b>	<b>84,018</b>	<b>61,238</b>	<b>37,326</b>
Piedmont	9,048	6,782	19,717	13,857	8,844	8,579
Valle d'Aosta	322	256	636	557	468	208
Lombardy	81,410	65,166	52,527	66,856	49,921	26,301
Liguria	2,360	1,878	5,506	2,749	2,004	2,238
<b>North East Italy</b>	<b>37,837</b>	<b>29,512</b>	<b>68,006</b>	<b>46,100</b>	<b>30,587</b>	<b>32,176</b>
Trentino Alto Adige	7,323	6,108	8,381	5,874	4,348	2,543
Veneto	16,025	12,578	26,492	18,233	11,789	13,102
Friuli-Venezia Giulia	2,520	1,940	5,926	3,142	2,304	2,523
Emilia Romagna	11,969	8,886	27,207	18,851	12,146	14,008
<b>Central Italy</b>	<b>31,472</b>	<b>24,767</b>	<b>54,395</b>	<b>38,505</b>	<b>30,174</b>	<b>23,510</b>
Tuscany	9,211	6,832	21,428	12,492	9,376	10,362
Umbria	1,585	1,264	4,509	2,185	1,649	2,110
Marche	3,164	2,471	9,339	4,318	2,912	4,253
Lazio	17,513	14,201	19,119	19,509	16,237	6,785
<b>Southern Italy</b>	<b>13,724</b>	<b>11,050</b>	<b>36,797</b>	<b>17,093</b>	<b>12,763</b>	<b>14,237</b>
Abruzzo	2,067	1,663	5,369	2,543	1,871	2,131
Molise	278	228	958	350	262	362
Campania	5,649	4,479	12,963	6,764	5,201	5,212
Apulia	3,829	3,125	11,368	4,985	3,585	4,359
Basilicata	596	475	1,770	795	523	700
Calabria	1,305	1,080	4,369	1,655	1,321	1,473
<b>Islands</b>	<b>5,618</b>	<b>4,668</b>	<b>17,879</b>	<b>6,443</b>	<b>4,601</b>	<b>5,611</b>
Sicily	3,966	3,237	13,575	4,714	3,207	4,353
Sardinia	1,653	1,431	4,304	1,729	1,394	1,258

## Credit Conditions and Risk

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

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

1st quarter 2019

Reporting institutions: **Banks**

More than 4 facilities		
Facilities granted	Margin used	Number of borrowers

<b>ITALY</b>	<b>594,096</b>	<b>367,353</b>	<b>43,305</b>
<b>North West Italy</b>	<b>250,559</b>	<b>155,494</b>	<b>15,185</b>
Piedmont	44,365	28,947	3,192
Valle d'Aosta	618	427	52
Lombardy	194,921	118,999	11,141
Liguria	10,655	7,121	800
<b>North East Italy</b>	<b>150,491</b>	<b>91,082</b>	<b>13,317</b>
Trentino Alto Adige	11,743	7,306	724
Veneto	55,211	34,368	5,591
Friuli-Venezia Giulia	14,882	7,465	1,000
Emilia Romagna	68,655	41,943	6,002
<b>Central Italy</b>	<b>145,607</b>	<b>86,767</b>	<b>8,944</b>
Tuscany	31,422	20,816	4,204
Umbria	5,904	4,209	841
Marche	11,416	6,744	1,635
Lazio	96,864	54,998	2,264
<b>Southern Italy</b>	<b>32,115</b>	<b>23,246</b>	<b>4,464</b>
Abruzzo	5,465	3,757	722
Molise	351	246	95
Campania	15,079	11,262	1,810
Apulia	8,185	5,630	1,370
Basilicata	972	719	168
Calabria	2,064	1,634	299
<b>Islands</b>	<b>15,324</b>	<b>10,764</b>	<b>1,395</b>
Sicily	8,225	5,740	1,104
Sardinia	7,100	5,024	291

## Credit Conditions and Risk

Access to data:

[TRI30446](#)

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

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

(numbers in unit)

1st quarter 2019

Reporting institutions: **Banks**

	Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
<b>TOTAL</b>	<b>3,412,337</b>	<b>1,208,759</b>	<b>767,957</b>	<b>670,232</b>	<b>225,205</b>
<i>of which:</i> 1 facility	3,000,709	1,190,044	721,282	580,860	139,770
2 facilities	255,463	18,238	44,633	75,280	57,054
3 or 4 facilities	112,860	473	2,036	13,983	27,099
more than 4 facilities	43,305	4	6	109	1,282
<b>General government</b>	<b>6,998</b>	<b>260</b>	<b>157</b>	<b>323</b>	<b>605</b>
<i>of which:</i> 1 facility	3,900	235	131	279	487
2 facilities	1,725	24	19	32	97
3 or 4 facilities	1,144	1	7	11	20
more than 4 facilities	229	-	-	1	1
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>9,760</b>	<b>2,282</b>	<b>1,231</b>	<b>1,300</b>	<b>890</b>
<i>of which:</i> 1 facility	6,927	2,175	975	896	529
2 facilities	1,886	106	238	325	234
3 or 4 facilities	677	1	18	78	120
more than 4 facilities	270	-	-	1	7
<b>Non-financial companies</b>	<b>685,910</b>	<b>172,770</b>	<b>91,450</b>	<b>115,055</b>	<b>98,488</b>
<i>of which:</i> 1 facility	413,768	167,335	70,265	68,079	41,842
2 facilities	141,051	5,320	20,232	37,909	35,300
3 or 4 facilities	90,214	112	952	9,006	20,350
more than 4 facilities	40,877	3	1	61	996
<b>Producer households</b>	<b>403,717</b>	<b>152,606</b>	<b>79,499</b>	<b>78,688</b>	<b>33,165</b>
<i>of which:</i> 1 facility	344,252	148,439	69,150	60,509	19,017
2 facilities	44,991	4,062	9,835	15,209	9,606
3 or 4 facilities	13,064	105	512	2,945	4,340
more than 4 facilities	1,410	-	2	25	202
<b>Consumer households and others</b>	<b>2,294,843</b>	<b>875,824</b>	<b>593,696</b>	<b>473,280</b>	<b>91,491</b>
<i>of which:</i> 1 facility	2,221,496	866,927	579,001	449,761	77,465
2 facilities	65,174	8,645	14,149	21,591	11,705
3 or 4 facilities	7,660	251	543	1,907	2,245
more than 4 facilities	513	1	3	21	76

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

Source: Central Credit Register

## Credit Conditions and Risk

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

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

(numbers in unit)

1st quarter 2019

Reporting institutions: **Banks**

	From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
<b>TOTAL</b>	<b>106,584</b>	<b>75,172</b>	<b>28,275</b>	<b>24,446</b>	<b>5,609</b>
<i>of which:</i> 1 facility	42,364	21,300	5,703	3,575	574
2 facilities	30,643	16,709	4,862	2,981	466
3 or 4 facilities	29,059	25,460	8,339	5,355	801
more than 4 facilities	4,518	11,703	9,371	12,535	3,768
<b>General government</b>	<b>933</b>	<b>1,658</b>	<b>1,091</b>	<b>1,099</b>	<b>385</b>
<i>of which:</i> 1 facility	651	943	410	292	40
2 facilities	225	494	403	325	68
3 or 4 facilities	55	208	259	415	153
more than 4 facilities	2	13	19	67	124
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>640</b>	<b>724</b>	<b>475</b>	<b>847</b>	<b>540</b>
<i>of which:</i> 1 facility	369	412	223	365	213
2 facilities	169	213	168	292	100
3 or 4 facilities	86	76	62	115	106
more than 4 facilities	16	23	22	75	121
<b>Non-financial companies</b>	<b>73,461</b>	<b>61,173</b>	<b>24,253</b>	<b>21,398</b>	<b>4,591</b>
<i>of which:</i> 1 facility	22,610	14,268	4,043	2,524	294
2 facilities	22,506	13,035	3,684	2,092	279
3 or 4 facilities	24,371	22,825	7,449	4,555	527
more than 4 facilities	3,974	11,045	9,077	12,227	3,491
<b>Producer households</b>	<b>12,502</b>	<b>5,082</b>	<b>922</b>	<b>287</b>	<b>6</b>
<i>of which:</i> 1 facility	5,144	1,567	213	56	-
2 facilities	3,831	1,434	197	54	1
3 or 4 facilities	3,118	1,591	326	84	2
more than 4 facilities	409	490	186	93	3
<b>Consumer households and others</b>	<b>18,865</b>	<b>6,464</b>	<b>1,520</b>	<b>812</b>	<b>85</b>
<i>of which:</i> 1 facility	13,469	4,064	809	337	25
2 facilities	3,873	1,516	410	216	18
3 or 4 facilities	1,408	753	237	186	13
more than 4 facilities	115	131	64	73	29

## Credit Conditions and Risk

Access to data:

[TRI30466](#)

### Average number of banks per borrower

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

(numbers in unit, percentages)

1st quarter 2019

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000
<b>TOTAL</b>	Average number of banks per borrower	1.22	1.02	1.06	1.16
	First bank's share of total credit granted (%)	67	99	98	95
<b>General government</b>	Average number of banks per borrower	1.79	1.10	1.21	1.21
	First bank's share of total credit granted (%)	67	100	98	98
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Average number of banks per borrower	1.60	1.05	1.22	1.38
	First bank's share of total credit granted (%)	88	98	92	89
<b>Non-financial companies</b>	Average number of banks per borrower	1.86	1.03	1.24	1.50
	First bank's share of total credit granted (%)	49	98	90	84
<i>of which:</i>					
Industry	Average number of banks per borrower	2.49	1.03	1.26	1.58
	First bank's share of total credit granted (%)	40	98	90	81
Building	Average number of banks per borrower	1.65	1.03	1.22	1.48
	First bank's share of total credit granted (%)	65	99	91	85
Services	Average number of banks per borrower	1.68	1.03	1.24	1.48
	First bank's share of total credit granted (%)	53	98	90	85
<b>Producer households</b>	Average number of banks per borrower	1.20	1.03	1.14	1.27
	First bank's share of total credit granted (%)	87	99	95	92
<b>Consumer households and others</b>	Average number of banks per borrower	1.04	1.01	1.03	1.05
	First bank's share of total credit granted (%)	97	100	99	99

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

Source: Central Credit Register

## Credit Conditions and Risk

### Average number of banks per borrower

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

(numbers in unit, percentages)

1st quarter 2019

Reporting institutions: **Banks**

		From 250,000 to 500,000	From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000
<b>TOTAL</b>	Average number of banks per borrower	1.54	2.10	2.78	3.67
	First bank's share of total credit granted (%)	85	76	68	61
<b>General government</b>	Average number of banks per borrower	1.24	1.38	1.60	1.99
	First bank's share of total credit granted (%)	95	93	91	87
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Average number of banks per borrower	1.60	1.68	1.69	1.89
	First bank's share of total credit granted (%)	86	86	87	82
<b>Non-financial companies</b>	Average number of banks per borrower	1.86	2.31	2.98	3.92
	First bank's share of total credit granted (%)	77	71	65	58
<i>of which:</i>					
Industry	Average number of banks per borrower	2.06	2.65	3.44	4.53
	First bank's share of total credit granted (%)	71	63	56	49
Building	Average number of banks per borrower	1.79	2.10	2.49	3.02
	First bank's share of total credit granted (%)	80	76	74	71
Services	Average number of banks per borrower	1.80	2.21	2.84	3.71
	First bank's share of total credit granted (%)	79	74	67	61
<b>Producer households</b>	Average number of banks per borrower	1.60	2.02	2.47	3.09
	First bank's share of total credit granted (%)	85	80	78	75
<b>Consumer households and others</b>	Average number of banks per borrower	1.18	1.40	1.60	1.82
	First bank's share of total credit granted (%)	96	92	90	88

## Credit Conditions and Risk

### Average number of banks per borrower

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

(numbers in unit, percentages)

1st quarter 2019

Reporting institutions: **Banks**

		From 5,000,000 to 25,000,000	More than 25,000,000
<b>TOTAL</b>	Average number of banks per borrower	5.08	7.84
	First bank's share of total credit granted (%)	52	60
<b>General government</b>	Average number of banks per borrower	2.45	3.96
	First bank's share of total credit granted (%)	86	63
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Average number of banks per borrower	2.22	4.60
	First bank's share of total credit granted (%)	81	88
<b>Non-financial companies</b>	Average number of banks per borrower	5.45	8.63
	First bank's share of total credit granted (%)	49	36
<i>of which:</i>			
Industry	Average number of banks per borrower	6.29	9.55
	First bank's share of total credit granted (%)	40	32
Building	Average number of banks per borrower	3.82	6.40
	First bank's share of total credit granted (%)	66	47
Services	Average number of banks per borrower	5.07	7.93
	First bank's share of total credit granted (%)	53	40
<b>Producer households</b>	Average number of banks per borrower	3.66	4.17
	First bank's share of total credit granted (%)	71	66
<b>Consumer households and others</b>	Average number of banks per borrower	2.25	3.89
	First bank's share of total credit granted (%)	81	65

## Credit Conditions and Risk

Access to data:

[TRI30101](#)

### Summary data based on Central Credit Register observations

(numbers in unit, stocks in millions of euro)

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

	Total		Banks		Financial institutions and vehicles	
	2018 Dec.	2019 Mar.	2018 Dec.	2019 Mar.	2018 Dec.	2019 Mar.
<b>Number of borrowers for loans and collateral granted to customers</b>	8,490,879	8,557,154	4,222,978	4,222,693	4,267,901	4,334,461
of which: joint borrowers	2,375,925	2,395,192	1,025,017	1,023,568	1,350,908	1,371,624
<b>Loans (excluding bad loans)</b>						
facilities granted	2,136,992	2,112,596	1,770,204	1,746,744	366,788	365,852
margin used	1,685,053	1,669,405	1,324,886	1,309,103	360,168	360,302
Breach of overdraft limits	39,320	39,129	32,742	29,990	6,578	9,139
margin available	491,259	482,320	478,060	467,631	13,199	14,690
<b>Matched loans</b>						
facilities granted	264,727	257,699	223,914	219,695	40,813	38,004
margin used	138,370	130,282	107,045	102,760	31,325	27,522
<b>Term loans</b>						
facilities granted	1,665,501	1,651,905	1,339,800	1,324,915	325,701	326,990
margin used	1,451,989	1,446,421	1,125,176	1,117,568	326,813	328,853
<b>Revocable loans</b>						
facilities granted	200,531	196,967	200,265	196,117	266	850
margin used	88,479	86,684	86,454	82,765	2,025	3,920
<b>Collateral granted</b>						
facilities granted	376,296	370,723	368,441	362,909	7,855	7,814
margin used	178,189	175,454	170,926	168,204	7,263	7,250
<b>Bad loans (gross of write-downs and net of write-offs)</b>	189,065	182,178	98,987	87,096	90,078	95,081
<b>Number of guarantors</b>	4,243,850	4,246,329	2,610,957	2,574,112	1,632,893	1,672,217
of which: joint guarantors	1,513,318	1,510,201	989,263	972,307	524,055	537,894
<b>Guarantees received</b>	790,660	794,859	539,396	532,897	251,263	261,963

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

Source: Central Credit Register



## Credit Conditions and Risk

Access to data:

[TRI30126](#)

### Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2019

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

	Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
<b>Number of borrowers</b>	5,934,136	2,313,764	1,565,718	1,031,695	233,532
<b>Facilities granted</b>	1,868,959	123,029	158,573	180,562	92,591
<b>Margin used</b>	1,478,501	114,870	152,281	169,741	77,409
<i>of which</i> : backed by real security	630,466	85,076	137,470	145,321	49,864
<b>Margin available</b>	425,560	10,133	7,389	12,432	16,714
<b>Breach of overdraft limits</b>	35,102	1,974	1,097	1,611	1,532

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

Source: Central Credit Register

## Credit Conditions and Risk

### Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2019

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

	From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
<b>Number of borrowers</b>	94,267	62,520	22,790	18,279	3,859
<b>Facilities granted</b>	80,242	118,807	97,082	229,276	739,397
<b>Margin used</b>	63,388	91,862	73,870	169,501	561,351
<i>of which</i> : backed by real security	30,253	37,322	27,081	50,911	66,597
<b>Margin available</b>	18,513	29,913	26,017	68,169	191,048
<b>Breach of overdraft limits</b>	1,658	2,968	2,805	8,394	13,002

## Credit Conditions and Risk

Access to data:

[TRI30146](#)

### Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2019

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
<b>ITALY</b>	Number of borrowers	3,412,337	1,208,759	767,957	670,232	225,205
	Facilities granted	1,506,389	56,164	69,361	98,862	63,530
	Margin used	1,120,761	50,611	64,689	90,400	51,869
<b>Piedmont</b>	Number of borrowers	261,854	96,836	59,909	50,365	17,097
	Facilities granted	92,967	4,510	5,372	7,345	4,785
	Margin used	67,368	4,039	4,953	6,637	3,793
<b>Valle d'Aosta</b>	Number of borrowers	8,158	2,743	1,669	1,791	627
	Facilities granted	2,467	125	142	251	166
	Margin used	1,944	108	130	226	141
<b>Lombardy</b>	Number of borrowers	642,061	196,868	144,307	138,400	50,104
	Facilities granted	549,501	9,210	13,107	20,577	14,115
	Margin used	402,321	8,004	12,069	18,515	11,072
<b>Liguria</b>	Number of borrowers	75,644	26,962	16,802	15,497	5,367
	Facilities granted	23,739	1,231	1,482	2,199	1,416
	Margin used	18,247	1,084	1,352	1,994	1,146
<b>Trentino Alto Adige</b>	Number of borrowers	119,605	33,559	23,772	28,909	12,283
	Facilities granted	43,710	1,613	2,253	4,681	3,651
	Margin used	34,212	1,376	2,057	4,310	3,133
<b>Veneto</b>	Number of borrowers	331,965	109,921	78,758	67,274	22,428
	Facilities granted	166,019	5,193	7,188	9,887	6,349
	Margin used	126,939	4,634	6,712	8,941	5,021
<b>Friuli-Venezia Giulia</b>	Number of borrowers	88,946	34,056	22,114	15,688	4,675
	Facilities granted	28,429	1,630	1,989	2,275	1,324
	Margin used	19,003	1,510	1,887	2,095	1,073

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

Source: Central Credit Register

## Credit Conditions and Risk

### Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2019

Reporting institutions: **Banks**

		From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
<b>ITALY</b>	Number of borrowers	106,584	75,172	28,275	24,446	5,609
	Facilities granted	61,678	96,483	80,991	204,164	773,239
	Margin used	46,712	71,471	58,603	140,806	538,123
<b>Piedmont</b>	Number of borrowers	8,283	5,569	2,126	1,786	386
	Facilities granted	4,762	7,148	6,220	14,872	37,833
	Margin used	3,486	5,144	4,368	9,991	24,568
<b>Valle d'Aosta</b>	Number of borrowers	290	182	70	57	11
	Facilities granted	150	189	147	351	940
	Margin used	123	135	121	289	665
<b>Lombardy</b>	Number of borrowers	25,478	19,300	7,838	7,270	1,956
	Facilities granted	14,749	25,202	22,875	63,185	366,190
	Margin used	10,629	17,895	15,798	41,300	265,631
<b>Liguria</b>	Number of borrowers	2,256	1,374	470	426	110
	Facilities granted	1,241	1,661	1,307	3,438	9,727
	Margin used	924	1,249	962	2,443	6,951
<b>Trentino Alto Adige</b>	Number of borrowers	5,501	3,759	1,373	1,029	170
	Facilities granted	3,278	4,968	3,946	8,170	11,063
	Margin used	2,717	4,059	3,170	6,310	6,997
<b>Veneto</b>	Number of borrowers	11,829	8,540	3,335	2,803	600
	Facilities granted	6,873	11,045	9,587	23,744	85,975
	Margin used	5,022	7,806	6,580	15,484	66,035
<b>Friuli-Venezia Giulia</b>	Number of borrowers	2,298	1,613	564	510	114
	Facilities granted	1,367	2,072	1,603	4,038	12,079
	Margin used	1,054	1,511	1,160	2,771	5,846

## Credit Conditions and Risk

### Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2019

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
<b>Emilia Romagna</b>	Number of borrowers	317,055	105,191	72,964	63,301	22,185
	Facilities granted	133,679	4,922	6,592	9,293	6,346
	Margin used	93,496	4,264	6,031	8,300	4,868
<b>Tuscany</b>	Number of borrowers	255,063	83,730	56,278	54,736	18,021
	Facilities granted	77,663	3,873	5,043	7,998	5,078
	Margin used	59,818	3,430	4,670	7,337	4,188
<b>Umbria</b>	Number of borrowers	54,909	21,020	12,411	9,116	3,229
	Facilities granted	13,883	966	1,102	1,327	930
	Margin used	11,052	877	1,029	1,205	773
<b>Marche</b>	Number of borrowers	108,204	38,802	24,159	19,041	6,996
	Facilities granted	28,027	1,827	2,193	2,811	2,048
	Margin used	20,385	1,635	2,028	2,521	1,647
<b>Lazio</b>	Number of borrowers	318,219	110,257	69,514	71,530	21,905
	Facilities granted	190,379	5,097	6,412	10,893	6,124
	Margin used	136,778	4,699	6,077	10,320	5,488
<b>Abruzzo</b>	Number of borrowers	71,178	28,707	15,571	11,179	3,754
	Facilities granted	15,731	1,332	1,388	1,617	1,082
	Margin used	12,556	1,238	1,322	1,495	910
<b>Molise</b>	Number of borrowers	12,291	5,273	2,653	1,891	647
	Facilities granted	1,857	238	232	272	179
	Margin used	1,548	219	219	251	147
<b>Campania</b>	Number of borrowers	195,308	76,559	41,427	35,616	11,321
	Facilities granted	44,451	3,456	3,714	5,212	3,159
	Margin used	37,017	3,208	3,498	4,847	2,673

## Credit Conditions and Risk

### Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2019

Reporting institutions: **Banks**

		From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
<b>Emilia Romagna</b>	Number of borrowers	11,218	8,294	3,212	2,863	718
	Facilities granted	6,603	10,803	9,321	24,915	54,697
	Margin used	4,664	7,406	6,284	16,472	34,692
<b>Tuscany</b>	Number of borrowers	8,510	5,908	2,095	1,732	290
	Facilities granted	4,989	7,729	6,184	14,357	22,262
	Margin used	3,903	5,860	4,584	10,110	15,300
<b>Umbria</b>	Number of borrowers	1,572	1,063	353	333	75
	Facilities granted	936	1,409	1,024	2,680	3,472
	Margin used	728	1,077	802	1,924	2,535
<b>Marche</b>	Number of borrowers	3,359	2,378	804	644	119
	Facilities granted	1,982	3,040	2,241	4,748	7,051
	Margin used	1,498	2,201	1,626	3,184	3,857
<b>Lazio</b>	Number of borrowers	8,367	5,490	1,915	1,878	534
	Facilities granted	4,732	6,949	5,464	15,582	128,958
	Margin used	3,853	5,683	4,389	12,317	82,483
<b>Abruzzo</b>	Number of borrowers	1,753	1,305	436	344	72
	Facilities granted	1,022	1,654	1,241	2,730	3,613
	Margin used	820	1,319	948	1,967	2,387
<b>Molise</b>	Number of borrowers	326	183	64	27	7
	Facilities granted	177	213	167	159	214
	Margin used	141	169	128	112	141
<b>Campania</b>	Number of borrowers	5,162	3,476	1,253	970	181
	Facilities granted	2,914	4,184	3,314	7,524	10,863
	Margin used	2,353	3,391	2,619	5,796	7,928

## Credit Conditions and Risk

### Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2019

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
<b>Apulia</b>	Number of borrowers	176,467	72,021	41,875	30,058	8,529
	Facilities granted	31,162	3,316	3,708	4,254	2,375
	Margin used	25,757	3,121	3,546	3,977	2,025
<b>Basilicata</b>	Number of borrowers	23,420	9,867	5,048	3,631	1,209
	Facilities granted	4,141	448	440	527	349
	Margin used	3,393	416	416	488	293
<b>Calabria</b>	Number of borrowers	64,495	29,113	12,814	9,609	2,880
	Facilities granted	9,491	1,310	1,132	1,382	797
	Margin used	8,242	1,222	1,066	1,272	672
<b>Sicily</b>	Number of borrowers	216,145	97,798	47,571	31,536	8,691
	Facilities granted	32,913	4,514	4,257	4,567	2,405
	Margin used	27,441	4,255	4,071	4,273	2,061
<b>Sardinia</b>	Number of borrowers	71,350	29,476	18,341	11,064	3,257
	Facilities granted	16,179	1,355	1,616	1,495	851
	Margin used	13,243	1,275	1,554	1,395	745

## Credit Conditions and Risk

### Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2019

Reporting institutions: **Banks**

		From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
<b>Apulia</b>	Number of borrowers	3,777	2,584	912	686	89
	Facilities granted	2,192	3,247	2,523	5,596	3,853
	Margin used	1,784	2,610	2,008	4,048	2,304
<b>Basilicata</b>	Number of borrowers	546	363	157	97	12
	Facilities granted	316	449	406	669	523
	Margin used	254	349	308	459	370
<b>Calabria</b>	Number of borrowers	1,207	814	268	181	32
	Facilities granted	677	897	614	1,086	1,553
	Margin used	537	712	483	887	1,260
<b>Sicily</b>	Number of borrowers	3,464	2,168	749	548	93
	Facilities granted	1,979	2,658	2,060	4,343	5,979
	Margin used	1,611	2,124	1,640	3,279	3,698
<b>Sardinia</b>	Number of borrowers	1,388	809	281	262	40
	Facilities granted	740	963	748	1,977	6,397
	Margin used	612	772	624	1,663	4,476



## Credit Conditions and Risk

Access to data:

[TRI30156](#)

### Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

1st quarter 2019

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
<b>TOTAL</b>	Number of borrowers	3,412,337	1,208,759	767,957	670,232	225,205
	Facilities granted	1,506,389	56,164	69,361	98,862	63,530
	Margin used	1,120,761	50,611	64,689	90,400	51,869
<b>General government</b>	Number of borrowers	6,998	260	157	323	605
	Facilities granted	43,337	9	11	35	113
	Margin used	26,288	26	27	49	204
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Number of borrowers	9,760	2,282	1,231	1,300	890
	Facilities granted	344,323	103	110	200	261
	Margin used	272,367	86	87	157	200
<b>Non-financial companies</b>	Number of borrowers	685,910	172,770	91,450	115,055	98,488
	Facilities granted	843,513	7,943	8,379	18,574	30,488
	Margin used	566,125	5,532	5,996	13,450	21,857
<i>of which:</i>	Industry	Number of borrowers	147,469	24,572	15,490	22,426
		Facilities granted	328,592	1,153	1,439	3,717
		Margin used	196,632	738	928	2,349
	Building	Number of borrowers	90,783	22,334	12,069	15,478
		Facilities granted	71,430	1,029	1,112	2,519
		Margin used	60,800	673	758	1,783
	Services	Number of borrowers	429,389	121,993	61,757	74,272
		Facilities granted	417,647	5,586	5,635	11,865
		Margin used	288,630	3,980	4,147	8,914
<b>Producer households</b>	Number of borrowers	403,717	152,606	79,499	78,688	33,165
	Facilities granted	52,836	6,976	7,034	11,559	9,153
	Margin used	46,720	5,904	6,285	10,370	7,981
<b>Consumer households and others</b>	Number of borrowers	2,294,843	875,824	593,696	473,280	91,491
	Facilities granted	221,292	40,909	53,659	68,267	23,362
	Margin used	208,398	38,880	52,149	66,171	21,500

**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.

Source: Central Credit Register

## Credit Conditions and Risk

### Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

1st quarter 2019

Reporting institutions: **Banks**

		From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
<b>TOTAL</b>	Number of borrowers	106,584	75,172	28,275	24,446	5,609
	Facilities granted	61,678	96,483	80,991	204,164	773,239
	Margin used	46,712	71,471	58,603	140,806	538,123
<b>General government</b>	Number of borrowers	933	1,658	1,091	1,099	385
	Facilities granted	288	1,002	1,366	4,463	36,048
	Margin used	180	569	808	2,369	21,893
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Number of borrowers	640	724	475	847	540
	Facilities granted	384	1,012	1,530	8,552	332,166
	Margin used	264	718	856	4,546	265,022
<b>Non-financial companies</b>	Number of borrowers	73,461	61,173	24,253	21,398	4,591
	Facilities granted	44,162	80,301	70,836	182,388	400,235
	Margin used	31,707	58,150	50,883	126,909	247,443
<i>of which:</i>						
Industry	Number of borrowers	20,115	19,376	8,765	8,872	2,178
	Facilities granted	12,479	26,448	26,407	80,579	169,032
	Margin used	7,626	16,308	16,331	49,377	97,999
Building	Number of borrowers	10,155	8,402	3,038	2,130	313
	Facilities granted	6,087	10,710	8,286	15,336	22,013
	Margin used	4,683	8,776	7,130	13,657	18,905
Services	Number of borrowers	41,109	31,249	11,468	9,610	1,989
	Facilities granted	24,283	40,131	33,186	79,893	198,932
	Margin used	18,257	30,449	24,902	58,493	123,690
<b>Producer households</b>	Number of borrowers	12,502	5,082	922	287	6
	Facilities granted	6,866	6,100	2,542	1,973	288
	Margin used	5,944	5,402	2,286	1,685	221
<b>Consumer households and others</b>	Number of borrowers	18,865	6,464	1,520	812	85
	Facilities granted	9,884	7,983	4,678	6,766	4,439
	Margin used	8,542	6,565	3,743	5,275	3,544

## Credit Conditions and Risk

Access to data:

[TRI30190](#)

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

by customer sex and region

(numbers in unit, stocks in millions of euro)

1st quarter 2019

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

		Consumer households		
		Female	Male	Joint loans
<b>ITALY</b>	Number of borrowers	1,045,532	1,720,811	1,959,267
	Facilities granted	84,578	150,062	197,055
	Margin used	82,816	144,337	194,630
<b>Piedmont</b>	Number of borrowers	82,233	122,528	163,236
	Facilities granted	6,251	10,383	15,811
	Margin used	6,097	9,936	15,448
<b>Valle d'Aosta</b>	Number of borrowers	3,392	4,405	4,549
	Facilities granted	261	354	458
	Margin used	256	340	455
<b>Lombardy</b>	Number of borrowers	215,142	343,256	420,704
	Facilities granted	18,648	34,067	45,928
	Margin used	18,062	32,240	45,278
<b>Liguria</b>	Number of borrowers	32,182	48,467	47,770
	Facilities granted	2,620	4,418	4,886
	Margin used	2,587	4,237	4,800
<b>Trentino-Alto Adige</b>	Number of borrowers	24,797	43,437	27,557
	Facilities granted	2,482	5,003	3,440
	Margin used	2,391	4,694	3,331
<b>Veneto</b>	Number of borrowers	89,131	155,999	176,954
	Facilities granted	7,184	13,966	17,853
	Margin used	7,034	13,371	17,606
<b>Friuli Venezia Giulia</b>	Number of borrowers	27,579	43,913	41,544
	Facilities granted	1,965	3,526	3,861
	Margin used	1,944	3,424	3,847

Note:

Source: Central Credit Register

## Credit Conditions and Risk

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

by customer sex and region

(numbers in unit, stocks in millions of euro)

1st quarter 2019

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

		Consumer households		
		Female	Male	Joint loans
<b>Emilia-Romagna</b>	Number of borrowers	93,839	138,670	147,521
	Facilities granted	7,403	12,573	15,120
	Margin used	7,251	11,919	14,875
<b>Tuscany</b>	Number of borrowers	80,822	121,561	129,013
	Facilities granted	6,803	10,837	13,475
	Margin used	6,660	10,421	13,299
<b>Umbria</b>	Number of borrowers	15,843	26,198	25,467
	Facilities granted	1,111	1,942	2,225
	Margin used	1,086	1,886	2,209
<b>Marche</b>	Number of borrowers	29,250	45,756	42,993
	Facilities granted	2,148	3,640	3,955
	Margin used	2,095	3,526	3,924
<b>Lazio</b>	Number of borrowers	121,364	179,424	202,160
	Facilities granted	11,317	17,402	22,902
	Margin used	11,095	16,848	22,668
<b>Abruzzo</b>	Number of borrowers	20,483	36,075	31,615
	Facilities granted	1,432	2,595	2,707
	Margin used	1,427	2,562	2,692
<b>Molise</b>	Number of borrowers	3,585	6,968	6,596
	Facilities granted	247	477	551
	Margin used	245	468	549
<b>Campania</b>	Number of borrowers	50,284	105,221	145,986
	Facilities granted	3,938	8,088	14,284
	Margin used	3,881	7,921	14,194
<b>Apulia</b>	Number of borrowers	47,497	99,700	125,310
	Facilities granted	3,476	7,311	10,784
	Margin used	3,444	7,220	10,738

## Credit Conditions and Risk

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

by customer sex and region

(numbers in unit, stocks in millions of euro)

1st quarter 2019

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

		Consumer households		
		Female	Male	Joint loans
<b>Basilicata</b>	Number of borrowers	5,954	11,940	12,267
	Facilities granted	413	838	1,030
	Margin used	421	825	1,025
<b>Calabria</b>	Number of borrowers	18,594	34,595	38,592
	Facilities granted	1,231	2,288	3,274
	Margin used	1,221	2,256	3,262
<b>Sicily</b>	Number of borrowers	58,388	115,258	124,202
	Facilities granted	3,859	7,706	10,674
	Margin used	3,841	7,627	10,608
<b>Sardinia</b>	Number of borrowers	25,173	37,440	45,231
	Facilities granted	1,789	2,645	3,840
	Margin used	1,778	2,616	3,823

## Credit Conditions and Risk

Access to data:

[TRI30821](#)

### Lending rates on loans (excluding bad loans) - stocks

by initial period of rate fixation, customer geographical area, sector and economic activity

(percentages)

1st quarter 2019

Reporting institutions: **Sample of banks**

Total	Non-financial companies	of which:			Producer households	Consumer households and others
		Industry	Building	Services		

#### ITALY

Initial period of rate fixation:

Up to 1 year	1.89	2.32	2.11	3.03	2.33	2.97	1.86
From 1 to 5 years	1.44	1.55	1.30	1.95	1.66	2.80	2.52
More than 5 years	2.38	2.41	2.32	2.25	2.48	2.89	2.34

#### North West Italy

Initial period of rate fixation:

Up to 1 year	1.69	2.22	2.08	2.89	2.21	2.86	1.80
From 1 to 5 years	1.28	1.38	1.42	2.02	1.24	2.47	2.76
More than 5 years	2.47	2.41	2.12	2.05	2.67	2.70	2.24

#### North East Italy

Initial period of rate fixation:

Up to 1 year	2.01	2.22	2.03	3.03	2.25	2.69	1.88
From 1 to 5 years	1.15	1.21	1.10	1.41	1.30	2.29	1.93
More than 5 years	1.88	2.07	1.89	1.68	2.33	2.62	2.28

#### Central Italy

Initial period of rate fixation:

Up to 1 year	1.90	2.39	2.12	3.03	2.38	2.93	1.89
From 1 to 5 years	1.71	1.91	1.08	2.36	2.05	3.01	2.33
More than 5 years	2.59	2.32	2.94	2.74	2.02	2.95	2.42

#### Southern Italy

Initial period of rate fixation:

Up to 1 year	2.68	2.80	2.31	3.49	3.00	3.86	1.88
From 1 to 5 years	2.04	1.89	1.77	2.50	1.85	3.58	2.99
More than 5 years	2.79	3.21	3.22	3.41	3.12	3.17	2.38

#### Islands

Initial period of rate fixation:

Up to 1 year	2.26	2.49	2.63	3.40	2.29	3.85	2.08
From 1 to 5 years	2.46	2.33	1.94	2.51	2.46	3.60	3.69
More than 5 years	2.72	3.26	3.95	1.98	3.51	3.45	2.54

**Notes:** This table basically corresponds to the previous table TDB30821. Only lending in euros to resident customers is considered, excluding Monetary Financial Institutions. 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:

[TRI30830](#)

### Lending rates on revocable loans - stocks by customer region and total credit granted (size classes) (percentages)

1st quarter 2019

Reporting institutions: **Sample of banks**

	Total	Up to 125,000	From 125,000 to 250,000	From 250,000 to 1,000,000	From 1,000,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
<b>ITALY</b>	<b>4.30</b>	<b>7.62</b>	<b>6.92</b>	<b>6.18</b>	<b>5.13</b>	<b>3.98</b>	<b>1.72</b>
<b>North West Italy</b>	<b>3.53</b>	<b>6.92</b>	<b>6.55</b>	<b>5.76</b>	<b>4.65</b>	<b>3.55</b>	<b>1.35</b>
Piedmont	4.61	6.64	6.22	5.58	4.70	3.67	2.84
Valle d'Aosta	6.09	7.46	7.02	6.18	5.83	5.52	5.03
Lombardy	3.16	6.99	6.68	5.82	4.58	3.46	1.17
Liguria	5.28	7.26	6.73	5.88	5.29	4.44	2.91
<b>North East Italy</b>	<b>4.37</b>	<b>7.22</b>	<b>6.44</b>	<b>5.90</b>	<b>4.89</b>	<b>3.71</b>	<b>1.99</b>
Trentino Alto Adige	3.75	6.22	5.44	4.93	3.99	2.84	2.18
Veneto	5.20	7.47	6.53	6.10	5.10	4.39	3.45
Friuli-Venezia Giulia	5.83	7.64	8.09	6.80	6.31	4.32	3.90
Emilia Romagna	4.05	7.31	6.60	6.11	5.12	3.76	1.56
<b>Central Italy</b>	<b>4.39</b>	<b>7.55</b>	<b>6.65</b>	<b>6.03</b>	<b>5.37</b>	<b>4.35</b>	<b>2.14</b>
Tuscany	4.92	6.97	6.60	6.04	5.46	4.04	2.23
Umbria	6.72	8.12	8.16	7.38	6.29	5.85	5.46
Marche	5.72	6.97	6.71	5.98	5.62	5.85	4.18
Lazio	3.89	7.95	6.47	5.85	5.17	4.13	2.02
<b>Southern Italy</b>	<b>6.73</b>	<b>8.74</b>	<b>8.19</b>	<b>7.40</b>	<b>6.29</b>	<b>5.43</b>	<b>4.87</b>
Abruzzo	6.98	8.47	7.43	7.64	7.13	6.28	5.10
Molise	6.74	8.93	8.24	7.23	6.54	4.54	3.34
Campania	6.47	8.61	7.65	6.78	5.81	5.68	5.17
Apulia	6.57	8.53	8.61	7.73	6.23	4.73	4.62
Basilicata	6.53	8.80	8.80	7.56	6.57	4.94	4.33
Calabria	8.22	9.80	9.70	8.62	7.35	6.72	2.64
<b>Islands</b>	<b>5.38</b>	<b>8.98</b>	<b>8.30</b>	<b>7.47</b>	<b>6.39</b>	<b>4.82</b>	<b>1.34</b>
Sicily	6.54	8.84	8.07	7.24	6.04	4.79	3.69
Sardinia	3.80	9.44	9.06	8.18	7.28	4.90	0.86

**Notes:** This table basically corresponds to the previous table TDB30830. Only lending in euros to resident customers is considered, excluding Monetary Financial Institutions. 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

**Lending rates on loans (excluding bad loans) to firms - stocks**

by type of transaction, initial period of rate fixation, customer geographical area and total credit granted (size classes)  
(percentages)

**1st quarter 2019**Reporting institutions: **Sample of banks**

Matched loans	Term loans			Revocable loans
	Initial period of rate fixation			
	Up to 1 year	More than 1 up to 5 years	More than 5 years	
3.05	1.85	1.52	2.48	5.50
7.38	2.32	3.08	3.21	8.95
5.98	2.55	2.42	3.22	7.43
4.15	2.25	1.71	2.96	5.77
2.52	1.96	1.17	2.39	4.31
1.58	1.44	1.44	1.75	2.82
2.98	1.81	1.24	2.46	4.98
7.74	2.48	2.80	2.96	8.66
6.18	2.47	2.18	3.00	7.07
4.15	2.17	1.53	2.73	5.38
2.52	1.91	1.11	2.38	3.82
1.49	1.48	1.08	2.10	2.69
2.88	1.82	1.23	2.17	5.01
6.66	2.51	2.43	2.80	8.03
5.37	2.38	2.02	2.80	6.89
3.78	2.15	1.41	2.63	5.31
2.42	1.88	1.10	2.21	4.01
1.51	1.35	1.13	1.52	2.64

**Notes:** This table basically corresponds to the previous table TDB30840. Only lending in euros to resident firms (non-financial companies and producer households). 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

### Lending rates on loans (excluding bad loans) to firms - stocks

by type of transaction, initial period of rate fixation, customer geographical area and total credit granted (size classes)  
(percentages)

1st quarter 2019

Reporting institutions: **Sample of banks**

Matched loans	Term loans			Revocable loans
	Initial period of rate fixation			
	Up to 1 year	More than 1 up to 5 years	More than 5 years	

## Credit Conditions and Risk

Access to data:

[TRI30850](#)

### Lending rates on loans (excluding bad loans) to firms - stocks by initial period of rate fixation, type of transaction and customer geographical area (percentages)

1st quarter 2019

Reporting institutions: **Sample of banks**

Non-financial companies and producer households						
	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
<b>Matched loans</b>	<b>3.05</b>	<b>2.98</b>	<b>2.88</b>	<b>3.06</b>	<b>3.71</b>	<b>3.74</b>
<i>of which:</i> Discount lending	3.87	4.18	1.79	3.81	3.98	5.87
Advance on loan selling for factoring	1.26	1.13	1.25	1.38	1.80	0.94
<b>Term loans</b>	<b>1.87</b>	<b>1.81</b>	<b>1.80</b>	<b>1.95</b>	<b>2.14</b>	<b>1.99</b>
<i>Initial period of rate fixation:</i>						
Up to 1 year	1.85	1.81	1.82	1.91	2.00	1.84
More than 1 year	1.99	1.83	1.70	2.09	2.75	3.06
<i>of which:</i> Leasing	3.51	3.50	3.21	3.74	3.75	3.86
<i>Initial period of rate fixation:</i>						
Up to 1 year	3.44	3.42	3.15	3.68	3.59	3.80
More than 1 year	4.00	3.82	3.80	4.35	4.91	4.43
<b>Revocable loans</b>	<b>5.50</b>	<b>4.98</b>	<b>5.01</b>	<b>5.53</b>	<b>7.43</b>	<b>7.16</b>

**Notes:** This table basically corresponds to the previous table TDB30850. Only lending in euros to resident firms (non-financial companies and producer households). 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:

[TRI30861](#)

### Lending rates on loans (excluding bad loans) to firms

by type of transaction, initial period of rate fixation and customer economic activity

(percentages)

1st quarter 2019

Reporting institutions: **Sample of banks**

Stocks				New business in the quarter	
Matched loans	Term loans		Revocable loans	Term loans (APRC)	
	Initial period of rate fixation:			Initial period of rate fixation:	
	Up to 5 years	More than 5 years		Up to 5 years	More than 5 years
3.05	1.82	2.48	5.50	1.73	2.57
3.11	2.08	2.96	5.52	2.37	3.13
4.03	2.12	3.12	7.27	1.65	2.19
2.89	1.53	2.00	6.11	1.65	2.65
1.78	2.12	3.06	3.40	1.47	2.69
3.35	1.27	2.86	6.38	2.04	3.01
4.67	2.40	2.31	4.89	2.89	3.08
2.81	1.85	2.71	6.55	1.94	2.57
4.05	1.79	2.47	6.50	0.87	2.02
3.09	2.18	3.00	6.52	2.37	3.53
3.93	1.71	2.62	5.48	1.85	3.44
2.84	1.98	2.16	5.58	4.41	2.61
3.96	2.09	2.23	3.57	1.91	2.60
4.57	1.34	2.26	4.66	1.17	1.33
3.36	1.35	2.54	6.11	1.49	2.71
2.02	1.61	3.10	5.73	2.56	2.95

**Notes:** This table basically corresponds to the previous table TDB30861. Only lending in euros to resident firms (non-financial companies and producer households). 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:

[TRI30870](#)

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

1st quarter 2019

Reporting institutions: **Sample of banks**

	Non-financial companies			Product households		
	<i>Initial period of rate fixation</i>			<i>Initial period of rate fixation</i>		
	Up to 1 years	More than 1 up to 5 years	More than 5 years	Up to 1 years	More than 1 up to 5 years	More than 5 years
<b>ITALY</b>	<b>1.74</b>	<b>1.52</b>	<b>2.48</b>	<b>3.09</b>	<b>3.83</b>	<b>3.06</b>
North West Italy	1.85	1.93	2.63	2.89	3.58	2.83
North East Italy	1.54	1.74	2.47	2.91	2.64	2.86
Central Italy	1.45	0.75	1.98	3.09	4.13	3.15
Southern Italy	2.56	3.17	3.55	4.04	4.76	3.31
Islands	2.05	3.42	2.48	3.71	5.24	3.45

**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:

[TRI30880](#)

### Lending rates on loans (excluding bad loans) to consumer households - stocks

by type of transaction, initial period of rate fixation and customer region

(percentages)

1st quarter 2019

Data: **Sample of banks**

Total	of which:				Revocable loans
	Term loans				
	initial period of rate fixation				
	Up to 1 years	More than 1 up to 5 years	More than 5 years		
2.07	1.74	2.51	2.32	2.71	
1.98	1.67	2.76	2.24	2.47	
2.05	1.80	2.48	2.23	2.55	
2.12	1.83	3.10	2.23	2.81	
1.95	1.64	2.86	2.24	2.41	
1.99	1.54	3.01	2.23	2.73	
2.01	1.75	1.93	2.28	3.05	
2.05	1.91	2.77	2.08	3.64	
2.02	1.69	2.30	2.33	3.20	
2.21	1.73	2.97	2.55	4.54	
1.96	1.73	1.71	2.22	2.50	
2.14	1.78	2.30	2.39	2.48	
2.05	1.69	2.75	2.35	2.45	
2.26	1.89	3.09	2.46	3.23	
2.06	1.79	2.41	2.34	2.26	
2.19	1.82	2.13	2.41	2.48	
2.17	1.73	2.97	2.37	3.07	
2.37	1.97	3.24	2.55	4.19	
2.37	1.95	3.41	2.40	3.94	
2.00	1.47	3.03	2.29	2.35	
2.27	1.92	2.65	2.39	3.25	
2.23	1.87	3.00	2.33	3.59	
2.34	1.83	3.69	2.43	6.12	
2.29	1.92	3.67	2.51	4.22	
2.27	1.95	3.67	2.50	4.32	
2.34	1.80	3.69	2.54	3.72	

**Notes:** This table basically corresponds to the previous table TDB30880. 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").

Sources: Survey of lending rates

**Lending rates applied to loans (excluding bad loans) for house purchase - stocks**

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

(percentages)

**1st quarter 2019**Reporting institutions: **Sample of banks**

	<i>Initial period of rate fixation</i>		<i>Initial period of rate fixation</i>	
	Up to 1 year		More than 1 year	
	Up to 125,000	More than 125,000	Up to 125,000	More than 125,000
<b>ITALY</b>	<b>1.72</b>	<b>1.58</b>	<b>2.31</b>	<b>2.11</b>
<b>North West Italy</b>	<b>1.64</b>	<b>1.49</b>	<b>2.24</b>	<b>2.04</b>
Piedmont and Valle d'Aosta	1.72	1.58	2.22	1.99
Lombardy	1.63	1.47	2.26	2.06
Liguria	1.47	1.36	2.22	2.03
<b>North East Italy</b>	<b>1.70</b>	<b>1.61</b>	<b>2.26</b>	<b>2.08</b>
Trentino Alto Adige	1.90	1.74	2.05	2.00
Veneto	1.61	1.53	2.37	2.16
Friuli-Venezia Giulia	1.71	1.52	2.30	2.09
Emilia Romagna	1.74	1.62	2.19	2.04
<b>Central Italy</b>	<b>1.74</b>	<b>1.63</b>	<b>2.37</b>	<b>2.20</b>
Tuscany	1.59	1.55	2.26	2.13
Umbria	1.94	1.82	2.35	2.17
Marche	1.69	1.58	2.25	2.17
Lazio	1.82	1.67	2.45	2.22
<b>Southern Italy</b>	<b>1.84</b>	<b>1.68</b>	<b>2.34</b>	<b>2.13</b>
Abruzzo e Molise	1.83	1.71	2.42	2.29
Campania	1.80	1.65	2.29	2.09
Apulia	1.88	1.71	2.35	2.13
Basilicata	1.86	1.66	2.19	2.03
Calabria	1.80	1.66	2.43	2.14
<b>Islands</b>	<b>1.91</b>	<b>1.73</b>	<b>2.49</b>	<b>2.22</b>
Sicily	1.93	1.74	2.49	2.19
Sardinia	1.81	1.70	2.52	2.29

**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

**APRC applied to loans (excluding bad loans) for house purchase - new business in the quarter**  
**by initial period of rate fixation, customer geographical area and total credit granted (size classes)**  
*(percentages)*

**1st quarter 2019**

Reporting institutions: **Sample of banks**

Initial period of rate fixation		Initial period of rate fixation	
Up to 1 year		More than 1 year	
Up to 125,000	More than 125,000	Up to 125,000	More than 125,000

<b>ITALY</b>	<b>2.29</b>	<b>1.88</b>	<b>2.64</b>	<b>2.55</b>
North West Italy	2.22	1.80	2.61	2.42
North East Italy	2.35	1.92	2.66	2.46
Central Italy	2.29	1.94	2.65	2.75
Southern Italy	2.35	1.92	2.63	2.58
Islands	2.31	1.94	2.66	2.59

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

Sources: Survey of lending rates

## Credit Conditions and Risk

Access to data:

[TRI30921](#)

### Lending rates on matched and revocable loans - stocks

by customer region, sector and economic activity

(percentages)

1st quarter 2019

Reporting institutions: **Sample of banks**

	Total	Non-financial companies	of which:			Producer households	Consumer households and others
			Industry	Building	Services		
<b>ITALY</b>	<b>3.58</b>	<b>3.81</b>	<b>3.32</b>	<b>4.73</b>	<b>4.05</b>	<b>6.40</b>	<b>2.86</b>
<b>North West Italy</b>	<b>3.19</b>	<b>3.53</b>	<b>3.20</b>	<b>4.79</b>	<b>3.64</b>	<b>6.32</b>	<b>2.63</b>
Piedmont and Valle d'Aosta	3.55	3.66	3.36	5.38	3.89	6.36	2.69
Lombardy	3.04	3.44	3.13	4.53	3.48	6.27	2.59
Liguria	4.41	4.58	3.65	5.91	4.83	6.69	2.80
<b>North East Italy</b>	<b>3.44</b>	<b>3.48</b>	<b>3.06</b>	<b>4.38</b>	<b>3.72</b>	<b>5.81</b>	<b>3.13</b>
Trentino Alto Adige	3.21	3.19	2.67	3.80	3.31	4.68	3.39
Veneto	3.62	3.57	3.04	4.78	4.02	6.00	3.31
Friuli-Venezia Giulia	3.85	3.69	3.13	4.07	4.54	6.05	4.47
Emilia Romagna	3.32	3.44	3.13	4.40	3.54	6.25	2.67
<b>Central Italy</b>	<b>3.68</b>	<b>3.96</b>	<b>3.44</b>	<b>4.50</b>	<b>4.16</b>	<b>5.98</b>	<b>2.66</b>
Tuscany	3.78	3.89	3.33	5.46	4.14	5.69	2.60
Umbria	4.05	3.95	2.80	6.48	5.02	7.90	3.50
Marche	4.34	4.39	3.84	5.69	4.73	6.04	2.37
Lazio	3.45	3.90	3.62	3.94	3.99	5.85	2.67
<b>Southern Italy</b>	<b>5.02</b>	<b>5.07</b>	<b>4.39</b>	<b>5.28</b>	<b>5.48</b>	<b>7.69</b>	<b>3.18</b>
Abruzzo e Molise	4.87	4.83	3.72	5.77	5.95	7.47	3.94
Campania	4.75	4.89	4.33	4.42	5.36	6.77	2.55
Apulia and Basilicata	5.11	5.14	4.72	5.79	5.15	8.18	3.32
Calabria	6.87	6.85	6.43	6.76	6.99	8.69	5.36
<b>Islands</b>	<b>4.76</b>	<b>5.43</b>	<b>4.37</b>	<b>6.72</b>	<b>5.70</b>	<b>7.88</b>	<b>4.01</b>
Sicily	5.44	5.44	4.71	6.54	5.54	7.65	4.13
Sardinia	3.66	5.42	3.71	7.11	6.15	8.86	3.67

**Notes:** This table basically corresponds to the previous table TDB30921. Only lending in euros to resident customers is considered, excluding Monetary Financial Institutions. 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



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