

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

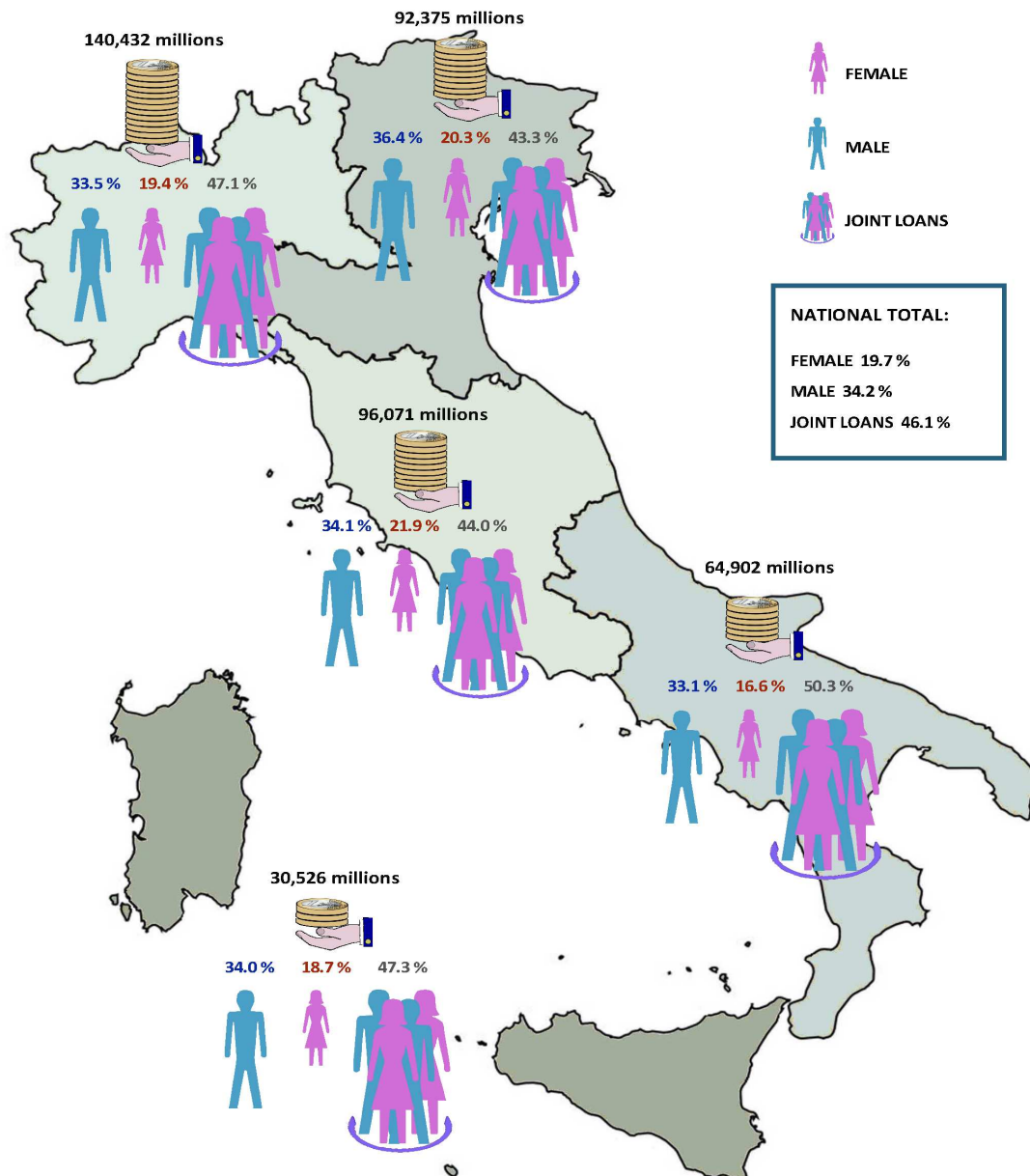
30 September 2019

For further information: statistiche@bancaditalia.it
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 30 June 2019)

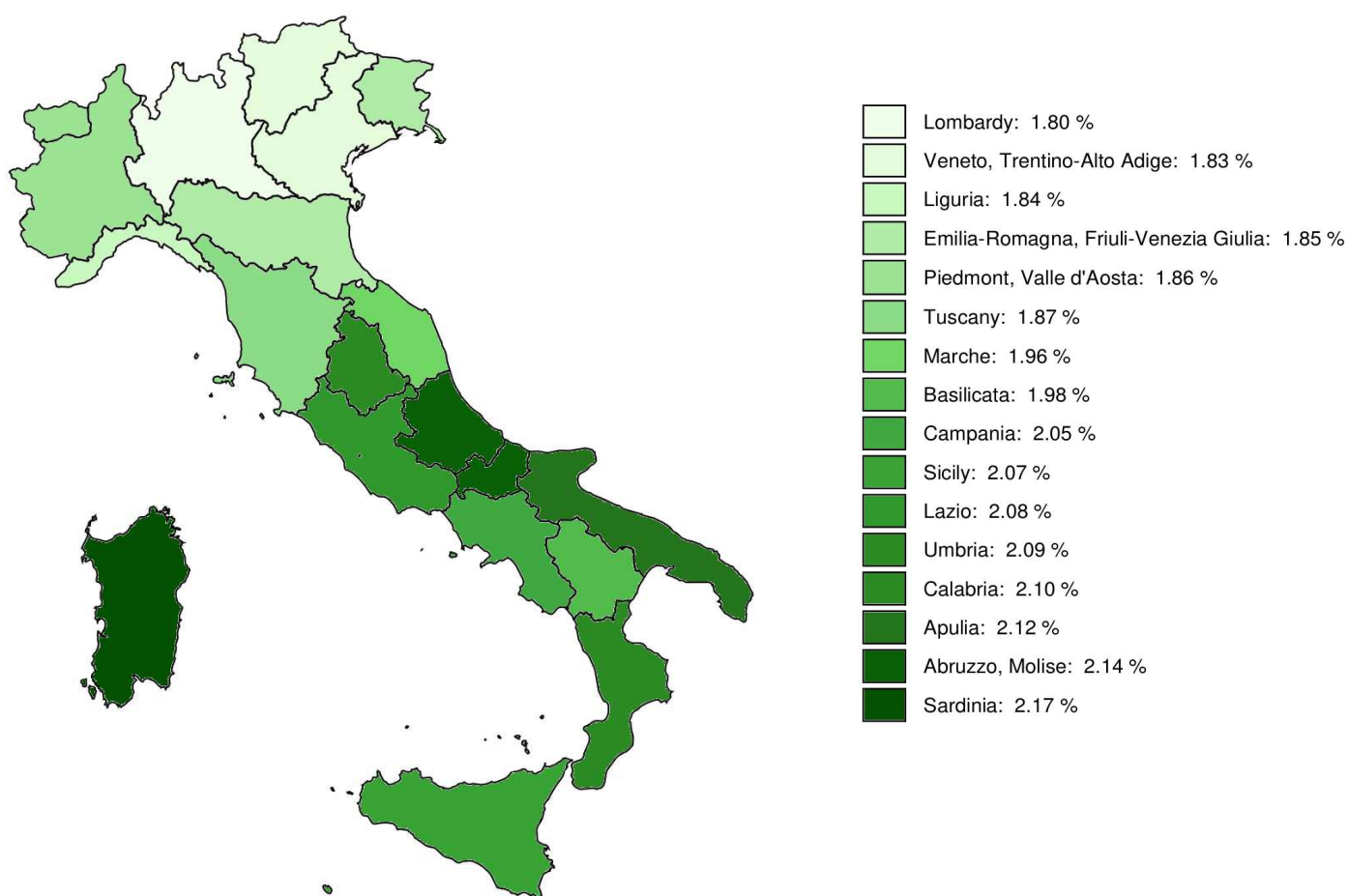


Reference period: June 2019

Figure 2

Interest rates on loans to consumer households for home purchase¹

(per cent; data at 30 June 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: June 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 September 2019, the tables referring to lending rates in the report 'Banks and Financial Institutions: Credit Conditions and Risk by Sector and Geographical Area' have been extensively renovated. The information needed to calculate the rates applied to legal entities (other than natural persons acting as consumers and/or entrepreneurs) is now collected through *AnaCredit*, the new harmonised European survey. This survey is transmitted by a larger sample of banks and has a different data collection scheme that cannot be perfectly linked to the Analytical Survey of interest rates.

Due to the change in the data source, the following tables on lending interest rates, starting from 30 June 2019 and referring only to natural persons, replace those previously published

TRI30871 APRC on term loans to the sole proprietorship: new business in the quarter (it replaces the old TRI30870)

TRI30881 Lending rates on loans (excluding bad loans) to consumer households and sole proprietorships: stocks (it replaces the old TRI30880)

TRI30890 Lending rates applied to loans (excluding bad loans) for house purchase: stocks

TRI30900 APRC applied to loans (excluding bad loans) for house purchase: new business.

Publication of the following tables is discontinued: TRI30821, TRI30830, TRI30840, TRI30850, TRI30861, TRI30870, TRI30880, TRI30921, TRI30931 and TRI30910. With regard to legal entities, the new statistics on lending rates from the AnaCredit source are not yet available; the publication of the main aggregates will take place in November with an addition to the edition referred to June 2019.

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 | Loans by type of default | TRI30266 | p. 10 |
| Q | SR | Non-performing loans by type of default, customer region and sector and purpose of loan | TRI30267 | p. 11 |
| Q | CCR | Adjusted bad loans by customer region | TRI30265 | p. 14 |
| Q | CCR | Adjusted bad loans by customer sector and economic activity | TRI30271 | p. 15 |

Non-performing loans rate and bad loan rates

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

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

| | | | | |
|---|-----|--|--------------------------|--|
| Q | CCR | Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year by customer province and sector | TRI30603 | |
| Q | CCR | Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year by customer region and total margin used (size classes) | TRI30604 | |
| Q | CCR | Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year by customer geographical area, sector and economic activity | TRI30605 | |
| Q | CCR | Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year by customer geographical area and economic activity and total margin used (size classes) | TRI30606 | |
| Q | CCR | Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period by customer sector and total credit used (size classes) | TRI30486 | |
| Q | CCR | Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period by customer region and sector | TRI30496 | |
| Q | CCR | Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period by customer province and sector | TRI30507 | |
| Q | CCR | Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period by customer region and total margin used (size classes) | TRI30516 | |
| Q | CCR | Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period by customer geographical area, sector and economic activity | TRI30524 | |
| Q | CCR | Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period | TRI30529 | |

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

Multiple-bank Borrowing

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

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

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

Risk Concentration

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

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

Summary Data

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

Loans

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

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

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

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

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

Lending rates

| | | | | |
|---|-----|---|--------------------------|-------|
| Q | SIR | APRC on term loans to the sole proprietorships: new business in the quarter by initial period of rate fixation and customer geographical area | TRI30871 | p. 46 |
|---|-----|---|--------------------------|-------|

| | | | | |
|---|-----|--|--------------------------|-------|
| Q | SIR | Lending rates on loans (excluding bad loans) to consumer households and sole proprietorships: stocks by type of transaction, initial period of rate fixation and customer region | TRI30881 | p. 47 |
|---|-----|--|--------------------------|-------|

| | | | | |
|---|-----|---|--------------------------|-------|
| Q | SIR | Lending rates applied to loans (excluding bad loans) for house purchase: stocks by initial period of rate fixation, customer region and total facilities granted (size classes) | TRI30890 | p. 48 |
|---|-----|---|--------------------------|-------|

| | | | | |
|---|-----|--|--------------------------|-------|
| Q | SIR | APRC applied to loans (excl. bad loans) for house purchase: new business in the quarter by initial period of rate fixation, customer geographical area and total facilities granted (size classes) | TRI30900 | p. 49 |
|---|-----|--|--------------------------|-------|

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

Loans

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

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

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

Non-performing Loans

| | | | | |
|---|-----|--|--------------------------|--|
| Q | CCR | Bad loans (gross of write-downs and net of write-offs) by size class | TRI30206 | |
|---|-----|--|--------------------------|--|

| | | | | |
|---|-----|--|--------------------------|--|
| Q | CCR | Bad loans (gross of write-downs and net of write-offs) by customer geographical area, sector and economic activity | TRI30031 | |
|---|-----|--|--------------------------|--|

| | | | | |
|---|-----|--|--------------------------|--|
| Q | CCR | Bad loans (gross of write-downs and net of write-offs) by customer sector and sub-sector | TRI30231 | |
|---|-----|--|--------------------------|--|

| | | | | |
|---|-----|--|--------------------------|--|
| Q | CCR | Bad loans (gross of write-downs and write-offs) | TRI30226 | |
|---|-----|--|--------------------------|--|

by type of guarantee and customer economic activity

| | | | |
|---|-----|--|--------------------------|
| Q | CCR | Bad loans (gross of write-downs and write-offs) by type of guarantee, customer geographical area, sector and economic activity | TRI30033 |
| Q | CCR | Bad loans (gross of write-downs and net of write-offs) by customer province, sector and economic activity | TRI30211 |
| Q | CCR | Bad loans (gross of write-downs and net of write-offs): flows by customer region | TRI30241 |
| Q | CCR | Bad loans (gross of write-downs and net of write-offs): flows by customer sector and economic activity | TRI30251 |
| Q | CCR | Bad loans (gross of write-downs and net of write-offs) by customer sex, location (region) and sector | TRI30290 |

Credit Conditions and Risk

Access to data:

[TRI30266](#)

Loans

by type of default

(stocks in millions of euro)

Reporting institutions: **Banks and CDP**

| | 2019-Q2 | 2019-Q1 | 2018-Q4 |
|---|-----------|-----------|-----------|
| Non-performing loans | 165,191 | 170,211 | 180,183 |
| Bad loans (gross of write-downs and net of write-offs) | | | |
| Loans subject to forbearance | 12,380 | 11,972 | 11,516 |
| Other exposures | 75,569 | 77,770 | 85,905 |
| Likely defaults | | | |
| Loans subject to forbearance | 37,261 | 39,030 | 40,048 |
| Other exposures | 35,762 | 37,223 | 38,559 |
| Non-performing past due loans/exposures | | | |
| Loans subject to forbearance | 478 | 493 | 594 |
| Other exposures | 3,547 | 3,529 | 3,369 |
| Performing loans | | | |
| Loans subject to forbearance | 25,703 | 26,315 | 27,093 |
| Other exposures | 1,712,073 | 1,711,311 | 1,710,811 |
| Total loans to customers | 1,902,967 | 1,907,837 | 1,918,087 |

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

Source: supervisory reports

Credit Conditions and Risk

Access to data:

[TRI30267](#)

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

2nd quarter 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 | |
| ITALIA | 87,476 | 58,628 | 7,449 | 2,055 | 10,636 |
| North West Italy | 25,097 | 16,975 | 1,671 | 408 | 3,472 |
| Piedmont and Valle d'Aosta | 5,013 | 3,310 | 463 | 116 | 641 |
| Lombardy | 18,215 | 12,347 | 1,092 | 257 | 2,579 |
| Liguria | 1,868 | 1,318 | 117 | 35 | 252 |
| North East Italy | 17,621 | 12,901 | 1,340 | 217 | 1,556 |
| Trentino Alto Adige | 1,155 | 880 | 98 | 9 | 23 |
| Veneto | 6,806 | 4,814 | 528 | 89 | 745 |
| Friuli-Venezia Giulia | 1,329 | 960 | 157 | 20 | 86 |
| Emilia Romagna | 8,330 | 6,247 | 557 | 99 | 702 |
| Central Italy | 21,957 | 15,677 | 1,696 | 436 | 2,260 |
| Tuscany | 7,550 | 5,528 | 800 | 115 | 535 |
| Umbria | 1,837 | 1,320 | 168 | 27 | 187 |
| Marche | 2,879 | 1,936 | 258 | 39 | 321 |
| Lazio | 9,692 | 6,894 | 470 | 254 | 1,217 |
| Southern Italy | 15,213 | 9,077 | 1,699 | 670 | 2,145 |
| Abruzzo and Molise | 2,443 | 1,613 | 310 | 60 | 242 |
| Campania | 6,637 | 4,184 | 496 | 340 | 1,018 |
| Apulia and Basilicata | 4,478 | 2,413 | 626 | 172 | 676 |
| Calabria | 1,655 | 867 | 268 | 97 | 209 |
| Islands | 7,588 | 3,997 | 1,043 | 324 | 1,203 |
| Sicily | 5,444 | 2,493 | 765 | 266 | 1,023 |
| Sardinia | 2,145 | 1,505 | 277 | 58 | 180 |

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

Source: supervisory reports

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

2nd quarter 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 |

| | | | | | |
|----------------------------|---------------|---------------|--------------|--------------|--------------|
| ITALIA | 71,718 | 54,035 | 3,504 | 1,552 | 5,197 |
| North West Italy | 23,338 | 18,253 | 813 | 326 | 1,464 |
| Piedmont and Valle d'Aosta | 2,914 | 1,977 | 210 | 95 | 300 |
| Lombardy | 17,952 | 14,157 | 526 | 201 | 1,032 |
| Liguria | 2,472 | 2,119 | 77 | 29 | 132 |
| North East Italy | 16,130 | 12,436 | 871 | 180 | 914 |
| Trentino Alto Adige | 1,614 | 1,219 | 181 | 8 | 68 |
| Veneto | 6,263 | 4,681 | 342 | 76 | 388 |
| Friuli-Venezia Giulia | 794 | 532 | 78 | 18 | 68 |
| Emilia Romagna | 7,460 | 6,004 | 270 | 78 | 390 |
| Central Italy | 19,531 | 15,287 | 839 | 363 | 1,276 |
| Tuscany | 5,343 | 4,166 | 376 | 95 | 313 |
| Umbria | 1,084 | 812 | 70 | 21 | 82 |
| Marche | 1,953 | 1,392 | 133 | 35 | 161 |
| Lazio | 11,151 | 8,918 | 260 | 212 | 720 |
| Southern Italy | 8,483 | 5,631 | 635 | 456 | 965 |
| Abruzzo and Molise | 1,315 | 875 | 118 | 47 | 144 |
| Campania | 4,009 | 2,889 | 185 | 210 | 421 |
| Apulia and Basilicata | 2,490 | 1,532 | 243 | 133 | 302 |
| Calabria | 669 | 335 | 88 | 65 | 98 |
| Islands | 4,235 | 2,428 | 345 | 227 | 577 |
| Sicily | 3,130 | 1,613 | 275 | 179 | 473 |
| Sardinia | 1,105 | 815 | 69 | 48 | 104 |

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

2nd 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 |

| | | | | | |
|----------------------------|--------------|--------------|------------|------------|------------|
| ITALIA | 3,987 | 1,378 | 491 | 742 | 479 |
| North West Italy | 900 | 358 | 108 | 157 | 118 |
| Piedmont and Valle d'Aosta | 266 | 91 | 41 | 53 | 35 |
| Lombardy | 562 | 242 | 57 | 89 | 75 |
| Liguria | 72 | 26 | 10 | 15 | 8 |
| North East Italy | 560 | 216 | 87 | 98 | 59 |
| Trentino Alto Adige | 56 | 24 | 10 | 5 | 5 |
| Veneto | 223 | 87 | 31 | 40 | 27 |
| Friuli-Venezia Giulia | 70 | 24 | 17 | 10 | 6 |
| Emilia Romagna | 211 | 81 | 30 | 42 | 21 |
| Central Italy | 1,035 | 339 | 111 | 165 | 121 |
| Tuscany | 240 | 78 | 37 | 43 | 23 |
| Umbria | 77 | 30 | 12 | 11 | 9 |
| Marche | 81 | 27 | 13 | 14 | 10 |
| Lazio | 637 | 203 | 50 | 98 | 80 |
| Southern Italy | 1,047 | 358 | 125 | 212 | 115 |
| Abruzzo and Molise | 154 | 63 | 22 | 21 | 22 |
| Campania | 398 | 114 | 39 | 102 | 45 |
| Apulia and Basilicata | 356 | 141 | 49 | 60 | 39 |
| Calabria | 139 | 40 | 15 | 29 | 10 |
| Islands | 445 | 105 | 58 | 110 | 66 |
| Sicily | 359 | 76 | 45 | 87 | 58 |
| Sardinia | 85 | 30 | 14 | 23 | 8 |

Credit Conditions and Risk

Access to data:

[TRI30265](#)

Adjusted bad loans

by customer region

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

2nd quarter 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 |
| ITALY | 812,701 | 96,044 | 1.12 | 48,345 | 3,904 | 4,568 | 845 |
| North West Italy | 189,448 | 27,215 | 1.13 | 10,736 | 1,142 | 1,021 | 221 |
| Piedmont | 51,066 | 5,105 | 1.09 | 3,082 | 224 | 275 | 36 |
| Valle D'Aosta | 1,008 | 88 | 1.22 | 90 | 2 | 8 | 1 |
| Lombardy | 120,275 | 20,070 | 1.15 | 6,460 | 830 | 660 | 179 |
| Liguria | 17,099 | 1,951 | 1.09 | 1,104 | 85 | 78 | 4 |
| North East Italy | 116,291 | 19,334 | 1.11 | 6,290 | 809 | 659 | 134 |
| Veneto | 44,783 | 7,348 | 1.10 | 2,500 | 372 | 257 | 54 |
| Friuli-Venezia Giulia | 10,386 | 1,484 | 1.14 | 616 | 41 | 66 | 29 |
| Emilia Romagna | 55,151 | 9,160 | 1.11 | 2,818 | 357 | 291 | 44 |
| Trentino Alto Adige | 5,971 | 1,342 | 1.13 | 356 | 39 | 45 | 7 |
| Central Italy | 180,717 | 25,102 | 1.13 | 10,883 | 1,020 | 1,025 | 153 |
| Tuscany | 55,724 | 8,130 | 1.08 | 3,194 | 279 | 264 | 74 |
| Umbria | 15,612 | 2,027 | 1.11 | 842 | 84 | 88 | 6 |
| Marche | 22,875 | 3,305 | 1.14 | 1,190 | 161 | 107 | 15 |
| Lazio | 86,506 | 11,640 | 1.17 | 5,657 | 495 | 566 | 57 |
| Southern Italy | 214,978 | 16,021 | 1.10 | 13,213 | 551 | 1,160 | 109 |
| Abruzzo | 23,037 | 2,380 | 1.10 | 1,391 | 74 | 138 | 17 |
| Molise | 4,170 | 325 | 1.10 | 260 | 24 | 21 | 1 |
| Campania | 96,209 | 6,893 | 1.11 | 5,894 | 200 | 470 | 51 |
| Apulia | 52,822 | 4,037 | 1.10 | 3,272 | 161 | 285 | 23 |
| Basilicata | 6,236 | 582 | 1.10 | 354 | 14 | 43 | 3 |
| Calabria | 32,504 | 1,803 | 1.07 | 2,042 | 78 | 203 | 14 |
| Islands | 111,267 | 8,371 | 1.11 | 7,223 | 381 | 703 | 229 |
| Sicily | 88,700 | 6,034 | 1.12 | 5,640 | 285 | 571 | 219 |
| Sardinia | 22,567 | 2,337 | 1.09 | 1,583 | 96 | 132 | 10 |

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30271](#)

Adjusted bad loans

by customer sector and economic activity

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

2nd quarter 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 |
| TOTAL | 812,701 | 96,044 | 1.12 | 48,345 | 3,904 | 4,568 | 845 |
| General government | 125 | 550 | 1.97 | 16 | 32 | 11 | 178 |
| Financial companies (excluding Monetary Financial Institutions) | 1,366 | 1,506 | 1.14 | 63 | 108 | 8 | 54 |
| Non-financial companies | 167,052 | 66,904 | 1.14 | 6,734 | 2,649 | 607 | 374 |
| <i>of which:</i> | | | | | | | |
| Industry | 31,392 | 14,708 | 1.14 | 941 | 509 | 108 | 48 |
| Building | 32,898 | 19,070 | 1.17 | 1,130 | 726 | 132 | 108 |
| Services | 93,448 | 30,202 | 1.14 | 4,150 | 1,232 | 323 | 164 |
| Producer households | 111,564 | 7,947 | 1.07 | 5,731 | 283 | 649 | 65 |
| Consumer households and e others | 529,888 | 19,046 | 1.05 | 35,647 | 827 | 3,282 | 174 |

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-Q3 | 2016-Q4 | 2017-Q1 | 2017-Q2 | 2017-Q3 | 2017-Q4 |
|--|-------------|-------------|-------------|-------------|-------------|-------------|
| TOTAL | 2.50 | 2.22 | 2.22 | 1.97 | 1.80 | 1.76 |
| From 250 to 125,000 euro | 1.44 | 1.34 | 1.34 | 1.22 | 1.17 | 1.11 |
| From 125,000 to 500,000 euro | 2.43 | 2.24 | 2.19 | 1.93 | 1.84 | 1.70 |
| More than 500,000 euro | 2.82 | 2.47 | 2.47 | 2.19 | 1.96 | 1.96 |
| General government | 0.56 | 0.52 | 0.40 | 0.36 | 0.25 | 0.28 |
| From 250 to 125,000 euro | 3.17 | 3.18 | 4.14 | 2.25 | 2.43 | 2.53 |
| From 125,000 to 500,000 euro | 3.63 | 3.51 | 2.96 | 1.33 | 1.65 | 1.91 |
| More than 500,000 euro | 0.51 | 0.47 | 0.35 | 0.34 | 0.22 | 0.25 |
| Financial companies (excluding Monetary Financial Institutions) | 0.43 | 0.30 | 0.37 | 0.41 | 0.41 | 0.39 |
| From 250 to 125,000 euro | 2.55 | 2.02 | 2.38 | 1.91 | 1.61 | 1.19 |
| From 125,000 to 500,000 euro | 3.52 | 3.77 | 3.38 | 2.40 | 2.48 | 2.37 |
| More than 500,000 euro | 0.42 | 0.29 | 0.36 | 0.40 | 0.41 | 0.39 |
| Non-financial companies | 3.82 | 3.51 | 3.47 | 3.04 | 2.75 | 2.73 |
| From 250 to 125,000 euro | 3.54 | 3.37 | 3.29 | 3.00 | 2.83 | 2.67 |
| From 125,000 to 500,000 euro | 3.97 | 3.73 | 3.56 | 3.25 | 3.12 | 2.89 |
| More than 500,000 euro | 3.82 | 3.49 | 3.47 | 3.03 | 2.71 | 2.72 |
| Producer households | 3.58 | 3.17 | 3.13 | 2.75 | 2.57 | 2.43 |
| From 250 to 125,000 euro | 2.55 | 2.38 | 2.33 | 2.18 | 2.09 | 1.99 |
| From 125,000 to 500,000 euro | 3.63 | 3.25 | 3.18 | 2.78 | 2.67 | 2.47 |
| More than 500,000 euro | 4.74 | 4.01 | 4.05 | 3.40 | 2.99 | 2.92 |
| Consumer households | 1.67 | 1.44 | 1.45 | 1.30 | 1.22 | 1.14 |
| From 250 to 125,000 euro | 1.13 | 1.05 | 1.06 | 0.98 | 0.94 | 0.90 |
| From 125,000 to 500,000 euro | 1.69 | 1.56 | 1.53 | 1.35 | 1.27 | 1.18 |
| More than 500,000 euro | 5.93 | 3.90 | 4.19 | 3.85 | 3.26 | 3.07 |
| Other sectors | 2.69 | 1.92 | 2.02 | 1.24 | 1.02 | 0.96 |
| From 250 to 125,000 euro | 1.51 | 1.48 | 1.47 | 1.39 | 1.29 | 1.31 |
| From 125,000 to 500,000 euro | 1.80 | 1.50 | 1.44 | 1.73 | 1.53 | 1.50 |
| More than 500,000 euro | 2.99 | 2.05 | 2.20 | 1.12 | 0.89 | 0.82 |

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**

| | 2018-Q1 | 2018-Q2 | 2018-Q3 | 2018-Q4 | 2019-Q1 | 2019-Q2 |
|--|-------------|-------------|-------------|-------------|-------------|-------------|
| TOTAL | 1.66 | 1.50 | 1.53 | 1.33 | 1.33 | 1.31 |
| From 250 to 125,000 euro | 1.11 | 1.06 | 1.03 | 0.98 | 1.03 | 0.93 |
| From 125,000 to 500,000 euro | 1.67 | 1.55 | 1.51 | 1.39 | 1.39 | 1.29 |
| More than 500,000 euro | 1.81 | 1.61 | 1.68 | 1.42 | 1.40 | 1.42 |
| General government | 0.28 | 0.51 | 0.44 | 0.40 | 0.46 | 0.50 |
| From 250 to 125,000 euro | 1.92 | 5.42 | 4.26 | 3.21 | 5.71 | 5.03 |
| From 125,000 to 500,000 euro | 1.46 | 4.22 | 2.95 | 4.19 | 4.16 | 5.59 |
| More than 500,000 euro | 0.25 | 0.49 | 0.42 | 0.38 | 0.44 | 0.47 |
| Financial companies (excluding Monetary Financial Institutions) | 0.37 | 0.29 | 0.33 | 0.25 | 0.30 | 0.28 |
| From 250 to 125,000 euro | 1.24 | 1.51 | 1.88 | 1.50 | 1.59 | 1.51 |
| From 125,000 to 500,000 euro | 2.28 | 2.57 | 2.48 | 2.17 | 2.07 | 2.07 |
| More than 500,000 euro | 0.36 | 0.29 | 0.32 | 0.24 | 0.30 | 0.28 |
| Non-financial companies | 2.55 | 2.32 | 2.42 | 2.09 | 2.02 | 2.06 |
| From 250 to 125,000 euro | 2.67 | 2.78 | 2.73 | 2.61 | 2.59 | 2.49 |
| From 125,000 to 500,000 euro | 2.82 | 2.81 | 2.80 | 2.67 | 2.61 | 2.52 |
| More than 500,000 euro | 2.53 | 2.26 | 2.38 | 2.02 | 1.95 | 2.01 |
| Producer households | 2.29 | 2.17 | 2.08 | 1.90 | 1.94 | 1.82 |
| From 250 to 125,000 euro | 1.91 | 1.86 | 1.77 | 1.67 | 1.75 | 1.59 |
| From 125,000 to 500,000 euro | 2.43 | 2.24 | 2.19 | 1.96 | 1.98 | 1.87 |
| More than 500,000 euro | 2.54 | 2.45 | 2.29 | 2.10 | 2.11 | 2.04 |
| Consumer households | 1.09 | 1.00 | 0.96 | 0.89 | 0.91 | 0.82 |
| From 250 to 125,000 euro | 0.90 | 0.84 | 0.82 | 0.79 | 0.83 | 0.74 |
| From 125,000 to 500,000 euro | 1.16 | 1.04 | 0.98 | 0.90 | 0.89 | 0.82 |
| More than 500,000 euro | 2.40 | 2.12 | 2.01 | 1.80 | 1.74 | 1.55 |
| Other sectors | 0.96 | 0.78 | 1.09 | 0.74 | 0.87 | 0.89 |
| From 250 to 125,000 euro | 1.34 | 1.33 | 1.38 | 1.39 | 1.59 | 1.32 |
| From 125,000 to 500,000 euro | 1.59 | 1.27 | 1.32 | 1.06 | 0.83 | 0.94 |
| More than 500,000 euro | 0.79 | 0.63 | 1.01 | 0.61 | 0.81 | 0.83 |

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-Q3 | 2016-Q4 | 2017-Q1 | 2017-Q2 | 2017-Q3 | 2017-Q4 |
|-------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|
| ITALY | 2.50 | 2.23 | 2.22 | 1.97 | 1.80 | 1.76 |
| <i>of which:</i> General government | 0.56 | 0.52 | 0.39 | 0.36 | 0.25 | 0.28 |
| Non-financial companies | 3.82 | 3.51 | 3.47 | 3.05 | 2.75 | 2.73 |
| Producer households | 3.58 | 3.17 | 3.13 | 2.74 | 2.57 | 2.43 |
| Consumer households | 1.67 | 1.44 | 1.45 | 1.31 | 1.22 | 1.14 |
| Piedmont | 1.79 | 1.62 | 1.59 | 1.53 | 1.35 | 1.40 |
| <i>of which:</i> General government | 1.11 | 1.26 | 1.22 | 1.26 | 0.13 | 0.13 |
| Non-financial companies | 2.13 | 2.09 | 2.02 | 2.07 | 1.91 | 2.10 |
| Producer households | 2.75 | 2.40 | 2.17 | 1.93 | 1.77 | 1.71 |
| Consumer households | 1.42 | 1.05 | 1.08 | 0.96 | 0.89 | 0.79 |
| Valle d'Aosta | 1.96 | 1.94 | 2.12 | 1.47 | 1.24 | 0.82 |
| <i>of which:</i> General government | 0.74 | 0.93 | 6.55 | 0.00 | 6.61 | 6.28 |
| Non-financial companies | 1.95 | 1.96 | 2.42 | 1.29 | 1.55 | 0.85 |
| Producer households | 3.20 | 3.02 | 2.42 | 2.06 | 1.19 | 0.93 |
| Consumer households | 2.04 | 2.06 | 1.93 | 1.81 | 0.86 | 0.81 |
| Lombardy | 1.84 | 1.58 | 1.69 | 1.38 | 1.22 | 1.12 |
| <i>of which:</i> General government | 0.25 | 0.09 | 0.10 | 0.23 | 0.06 | 0.25 |
| Non-financial companies | 3.47 | 2.93 | 3.07 | 2.33 | 2.06 | 1.91 |
| Producer households | 3.44 | 2.97 | 2.98 | 2.36 | 2.24 | 1.97 |
| Consumer households | 1.32 | 1.24 | 1.24 | 1.12 | 1.08 | 0.98 |
| Liguria | 2.83 | 2.79 | 4.75 | 4.51 | 4.06 | 3.68 |
| <i>of which:</i> General government | 0.15 | 0.02 | 0.01 | 0.45 | 0.45 | 0.47 |
| Non-financial companies | 3.78 | 4.40 | 8.61 | 8.44 | 7.62 | 6.65 |
| Producer households | 3.30 | 2.81 | 2.38 | 2.03 | 1.76 | 1.96 |
| Consumer households | 1.34 | 1.34 | 1.34 | 1.01 | 0.91 | 0.87 |
| Veneto | 2.62 | 2.18 | 2.33 | 2.02 | 1.77 | 1.61 |
| <i>of which:</i> General government | 0.05 | 0.06 | 0.04 | 0.14 | 0.13 | 0.29 |
| Non-financial companies | 3.64 | 3.59 | 3.91 | 3.15 | 2.77 | 2.37 |
| Producer households | 3.48 | 2.89 | 3.07 | 3.08 | 2.92 | 2.84 |
| Consumer households | 2.99 | 1.83 | 2.06 | 1.86 | 1.62 | 1.52 |
| Friuli-Venezia Giulia | 2.20 | 2.23 | 2.23 | 1.79 | 1.47 | 1.12 |
| <i>of which:</i> General government | 0.60 | 0.13 | 0.64 | 0.44 | 0.04 | 0.08 |
| Non-financial companies | 2.85 | 3.15 | 2.71 | 2.55 | 2.02 | 1.44 |
| Producer households | 3.33 | 3.00 | 2.92 | 2.46 | 2.22 | 1.71 |
| Consumer households | 1.63 | 1.33 | 1.34 | 1.05 | 0.93 | 0.82 |

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-Q3 | 2016-Q4 | 2017-Q1 | 2017-Q2 | 2017-Q3 | 2017-Q4 |
|-------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Emilia Romagna | 2.50 | 2.36 | 2.21 | 2.00 | 2.19 | 2.26 |
| <i>of which:</i> General government | 0.04 | 0.02 | 0.02 | 0.02 | 0.00 | 0.17 |
| Non-financial companies | 3.32 | 3.17 | 2.94 | 2.67 | 3.02 | 3.10 |
| Producer households | 3.00 | 2.69 | 2.74 | 2.30 | 2.11 | 2.13 |
| Consumer households | 1.39 | 1.33 | 1.23 | 1.12 | 1.10 | 1.17 |
| Trentino Alto Adige | 2.41 | 2.07 | 1.67 | 1.20 | 1.11 | 1.15 |
| <i>of which:</i> General government | 0.00 | 0.06 | 0.00 | 0.15 | 0.15 | 0.04 |
| Non-financial companies | 3.01 | 2.66 | 2.07 | 1.41 | 1.31 | 1.36 |
| Producer households | 1.60 | 1.46 | 1.36 | 1.25 | 1.19 | 1.29 |
| Consumer households | 1.40 | 1.04 | 0.95 | 0.74 | 0.63 | 0.70 |
| Tuscany | 2.96 | 2.75 | 2.47 | 2.16 | 1.96 | 2.03 |
| <i>of which:</i> General government | 0.09 | 0.05 | 0.05 | 0.04 | 0.04 | 0.03 |
| Non-financial companies | 3.84 | 3.50 | 3.09 | 2.67 | 2.45 | 2.71 |
| Producer households | 4.75 | 4.59 | 4.12 | 3.56 | 3.21 | 2.90 |
| Consumer households | 1.59 | 1.52 | 1.45 | 1.30 | 1.19 | 1.05 |
| Umbria | 4.32 | 3.70 | 3.59 | 3.13 | 2.68 | 2.56 |
| <i>of which:</i> General government | 3.76 | 3.91 | 0.00 | 0.00 | 0.00 | 0.00 |
| Non-financial companies | 5.30 | 4.81 | 4.72 | 4.28 | 3.66 | 3.47 |
| Producer households | 4.01 | 3.36 | 3.24 | 3.05 | 2.64 | 2.86 |
| Consumer households | 1.87 | 1.67 | 1.63 | 1.43 | 1.28 | 1.21 |
| Marche | 3.29 | 2.93 | 2.67 | 2.59 | 2.30 | 2.33 |
| <i>of which:</i> General government | 0.02 | 0.05 | 0.06 | 0.11 | 0.10 | 0.11 |
| Non-financial companies | 4.73 | 4.16 | 3.60 | 3.52 | 2.86 | 2.95 |
| Producer households | 3.99 | 3.47 | 3.84 | 3.60 | 2.98 | 3.12 |
| Consumer households | 1.72 | 1.65 | 1.61 | 1.53 | 1.47 | 1.39 |
| Lazio | 2.89 | 2.68 | 2.35 | 2.37 | 2.30 | 2.60 |
| <i>of which:</i> General government | 0.20 | 0.17 | 0.03 | 0.09 | 0.11 | 0.11 |
| Non-financial companies | 4.64 | 4.63 | 4.07 | 4.09 | 3.81 | 4.43 |
| Producer households | 3.68 | 3.14 | 3.10 | 2.84 | 2.83 | 2.81 |
| Consumer households | 1.47 | 1.32 | 1.39 | 1.35 | 1.21 | 1.16 |
| Abruzzo | 4.16 | 3.30 | 3.07 | 2.83 | 2.86 | 2.84 |
| <i>of which:</i> General government | 5.52 | 1.37 | 0.86 | 0.07 | 0.18 | 0.09 |
| Non-financial companies | 5.38 | 4.27 | 3.72 | 3.32 | 3.48 | 3.46 |
| Producer households | 5.19 | 4.56 | 4.81 | 4.26 | 4.22 | 4.17 |
| Consumer households | 2.06 | 1.82 | 1.81 | 1.63 | 1.53 | 1.46 |

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-Q3 | 2016-Q4 | 2017-Q1 | 2017-Q2 | 2017-Q3 | 2017-Q4 |
|-------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Molise | 2.89 | 3.22 | 2.97 | 2.55 | 2.60 | 2.15 |
| <i>of which:</i> General government | 0.25 | 2.59 | 1.56 | 1.34 | 2.28 | 1.25 |
| Non-financial companies | 4.43 | 5.40 | 4.70 | 3.83 | 3.95 | 3.17 |
| Producer households | 3.36 | 3.76 | 3.40 | 3.67 | 3.55 | 2.44 |
| Consumer households | 1.66 | 1.50 | 1.64 | 1.49 | 1.42 | 1.40 |
| Campania | 3.84 | 3.41 | 3.16 | 2.91 | 2.37 | 2.18 |
| <i>of which:</i> General government | 0.87 | 0.63 | 0.91 | 0.24 | 1.26 | 0.32 |
| Non-financial companies | 6.11 | 5.27 | 4.78 | 4.53 | 3.22 | 3.06 |
| Producer households | 4.26 | 4.11 | 3.84 | 3.41 | 3.27 | 3.00 |
| Consumer households | 1.87 | 1.86 | 1.80 | 1.62 | 1.60 | 1.47 |
| Apulia | 3.50 | 3.01 | 3.11 | 2.99 | 2.64 | 2.65 |
| <i>of which:</i> General government | 3.01 | 0.59 | 1.36 | 0.53 | 0.47 | 2.74 |
| Non-financial companies | 5.54 | 4.73 | 5.03 | 5.03 | 4.25 | 4.50 |
| Producer households | 3.94 | 3.43 | 3.56 | 3.00 | 2.87 | 2.90 |
| Consumer households | 1.77 | 1.55 | 1.48 | 1.33 | 1.26 | 1.23 |
| Basilicata | 2.29 | 2.24 | 2.06 | 1.67 | 1.75 | 2.03 |
| <i>of which:</i> General government | 0.51 | 2.12 | 1.34 | 1.60 | 1.39 | 0.15 |
| Non-financial companies | 3.21 | 2.87 | 2.66 | 2.17 | 2.38 | 3.11 |
| Producer households | 3.58 | 3.31 | 2.90 | 2.12 | 2.22 | 2.65 |
| Consumer households | 1.30 | 1.30 | 1.30 | 1.10 | 1.09 | 1.03 |
| Calabria | 3.87 | 3.32 | 3.28 | 2.67 | 2.40 | 2.32 |
| <i>of which:</i> General government | 2.32 | 3.28 | 1.39 | 0.96 | 0.27 | 3.51 |
| Non-financial companies | 6.68 | 5.14 | 5.43 | 4.59 | 3.82 | 2.95 |
| Producer households | 5.47 | 4.86 | 4.74 | 3.94 | 3.69 | 3.85 |
| Consumer households | 1.93 | 1.82 | 1.83 | 1.58 | 1.59 | 1.49 |
| Sicily | 4.04 | 3.62 | 3.60 | 3.23 | 2.55 | 2.29 |
| <i>of which:</i> General government | 3.08 | 3.80 | 3.49 | 2.74 | 1.38 | 0.46 |
| Non-financial companies | 6.34 | 5.50 | 5.36 | 4.99 | 3.43 | 3.23 |
| Producer households | 5.08 | 4.78 | 4.89 | 4.49 | 4.29 | 3.35 |
| Consumer households | 2.20 | 1.99 | 2.01 | 1.76 | 1.69 | 1.58 |
| Sardinia | 2.59 | 2.40 | 2.27 | 1.92 | 1.91 | 1.68 |
| <i>of which:</i> General government | 1.19 | 1.34 | 0.80 | 0.90 | 0.94 | 1.08 |
| Non-financial companies | 4.21 | 4.14 | 3.74 | 3.53 | 3.62 | 3.24 |
| Producer households | 3.66 | 2.97 | 2.73 | 2.22 | 2.09 | 2.09 |
| Consumer households | 1.31 | 1.14 | 1.15 | 1.10 | 1.02 | 0.94 |

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**

| | 2018-Q1 | 2018-Q2 | 2018-Q3 | 2018-Q4 | 2019-Q1 | 2019-Q2 |
|-------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|
| ITALY | 1.66 | 1.50 | 1.53 | 1.33 | 1.33 | 1.31 |
| <i>of which:</i> General government | 0.28 | 0.51 | 0.44 | 0.40 | 0.46 | 0.50 |
| Non-financial companies | 2.55 | 2.32 | 2.42 | 2.09 | 2.02 | 2.06 |
| Producer households | 2.29 | 2.17 | 2.08 | 1.90 | 1.94 | 1.82 |
| Consumer households | 1.09 | 1.00 | 0.96 | 0.89 | 0.91 | 0.82 |
| Piedmont | 1.37 | 1.24 | 1.32 | 1.14 | 1.13 | 1.06 |
| <i>of which:</i> General government | 0.14 | 0.13 | 0.02 | 0.00 | 0.01 | 0.00 |
| Non-financial companies | 2.02 | 1.85 | 2.08 | 1.59 | 1.55 | 1.45 |
| Producer households | 1.68 | 1.64 | 1.41 | 1.61 | 1.76 | 1.68 |
| Consumer households | 0.82 | 0.72 | 0.69 | 0.70 | 0.70 | 0.65 |
| Valle d'Aosta | 1.41 | 1.17 | 1.68 | 1.51 | 1.35 | 1.27 |
| <i>of which:</i> General government | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Non-financial companies | 1.87 | 1.67 | 2.72 | 2.16 | 1.88 | 1.87 |
| Producer households | 1.78 | 1.36 | 1.63 | 1.80 | 1.10 | 1.08 |
| Consumer households | 0.95 | 0.76 | 0.81 | 0.85 | 0.80 | 0.65 |
| Lombardy | 1.12 | 0.95 | 0.91 | 0.86 | 0.84 | 0.79 |
| <i>of which:</i> General government | 0.20 | 0.70 | 2.70 | 2.91 | 2.51 | 2.18 |
| Non-financial companies | 2.01 | 1.72 | 1.58 | 1.44 | 1.37 | 1.35 |
| Producer households | 1.89 | 1.82 | 1.71 | 1.56 | 1.53 | 1.41 |
| Consumer households | 0.97 | 0.87 | 0.85 | 0.79 | 0.81 | 0.73 |
| Liguria | 1.99 | 1.85 | 2.25 | 1.74 | 1.63 | 1.41 |
| <i>of which:</i> General government | 1.24 | 1.38 | 1.37 | 0.02 | 0.02 | 0.03 |
| Non-financial companies | 3.00 | 2.79 | 3.76 | 2.89 | 2.57 | 2.26 |
| Producer households | 1.85 | 2.01 | 2.00 | 1.80 | 1.95 | 1.66 |
| Consumer households | 0.87 | 0.79 | 0.79 | 0.82 | 0.80 | 0.71 |
| Veneto | 1.48 | 1.30 | 1.35 | 0.98 | 0.94 | 1.01 |
| <i>of which:</i> General government | 0.41 | 0.34 | 0.30 | 1.21 | 0.96 | 1.56 |
| Non-financial companies | 2.22 | 1.91 | 1.99 | 1.58 | 1.53 | 1.64 |
| Producer households | 2.48 | 1.91 | 1.97 | 1.84 | 1.68 | 1.76 |
| Consumer households | 1.24 | 1.03 | 0.94 | 0.83 | 0.81 | 0.77 |
| Friuli-Venezia Giulia | 1.16 | 0.99 | 0.92 | 0.92 | 1.12 | 1.16 |
| <i>of which:</i> General government | 0.02 | 0.13 | 0.14 | 0.12 | 0.12 | 0.03 |
| Non-financial companies | 1.60 | 1.27 | 1.18 | 1.22 | 1.55 | 1.51 |
| Producer households | 1.72 | 1.55 | 1.58 | 1.59 | 1.83 | 2.05 |
| Consumer households | 0.75 | 0.73 | 0.65 | 0.65 | 0.71 | 0.83 |

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**

| | 2018-Q1 | 2018-Q2 | 2018-Q3 | 2018-Q4 | 2019-Q1 | 2019-Q2 |
|-------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Emilia Romagna | 2.24 | 2.08 | 1.54 | 1.73 | 1.71 | 1.93 |
| <i>of which:</i> General government | 0.02 | 0.13 | 0.01 | 0.07 | 0.07 | 0.04 |
| Non-financial companies | 3.09 | 2.89 | 1.99 | 2.44 | 2.33 | 2.72 |
| Producer households | 1.98 | 1.84 | 1.81 | 1.51 | 1.65 | 1.55 |
| Consumer households | 1.00 | 0.93 | 0.89 | 0.70 | 0.72 | 0.66 |
| Trentino Alto Adige | 1.15 | 1.01 | 0.82 | 0.65 | 0.65 | 0.65 |
| <i>of which:</i> General government | 0.04 | 0.00 | 0.00 | 0.00 | 0.12 | 0.06 |
| Non-financial companies | 1.35 | 1.16 | 0.88 | 0.69 | 0.68 | 0.71 |
| Producer households | 1.28 | 1.37 | 1.23 | 1.01 | 1.04 | 1.03 |
| Consumer households | 0.69 | 0.63 | 0.61 | 0.47 | 0.47 | 0.43 |
| Tuscany | 1.92 | 1.73 | 1.72 | 1.57 | 1.43 | 1.32 |
| <i>of which:</i> General government | 0.03 | 0.00 | 0.00 | 0.05 | 0.01 | 0.02 |
| Non-financial companies | 2.52 | 2.21 | 2.26 | 2.00 | 1.75 | 1.69 |
| Producer households | 2.81 | 2.97 | 2.50 | 2.27 | 2.31 | 2.07 |
| Consumer households | 1.04 | 0.99 | 0.98 | 0.96 | 0.95 | 0.81 |
| Umbria | 2.89 | 2.62 | 2.51 | 2.39 | 1.98 | 1.55 |
| <i>of which:</i> General government | 3.84 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Non-financial companies | 4.00 | 3.73 | 3.56 | 3.36 | 2.52 | 1.91 |
| Producer households | 2.65 | 2.32 | 2.35 | 2.36 | 2.64 | 2.47 |
| Consumer households | 1.12 | 1.06 | 1.05 | 1.02 | 1.09 | 0.93 |
| Marche | 2.05 | 1.91 | 1.92 | 1.65 | 1.61 | 1.53 |
| <i>of which:</i> General government | 0.00 | 0.13 | 0.01 | 0.02 | 0.02 | 0.02 |
| Non-financial companies | 2.50 | 2.30 | 2.36 | 2.01 | 1.88 | 1.91 |
| Producer households | 2.83 | 2.62 | 2.72 | 2.14 | 2.26 | 2.14 |
| Consumer households | 1.30 | 1.26 | 1.21 | 1.11 | 1.12 | 0.93 |
| Lazio | 2.36 | 2.21 | 2.90 | 2.10 | 2.25 | 2.13 |
| <i>of which:</i> General government | 0.11 | 0.30 | 0.04 | 0.03 | 0.04 | 0.09 |
| Non-financial companies | 3.89 | 3.72 | 5.57 | 3.91 | 3.88 | 3.92 |
| Producer households | 2.60 | 2.61 | 2.65 | 2.23 | 2.34 | 1.89 |
| Consumer households | 1.14 | 1.02 | 0.99 | 0.91 | 0.96 | 0.86 |
| Abruzzo | 2.39 | 2.46 | 2.72 | 2.37 | 2.61 | 2.11 |
| <i>of which:</i> General government | 0.06 | 0.66 | 0.27 | 0.27 | 0.06 | 0.15 |
| Non-financial companies | 2.68 | 3.10 | 3.69 | 3.18 | 3.60 | 2.82 |
| Producer households | 3.66 | 3.15 | 2.83 | 2.77 | 2.72 | 2.68 |
| Consumer households | 1.51 | 1.45 | 1.41 | 1.24 | 1.25 | 1.11 |

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**

| | 2018-Q1 | 2018-Q2 | 2018-Q3 | 2018-Q4 | 2019-Q1 | 2019-Q2 |
|-------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Molise | 1.81 | 1.59 | 1.74 | 2.26 | 2.23 | 2.12 |
| <i>of which:</i> General government | 2.23 | 1.73 | 5.12 | 3.32 | 2.37 | 2.09 |
| Non-financial companies | 2.18 | 1.92 | 2.49 | 4.05 | 3.82 | 3.92 |
| Producer households | 2.23 | 1.79 | 1.74 | 2.04 | 1.93 | 2.20 |
| Consumer households | 1.38 | 1.28 | 1.15 | 1.04 | 1.10 | 0.86 |
| Campania | 2.21 | 2.12 | 2.00 | 2.00 | 1.95 | 2.25 |
| <i>of which:</i> General government | 0.11 | 0.96 | 0.19 | 0.41 | 1.28 | 1.21 |
| Non-financial companies | 3.13 | 3.01 | 2.82 | 2.87 | 2.67 | 3.62 |
| Producer households | 2.91 | 2.68 | 2.63 | 2.53 | 2.43 | 2.24 |
| Consumer households | 1.47 | 1.34 | 1.31 | 1.25 | 1.24 | 1.11 |
| Apulia | 2.26 | 1.99 | 2.05 | 1.85 | 1.91 | 1.80 |
| <i>of which:</i> General government | 0.23 | 0.42 | 0.19 | 0.00 | 0.04 | 0.17 |
| Non-financial companies | 3.52 | 3.14 | 3.38 | 2.98 | 3.03 | 2.90 |
| Producer households | 2.73 | 2.63 | 2.49 | 2.24 | 2.38 | 2.22 |
| Consumer households | 1.21 | 1.11 | 1.08 | 1.02 | 1.07 | 1.02 |
| Basilicata | 2.14 | 2.38 | 2.44 | 1.90 | 2.18 | 1.95 |
| <i>of which:</i> General government | 0.33 | 0.18 | 0.36 | 0.60 | 0.38 | 0.42 |
| Non-financial companies | 3.34 | 4.02 | 4.20 | 2.98 | 3.50 | 3.21 |
| Producer households | 2.76 | 2.61 | 2.66 | 2.00 | 2.18 | 2.15 |
| Consumer households | 0.98 | 1.01 | 0.97 | 0.99 | 1.07 | 0.87 |
| Calabria | 2.28 | 2.20 | 2.06 | 1.86 | 1.70 | 1.78 |
| <i>of which:</i> General government | 3.28 | 3.20 | 3.09 | 1.63 | 0.66 | 0.92 |
| Non-financial companies | 2.65 | 2.93 | 2.75 | 2.90 | 2.63 | 2.89 |
| Producer households | 3.94 | 3.28 | 2.84 | 2.51 | 2.32 | 2.49 |
| Consumer households | 1.52 | 1.37 | 1.29 | 1.20 | 1.26 | 1.07 |
| Sicily | 2.15 | 2.26 | 2.26 | 2.16 | 2.48 | 2.30 |
| <i>of which:</i> General government | 0.14 | 1.87 | 2.00 | 2.14 | 3.44 | 3.61 |
| Non-financial companies | 2.94 | 3.28 | 3.38 | 3.21 | 3.69 | 3.61 |
| Producer households | 3.16 | 3.35 | 3.30 | 3.12 | 3.22 | 2.89 |
| Consumer households | 1.53 | 1.46 | 1.39 | 1.36 | 1.48 | 1.30 |
| Sardinia | 1.61 | 1.39 | 1.28 | 1.16 | 1.08 | 1.05 |
| <i>of which:</i> General government | 0.92 | 2.01 | 0.85 | 1.08 | 1.47 | 0.19 |
| Non-financial companies | 3.03 | 2.47 | 2.25 | 1.98 | 1.73 | 1.81 |
| Producer households | 2.05 | 1.99 | 2.04 | 1.93 | 1.94 | 1.90 |
| Consumer households | 0.96 | 0.89 | 0.83 | 0.81 | 0.78 | 0.69 |

Credit Conditions and Risk

Access to data:

[TRI30431](#)

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

2nd quarter 2019

Reporting institutions: **Banks**

| | Total | | | 1 facility | | |
|-------------------------|--------------------|------------------|---------------------|--------------------|----------------|---------------------|
| | Facilities granted | Margin used | Number of borrowers | Facilities granted | Margin used | Number of borrowers |
| ITALY | 1,502,432 | 1,112,344 | 3,310,716 | 534,944 | 463,127 | 2,904,665 |
| North West Italy | 670,321 | 492,689 | 950,146 | 243,726 | 201,408 | 820,612 |
| Piedmont | 91,891 | 65,618 | 250,173 | 24,423 | 21,418 | 219,049 |
| Valle d'Aosta | 2,426 | 1,877 | 8,003 | 960 | 780 | 7,129 |
| Lombardy | 553,153 | 407,712 | 618,984 | 210,815 | 172,264 | 529,878 |
| Liguria | 22,851 | 17,482 | 72,986 | 7,529 | 6,946 | 64,556 |
| North East Italy | 377,036 | 274,506 | 848,445 | 138,880 | 121,371 | 736,393 |
| Trentino Alto Adige | 45,782 | 36,367 | 119,858 | 19,180 | 16,838 | 108,292 |
| Veneto | 168,293 | 126,250 | 326,304 | 77,934 | 67,245 | 281,734 |
| Friuli-Venezia Giulia | 30,128 | 19,480 | 88,246 | 7,728 | 7,131 | 78,948 |
| Emilia Romagna | 132,832 | 92,409 | 314,037 | 34,038 | 30,157 | 267,419 |
| Central Italy | 305,173 | 222,259 | 717,310 | 90,945 | 82,637 | 631,925 |
| Tuscany | 76,034 | 57,943 | 253,319 | 24,038 | 21,740 | 217,929 |
| Umbria | 13,462 | 10,550 | 52,031 | 4,007 | 3,701 | 44,765 |
| Marche | 27,251 | 19,825 | 104,467 | 8,724 | 7,836 | 89,513 |
| Lazio | 188,426 | 133,941 | 307,493 | 54,175 | 49,360 | 279,718 |
| Southern Italy | 101,800 | 83,400 | 511,456 | 40,582 | 37,991 | 457,178 |
| Abruzzo | 14,485 | 11,354 | 64,035 | 5,022 | 4,612 | 56,386 |
| Molise | 1,796 | 1,448 | 11,662 | 814 | 751 | 10,257 |
| Campania | 42,861 | 35,473 | 186,756 | 15,889 | 14,944 | 166,955 |
| Apulia | 29,662 | 24,105 | 165,075 | 13,014 | 12,225 | 148,291 |
| Basilicata | 3,916 | 3,154 | 21,740 | 1,644 | 1,526 | 19,189 |
| Calabria | 9,080 | 7,867 | 62,188 | 4,198 | 3,933 | 56,100 |
| Islands | 48,102 | 39,489 | 283,359 | 20,810 | 19,720 | 258,557 |
| Sicily | 32,204 | 26,538 | 212,201 | 15,250 | 14,480 | 193,241 |
| Sardinia | 15,898 | 12,951 | 71,158 | 5,560 | 5,240 | 65,316 |

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

2nd quarter 2019

Reporting institutions: **Banks**

| | 2 facilities | | | 3 or 4 facilities | | |
|-------------------------|--------------------|----------------|---------------------|--------------------|----------------|---------------------|
| | Facilities granted | Margin used | Number of borrowers | Facilities granted | Margin used | Number of borrowers |
| ITALY | 185,033 | 145,339 | 251,704 | 186,341 | 133,335 | 111,261 |
| North West Italy | 96,303 | 76,763 | 77,464 | 80,104 | 57,249 | 36,889 |
| Piedmont | 9,667 | 7,290 | 19,458 | 12,818 | 7,863 | 8,472 |
| Valle d'Aosta | 295 | 230 | 618 | 523 | 429 | 204 |
| Lombardy | 84,014 | 67,442 | 51,948 | 63,986 | 46,966 | 26,022 |
| Liguria | 2,327 | 1,801 | 5,440 | 2,778 | 1,992 | 2,191 |
| North East Italy | 38,588 | 28,854 | 67,003 | 46,020 | 30,950 | 31,777 |
| Trentino Alto Adige | 6,985 | 5,792 | 8,289 | 6,320 | 4,793 | 2,556 |
| Veneto | 17,306 | 12,593 | 26,102 | 17,494 | 11,374 | 12,876 |
| Friuli-Venezia Giulia | 2,625 | 2,037 | 5,790 | 3,432 | 2,550 | 2,518 |
| Emilia Romagna | 11,672 | 8,433 | 26,822 | 18,775 | 12,233 | 13,827 |
| Central Italy | 31,049 | 24,530 | 53,467 | 37,064 | 28,281 | 23,028 |
| Tuscany | 8,455 | 6,549 | 21,086 | 12,038 | 8,785 | 10,110 |
| Umbria | 1,515 | 1,182 | 4,391 | 2,113 | 1,569 | 2,028 |
| Marche | 3,095 | 2,357 | 9,115 | 4,097 | 2,688 | 4,228 |
| Lazio | 17,984 | 14,442 | 18,875 | 18,815 | 15,239 | 6,662 |
| Southern Italy | 13,351 | 10,525 | 35,935 | 16,727 | 12,347 | 13,981 |
| Abruzzo | 1,909 | 1,484 | 4,941 | 2,401 | 1,710 | 2,020 |
| Molise | 280 | 227 | 955 | 351 | 234 | 359 |
| Campania | 5,575 | 4,360 | 12,833 | 6,783 | 5,222 | 5,169 |
| Apulia | 3,760 | 2,984 | 11,185 | 4,847 | 3,366 | 4,269 |
| Basilicata | 541 | 424 | 1,697 | 763 | 516 | 699 |
| Calabria | 1,287 | 1,047 | 4,324 | 1,581 | 1,300 | 1,465 |
| Islands | 5,742 | 4,667 | 17,835 | 6,426 | 4,507 | 5,586 |
| Sicily | 4,107 | 3,273 | 13,538 | 4,727 | 3,171 | 4,326 |
| Sardinia | 1,635 | 1,393 | 4,297 | 1,699 | 1,335 | 1,260 |

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

2nd quarter 2019

Reporting institutions: **Banks**

| More than 4 facilities | | |
|------------------------|-------------|---------------------|
| Facilities granted | Margin used | Number of borrowers |

| | | | |
|-------------------------|----------------|----------------|---------------|
| ITALY | 596,115 | 370,543 | 43,086 |
| North West Italy | 250,188 | 157,268 | 15,181 |
| Piedmont | 44,984 | 29,047 | 3,194 |
| Valle d'Aosta | 649 | 438 | 52 |
| Lombardy | 194,338 | 121,040 | 11,136 |
| Liguria | 10,217 | 6,743 | 799 |
| North East Italy | 153,547 | 93,331 | 13,272 |
| Trentino Alto Adige | 13,297 | 8,944 | 721 |
| Veneto | 55,559 | 35,038 | 5,592 |
| Friuli-Venezia Giulia | 16,343 | 7,762 | 990 |
| Emilia Romagna | 68,347 | 41,586 | 5,969 |
| Central Italy | 146,116 | 86,811 | 8,890 |
| Tuscany | 31,503 | 20,870 | 4,194 |
| Umbria | 5,827 | 4,098 | 847 |
| Marche | 11,335 | 6,943 | 1,611 |
| Lazio | 97,451 | 54,900 | 2,238 |
| Southern Italy | 31,140 | 22,537 | 4,362 |
| Abruzzo | 5,152 | 3,548 | 688 |
| Molise | 351 | 236 | 91 |
| Campania | 14,614 | 10,947 | 1,799 |
| Apulia | 8,041 | 5,531 | 1,330 |
| Basilicata | 968 | 688 | 155 |
| Calabria | 2,014 | 1,587 | 299 |
| Islands | 15,124 | 10,596 | 1,381 |
| Sicily | 8,120 | 5,613 | 1,096 |
| Sardinia | 7,004 | 4,983 | 285 |

Credit Conditions and Risk

Access to data:

[TRI30446](#)

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

2nd quarter 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 |
|--|------------------|-----------------------|------------------------|-------------------------|-------------------------|
| TOTAL | 3,310,716 | 1,187,498 | 729,166 | 644,601 | 222,034 |
| <i>of which:</i> 1 facility | 2,904,665 | 1,169,249 | 683,213 | 556,720 | 137,867 |
| 2 facilities | 251,704 | 17,779 | 44,048 | 74,079 | 56,281 |
| 3 or 4 facilities | 111,261 | 465 | 1,897 | 13,699 | 26,622 |
| more than 4 facilities | 43,086 | 5 | 8 | 103 | 1,264 |
| General government | 7,082 | 257 | 163 | 334 | 613 |
| <i>of which:</i> 1 facility | 3,980 | 224 | 137 | 289 | 502 |
| 2 facilities | 1,757 | 26 | 20 | 36 | 96 |
| 3 or 4 facilities | 1,117 | 6 | 6 | 9 | 14 |
| more than 4 facilities | 228 | 1 | - | - | 1 |
| Financial companies (excluding Monetary Financial Institutions) | 9,618 | 2,276 | 1,191 | 1,286 | 876 |
| <i>of which:</i> 1 facility | 6,840 | 2,163 | 948 | 883 | 526 |
| 2 facilities | 1,852 | 108 | 225 | 319 | 226 |
| 3 or 4 facilities | 652 | 5 | 18 | 83 | 116 |
| more than 4 facilities | 274 | - | - | 1 | 8 |
| Non-financial companies | 679,376 | 171,349 | 90,613 | 114,162 | 97,461 |
| <i>of which:</i> 1 facility | 409,885 | 166,099 | 69,752 | 67,727 | 41,380 |
| 2 facilities | 139,685 | 5,154 | 19,991 | 37,619 | 35,035 |
| 3 or 4 facilities | 89,135 | 95 | 868 | 8,764 | 20,058 |
| more than 4 facilities | 40,671 | 1 | 2 | 52 | 988 |
| Producer households | 394,612 | 150,417 | 76,800 | 76,614 | 32,805 |
| <i>of which:</i> 1 facility | 336,444 | 146,439 | 66,851 | 58,802 | 18,854 |
| 2 facilities | 43,966 | 3,878 | 9,459 | 14,854 | 9,551 |
| 3 or 4 facilities | 12,773 | 100 | 488 | 2,935 | 4,195 |
| more than 4 facilities | 1,429 | - | 2 | 23 | 205 |
| Consumer households and others | 2,209,847 | 858,550 | 558,635 | 450,794 | 89,793 |
| <i>of which:</i> 1 facility | 2,137,958 | 849,760 | 543,908 | 427,818 | 76,221 |
| 2 facilities | 63,889 | 8,530 | 14,208 | 21,065 | 11,294 |
| 3 or 4 facilities | 7,518 | 257 | 515 | 1,884 | 2,217 |
| more than 4 facilities | 482 | 3 | 4 | 27 | 61 |

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

2nd quarter 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 |
|--|------------------------------|--------------------------------|--------------------------------|---------------------------------|-------------------------|
| TOTAL | 105,684 | 74,787 | 28,145 | 24,258 | 5,594 |
| <i>of which:</i> 1 facility | 41,969 | 21,302 | 5,699 | 3,577 | 587 |
| 2 facilities | 30,390 | 16,693 | 4,755 | 2,997 | 469 |
| 3 or 4 facilities | 28,897 | 25,173 | 8,263 | 5,233 | 767 |
| more than 4 facilities | 4,428 | 11,619 | 9,428 | 12,451 | 3,771 |
| General government | 923 | 1,702 | 1,103 | 1,143 | 394 |
| <i>of which:</i> 1 facility | 669 | 976 | 440 | 314 | 36 |
| 2 facilities | 204 | 510 | 396 | 345 | 78 |
| 3 or 4 facilities | 48 | 205 | 246 | 415 | 159 |
| more than 4 facilities | 2 | 11 | 21 | 69 | 121 |
| Financial companies (excluding Monetary Financial Institutions) | 620 | 730 | 480 | 850 | 535 |
| <i>of which:</i> 1 facility | 370 | 436 | 224 | 372 | 208 |
| 2 facilities | 154 | 202 | 175 | 293 | 106 |
| 3 or 4 facilities | 80 | 71 | 58 | 105 | 100 |
| more than 4 facilities | 16 | 21 | 23 | 80 | 121 |
| Non-financial companies | 72,937 | 60,720 | 24,098 | 21,166 | 4,574 |
| <i>of which:</i> 1 facility | 22,340 | 14,159 | 3,992 | 2,493 | 320 |
| 2 facilities | 22,303 | 13,044 | 3,570 | 2,091 | 270 |
| 3 or 4 facilities | 24,384 | 22,568 | 7,405 | 4,444 | 486 |
| more than 4 facilities | 3,910 | 10,949 | 9,131 | 12,138 | 3,498 |
| Producer households | 12,370 | 5,096 | 940 | 288 | 6 |
| <i>of which:</i> 1 facility | 5,077 | 1,592 | 226 | 55 | - |
| 2 facilities | 3,876 | 1,412 | 197 | 49 | - |
| 3 or 4 facilities | 3,017 | 1,588 | 321 | 88 | 3 |
| more than 4 facilities | 400 | 504 | 196 | 96 | 3 |
| Consumer households and others | 18,688 | 6,480 | 1,519 | 810 | 85 |
| <i>of which:</i> 1 facility | 13,414 | 4,099 | 813 | 342 | 23 |
| 2 facilities | 3,816 | 1,511 | 417 | 219 | 15 |
| 3 or 4 facilities | 1,359 | 736 | 232 | 181 | 19 |
| more than 4 facilities | 99 | 134 | 57 | 68 | 28 |

Credit Conditions and Risk

Access to data:

[TRI30466](#)

Average number of banks per borrower

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

(numbers in unit, percentages)

2nd quarter 2019

Reporting institutions: **Banks**

| | | Total | From 30,000 to 75,000 | From 75,000 to 125,000 | From 125,000 to 250,000 |
|--|--|-------|--------------------------|---------------------------|----------------------------|
| TOTAL | Average number of banks per borrower | 1.23 | 1.02 | 1.07 | 1.16 |
| | First bank's share of total credit granted (%) | 67 | 99 | 98 | 95 |
| General government | Average number of banks per borrower | 1.77 | 1.19 | 1.20 | 1.16 |
| | First bank's share of total credit granted (%) | 67 | 100 | 97 | 97 |
| Financial companies (excluding Monetary Financial Institutions) | Average number of banks per borrower | 1.60 | 1.05 | 1.22 | 1.39 |
| | First bank's share of total credit granted (%) | 88 | 98 | 92 | 88 |
| Non-financial companies | Average number of banks per borrower | 1.86 | 1.03 | 1.24 | 1.49 |
| | 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 | 1.25 | 1.58 |
| | First bank's share of total credit granted (%) | 40 | 98 | 90 | 81 |
| Building | Average number of banks per borrower | 1.66 | 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 | 1.47 |
| | First bank's share of total credit granted (%) | 53 | 98 | 90 | 85 |
| Producer households | Average number of banks per borrower | 1.20 | 1.03 | 1.14 | 1.28 |
| | First bank's share of total credit granted (%) | 87 | 99 | 95 | 91 |
| Consumer households and others | Average number of banks per borrower | 1.04 | 1.01 | 1.03 | 1.06 |
| | 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)

2nd 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 |
|--|--|-------------------------|---------------------------|-----------------------------|-----------------------------|
| TOTAL | Average number of banks per borrower | 1.54 | 2.10 | 2.78 | 3.69 |
| | First bank's share of total credit granted (%) | 85 | 76 | 68 | 61 |
| General government | Average number of banks per borrower | 1.21 | 1.34 | 1.59 | 1.95 |
| | First bank's share of total credit granted (%) | 95 | 93 | 91 | 87 |
| Financial companies (excluding Monetary Financial Institutions) | Average number of banks per borrower | 1.59 | 1.65 | 1.66 | 1.88 |
| | First bank's share of total credit granted (%) | 86 | 86 | 89 | 82 |
| Non-financial companies | Average number of banks per borrower | 1.86 | 2.32 | 2.98 | 3.94 |
| | 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 | 4.57 |
| | First bank's share of total credit granted (%) | 71 | 63 | 56 | 49 |
| Building | Average number of banks per borrower | 1.79 | 2.11 | 2.52 | 3.06 |
| | First bank's share of total credit granted (%) | 79 | 76 | 74 | 70 |
| Services | Average number of banks per borrower | 1.80 | 2.22 | 2.83 | 3.72 |
| | First bank's share of total credit granted (%) | 79 | 74 | 68 | 61 |
| Producer households | Average number of banks per borrower | 1.60 | 2.02 | 2.47 | 3.06 |
| | First bank's share of total credit granted (%) | 85 | 81 | 78 | 75 |
| Consumer households and others | Average number of banks per borrower | 1.18 | 1.39 | 1.59 | 1.80 |
| | First bank's share of total credit granted (%) | 96 | 93 | 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)

2nd quarter 2019

Reporting institutions: **Banks**

| | | From 5,000,000 to 25,000,000 | More than 25,000,000 |
|--|--|---------------------------------|-------------------------|
| TOTAL | Average number of banks per borrower | 5.08 | 7.86 |
| | First bank's share of total credit granted (%) | 52 | 60 |
| General government | Average number of banks per borrower | 2.42 | 3.92 |
| | First bank's share of total credit granted (%) | 86 | 62 |
| Financial companies (excluding Monetary Financial Institutions) | Average number of banks per borrower | 2.18 | 4.60 |
| | First bank's share of total credit granted (%) | 81 | 88 |
| Non-financial companies | Average number of banks per borrower | 5.47 | 8.66 |
| | First bank's share of total credit granted (%) | 48 | 36 |
| <i>of which:</i> | | | |
| Industry | Average number of banks per borrower | 6.30 | 9.60 |
| | First bank's share of total credit granted (%) | 40 | 32 |
| Building | Average number of banks per borrower | 3.82 | 6.29 |
| | First bank's share of total credit granted (%) | 66 | 48 |
| Services | Average number of banks per borrower | 5.09 | 7.96 |
| | First bank's share of total credit granted (%) | 53 | 39 |
| Producer households | Average number of banks per borrower | 3.74 | 4.33 |
| | First bank's share of total credit granted (%) | 71 | 65 |
| Consumer households and others | Average number of banks per borrower | 2.20 | 3.88 |
| | First bank's share of total credit granted (%) | 82 | 63 |

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 | |
|--|-----------|-----------|-----------|-----------|-------------------------------------|-----------|
| | 2019 Mar. | 2019 June | 2019 Mar. | 2019 June | 2019 Mar. | 2019 June |
| Number of borrowers for loans and collateral granted to customers | 8,557,154 | 8,611,933 | 4,222,693 | 4,102,204 | 4,334,461 | 4,509,729 |
| <i>of which:</i> joint borrowers | 2,395,192 | 2,413,209 | 1,023,568 | 980,717 | 1,371,624 | 1,432,492 |
| Loans (excluding bad loans) | | | | | | |
| facilities granted | 2,112,596 | 2,135,739 | 1,746,744 | 1,753,930 | 365,852 | 381,809 |
| margin used | 1,669,405 | 1,692,645 | 1,309,103 | 1,314,666 | 360,302 | 377,978 |
| Breach of overdraft limits | 39,129 | 39,848 | 29,990 | 29,849 | 9,139 | 9,999 |
| margin available | 482,320 | 482,943 | 467,631 | 469,113 | 14,690 | 13,830 |
| Matched loans | | | | | | |
| facilities granted | 257,699 | 256,939 | 219,695 | 219,414 | 38,004 | 37,525 |
| margin used | 130,282 | 132,082 | 102,760 | 104,609 | 27,522 | 27,472 |
| Term loans | | | | | | |
| facilities granted | 1,651,905 | 1,672,509 | 1,324,915 | 1,330,176 | 326,990 | 342,333 |
| margin used | 1,446,421 | 1,468,465 | 1,117,568 | 1,123,076 | 328,853 | 345,389 |
| Revocable loans | | | | | | |
| facilities granted | 196,967 | 196,458 | 196,117 | 194,516 | 850 | 1,943 |
| margin used | 86,684 | 85,823 | 82,765 | 80,714 | 3,920 | 5,109 |
| Collateral granted | | | | | | |
| facilities granted | 370,723 | 369,704 | 362,909 | 361,960 | 7,814 | 7,744 |
| margin used | 175,454 | 174,982 | 168,204 | 167,816 | 7,250 | 7,166 |
| Bad loans (gross of write-downs and net of write-offs) | 182,178 | 182,051 | 87,096 | 86,235 | 95,081 | 95,816 |
| Number of guarantors | 4,246,329 | 4,244,728 | 2,574,112 | 2,492,951 | 1,672,217 | 1,751,777 |
| <i>of which:</i> joint guarantors | 1,510,201 | 1,503,440 | 972,307 | 942,076 | 537,894 | 561,364 |
| Guarantees received | 794,859 | 789,802 | 532,897 | 518,336 | 261,963 | 271,466 |

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30126](#)

Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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 |
|---|-----------|--------------------------|---------------------------|----------------------------|----------------------------|
| Number of borrowers | 5,964,993 | 2,339,938 | 1,573,459 | 1,032,542 | 232,773 |
| Facilities granted | 1,881,164 | 124,292 | 159,763 | 181,950 | 91,682 |
| Margin used | 1,487,713 | 116,071 | 153,027 | 169,874 | 77,181 |
| <i>of which</i> : backed by real security | 626,493 | 85,661 | 138,274 | 145,733 | 49,920 |
| Margin available | 428,903 | 10,171 | 7,828 | 13,678 | 15,995 |
| Breach of overdraft limits | 35,452 | 1,950 | 1,092 | 1,602 | 1,494 |

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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 |
|---|------------------------------|--------------------------------|--------------------------------|---------------------------------|-------------------------|
| Number of borrowers | 93,309 | 61,821 | 22,649 | 18,085 | 3,840 |
| Facilities granted | 80,496 | 117,512 | 97,535 | 226,151 | 753,288 |
| Margin used | 62,804 | 90,869 | 73,531 | 167,678 | 572,419 |
| <i>of which</i> : backed by real security | 29,987 | 36,842 | 26,703 | 50,106 | 62,673 |
| Margin available | 19,330 | 29,489 | 26,842 | 66,410 | 194,867 |
| Breach of overdraft limits | 1,638 | 2,846 | 2,838 | 7,937 | 13,998 |

Credit Conditions and Risk

Access to data:

[TRI30146](#)

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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 |
|----------------------------------|---------------------|-----------|--------------------------|---------------------------|----------------------------|----------------------------|
| ITALY | Number of borrowers | 3,310,716 | 1,187,498 | 729,166 | 644,601 | 222,034 |
| | Facilities granted | 1,502,432 | 54,694 | 65,370 | 94,075 | 61,949 |
| | Margin used | 1,112,344 | 48,961 | 60,511 | 85,257 | 49,883 |
| Piedmont | Number of borrowers | 250,173 | 93,389 | 55,739 | 47,712 | 16,844 |
| | Facilities granted | 91,891 | 4,263 | 4,898 | 6,809 | 4,639 |
| | Margin used | 65,618 | 3,783 | 4,469 | 6,088 | 3,619 |
| Valle d'Aosta | Number of borrowers | 8,003 | 2,700 | 1,603 | 1,727 | 638 |
| | Facilities granted | 2,426 | 121 | 137 | 237 | 162 |
| | Margin used | 1,877 | 105 | 123 | 213 | 136 |
| Lombardy | Number of borrowers | 618,984 | 192,916 | 135,600 | 131,364 | 49,129 |
| | Facilities granted | 553,153 | 8,944 | 12,203 | 19,355 | 13,738 |
| | Margin used | 407,712 | 7,724 | 11,105 | 17,224 | 10,641 |
| Liguria | Number of borrowers | 72,986 | 26,484 | 15,851 | 14,789 | 5,274 |
| | Facilities granted | 22,851 | 1,200 | 1,386 | 2,079 | 1,383 |
| | Margin used | 17,482 | 1,039 | 1,249 | 1,866 | 1,108 |
| Trentino Alto Adige | Number of borrowers | 119,858 | 33,660 | 23,762 | 28,909 | 12,587 |
| | Facilities granted | 45,782 | 1,616 | 2,249 | 4,687 | 3,734 |
| | Margin used | 36,367 | 1,378 | 2,050 | 4,316 | 3,202 |
| Veneto | Number of borrowers | 326,304 | 109,312 | 76,627 | 65,706 | 22,178 |
| | Facilities granted | 168,293 | 5,118 | 6,916 | 9,537 | 6,221 |
| | Margin used | 126,250 | 4,543 | 6,442 | 8,551 | 4,876 |
| Friuli-Venezia Giulia | Number of borrowers | 88,246 | 33,965 | 21,768 | 15,601 | 4,647 |
| | Facilities granted | 30,128 | 1,623 | 1,953 | 2,241 | 1,303 |
| | Margin used | 19,480 | 1,500 | 1,848 | 2,054 | 1,045 |

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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 |
|----------------------------------|---------------------|------------------------------|--------------------------------|--------------------------------|---------------------------------|-------------------------|
| ITALY | Number of borrowers | 105,684 | 74,787 | 28,145 | 24,258 | 5,594 |
| | Facilities granted | 60,645 | 95,328 | 80,413 | 201,263 | 786,829 |
| | Margin used | 45,424 | 70,080 | 57,804 | 137,792 | 549,593 |
| Piedmont | Number of borrowers | 8,267 | 5,536 | 2,108 | 1,760 | 390 |
| | Facilities granted | 4,733 | 7,094 | 6,184 | 14,619 | 38,536 |
| | Margin used | 3,434 | 5,081 | 4,318 | 9,813 | 24,681 |
| Valle d'Aosta | Number of borrowers | 301 | 172 | 76 | 56 | 9 |
| | Facilities granted | 152 | 172 | 166 | 377 | 897 |
| | Margin used | 125 | 125 | 123 | 314 | 606 |
| Lombardy | Number of borrowers | 25,382 | 19,125 | 7,843 | 7,235 | 1,965 |
| | Facilities granted | 14,630 | 24,849 | 22,848 | 62,295 | 374,003 |
| | Margin used | 10,422 | 17,518 | 15,620 | 40,537 | 275,674 |
| Liguria | Number of borrowers | 2,184 | 1,402 | 461 | 420 | 104 |
| | Facilities granted | 1,189 | 1,667 | 1,276 | 3,439 | 9,197 |
| | Margin used | 877 | 1,232 | 907 | 2,470 | 6,563 |
| Trentino Alto Adige | Number of borrowers | 5,474 | 3,795 | 1,380 | 1,027 | 173 |
| | Facilities granted | 3,252 | 4,995 | 3,999 | 8,218 | 12,945 |
| | Margin used | 2,704 | 4,078 | 3,217 | 6,348 | 8,986 |
| Veneto | Number of borrowers | 11,604 | 8,485 | 3,338 | 2,796 | 604 |
| | Facilities granted | 6,673 | 10,875 | 9,529 | 23,533 | 89,719 |
| | Margin used | 4,799 | 7,598 | 6,513 | 15,270 | 66,971 |
| Friuli-Venezia Giulia | Number of borrowers | 2,281 | 1,585 | 571 | 509 | 109 |
| | Facilities granted | 1,346 | 2,042 | 1,623 | 4,082 | 13,863 |
| | Margin used | 1,020 | 1,487 | 1,193 | 2,768 | 6,472 |

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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 |
|-----------------------|---------------------|---------|--------------------------|---------------------------|----------------------------|----------------------------|
| Emilia Romagna | Number of borrowers | 314,037 | 104,783 | 71,711 | 62,775 | 22,112 |
| | Facilities granted | 132,832 | 4,886 | 6,490 | 9,189 | 6,278 |
| | Margin used | 92,409 | 4,209 | 5,915 | 8,131 | 4,783 |
| Tuscany | Number of borrowers | 253,319 | 83,609 | 55,625 | 54,471 | 17,969 |
| | Facilities granted | 76,034 | 3,871 | 5,033 | 7,979 | 5,025 |
| | Margin used | 57,943 | 3,404 | 4,633 | 7,285 | 4,095 |
| Umbria | Number of borrowers | 52,031 | 20,049 | 11,384 | 8,662 | 3,133 |
| | Facilities granted | 13,462 | 914 | 998 | 1,234 | 891 |
| | Margin used | 10,550 | 820 | 922 | 1,116 | 725 |
| Marche | Number of borrowers | 104,467 | 37,888 | 22,777 | 18,264 | 6,841 |
| | Facilities granted | 27,251 | 1,764 | 2,037 | 2,657 | 1,984 |
| | Margin used | 19,825 | 1,568 | 1,871 | 2,357 | 1,568 |
| Lazio | Number of borrowers | 307,493 | 108,823 | 65,880 | 67,956 | 21,218 |
| | Facilities granted | 188,426 | 4,992 | 6,033 | 10,217 | 5,851 |
| | Margin used | 133,941 | 4,568 | 5,686 | 9,601 | 5,082 |
| Abruzzo | Number of borrowers | 64,035 | 25,731 | 13,225 | 10,228 | 3,562 |
| | Facilities granted | 14,485 | 1,168 | 1,148 | 1,430 | 987 |
| | Margin used | 11,354 | 1,071 | 1,081 | 1,296 | 815 |
| Molise | Number of borrowers | 11,662 | 5,064 | 2,397 | 1,814 | 622 |
| | Facilities granted | 1,796 | 227 | 206 | 255 | 171 |
| | Margin used | 1,448 | 207 | 192 | 236 | 140 |
| Campania | Number of borrowers | 186,756 | 75,385 | 37,911 | 33,033 | 11,049 |
| | Facilities granted | 42,861 | 3,360 | 3,363 | 4,764 | 3,028 |
| | Margin used | 35,473 | 3,108 | 3,134 | 4,389 | 2,524 |

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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 |
|-----------------------|---------------------|------------------------------|--------------------------------|--------------------------------|---------------------------------|-------------------------|
| Emilia Romagna | Number of borrowers | 11,169 | 8,293 | 3,137 | 2,835 | 718 |
| | Facilities granted | 6,543 | 10,804 | 9,233 | 24,473 | 54,752 |
| | Margin used | 4,606 | 7,382 | 6,196 | 16,005 | 34,692 |
| Tuscany | Number of borrowers | 8,457 | 5,856 | 2,080 | 1,713 | 285 |
| | Facilities granted | 4,889 | 7,550 | 6,102 | 14,291 | 21,147 |
| | Margin used | 3,775 | 5,696 | 4,478 | 9,987 | 14,177 |
| Umbria | Number of borrowers | 1,556 | 1,057 | 368 | 329 | 74 |
| | Facilities granted | 911 | 1,362 | 1,050 | 2,633 | 3,436 |
| | Margin used | 692 | 1,039 | 804 | 1,890 | 2,441 |
| Marche | Number of borrowers | 3,286 | 2,353 | 795 | 638 | 119 |
| | Facilities granted | 1,923 | 2,989 | 2,175 | 4,713 | 6,926 |
| | Margin used | 1,439 | 2,165 | 1,564 | 3,147 | 3,963 |
| Lazio | Number of borrowers | 8,252 | 5,458 | 1,927 | 1,853 | 522 |
| | Facilities granted | 4,615 | 6,834 | 5,475 | 15,181 | 129,067 |
| | Margin used | 3,720 | 5,502 | 4,506 | 11,844 | 82,026 |
| Abruzzo | Number of borrowers | 1,696 | 1,281 | 437 | 340 | 68 |
| | Facilities granted | 952 | 1,562 | 1,169 | 2,661 | 3,359 |
| | Margin used | 739 | 1,214 | 878 | 1,902 | 2,222 |
| Molise | Number of borrowers | 331 | 179 | 62 | 27 | 8 |
| | Facilities granted | 174 | 204 | 155 | 168 | 229 |
| | Margin used | 138 | 158 | 112 | 115 | 127 |
| Campania | Number of borrowers | 5,113 | 3,473 | 1,236 | 964 | 179 |
| | Facilities granted | 2,873 | 4,206 | 3,257 | 7,350 | 10,553 |
| | Margin used | 2,283 | 3,390 | 2,550 | 5,613 | 7,806 |

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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 |
|-------------------|---------------------|---------|--------------------------|---------------------------|----------------------------|----------------------------|
| Apulia | Number of borrowers | 165,075 | 68,610 | 37,126 | 27,544 | 8,288 |
| | Facilities granted | 29,662 | 3,123 | 3,267 | 3,831 | 2,255 |
| | Margin used | 24,105 | 2,915 | 3,101 | 3,541 | 1,897 |
| Basilicata | Number of borrowers | 21,740 | 9,144 | 4,456 | 3,384 | 1,184 |
| | Facilities granted | 3,916 | 406 | 380 | 476 | 325 |
| | Margin used | 3,154 | 374 | 354 | 435 | 265 |
| Calabria | Number of borrowers | 62,188 | 28,721 | 11,911 | 9,097 | 2,789 |
| | Facilities granted | 9,080 | 1,274 | 1,036 | 1,281 | 763 |
| | Margin used | 7,867 | 1,184 | 967 | 1,163 | 631 |
| Sicily | Number of borrowers | 212,201 | 97,258 | 45,727 | 30,791 | 8,706 |
| | Facilities granted | 32,204 | 4,455 | 4,057 | 4,383 | 2,372 |
| | Margin used | 26,538 | 4,181 | 3,855 | 4,068 | 2,012 |
| Sardinia | Number of borrowers | 71,158 | 30,007 | 18,086 | 10,774 | 3,264 |
| | Facilities granted | 15,898 | 1,370 | 1,581 | 1,433 | 839 |
| | Margin used | 12,951 | 1,280 | 1,514 | 1,328 | 719 |

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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 |
|-------------------|---------------------|------------------------------|--------------------------------|--------------------------------|---------------------------------|-------------------------|
| Apulia | Number of borrowers | 3,790 | 2,608 | 878 | 686 | 91 |
| | Facilities granted | 2,146 | 3,221 | 2,406 | 5,413 | 3,902 |
| | Margin used | 1,731 | 2,564 | 1,862 | 3,835 | 2,340 |
| Basilicata | Number of borrowers | 559 | 372 | 141 | 96 | 13 |
| | Facilities granted | 314 | 461 | 363 | 639 | 538 |
| | Margin used | 252 | 346 | 265 | 425 | 399 |
| Calabria | Number of borrowers | 1,180 | 795 | 269 | 183 | 31 |
| | Facilities granted | 654 | 863 | 610 | 1,064 | 1,494 |
| | Margin used | 513 | 681 | 485 | 818 | 1,304 |
| Sicily | Number of borrowers | 3,444 | 2,170 | 755 | 528 | 93 |
| | Facilities granted | 1,959 | 2,648 | 2,068 | 4,133 | 5,979 |
| | Margin used | 1,574 | 2,094 | 1,628 | 3,028 | 3,716 |
| Sardinia | Number of borrowers | 1,358 | 792 | 283 | 263 | 39 |
| | Facilities granted | 720 | 928 | 726 | 1,980 | 6,286 |
| | Margin used | 582 | 729 | 586 | 1,664 | 4,427 |

Credit Conditions and Risk

Access to data:

[TRI30156](#)

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

2nd quarter 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 |
|--|---------------------|-----------|--------------------------|---------------------------|----------------------------|----------------------------|
| TOTAL | Number of borrowers | 3,310,716 | 1,187,498 | 729,166 | 644,601 | 222,034 |
| | Facilities granted | 1,502,432 | 54,694 | 65,370 | 94,075 | 61,949 |
| | Margin used | 1,112,344 | 48,961 | 60,511 | 85,257 | 49,883 |
| General government | Number of borrowers | 7,082 | 257 | 163 | 334 | 613 |
| | Facilities granted | 44,425 | 8 | 11 | 37 | 113 |
| | Margin used | 26,405 | 41 | 31 | 42 | 101 |
| Financial companies (excluding Monetary Financial Institutions) | Number of borrowers | 9,618 | 2,276 | 1,191 | 1,286 | 876 |
| | Facilities granted | 355,646 | 102 | 107 | 196 | 254 |
| | Margin used | 281,409 | 84 | 81 | 157 | 193 |
| Non-financial companies | Number of borrowers | 679,376 | 171,349 | 90,613 | 114,162 | 97,461 |
| | Facilities granted | 838,500 | 7,853 | 8,244 | 18,271 | 29,883 |
| | Margin used | 560,758 | 5,333 | 5,751 | 12,936 | 21,112 |
| <i>of which:</i> | | | | | | |
| Industry | Number of borrowers | 146,094 | 24,221 | 15,342 | 22,214 | 22,739 |
| | Facilities granted | 327,741 | 1,137 | 1,416 | 3,662 | 7,188 |
| | Margin used | 196,129 | 699 | 868 | 2,269 | 4,336 |
| Building | Number of borrowers | 89,409 | 22,122 | 11,944 | 15,346 | 13,476 |
| | Facilities granted | 70,077 | 1,018 | 1,096 | 2,487 | 4,193 |
| | Margin used | 58,914 | 660 | 734 | 1,716 | 3,025 |
| Services | Number of borrowers | 424,638 | 120,616 | 61,076 | 73,654 | 58,417 |
| | Facilities granted | 414,068 | 5,508 | 5,532 | 11,652 | 17,626 |
| | Margin used | 285,005 | 3,820 | 3,986 | 8,548 | 12,993 |
| Producer households | Number of borrowers | 394,612 | 150,417 | 76,800 | 76,614 | 32,805 |
| | Facilities granted | 51,520 | 6,828 | 6,732 | 11,102 | 8,948 |
| | Margin used | 45,195 | 5,717 | 5,963 | 9,886 | 7,735 |
| Consumer households and others | Number of borrowers | 2,209,847 | 858,550 | 558,635 | 450,794 | 89,793 |
| | Facilities granted | 211,480 | 39,697 | 50,121 | 64,269 | 22,620 |
| | Margin used | 197,849 | 37,618 | 48,554 | 62,060 | 20,635 |

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)

2nd 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 |
|--|---------------------|------------------------------|--------------------------------|--------------------------------|---------------------------------|-------------------------|
| TOTAL | Number of borrowers | 105,684 | 74,787 | 28,145 | 24,258 | 5,594 |
| | Facilities granted | 60,645 | 95,328 | 80,413 | 201,263 | 786,829 |
| | Margin used | 45,424 | 70,080 | 57,804 | 137,792 | 549,593 |
| General government | Number of borrowers | 923 | 1,702 | 1,103 | 1,143 | 394 |
| | Facilities granted | 292 | 1,035 | 1,396 | 4,694 | 36,837 |
| | Margin used | 163 | 614 | 867 | 2,283 | 22,114 |
| Financial companies (excluding Monetary Financial Institutions) | Number of borrowers | 620 | 730 | 480 | 850 | 535 |
| | Facilities granted | 361 | 1,012 | 1,542 | 8,399 | 343,668 |
| | Margin used | 254 | 705 | 821 | 4,487 | 274,252 |
| Non-financial companies | Number of borrowers | 72,937 | 60,720 | 24,098 | 21,166 | 4,574 |
| | Facilities granted | 43,496 | 79,196 | 70,191 | 179,488 | 401,679 |
| | Margin used | 30,849 | 56,935 | 50,059 | 124,157 | 249,656 |
| <i>of which:</i> | | | | | | |
| Industry | Number of borrowers | 20,081 | 19,255 | 8,646 | 8,826 | 2,173 |
| | Facilities granted | 12,381 | 26,149 | 26,043 | 79,377 | 170,373 |
| | Margin used | 7,507 | 16,056 | 16,009 | 48,864 | 99,089 |
| Building | Number of borrowers | 10,042 | 8,203 | 3,002 | 2,062 | 306 |
| | Facilities granted | 5,957 | 10,355 | 8,190 | 14,862 | 21,903 |
| | Margin used | 4,506 | 8,401 | 6,986 | 12,968 | 18,708 |
| Services | Number of borrowers | 40,653 | 31,041 | 11,451 | 9,495 | 1,975 |
| | Facilities granted | 23,829 | 39,640 | 32,962 | 78,881 | 198,275 |
| | Margin used | 17,694 | 29,840 | 24,549 | 57,113 | 124,209 |
| Producer households | Number of borrowers | 12,370 | 5,096 | 940 | 288 | 6 |
| | Facilities granted | 6,737 | 6,001 | 2,580 | 1,968 | 292 |
| | Margin used | 5,800 | 5,296 | 2,310 | 1,674 | 220 |
| Consumer households and others | Number of borrowers | 18,688 | 6,480 | 1,519 | 810 | 85 |
| | Facilities granted | 9,683 | 8,020 | 4,694 | 6,706 | 4,353 |
| | Margin used | 8,294 | 6,477 | 3,739 | 5,183 | 3,351 |

Credit Conditions and Risk

Access to data:

[TRI30190](#)

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

(numbers in unit, stocks in millions of euro)

2nd quarter 2019

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

| | | Consumer households | | |
|------------------------------|---------------------|---------------------|-----------|-------------|
| | | Female | Male | Joint loans |
| ITALY | Number of borrowers | 1,055,597 | 1,738,463 | 1,972,098 |
| | Facilities granted | 85,306 | 150,985 | 198,072 |
| | Margin used | 83,483 | 145,224 | 195,601 |
| Piedmont | Number of borrowers | 83,262 | 124,203 | 164,882 |
| | Facilities granted | 6,296 | 10,469 | 15,887 |
| | Margin used | 6,138 | 10,008 | 15,515 |
| Valle d'Aosta | Number of borrowers | 3,425 | 4,469 | 4,569 |
| | Facilities granted | 263 | 361 | 460 |
| | Margin used | 259 | 347 | 459 |
| Lombardy | Number of borrowers | 216,682 | 346,299 | 423,223 |
| | Facilities granted | 18,826 | 34,276 | 46,141 |
| | Margin used | 18,233 | 32,377 | 45,436 |
| Liguria | Number of borrowers | 32,467 | 48,857 | 48,045 |
| | Facilities granted | 2,630 | 4,447 | 4,906 |
| | Margin used | 2,595 | 4,250 | 4,817 |
| Trentino-Alto Adige | Number of borrowers | 24,950 | 43,818 | 27,836 |
| | Facilities granted | 2,514 | 5,049 | 3,495 |
| | Margin used | 2,421 | 4,741 | 3,378 |
| Veneto | Number of borrowers | 90,067 | 157,824 | 178,981 |
| | Facilities granted | 7,229 | 13,859 | 17,912 |
| | Margin used | 7,082 | 13,418 | 17,755 |
| Friuli Venezia Giulia | Number of borrowers | 27,904 | 44,323 | 41,763 |
| | Facilities granted | 1,977 | 3,555 | 3,889 |
| | Margin used | 1,959 | 3,459 | 3,873 |

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

2nd quarter 2019

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

| | | Consumer households | | |
|-----------------------|---------------------|---------------------|---------|-------------|
| | | Female | Male | Joint loans |
| Emilia-Romagna | Number of borrowers | 94,606 | 139,963 | 148,513 |
| | Facilities granted | 7,460 | 12,639 | 15,295 |
| | Margin used | 7,293 | 11,993 | 15,004 |
| Tuscany | Number of borrowers | 81,354 | 122,269 | 129,680 |
| | Facilities granted | 6,861 | 10,909 | 13,601 |
| | Margin used | 6,698 | 10,479 | 13,407 |
| Umbria | Number of borrowers | 15,847 | 26,214 | 25,440 |
| | Facilities granted | 1,109 | 1,939 | 2,218 |
| | Margin used | 1,087 | 1,883 | 2,199 |
| Marche | Number of borrowers | 29,465 | 46,036 | 43,269 |
| | Facilities granted | 2,164 | 3,637 | 3,959 |
| | Margin used | 2,106 | 3,500 | 3,931 |
| Lazio | Number of borrowers | 122,464 | 180,751 | 203,368 |
| | Facilities granted | 11,365 | 17,470 | 22,990 |
| | Margin used | 11,151 | 16,889 | 22,741 |
| Abruzzo | Number of borrowers | 20,618 | 36,321 | 31,718 |
| | Facilities granted | 1,436 | 2,598 | 2,722 |
| | Margin used | 1,430 | 2,562 | 2,704 |
| Molise | Number of borrowers | 3,589 | 7,042 | 6,577 |
| | Facilities granted | 248 | 486 | 547 |
| | Margin used | 246 | 475 | 546 |
| Campania | Number of borrowers | 50,966 | 106,890 | 146,829 |
| | Facilities granted | 4,003 | 8,235 | 14,373 |
| | Margin used | 3,926 | 8,048 | 14,272 |
| Apulia | Number of borrowers | 48,054 | 100,860 | 125,875 |
| | Facilities granted | 3,520 | 7,404 | 10,842 |
| | Margin used | 3,489 | 7,305 | 10,807 |

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

2nd quarter 2019

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

| | | Consumer households | | |
|-------------------|---------------------|---------------------|---------|-------------|
| | | Female | Male | Joint loans |
| Basilicata | Number of borrowers | 6,009 | 12,105 | 12,403 |
| | Facilities granted | 420 | 848 | 1,037 |
| | Margin used | 427 | 836 | 1,031 |
| Calabria | Number of borrowers | 18,886 | 35,222 | 38,806 |
| | Facilities granted | 1,252 | 2,320 | 3,279 |
| | Margin used | 1,243 | 2,288 | 3,268 |
| Sicily | Number of borrowers | 59,261 | 116,911 | 124,747 |
| | Facilities granted | 3,917 | 7,804 | 10,659 |
| | Margin used | 3,897 | 7,715 | 10,613 |
| Sardinia | Number of borrowers | 25,721 | 38,086 | 45,574 |
| | Facilities granted | 1,816 | 2,680 | 3,860 |
| | Margin used | 1,804 | 2,652 | 3,845 |

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

by initial period of rate fixation and customer geographical area

(percentages)

2nd quarter 2019

Reporting institutions: **Sample of banks**

| Product households: sole proprietorship | | |
|---|---------------------------|-------------------|
| <i>Initial period of rate fixation</i> | | |
| Up to 1 years | More than 1 up to 5 years | More than 5 years |

| | | | |
|------------------|-------------|-------------|-------------|
| ITALY | 3.19 | 4.56 | 2.93 |
| North West Italy | 3.10 | 4.22 | 2.79 |
| North East Italy | 3.02 | 3.49 | 2.78 |
| Central Italy | 2.92 | 4.48 | 2.87 |
| Southern Italy | 3.88 | 5.37 | 3.15 |
| Islands | 3.55 | 5.72 | 3.28 |

Notes: This table basically corresponds to the previous table TDB30870. Only lending in euros to resident firms (non-financial companies and producer households). The APRC is calculated as the average of the rates weighted by the respective amounts, excluding transactions at subsidized interest rates.

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30881](#)

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

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

(percentages)

2nd quarter 2019

Data: **Sample of banks**

| Total | of which: | | | | |
|-------------------------|---------------------------------|---------------------------|-------------------|-----------------|-------------|
| | Term loans | | | Revocable loans | |
| | initial period of rate fixation | | | | |
| | Up to 1 years | More than 1 up to 5 years | More than 5 years | | |
| ITALY | 2.04 | 1.73 | 2.32 | 2.34 | 2.59 |
| North West Italy | 1.94 | 1.65 | 2.45 | 2.26 | 2.32 |
| Piedmont | 2.00 | 1.76 | 2.57 | 2.25 | 2.35 |
| Valle d'Aosta | 2.12 | 1.81 | 3.06 | 2.29 | 2.76 |
| Lombardy | 1.92 | 1.63 | 2.35 | 2.26 | 2.28 |
| Liguria | 1.95 | 1.50 | 3.17 | 2.28 | 2.55 |
| North East Italy | 1.99 | 1.72 | 1.92 | 2.25 | 3.14 |
| Trentino-Alto Adige | 2.01 | 1.88 | 3.11 | 2.07 | 3.58 |
| Veneto | 2.00 | 1.67 | 2.51 | 2.36 | 3.33 |
| Friuli Venezia Giulia | 2.22 | 1.77 | 3.12 | 2.30 | 6.11 |
| Emilia-Romagna | 1.92 | 1.70 | 1.67 | 2.20 | 2.40 |
| Central Italy | 2.09 | 1.74 | 2.08 | 2.41 | 2.22 |
| Tuscany | 1.99 | 1.66 | 2.81 | 2.30 | 2.15 |
| Umbria | 2.20 | 1.86 | 3.22 | 2.42 | 3.01 |
| Marche | 2.08 | 1.81 | 2.46 | 2.39 | 2.19 |
| Lazio | 2.14 | 1.77 | 1.85 | 2.46 | 2.20 |
| Southern Italy | 2.24 | 1.86 | 3.05 | 2.44 | 2.81 |
| Abruzzo | 2.38 | 1.95 | 3.34 | 2.60 | 3.83 |
| Molise | 2.35 | 1.93 | 3.31 | 2.49 | 3.75 |
| Campania | 2.15 | 1.80 | 3.17 | 2.37 | 2.18 |
| Apulia | 2.29 | 1.92 | 2.68 | 2.48 | 2.95 |
| Basilicata | 2.18 | 1.86 | 3.03 | 2.30 | 3.44 |
| Calabria | 2.34 | 1.83 | 3.78 | 2.49 | 5.82 |
| Islands | 2.27 | 1.90 | 3.74 | 2.59 | 3.95 |
| Sicily | 2.26 | 1.93 | 3.76 | 2.59 | 4.05 |
| Sardinia | 2.31 | 1.76 | 3.69 | 2.58 | 3.48 |

Notes: This table basically corresponds to the previous table TRI30880. Only lending in euros to resident consumer households is considered. The rates are calculated as the weighted average of the actual rates charged to customers, excluding transactions at subsidized interest rates (for further information see: "Methods and Sources: Methodological Notes").

Sources: Survey of lending rates

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

by initial period of rate fixation and customer region

(percentages)

2nd quarter 2019Reporting institutions: **Sample of banks**

| Initial period of rate fixation | |
|---------------------------------|------------------|
| Up to 1 year | More than 1 year |

| | | |
|----------------------------|-------------|-------------|
| ITALY | 1.63 | 2.24 |
| North West Italy | 1.53 | 2.17 |
| Piedmont and Valle d'Aosta | 1.61 | 2.13 |
| Lombardy | 1.52 | 2.17 |
| Liguria | 1.40 | 2.18 |
| North East Italy | 1.63 | 2.17 |
| Trentino-Alto Adige | 1.75 | 2.02 |
| Veneto | 1.56 | 2.29 |
| Friuli Venezia Giulia | 1.57 | 2.21 |
| Emilia-Romagna | 1.66 | 2.10 |
| Central Italy | 1.67 | 2.29 |
| Tuscany | 1.57 | 2.18 |
| Umbria | 1.88 | 2.29 |
| Marche | 1.68 | 2.28 |
| Lazio | 1.72 | 2.35 |
| Southern Italy | 1.76 | 2.30 |
| Abruzzo e Molise | 1.78 | 2.42 |
| Campania | 1.71 | 2.26 |
| Apulia | 1.83 | 2.33 |
| Basilicata | 1.75 | 2.12 |
| Calabria | 1.73 | 2.38 |
| Islands | 1.81 | 2.45 |
| Sicily | 1.83 | 2.44 |
| Sardinia | 1.73 | 2.47 |

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30900](#)

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

by initial period of rate fixation and customer geographical area

(percentages)

2nd quarter 2019

Reporting institutions: **Sample of banks**

| Initial period of rate fixation | |
|---------------------------------|------------------|
| Up to 1 year | More than 1 year |

| | | |
|------------------|-------------|-------------|
| ITALY | 1.97 | 2.37 |
| North West Italy | 1.94 | 2.34 |
| North East Italy | 1.98 | 2.39 |
| Central Italy | 1.97 | 2.32 |
| Southern Italy | 1.95 | 2.40 |
| Islands | 2.03 | 2.49 |

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

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