

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

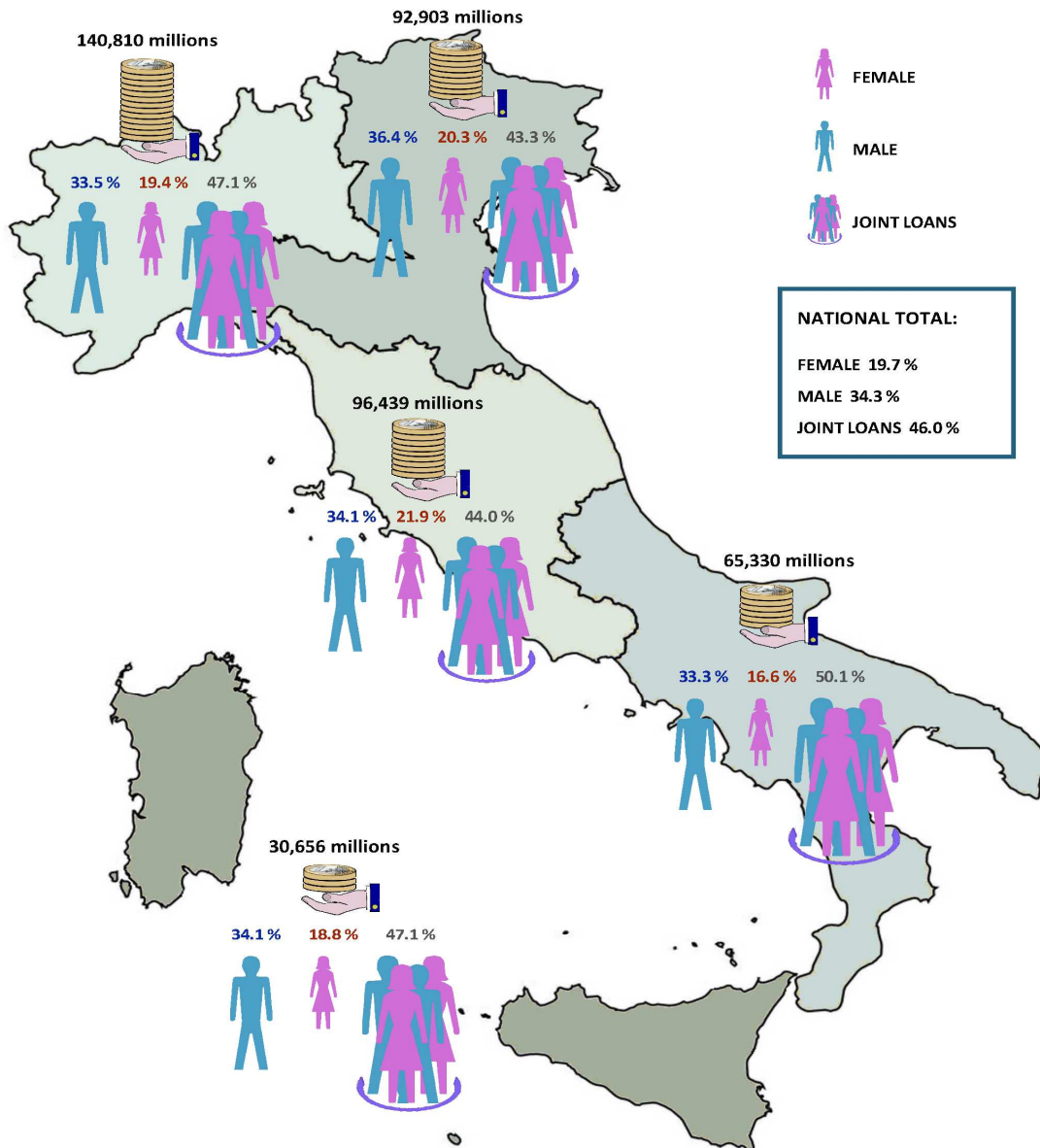
31 December 2019

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Figure 1

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

(stock in millions of euros and percentages; data at 30 September 2019)

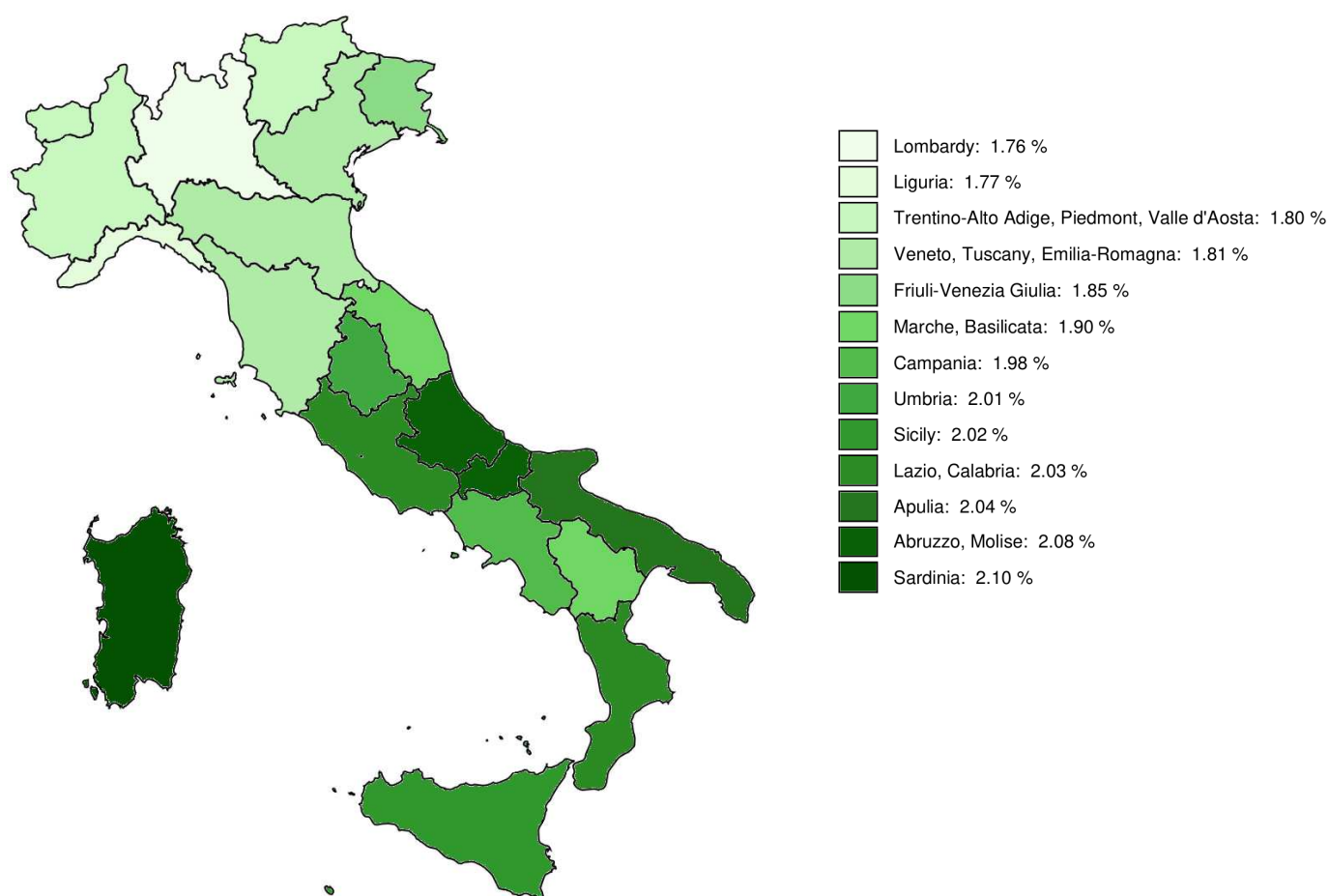


Reference period: September 2019

Figure 2

Interest rates on loans to consumer households for home purchase¹

(per cent; data at 30 September 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: September 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 51 tables (of which 33 tables distributed on the "BDS online statistical database" only) which make up the publication derive from *Statistical Bulletin's Section B – Information on Banking and Financial Business, Sub-Sections B3 and B4, in Section D – Information on Customers and on Risk and in Section E1 – Lending Rates*.

In this new publication the previous *Statistical Bulletin's* tables headings and codes have been modified and a new terminology has been adopted in order to better show the concepts represented while the contents remain unchanged. The definitions have been made similar to those utilized by other statistical publications which describe same phenomena.

For information on the conversion between the old coding of the tables previously published in the Statistical Bulletin and the new coding of the tables in this publication see the [Conversion Chart](#).

To facilitate the correct identification and interpretation of the tables, a map of the concepts illustrated in the report may be downloaded using the following [link](#).

* * *

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 the first results obtained from the AnaCredit source, the table 'APR applied to loans to non-financial companies: new business in the quarter' (not available in the online Statistical Database but only in the pdf version) has been included in the section on lending rates, concerning the rates applied by banks to new loans to non-financial corporations, broken down by geographical location of customers. After the consolidation of this new survey, during 2020, the report will be supplemented with more detailed tables on lending rates for legal entities.

Key to symbols and information in the index

The following information is provided for each table (from left to right):

Frequency:

M Monthly
Q Quarterly
H Half-yearly
A Annual

Source:

SR supervisory reports
CCR Central Credit register
SIR Analytical survey of interest rates
AN AnaCredit survey

Description of the table

Identification code of the table

Page in which the table is reproduced in this report

Notice to readers

- I. Symbols:
 - the phenomenon does not exist, or it exists and data are collected but no cases were recorded
 - the phenomenon exists but no data are available
 - .. the data are known but the value is below the minimum considered significant
 - == the data are confidential
 - :: the data are not statistically significant
- II. The intervals for the classification by size include the lower limit and exclude the upper limit.
- III. The source must be cited in any use or dissemination of the information contained in the publications. The Bank of Italy is not responsible for any errors of interpretation or mistaken conclusions drawn on the basis of the information published.
- IV. The row and column totals of some tables may not tally with the sum of the entries because they include data that cannot be allocated.
- V. A brief description of the methodology, the main statistical sources and the revisions to methodology concerning the data provided in this report is available in '*Banks and Financial Institutions: Credit Conditions and Risk by Sector and Geographical Area*, Bank of Italy, 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. 11
Q	SR	Non-performing loans by type of default, customer region and sector and purpose of loan	TRI30267 p. 12
Q	CCR	Adjusted bad loans by customer region	TRI30265 p. 15
Q	CCR	Adjusted bad loans by customer sector and economic activity	TRI30271 p. 16

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. 17
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 by customer geographical area and economic activity and total margin used (size classes)	TRI30529
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. 21
Q	CCR	Multiple-bank Borrowing by customer sector, number of beneficiary banks and total facilities granted (size classes)	TRI30446 p. 24
Q	CCR	Average number of banks per borrower by customer sector and economic activity and total facilities granted (size classes)	TRI30466 p. 26

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

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

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

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

Summary Data

Q	CCR	Summary data based on Central Credit Register observations	TRI30101 p. 29
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Loans

Q	CCR	Loans (excluding bad loans) by total margin used (size classes)	TRI30126 p. 30
Q	CCR	Loans (excluding bad loans) by customer region and total facilities granted (size classes)	TRI30146 p. 32
Q	CCR	Loans (excluding bad loans) by customer sector and economic activity and total facilities granted (size classes)	TRI30156 p. 38
Q	CCR	Loans (excluding bad loans) by customer sex, location (region) and sector	TRI30190 p. 38

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
Q	AN	APRC applied to loans to non-financial companies: new business in the quarter	p. 50

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

Loans

Q	CCR	Loans (excluding bad loans) by currency, original maturity, customer province, sector and economic activity	TRI30021
Q	CCR	Loans (excluding bad loans) by customer sector and sub-sector	TRI30171
Q	CCR	Loans (excluding bad loans) by customer economic activity	TRI30181

Non-performing Loans

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

Credit Conditions and Risk

Access to data:

[TRI30266](#)

Loans

by type of default

(stocks in millions of euro)

Reporting institutions: **Banks and CDP**

	2019-Q3	2019-Q2	2019-Q1
Non-performing loans	157,321	165,191	170,211
Bad loans (gross of write-downs and net of write-offs)			
Loans subject to forbearance	12,287	12,380	11,972
Other exposures	71,661	75,569	77,770
Likely defaults			
Loans subject to forbearance	34,966	37,261	39,030
Other exposures	34,010	35,762	37,223
Non-performing past due loans/exposures			
Loans subject to forbearance	584	478	493
Other exposures	3,631	3,547	3,529
Performing loans			
Loans subject to forbearance	23,687	25,703	26,315
Other exposures	1,732,373	1,712,073	1,711,311
Total loans to customers	1,913,381	1,902,967	1,907,837

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

Source: supervisory reports

Credit Conditions and Risk

Access to data:

[TRI30267](#)

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

3rd quarter 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	83,481	55,289	6,916	2,134	10,772
North West Italy	24,265	16,201	1,592	429	3,509
Piedmont and Valle d'Aosta	4,827	3,154	419	120	655
Lombardy	17,721	11,889	1,058	271	2,595
Liguria	1,717	1,159	114	37	259
North East Italy	16,508	11,988	1,237	223	1,568
Trentino-Alto Adige	1,120	853	93	9	23
Veneto	6,532	4,566	506	92	753
Friuli Venezia Giulia	1,287	925	149	21	88
Emilia-Romagna	7,569	5,645	489	101	704
Central Italy	21,080	14,851	1,607	461	2,317
Tuscany	7,312	5,304	761	121	551
Umbria	1,760	1,248	147	29	197
Marche	2,805	1,862	249	43	327
Lazio	9,202	6,437	451	267	1,242
Southern Italy	14,489	8,584	1,553	689	2,156
Abruzzo and Molise	2,220	1,449	272	62	241
Campania	6,250	3,890	461	350	1,017
Apulia and Basilicata	4,443	2,431	575	177	685
Calabria	1,577	813	246	100	213
Islands	7,139	3,664	927	333	1,223
Sicily	5,171	2,282	698	270	1,040
Sardinia	1,968	1,382	229	63	183

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

Source: supervisory reports

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

3rd quarter 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	67,562	50,245	3,350	1,643	4,928
North West Italy	21,826	16,964	779	345	1,376
Piedmont and Valle d'Aosta	2,845	1,912	207	102	287
Lombardy	16,776	13,193	498	211	960
Liguria	2,205	1,859	73	32	128
North East Italy	15,616	12,045	831	190	868
Trentino-Alto Adige	1,509	1,130	170	9	66
Veneto	6,012	4,483	324	80	371
Friuli Venezia Giulia	879	620	78	19	64
Emilia-Romagna	7,217	5,813	259	82	367
Central Italy	18,320	14,030	783	381	1,198
Tuscany	4,873	3,746	345	102	294
Umbria	1,038	784	69	21	71
Marche	1,842	1,307	123	36	153
Lazio	10,567	8,193	247	222	680
Southern Italy	7,771	4,968	620	483	934
Abruzzo and Molise	1,227	805	112	49	138
Campania	3,645	2,556	178	221	405
Apulia and Basilicata	2,246	1,289	241	144	295
Calabria	654	318	88	69	96
Islands	4,029	2,238	337	244	553
Sicily	3,049	1,541	270	192	455
Sardinia	980	697	67	52	97

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

3rd 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	4,160	1,523	474	861	501
North West Italy	949	362	102	181	126
Piedmont and Valle d'Aosta	260	91	39	58	32
Lombardy	622	252	54	105	85
Liguria	68	20	9	17	9
North East Italy	602	248	93	114	59
Trentino-Alto Adige	45	19	8	5	3
Veneto	249	107	37	47	26
Friuli Venezia Giulia	83	35	20	13	5
Emilia-Romagna	225	88	28	49	25
Central Italy	1,060	402	108	191	131
Tuscany	274	101	40	53	25
Umbria	66	20	11	13	9
Marche	87	28	11	18	10
Lazio	632	253	46	108	87
Southern Italy	1,036	349	117	248	118
Abruzzo and Molise	154	63	19	26	22
Campania	409	117	41	115	49
Apulia and Basilicata	344	136	43	72	36
Calabria	130	32	14	34	11
Islands	512	162	53	128	67
Sicily	423	140	39	98	55
Sardinia	89	21	14	30	12

Credit Conditions and Risk

Access to data:

[TRI30265](#)

Adjusted bad loans

by customer region

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

3rd quarter 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	794,740	91,680	1.11	46,828	3,647	4,739	722
North West Italy	187,310	25,927	1.11	10,735	921	1,038	233
Piedmont	49,335	4,926	1.08	3,057	155	258	23
Valle D'Aosta	1,007	76	1.24	81	3	4	..
Lombardy	119,900	18,962	1.11	6,455	708	668	164
Liguria	17,068	1,963	1.19	1,142	55	108	46
North East Italy	115,209	18,223	1.11	6,576	808	687	102
Veneto	44,564	7,082	1.10	2,566	369	262	23
Friuli-Venezia Giulia	10,265	1,383	1.09	599	53	70	6
Emilia Romagna	54,547	8,486	1.13	3,000	336	312	67
Trentino Alto Adige	5,833	1,272	1.10	411	50	43	6
Central Italy	178,977	24,437	1.13	10,295	961	1,006	196
Tuscany	56,282	7,944	1.09	2,787	304	281	43
Umbria	15,449	1,989	1.13	770	51	73	9
Marche	22,758	3,237	1.14	1,162	99	124	36
Lazio	84,488	11,267	1.16	5,576	507	528	107
Southern Italy	206,281	15,218	1.09	12,532	678	1,300	129
Abruzzo	23,226	2,163	1.11	1,234	89	158	19
Molise	4,136	315	1.14	245	14	29	2
Campania	90,623	6,517	1.11	5,900	222	514	45
Apulia	50,519	3,916	1.06	2,978	282	338	51
Basilicata	6,202	544	1.07	347	13	53	3
Calabria	31,575	1,764	1.09	1,828	58	208	9
Islands	106,963	7,876	1.11	6,690	279	708	62
Sicily	84,424	5,648	1.10	5,353	232	571	43
Sardinia	22,539	2,229	1.12	1,337	48	137	19

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30271](#)

Adjusted bad loans

by customer sector and economic activity

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

3rd quarter 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	794,740	91,680	1.11	46,828	3,647	4,739	722
General government	131	397	1.39	13	45	6	23
Financial companies (excluding Monetary Financial Institutions)	1,370	1,449	1.15	58	23	7	8
Non-financial companies	168,346	63,290	1.14	5,263	2,499	516	462
<i>of which:</i>							
Industry	31,424	13,729	1.14	792	664	84	147
Building	33,020	18,354	1.17	873	782	108	63
Services	94,418	28,389	1.13	3,224	919	283	241
Producer households	111,959	7,566	1.08	4,595	245	745	67
Consumer households and e others	510,330	18,894	1.03	36,713	832	3,457	162

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-Q4	2017-Q1	2017-Q2	2017-Q3	2017-Q4	2018-Q1
TOTAL	2.22	2.22	1.97	1.80	1.76	1.66
From 250 to 125,000 euro	1.34	1.34	1.22	1.17	1.11	1.11
From 125,000 to 500,000 euro	2.24	2.19	1.93	1.84	1.70	1.67
More than 500,000 euro	2.47	2.47	2.19	1.96	1.96	1.81
General government	0.52	0.40	0.36	0.25	0.28	0.28
From 250 to 125,000 euro	3.18	4.14	2.25	2.43	2.53	1.92
From 125,000 to 500,000 euro	3.51	2.96	1.33	1.65	1.91	1.46
More than 500,000 euro	0.47	0.35	0.34	0.22	0.25	0.25
Financial companies (excluding Monetary Financial Institutions)	0.30	0.37	0.41	0.41	0.39	0.37
From 250 to 125,000 euro	2.02	2.38	1.91	1.61	1.19	1.24
From 125,000 to 500,000 euro	3.77	3.38	2.40	2.48	2.37	2.28
More than 500,000 euro	0.29	0.36	0.40	0.41	0.39	0.36
Non-financial companies	3.51	3.47	3.04	2.75	2.73	2.55
From 250 to 125,000 euro	3.37	3.29	3.00	2.83	2.67	2.67
From 125,000 to 500,000 euro	3.73	3.56	3.25	3.12	2.89	2.82
More than 500,000 euro	3.49	3.47	3.03	2.71	2.72	2.53
Producer households	3.17	3.13	2.75	2.57	2.43	2.29
From 250 to 125,000 euro	2.38	2.33	2.18	2.09	1.99	1.91
From 125,000 to 500,000 euro	3.25	3.18	2.78	2.67	2.47	2.43
More than 500,000 euro	4.01	4.05	3.40	2.99	2.92	2.54
Consumer households	1.44	1.45	1.30	1.22	1.14	1.09
From 250 to 125,000 euro	1.05	1.06	0.98	0.94	0.90	0.90
From 125,000 to 500,000 euro	1.56	1.53	1.35	1.27	1.18	1.16
More than 500,000 euro	3.90	4.19	3.85	3.26	3.07	2.40
Other sectors	1.92	2.02	1.24	1.02	0.96	0.96
From 250 to 125,000 euro	1.48	1.47	1.39	1.29	1.31	1.34
From 125,000 to 500,000 euro	1.50	1.44	1.73	1.53	1.50	1.59
More than 500,000 euro	2.05	2.20	1.12	0.89	0.82	0.79

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-Q2	2018-Q3	2018-Q4	2019-Q1	2019-Q2	2019-Q3
TOTAL	1.50	1.53	1.33	1.33	1.31	1.18
From 250 to 125,000 euro	1.06	1.03	0.98	1.03	0.93	0.92
From 125,000 to 500,000 euro	1.55	1.51	1.39	1.39	1.29	1.27
More than 500,000 euro	1.61	1.68	1.42	1.40	1.42	1.23
General government	0.51	0.44	0.40	0.46	0.50	0.51
From 250 to 125,000 euro	5.42	4.26	3.21	5.71	5.75	5.34
From 125,000 to 500,000 euro	4.22	2.95	4.19	4.16	6.83	7.42
More than 500,000 euro	0.49	0.42	0.38	0.44	0.47	0.47
Financial companies (excluding Monetary Financial Institutions)	0.29	0.33	0.25	0.30	0.28	0.28
From 250 to 125,000 euro	1.51	1.88	1.50	1.59	1.51	1.50
From 125,000 to 500,000 euro	2.57	2.48	2.17	2.07	2.08	2.37
More than 500,000 euro	0.29	0.32	0.24	0.30	0.28	0.27
Non-financial companies	2.32	2.42	2.09	2.02	2.07	1.81
From 250 to 125,000 euro	2.78	2.73	2.61	2.59	2.49	2.46
From 125,000 to 500,000 euro	2.81	2.80	2.67	2.61	2.52	2.54
More than 500,000 euro	2.26	2.38	2.02	1.95	2.01	1.72
Producer households	2.17	2.08	1.90	1.94	1.81	1.74
From 250 to 125,000 euro	1.86	1.77	1.67	1.75	1.59	1.57
From 125,000 to 500,000 euro	2.24	2.19	1.96	1.98	1.87	1.82
More than 500,000 euro	2.45	2.29	2.10	2.11	2.01	1.82
Consumer households	1.00	0.96	0.89	0.91	0.82	0.80
From 250 to 125,000 euro	0.84	0.82	0.79	0.83	0.74	0.74
From 125,000 to 500,000 euro	1.04	0.98	0.90	0.89	0.82	0.79
More than 500,000 euro	2.12	2.01	1.80	1.74	1.54	1.46
Other sectors	0.78	1.09	0.74	0.87	0.91	0.75
From 250 to 125,000 euro	1.33	1.38	1.39	1.59	1.32	1.34
From 125,000 to 500,000 euro	1.27	1.32	1.06	0.83	0.95	0.94
More than 500,000 euro	0.63	1.01	0.61	0.81	0.86	0.64

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-Q4	2017-Q1	2017-Q2	2017-Q3	2017-Q4	2018-Q1
ITALY	2.23	2.22	1.97	1.80	1.76	1.66
<i>of which:</i> General government	0.52	0.39	0.36	0.25	0.28	0.28
Non-financial companies	3.51	3.47	3.05	2.75	2.73	2.55
Producer households	3.17	3.13	2.74	2.57	2.43	2.29
Consumer households	1.44	1.45	1.31	1.22	1.14	1.09
Piedmont	1.62	1.59	1.53	1.35	1.40	1.37
<i>of which:</i> General government	1.26	1.22	1.26	0.13	0.13	0.14
Non-financial companies	2.09	2.02	2.07	1.91	2.10	2.02
Producer households	2.40	2.17	1.93	1.77	1.71	1.68
Consumer households	1.05	1.08	0.96	0.89	0.79	0.82
Valle d'Aosta	1.94	2.12	1.47	1.24	0.82	1.41
<i>of which:</i> General government	0.93	6.55	0.00	6.61	6.28	0.00
Non-financial companies	1.96	2.42	1.29	1.55	0.85	1.87
Producer households	3.02	2.42	2.06	1.19	0.93	1.78
Consumer households	2.06	1.93	1.81	0.86	0.81	0.95
Lombardy	1.58	1.69	1.38	1.22	1.12	1.12
<i>of which:</i> General government	0.09	0.10	0.23	0.06	0.25	0.20
Non-financial companies	2.93	3.07	2.33	2.06	1.91	2.01
Producer households	2.97	2.98	2.36	2.24	1.97	1.89
Consumer households	1.24	1.24	1.12	1.08	0.98	0.97
Liguria	2.79	4.75	4.51	4.06	3.68	1.99
<i>of which:</i> General government	0.02	0.01	0.45	0.45	0.47	1.24
Non-financial companies	4.40	8.61	8.44	7.62	6.65	3.00
Producer households	2.81	2.38	2.03	1.76	1.96	1.85
Consumer households	1.34	1.34	1.01	0.91	0.87	0.87
Veneto	2.18	2.33	2.02	1.77	1.61	1.48
<i>of which:</i> General government	0.06	0.04	0.14	0.13	0.29	0.41
Non-financial companies	3.59	3.91	3.15	2.77	2.37	2.22
Producer households	2.89	3.07	3.08	2.92	2.84	2.48
Consumer households	1.83	2.06	1.86	1.62	1.52	1.24
Friuli Venezia Giulia	2.23	2.23	1.79	1.47	1.12	1.16
<i>of which:</i> General government	0.13	0.64	0.44	0.04	0.08	0.02
Non-financial companies	3.15	2.71	2.55	2.02	1.44	1.60
Producer households	3.00	2.92	2.46	2.22	1.71	1.72
Consumer households	1.33	1.34	1.05	0.93	0.82	0.75

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-Q4	2017-Q1	2017-Q2	2017-Q3	2017-Q4	2018-Q1
Emilia-Romagna	2.36	2.21	2.00	2.19	2.26	2.24
<i>of which:</i> General government	0.02	0.02	0.02	0.00	0.17	0.02
Non-financial companies	3.17	2.94	2.67	3.02	3.10	3.09
Producer households	2.69	2.74	2.30	2.11	2.13	1.98
Consumer households	1.33	1.23	1.12	1.10	1.17	1.00
Trentino-Alto Adige	2.07	1.67	1.20	1.11	1.15	1.15
<i>of which:</i> General government	0.06	0.00	0.15	0.15	0.04	0.04
Non-financial companies	2.66	2.07	1.41	1.31	1.36	1.35
Producer households	1.46	1.36	1.25	1.19	1.29	1.28
Consumer households	1.04	0.95	0.74	0.63	0.70	0.69
Tuscany	2.75	2.47	2.16	1.96	2.03	1.92
<i>of which:</i> General government	0.05	0.05	0.04	0.04	0.03	0.03
Non-financial companies	3.50	3.09	2.67	2.45	2.71	2.52
Producer households	4.59	4.12	3.56	3.21	2.90	2.81
Consumer households	1.52	1.45	1.30	1.19	1.05	1.04
Umbria	3.70	3.59	3.13	2.68	2.56	2.89
<i>of which:</i> General government	3.91	0.00	0.00	0.00	0.00	3.84
Non-financial companies	4.81	4.72	4.28	3.66	3.47	4.00
Producer households	3.36	3.24	3.05	2.64	2.86	2.65
Consumer households	1.67	1.63	1.43	1.28	1.21	1.12
Marche	2.93	2.67	2.59	2.30	2.33	2.05
<i>of which:</i> General government	0.05	0.06	0.11	0.10	0.11	0.00
Non-financial companies	4.16	3.60	3.52	2.86	2.95	2.50
Producer households	3.47	3.84	3.60	2.98	3.12	2.83
Consumer households	1.65	1.61	1.53	1.47	1.39	1.30
Lazio	2.68	2.35	2.37	2.30	2.60	2.36
<i>of which:</i> General government	0.17	0.03	0.09	0.11	0.11	0.11
Non-financial companies	4.63	4.07	4.09	3.81	4.43	3.89
Producer households	3.14	3.10	2.84	2.83	2.81	2.60
Consumer households	1.32	1.39	1.35	1.21	1.16	1.14
Abruzzo	3.30	3.07	2.83	2.86	2.84	2.39
<i>of which:</i> General government	1.37	0.86	0.07	0.18	0.09	0.06
Non-financial companies	4.27	3.72	3.32	3.48	3.46	2.68
Producer households	4.56	4.81	4.26	4.22	4.17	3.66
Consumer households	1.82	1.81	1.63	1.53	1.46	1.51

Credit Conditions and Risk

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

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

	2016-Q4	2017-Q1	2017-Q2	2017-Q3	2017-Q4	2018-Q1
Molise	3.22	2.97	2.55	2.60	2.15	1.81
<i>of which:</i> General government	2.59	1.56	1.34	2.28	1.25	2.23
Non-financial companies	5.40	4.70	3.83	3.95	3.17	2.18
Producer households	3.76	3.40	3.67	3.55	2.44	2.23
Consumer households	1.50	1.64	1.49	1.42	1.40	1.38
Campania	3.41	3.16	2.91	2.37	2.18	2.21
<i>of which:</i> General government	0.63	0.91	0.24	1.26	0.32	0.11
Non-financial companies	5.27	4.78	4.53	3.22	3.06	3.13
Producer households	4.11	3.84	3.41	3.27	3.00	2.91
Consumer households	1.86	1.80	1.62	1.60	1.47	1.47
Apulia	3.01	3.11	2.99	2.64	2.65	2.26
<i>of which:</i> General government	0.59	1.36	0.53	0.47	2.74	0.23
Non-financial companies	4.73	5.03	5.03	4.25	4.50	3.52
Producer households	3.43	3.56	3.00	2.87	2.90	2.73
Consumer households	1.55	1.48	1.33	1.26	1.23	1.21
Basilicata	2.24	2.06	1.67	1.75	2.03	2.14
<i>of which:</i> General government	2.12	1.34	1.60	1.39	0.15	0.33
Non-financial companies	2.87	2.66	2.17	2.38	3.11	3.34
Producer households	3.31	2.90	2.12	2.22	2.65	2.76
Consumer households	1.30	1.30	1.10	1.09	1.03	0.98
Calabria	3.32	3.28	2.67	2.40	2.32	2.28
<i>of which:</i> General government	3.28	1.39	0.96	0.27	3.51	3.28
Non-financial companies	5.14	5.43	4.59	3.82	2.95	2.65
Producer households	4.86	4.74	3.94	3.69	3.85	3.94
Consumer households	1.82	1.83	1.58	1.59	1.49	1.52
Sicily	3.62	3.60	3.23	2.55	2.29	2.15
<i>of which:</i> General government	3.80	3.49	2.74	1.38	0.46	0.14
Non-financial companies	5.50	5.36	4.99	3.43	3.23	2.94
Producer households	4.78	4.89	4.49	4.29	3.35	3.16
Consumer households	1.99	2.01	1.76	1.69	1.58	1.53
Sardinia	2.40	2.27	1.92	1.91	1.68	1.61
<i>of which:</i> General government	1.34	0.80	0.90	0.94	1.08	0.92
Non-financial companies	4.14	3.74	3.53	3.62	3.24	3.03
Producer households	2.97	2.73	2.22	2.09	2.09	2.05
Consumer households	1.14	1.15	1.10	1.02	0.94	0.96

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-Q2	2018-Q3	2018-Q4	2019-Q1	2019-Q2	2019-Q3
ITALY	1.50	1.53	1.33	1.33	1.31	1.18
<i>of which:</i> General government	0.51	0.44	0.40	0.46	0.50	0.51
Non-financial companies	2.32	2.42	2.09	2.02	2.07	1.81
Producer households	2.17	2.08	1.90	1.94	1.81	1.74
Consumer households	1.00	0.96	0.89	0.91	0.82	0.80
Piedmont	1.24	1.32	1.14	1.13	1.07	1.02
<i>of which:</i> General government	0.13	0.02	0.00	0.01	0.00	0.04
Non-financial companies	1.85	2.08	1.59	1.55	1.47	1.38
Producer households	1.64	1.41	1.61	1.76	1.68	1.74
Consumer households	0.72	0.69	0.70	0.70	0.65	0.64
Valle d'Aosta	1.17	1.68	1.51	1.35	1.27	1.10
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	23.19
Non-financial companies	1.67	2.72	2.16	1.88	1.86	1.50
Producer households	1.36	1.63	1.80	1.10	1.08	1.24
Consumer households	0.76	0.81	0.85	0.80	0.65	0.61
Lombardy	0.95	0.91	0.86	0.84	0.78	0.74
<i>of which:</i> General government	0.70	2.70	2.91	2.51	2.14	0.11
Non-financial companies	1.72	1.58	1.44	1.37	1.34	1.30
Producer households	1.82	1.71	1.56	1.53	1.42	1.31
Consumer households	0.87	0.85	0.79	0.81	0.73	0.70
Liguria	1.85	2.25	1.74	1.63	1.41	0.91
<i>of which:</i> General government	1.38	1.37	0.02	0.02	0.02	0.03
Non-financial companies	2.79	3.76	2.89	2.57	2.30	1.17
Producer households	2.01	2.00	1.80	1.95	1.66	1.77
Consumer households	0.79	0.79	0.82	0.80	0.66	0.67
Veneto	1.30	1.35	0.98	0.94	1.01	1.00
<i>of which:</i> General government	0.34	0.30	1.21	0.96	1.56	1.73
Non-financial companies	1.91	1.99	1.58	1.53	1.66	1.66
Producer households	1.91	1.97	1.84	1.68	1.75	1.63
Consumer households	1.03	0.94	0.83	0.81	0.77	0.73
Friuli Venezia Giulia	0.99	0.92	0.92	1.12	1.16	2.11
<i>of which:</i> General government	0.13	0.14	0.12	0.12	0.03	0.06
Non-financial companies	1.27	1.18	1.22	1.55	1.51	3.53
Producer households	1.55	1.58	1.59	1.83	2.05	1.89
Consumer households	0.73	0.65	0.65	0.71	0.83	0.77

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-Q2	2018-Q3	2018-Q4	2019-Q1	2019-Q2	2019-Q3
Emilia-Romagna	2.08	1.54	1.73	1.71	1.93	1.98
<i>of which:</i> General government	0.13	0.01	0.07	0.07	0.07	0.18
Non-financial companies	2.89	1.99	2.44	2.33	2.72	2.81
Producer households	1.84	1.81	1.51	1.65	1.53	1.36
Consumer households	0.93	0.89	0.70	0.72	0.66	0.66
Trentino-Alto Adige	1.01	0.82	0.65	0.65	0.64	0.63
<i>of which:</i> General government	0.00	0.00	0.00	0.12	0.08	0.07
Non-financial companies	1.16	0.88	0.69	0.68	0.69	0.70
Producer households	1.37	1.23	1.01	1.04	1.02	1.03
Consumer households	0.63	0.61	0.47	0.47	0.43	0.41
Tuscany	1.73	1.72	1.57	1.43	1.32	1.23
<i>of which:</i> General government	0.00	0.00	0.05	0.01	0.02	0.07
Non-financial companies	2.21	2.26	2.00	1.75	1.69	1.55
Producer households	2.97	2.50	2.27	2.31	2.03	1.94
Consumer households	0.99	0.98	0.96	0.95	0.81	0.76
Umbria	2.62	2.51	2.39	1.98	1.55	1.45
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	3.73	3.56	3.36	2.52	1.91	1.76
Producer households	2.32	2.35	2.36	2.64	2.46	2.39
Consumer households	1.06	1.05	1.02	1.09	0.93	0.89
Marche	1.91	1.92	1.65	1.61	1.49	1.47
<i>of which:</i> General government	0.13	0.01	0.02	0.02	0.02	0.03
Non-financial companies	2.30	2.36	2.01	1.88	1.83	1.80
Producer households	2.62	2.72	2.14	2.26	2.14	2.00
Consumer households	1.26	1.21	1.11	1.12	0.93	0.94
Lazio	2.21	2.90	2.10	2.25	2.14	1.24
<i>of which:</i> General government	0.30	0.04	0.03	0.04	0.07	0.09
Non-financial companies	3.72	5.57	3.91	3.88	4.00	1.74
Producer households	2.61	2.65	2.23	2.34	1.89	1.75
Consumer households	1.02	0.99	0.91	0.96	0.86	0.87
Abruzzo	2.46	2.72	2.37	2.61	2.12	1.90
<i>of which:</i> General government	0.66	0.27	0.27	0.06	0.15	0.07
Non-financial companies	3.10	3.69	3.18	3.60	2.82	2.42
Producer households	3.15	2.83	2.77	2.72	2.67	2.68
Consumer households	1.45	1.41	1.24	1.25	1.11	1.12

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-Q2	2018-Q3	2018-Q4	2019-Q1	2019-Q2	2019-Q3
Molise	1.59	1.74	2.26	2.23	2.15	2.27
<i>of which:</i> General government	1.73	5.12	3.32	2.37	2.09	0.50
Non-financial companies	1.92	2.49	4.05	3.82	3.92	4.39
Producer households	1.79	1.74	2.04	1.93	2.19	2.25
Consumer households	1.28	1.15	1.04	1.10	0.92	0.93
Campania	2.12	2.00	2.00	1.95	2.26	2.27
<i>of which:</i> General government	0.96	0.19	0.41	1.28	1.25	1.51
Non-financial companies	3.01	2.82	2.87	2.67	3.62	3.68
Producer households	2.68	2.63	2.53	2.43	2.22	2.26
Consumer households	1.34	1.31	1.25	1.24	1.11	1.08
Apulia	1.99	2.05	1.85	1.91	1.81	1.68
<i>of which:</i> General government	0.42	0.19	0.00	0.04	0.19	3.81
Non-financial companies	3.14	3.38	2.98	3.03	2.91	2.48
Producer households	2.63	2.49	2.24	2.38	2.19	2.20
Consumer households	1.11	1.08	1.02	1.07	1.03	1.02
Basilicata	2.38	2.44	1.90	2.18	1.94	1.71
<i>of which:</i> General government	0.18	0.36	0.60	0.38	0.41	0.19
Non-financial companies	4.02	4.20	2.98	3.50	3.20	2.79
Producer households	2.61	2.66	2.00	2.18	2.16	1.65
Consumer households	1.01	0.97	0.99	1.07	0.87	0.88
Calabria	2.20	2.06	1.86	1.70	1.78	1.75
<i>of which:</i> General government	3.20	3.09	1.63	0.66	1.13	1.03
Non-financial companies	2.93	2.75	2.90	2.63	2.81	2.75
Producer households	3.28	2.84	2.51	2.32	2.51	2.43
Consumer households	1.37	1.29	1.20	1.26	1.07	1.11
Sicily	2.26	2.26	2.16	2.48	2.30	2.34
<i>of which:</i> General government	1.87	2.00	2.14	3.44	3.46	4.89
Non-financial companies	3.28	3.38	3.21	3.69	3.62	3.69
Producer households	3.35	3.30	3.12	3.22	2.89	2.83
Consumer households	1.46	1.39	1.36	1.48	1.30	1.29
Sardinia	1.39	1.28	1.16	1.08	1.09	1.12
<i>of which:</i> General government	2.01	0.85	1.08	1.47	0.50	1.44
Non-financial companies	2.47	2.25	1.98	1.73	1.92	1.96
Producer households	1.99	2.04	1.93	1.94	1.88	1.95
Consumer households	0.89	0.83	0.81	0.78	0.69	0.73

Credit Conditions and Risk

Access to data:

[TRI30431](#)

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

3rd quarter 2019

Reporting institutions: **Banks**

	Total			1 facility		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
ITALY	1,494,470	1,100,275	3,298,111	532,388	457,561	2,898,047
North West Italy	664,711	485,774	949,269	242,244	196,764	821,391
Piedmont	90,491	65,175	249,277	23,945	20,956	218,532
Valle d'Aosta	2,406	1,835	7,944	942	762	7,081
Lombardy	549,101	401,505	618,886	210,051	168,287	530,906
Liguria	22,713	17,258	73,162	7,305	6,759	64,872
North East Italy	375,178	273,263	843,909	138,265	120,413	733,786
Trentino Alto Adige	46,630	37,099	120,605	19,568	17,012	109,180
Veneto	167,141	124,906	325,628	77,534	66,710	281,937
Friuli-Venezia Giulia	30,257	19,764	87,648	7,697	7,070	78,506
Emilia Romagna	131,150	91,494	310,028	33,466	29,622	264,163
Central Italy	305,528	219,518	709,990	90,694	82,958	626,114
Tuscany	74,339	55,822	247,202	23,063	20,729	212,499
Umbria	13,259	10,337	51,321	3,913	3,607	44,170
Marche	27,271	19,569	103,463	8,696	7,756	88,844
Lazio	190,659	133,790	308,004	55,022	50,866	280,601
Southern Italy	101,306	82,640	512,175	40,209	37,546	458,463
Abruzzo	14,337	11,310	64,471	5,016	4,608	56,885
Molise	1,857	1,472	11,686	808	745	10,311
Campania	42,478	34,953	186,156	15,522	14,560	166,588
Apulia	29,626	23,947	165,749	12,991	12,140	149,078
Basilicata	3,953	3,185	21,831	1,675	1,568	19,330
Calabria	9,055	7,773	62,282	4,197	3,926	56,271
Islands	47,747	39,080	282,768	20,977	19,880	258,293
Sicily	32,029	26,473	211,287	15,432	14,655	192,598
Sardinia	15,718	12,607	71,481	5,545	5,224	65,695

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

3rd quarter 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	192,553	153,371	247,958	178,370	124,943	109,725
North West Italy	105,141	85,819	76,528	71,957	48,850	36,417
Piedmont	9,416	7,127	19,249	12,854	8,074	8,363
Valle d'Aosta	269	204	612	558	458	199
Lombardy	93,200	76,713	51,299	55,607	38,293	25,728
Liguria	2,256	1,776	5,368	2,939	2,025	2,127
North East Italy	37,274	27,939	65,865	45,936	30,610	31,248
Trentino Alto Adige	6,598	5,442	8,192	6,410	4,958	2,517
Veneto	16,952	12,389	25,562	17,831	11,234	12,689
Friuli-Venezia Giulia	2,452	1,949	5,734	3,507	2,622	2,453
Emilia Romagna	11,272	8,160	26,377	18,188	11,797	13,589
Central Italy	31,304	24,742	52,449	37,193	28,611	22,690
Tuscany	8,313	6,349	20,657	11,584	8,380	9,930
Umbria	1,708	1,354	4,321	1,847	1,325	1,993
Marche	3,006	2,296	8,829	4,321	2,850	4,201
Lazio	18,276	14,744	18,642	19,441	16,056	6,566
Southern Italy	13,345	10,382	35,521	16,859	12,396	13,854
Abruzzo	1,893	1,413	4,891	2,425	1,754	2,018
Molise	360	240	945	333	237	339
Campania	5,541	4,293	12,674	6,859	5,287	5,107
Apulia	3,734	2,978	11,110	4,883	3,316	4,239
Basilicata	547	430	1,650	759	502	690
Calabria	1,269	1,027	4,251	1,600	1,300	1,461
Islands	5,489	4,488	17,595	6,425	4,475	5,516
Sicily	3,890	3,126	13,334	4,667	3,113	4,274
Sardinia	1,599	1,361	4,261	1,758	1,362	1,242

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

3rd quarter 2019

Reporting institutions: **Banks**

More than 4 facilities		
Facilities granted	Margin used	Number of borrowers

ITALY	591,159	364,400	42,381
North West Italy	245,368	154,340	14,933
Piedmont	44,276	29,018	3,133
Valle d'Aosta	637	411	52
Lombardy	190,243	118,212	10,953
Liguria	10,212	6,699	795
North East Italy	153,703	94,300	13,010
Trentino Alto Adige	14,054	9,688	716
Veneto	54,824	34,573	5,440
Friuli-Venezia Giulia	16,601	8,123	955
Emilia Romagna	68,223	41,916	5,899
Central Italy	146,338	83,206	8,737
Tuscany	31,378	20,365	4,116
Umbria	5,792	4,050	837
Marche	11,248	6,668	1,589
Lazio	97,919	52,124	2,195
Southern Italy	30,893	22,316	4,337
Abruzzo	5,003	3,534	677
Molise	355	250	91
Campania	14,556	10,813	1,787
Apulia	8,019	5,513	1,322
Basilicata	972	685	161
Calabria	1,989	1,521	299
Islands	14,857	10,238	1,364
Sicily	8,040	5,579	1,081
Sardinia	6,817	4,659	283

Credit Conditions and Risk

Access to data:

[TRI30446](#)

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

3rd quarter 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	3,298,111	1,184,806	732,903	644,072	220,930
<i>of which:</i> 1 facility	2,898,047	1,166,979	687,270	557,510	138,053
2 facilities	247,958	17,402	43,725	72,995	55,429
3 or 4 facilities	109,725	420	1,903	13,465	26,216
more than 4 facilities	42,381	5	5	102	1,232
General government	7,074	239	169	346	624
<i>of which:</i> 1 facility	3,939	209	137	304	505
2 facilities	1,769	24	27	33	100
3 or 4 facilities	1,142	5	5	9	16
more than 4 facilities	224	1	-	-	3
Financial companies (excluding Monetary Financial Institutions)	9,506	2,256	1,167	1,276	856
<i>of which:</i> 1 facility	6,778	2,156	927	874	523
2 facilities	1,815	96	228	315	213
3 or 4 facilities	656	4	12	86	111
more than 4 facilities	257	-	-	1	9
Non-financial companies	672,465	170,389	90,078	113,016	96,005
<i>of which:</i> 1 facility	406,614	165,249	69,320	66,996	40,978
2 facilities	137,659	5,039	19,860	37,228	34,362
3 or 4 facilities	88,137	100	898	8,736	19,713
more than 4 facilities	40,055	1	-	56	952
Producer households	390,296	149,310	76,511	75,348	32,512
<i>of which:</i> 1 facility	333,304	145,446	66,618	58,048	18,710
2 facilities	43,083	3,784	9,409	14,454	9,385
3 or 4 facilities	12,525	80	483	2,821	4,220
more than 4 facilities	1,384	-	1	25	197
Consumer households and others	2,209,051	858,170	563,253	452,741	90,481
<i>of which:</i> 1 facility	2,138,266	849,548	548,685	430,145	76,978
2 facilities	63,119	8,389	14,060	20,787	11,298
3 or 4 facilities	7,206	230	504	1,789	2,135
more than 4 facilities	460	3	4	20	70

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

3rd quarter 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	104,262	73,966	27,744	24,028	5,539
<i>of which:</i> 1 facility	41,747	21,181	5,577	3,581	576
2 facilities	29,789	16,469	4,683	2,968	452
3 or 4 facilities	28,391	24,945	8,243	5,112	796
more than 4 facilities	4,335	11,371	9,241	12,367	3,715
General government	935	1,708	1,104	1,139	403
<i>of which:</i> 1 facility	685	970	433	309	40
2 facilities	208	519	393	348	75
3 or 4 facilities	40	211	256	421	163
more than 4 facilities	2	8	22	61	125
Financial companies (excluding Monetary Financial Institutions)	602	699	499	852	521
<i>of which:</i> 1 facility	361	416	232	373	204
2 facilities	153	192	179	289	103
3 or 4 facilities	76	70	64	115	101
more than 4 facilities	12	21	24	75	113
Non-financial companies	71,942	60,046	23,744	20,929	4,526
<i>of which:</i> 1 facility	22,140	14,072	3,902	2,505	311
2 facilities	21,918	12,866	3,487	2,052	257
3 or 4 facilities	24,032	22,393	7,403	4,295	510
more than 4 facilities	3,852	10,715	8,952	12,077	3,448
Producer households	12,132	5,016	924	285	7
<i>of which:</i> 1 facility	5,074	1,585	219	56	-
2 facilities	3,739	1,380	209	52	1
3 or 4 facilities	2,943	1,553	301	88	3
more than 4 facilities	376	498	195	89	3
Consumer households and others	18,514	6,449	1,470	821	82
<i>of which:</i> 1 facility	13,384	4,106	790	336	21
2 facilities	3,745	1,497	415	227	16
3 or 4 facilities	1,292	717	217	193	19
more than 4 facilities	93	129	48	65	26

Credit Conditions and Risk

Access to data:

[TRI30466](#)

Average number of banks per borrower

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

(numbers in unit, percentages)

3rd quarter 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	1.06	1.16
	First bank's share of total credit granted (%)	67	99	98	95
General government	Average number of banks per borrower	1.78	1.18	1.22	1.16
	First bank's share of total credit granted (%)	66	100	98	98
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.59	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	1.26	1.58
	First bank's share of total credit granted (%)	40	98	90	81
Building	Average number of banks per borrower	1.65	1.03	1.22	1.48
	First bank's share of total credit granted (%)	65	99	91	85
Services	Average number of banks per borrower	1.68	1.03	1.24	1.47
	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	1.27
	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	1.05
	First bank's share of total credit granted (%)	97	100	99	99

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

Source: Central Credit Register

Credit Conditions and Risk

Average number of banks per borrower

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

(numbers in unit, percentages)

3rd 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	2.77	3.68
	First bank's share of total credit granted (%)	85	76	68	61
General government	Average number of banks per borrower	1.23	1.32	1.59	1.97
	First bank's share of total credit granted (%)	95	94	91	87
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.58	1.63	1.68	1.91
	First bank's share of total credit granted (%)	86	87	88	82
Non-financial companies	Average number of banks per borrower	1.85	2.32	2.97	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	2.64	3.44	4.56
	First bank's share of total credit granted (%)	71	63	56	49
Building	Average number of banks per borrower	1.79	2.11	2.50	3.07
	First bank's share of total credit granted (%)	79	76	73	70
Services	Average number of banks per borrower	1.80	2.21	2.82	3.72
	First bank's share of total credit granted (%)	79	74	68	61
Producer households	Average number of banks per borrower	1.60	2.00	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	1.38	1.58	1.78
	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)

3rd 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	5.09	7.87
	First bank's share of total credit granted (%)	52	60
General government	Average number of banks per borrower	2.42	3.93
	First bank's share of total credit granted (%)	86	61
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	2.18	4.63
	First bank's share of total credit granted (%)	81	88
Non-financial companies	Average number of banks per borrower	5.49	8.67
	First bank's share of total credit granted (%)	48	36
<i>of which:</i>			
Industry	Average number of banks per borrower	6.34	9.58
	First bank's share of total credit granted (%)	40	32
Building	Average number of banks per borrower	3.81	6.41
	First bank's share of total credit granted (%)	66	47
Services	Average number of banks per borrower	5.09	7.99
	First bank's share of total credit granted (%)	53	39
Producer households	Average number of banks per borrower	3.65	5.43
	First bank's share of total credit granted (%)	72	61
Consumer households and others	Average number of banks per borrower	2.24	3.91
	First bank's share of total credit granted (%)	82	62

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 June	2019 Sept.	2019 June	2019 Sept.	2019 June	2019 Sept.
Number of borrowers for loans and collateral granted to customers	8,611,933	8,662,615	4,102,204	4,085,940	4,509,729	4,576,675
<i>of which:</i> joint borrowers	2,413,209	2,432,005	980,717	983,265	1,432,492	1,448,740
Loans (excluding bad loans)						
facilities granted	2,135,739	2,126,441	1,753,930	1,741,849	381,809	384,593
margin used	1,692,645	1,681,222	1,314,666	1,299,954	377,978	381,268
Breach of overdraft limits	39,848	37,565	29,849	27,198	9,999	10,368
margin available	482,943	482,785	469,113	469,092	13,830	13,693
Matched loans						
facilities granted	256,939	252,503	219,414	216,375	37,525	36,129
margin used	132,082	126,855	104,609	100,779	27,472	26,076
Term loans						
facilities granted	1,672,509	1,669,623	1,330,176	1,323,073	342,333	346,551
margin used	1,468,465	1,461,225	1,123,076	1,111,068	345,389	350,158
Revocable loans						
facilities granted	196,458	194,482	194,516	192,573	1,943	1,909
margin used	85,823	86,865	80,714	81,835	5,109	5,029
Collateral granted						
facilities granted	369,704	369,966	361,960	362,310	7,744	7,656
margin used	174,982	176,864	167,816	169,775	7,166	7,089
Bad loans (gross of write-downs and net of write-offs)	182,051	180,103	86,235	82,727	95,816	97,376
Number of guarantors	4,244,728	4,181,117	2,492,951	2,432,996	1,751,777	1,748,121
<i>of which:</i> joint guarantors	1,503,440	1,487,890	942,076	925,692	561,364	562,198
Guarantees received	789,802	783,715	518,336	509,429	271,466	274,286

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30126](#)

Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 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	5,973,855	2,363,253	1,579,122	1,033,646	231,960
Facilities granted	1,876,131	125,096	159,762	181,167	93,957
Margin used	1,479,059	117,146	153,532	170,067	76,899
<i>of which</i> : backed by real security	625,888	86,122	138,722	145,947	49,831
Margin available	430,610	9,899	7,300	12,658	18,536
Breach of overdraft limits	33,538	1,949	1,069	1,559	1,478

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 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	92,743	61,592	22,235	17,916	3,788
Facilities granted	79,945	118,090	95,151	224,212	751,978
Margin used	62,416	90,602	72,194	166,415	565,655
<i>of which</i> : backed by real security	29,682	36,721	26,021	49,377	62,903
Margin available	19,133	30,279	25,790	65,612	198,711
Breach of overdraft limits	1,603	2,792	2,832	7,816	12,388

Credit Conditions and Risk

Access to data:

[TRI30146](#)

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

(numbers in unit, stocks in millions of euro)

3rd quarter 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	3,298,111	1,184,806	732,903	644,072	220,930
	Facilities granted	1,494,470	54,421	64,753	92,555	61,344
	Margin used	1,100,275	48,843	59,992	83,984	49,593
Piedmont	Number of borrowers	249,277	93,505	55,946	47,478	16,688
	Facilities granted	90,491	4,265	4,884	6,713	4,601
	Margin used	65,175	3,801	4,471	6,006	3,626
Valle d'Aosta	Number of borrowers	7,944	2,710	1,599	1,702	637
	Facilities granted	2,406	120	134	232	160
	Margin used	1,835	104	121	210	134
Lombardy	Number of borrowers	618,886	192,983	137,396	131,728	49,052
	Facilities granted	549,101	8,906	12,178	19,080	13,600
	Margin used	401,505	7,733	11,121	17,002	10,564
Liguria	Number of borrowers	73,162	26,642	16,168	14,788	5,239
	Facilities granted	22,713	1,203	1,392	2,042	1,373
	Margin used	17,258	1,046	1,255	1,834	1,098
Trentino Alto Adige	Number of borrowers	120,605	33,867	23,846	29,155	12,790
	Facilities granted	46,630	1,631	2,254	4,712	3,793
	Margin used	37,099	1,393	2,055	4,345	3,241
Veneto	Number of borrowers	325,628	109,412	76,976	65,679	22,008
	Facilities granted	167,141	5,121	6,901	9,421	6,132
	Margin used	124,906	4,569	6,449	8,494	4,808
Friuli-Venezia Giulia	Number of borrowers	87,648	33,738	21,689	15,636	4,650
	Facilities granted	30,257	1,598	1,915	2,215	1,291
	Margin used	19,764	1,478	1,811	2,042	1,047

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 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	104,262	73,966	27,744	24,028	5,539
	Facilities granted	59,800	94,254	79,146	199,399	786,981
	Margin used	44,955	69,271	56,813	135,897	544,563
Piedmont	Number of borrowers	8,110	5,473	2,072	1,738	382
	Facilities granted	4,641	7,011	6,093	14,389	37,783
	Margin used	3,388	5,024	4,279	9,664	24,626
Valle d'Aosta	Number of borrowers	291	173	78	54	9
	Facilities granted	146	171	168	366	905
	Margin used	121	127	122	299	591
Lombardy	Number of borrowers	25,004	18,991	7,770	7,187	1,954
	Facilities granted	14,367	24,567	22,619	61,947	371,559
	Margin used	10,262	17,231	15,485	40,148	270,877
Liguria	Number of borrowers	2,164	1,357	464	407	100
	Facilities granted	1,183	1,618	1,260	3,335	9,272
	Margin used	888	1,194	880	2,369	6,499
Trentino Alto Adige	Number of borrowers	5,493	3,838	1,338	1,013	180
	Facilities granted	3,263	5,092	3,888	8,057	13,854
	Margin used	2,709	4,157	3,122	6,228	9,768
Veneto	Number of borrowers	11,377	8,430	3,281	2,754	594
	Facilities granted	6,524	10,712	9,345	23,118	89,700
	Margin used	4,717	7,484	6,411	15,055	66,255
Friuli-Venezia Giulia	Number of borrowers	2,252	1,574	554	505	111
	Facilities granted	1,314	2,045	1,578	4,059	14,189
	Margin used	993	1,508	1,157	2,741	6,881

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 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	310,028	103,109	71,041	62,391	21,865
	Facilities granted	131,150	4,774	6,283	8,934	6,179
	Margin used	91,494	4,123	5,723	7,918	4,735
Tuscany	Number of borrowers	247,202	82,005	54,402	53,158	17,684
	Facilities granted	74,339	3,750	4,758	7,512	4,882
	Margin used	55,822	3,290	4,361	6,821	3,974
Umbria	Number of borrowers	51,321	19,994	11,237	8,529	3,100
	Facilities granted	13,259	904	965	1,200	870
	Margin used	10,337	813	891	1,081	707
Marche	Number of borrowers	103,463	37,682	22,694	18,069	6,681
	Facilities granted	27,271	1,755	2,026	2,622	1,940
	Margin used	19,569	1,562	1,864	2,336	1,534
Lazio	Number of borrowers	308,004	108,996	66,862	68,322	21,314
	Facilities granted	190,659	4,999	6,053	10,143	5,854
	Margin used	133,790	4,589	5,706	9,554	5,186
Abruzzo	Number of borrowers	64,471	26,074	13,571	10,307	3,528
	Facilities granted	14,337	1,179	1,163	1,435	976
	Margin used	11,310	1,082	1,094	1,305	808
Molise	Number of borrowers	11,686	5,063	2,454	1,818	621
	Facilities granted	1,857	228	209	252	173
	Margin used	1,472	207	195	231	140
Campania	Number of borrowers	186,156	75,497	38,019	33,161	10,977
	Facilities granted	42,478	3,358	3,304	4,668	2,994
	Margin used	34,953	3,108	3,067	4,296	2,493

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 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	11,027	8,139	3,104	2,823	704
	Facilities granted	6,471	10,647	9,088	24,456	54,139
	Margin used	4,575	7,317	6,062	16,025	34,546
Tuscany	Number of borrowers	8,301	5,790	2,055	1,700	280
	Facilities granted	4,775	7,423	5,959	14,111	21,029
	Margin used	3,684	5,603	4,361	9,742	13,592
Umbria	Number of borrowers	1,536	1,055	343	327	73
	Facilities granted	900	1,367	983	2,642	3,395
	Margin used	694	1,040	752	1,863	2,399
Marche	Number of borrowers	3,239	2,319	782	623	119
	Facilities granted	1,894	2,932	2,178	4,650	7,194
	Margin used	1,426	2,133	1,554	3,037	3,951
Lazio	Number of borrowers	8,117	5,398	1,892	1,825	520
	Facilities granted	4,529	6,794	5,336	15,071	131,723
	Margin used	3,680	5,460	4,279	11,616	82,671
Abruzzo	Number of borrowers	1,702	1,257	426	334	66
	Facilities granted	969	1,538	1,159	2,660	3,211
	Margin used	754	1,189	867	1,899	2,193
Molise	Number of borrowers	319	173	65	25	8
	Facilities granted	167	199	168	162	292
	Margin used	133	158	129	109	148
Campania	Number of borrowers	5,054	3,382	1,235	986	176
	Facilities granted	2,846	4,098	3,202	7,453	10,453
	Margin used	2,252	3,284	2,531	5,594	7,675

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 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	165,749	68,790	37,775	27,942	8,302
	Facilities granted	29,626	3,126	3,253	3,833	2,265
	Margin used	23,947	2,924	3,078	3,537	1,908
Basilicata	Number of borrowers	21,831	9,212	4,551	3,408	1,168
	Facilities granted	3,953	412	388	480	325
	Margin used	3,185	380	362	436	268
Calabria	Number of borrowers	62,282	28,731	12,100	9,096	2,814
	Facilities granted	9,055	1,278	1,041	1,272	765
	Margin used	7,773	1,189	972	1,157	626
Sicily	Number of borrowers	211,287	96,532	46,258	30,875	8,552
	Facilities granted	32,029	4,429	4,075	4,370	2,330
	Margin used	26,473	4,162	3,875	4,067	1,975
Sardinia	Number of borrowers	71,481	30,264	18,319	10,830	3,260
	Facilities granted	15,718	1,383	1,578	1,417	843
	Margin used	12,607	1,291	1,521	1,312	721

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 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	3,809	2,569	853	676	94
	Facilities granted	2,187	3,226	2,387	5,250	4,003
	Margin used	1,780	2,576	1,843	3,702	2,282
Basilicata	Number of borrowers	544	375	145	90	12
	Facilities granted	310	469	387	640	527
	Margin used	249	361	290	425	371
Calabria	Number of borrowers	1,180	768	271	175	31
	Facilities granted	656	833	616	1,027	1,524
	Margin used	519	650	498	780	1,262
Sicily	Number of borrowers	3,427	2,127	732	532	90
	Facilities granted	1,956	2,607	1,992	4,122	5,999
	Margin used	1,566	2,067	1,587	3,052	3,751
Sardinia	Number of borrowers	1,316	778	284	254	36
	Facilities granted	701	906	741	1,885	6,229
	Margin used	567	707	603	1,548	4,223

Credit Conditions and Risk

Access to data:

[TRI30156](#)

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

3rd quarter 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	3,298,111	1,184,806	732,903	644,072	220,930
	Facilities granted	1,494,470	54,421	64,753	92,555	61,344
	Margin used	1,100,275	48,843	59,992	83,984	49,593
General government	Number of borrowers	7,074	239	169	346	624
	Facilities granted	46,754	8	12	38	118
	Margin used	28,126	31	34	46	194
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	9,506	2,256	1,167	1,276	856
	Facilities granted	356,053	101	105	195	248
	Margin used	277,651	88	80	156	192
Non-financial companies	Number of borrowers	672,465	170,389	90,078	113,016	96,005
	Facilities granted	830,790	7,837	8,223	18,128	29,449
	Margin used	553,415	5,406	5,818	12,960	20,884
<i>of which:</i>						
Industry	Number of borrowers	144,965	24,021	15,344	22,132	22,459
	Facilities granted	325,895	1,132	1,422	3,648	7,110
	Margin used	194,535	711	882	2,265	4,271
Building	Number of borrowers	88,197	22,063	11,787	15,153	13,237
	Facilities granted	68,770	1,021	1,081	2,468	4,113
	Margin used	58,438	681	748	1,747	3,002
Services	Number of borrowers	419,924	119,914	60,622	72,738	57,432
	Facilities granted	408,606	5,491	5,511	11,533	17,328
	Margin used	279,155	3,852	4,014	8,535	12,834
Producer households	Number of borrowers	390,296	149,310	76,511	75,348	32,512
	Facilities granted	51,015	6,784	6,693	10,923	8,909
	Margin used	44,969	5,714	5,945	9,768	7,732
Consumer households and others	Number of borrowers	2,209,051	858,170	563,253	452,741	90,481
	Facilities granted	209,031	39,494	49,571	63,081	22,501
	Margin used	195,422	37,442	47,986	60,887	20,491

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)

3rd 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	104,262	73,966	27,744	24,028	5,539	
	Facilities granted	59,800	94,254	79,146	199,399	786,981	
	Margin used	44,955	69,271	56,813	135,897	544,563	
General government	Number of borrowers	935	1,708	1,104	1,139	403	
	Facilities granted	298	1,068	1,432	4,885	38,894	
	Margin used	181	602	821	2,463	23,598	
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	602	699	499	852	521	
	Facilities granted	356	967	1,558	8,476	344,040	
	Margin used	252	637	844	4,662	270,490	
Non-financial companies	Number of borrowers	71,942	60,046	23,744	20,929	4,526	
	Facilities granted	42,891	78,233	69,069	177,214	399,549	
	Margin used	30,536	56,256	49,275	121,836	246,905	
<i>of which:</i>	Industry	Number of borrowers	19,829	19,192	8,595	8,710	2,152
		Facilities granted	12,215	25,976	25,851	78,464	170,062
		Margin used	7,408	15,946	15,913	48,204	98,525
	Building	Number of borrowers	9,831	8,110	2,904	2,024	295
		Facilities granted	5,845	10,204	7,871	14,535	21,616
		Margin used	4,443	8,318	6,722	12,765	18,778
	Services	Number of borrowers	40,152	30,480	11,254	9,424	1,953
		Facilities granted	23,513	38,959	32,316	77,963	195,829
		Margin used	17,550	29,324	24,084	55,806	121,342
Producer households	Number of borrowers	12,132	5,016	924	285	7	
	Facilities granted	6,634	5,954	2,534	1,940	322	
	Margin used	5,764	5,277	2,283	1,673	247	
Consumer households and others	Number of borrowers	18,514	6,449	1,470	821	82	
	Facilities granted	9,548	7,978	4,544	6,862	4,176	
	Margin used	8,162	6,456	3,587	5,246	3,323	

Credit Conditions and Risk

Access to data:

[TRI30190](#)

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

(numbers in unit, stocks in millions of euro)

3rd quarter 2019

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

		Consumer households		
		Female	Male	Joint loans
ITALY	Number of borrowers	1,067,368	1,759,181	1,988,102
	Facilities granted	85,765	151,764	198,651
	Margin used	83,941	146,028	196,169
Piedmont	Number of borrowers	84,056	125,336	165,689
	Facilities granted	6,313	10,549	15,902
	Margin used	6,156	10,070	15,532
Valle d'Aosta	Number of borrowers	3,429	4,526	4,554
	Facilities granted	261	365	458
	Margin used	258	351	457
Lombardy	Number of borrowers	219,222	349,910	426,246
	Facilities granted	18,898	34,350	46,266
	Margin used	18,299	32,475	45,555
Liguria	Number of borrowers	32,757	49,404	48,446
	Facilities granted	2,636	4,426	4,909
	Margin used	2,600	4,236	4,823
Trentino-Alto Adige	Number of borrowers	25,114	44,140	28,184
	Facilities granted	2,529	5,086	3,533
	Margin used	2,430	4,767	3,412
Veneto	Number of borrowers	90,742	159,335	180,894
	Facilities granted	7,242	13,958	18,015
	Margin used	7,100	13,516	17,859
Friuli Venezia Giulia	Number of borrowers	28,186	44,806	42,260
	Facilities granted	1,986	3,572	3,911
	Margin used	1,969	3,476	3,892

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

3rd quarter 2019

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

		Consumer households		
		Female	Male	Joint loans
Emilia-Romagna	Number of borrowers	95,941	142,131	150,554
	Facilities granted	7,504	12,677	15,359
	Margin used	7,337	12,066	15,078
Tuscany	Number of borrowers	82,435	123,988	131,981
	Facilities granted	6,895	10,948	13,663
	Margin used	6,728	10,515	13,473
Umbria	Number of borrowers	15,994	26,497	25,687
	Facilities granted	1,114	1,945	2,217
	Margin used	1,092	1,882	2,199
Marche	Number of borrowers	29,442	46,100	43,444
	Facilities granted	2,160	3,622	3,967
	Margin used	2,108	3,509	3,937
Lazio	Number of borrowers	123,938	182,989	204,559
	Facilities granted	11,446	17,545	23,044
	Margin used	11,236	16,962	22,797
Abruzzo	Number of borrowers	20,709	36,736	31,978
	Facilities granted	1,434	2,610	2,726
	Margin used	1,427	2,569	2,709
Molise	Number of borrowers	3,648	7,122	6,595
	Facilities granted	251	492	549
	Margin used	248	480	546
Campania	Number of borrowers	51,775	108,808	147,947
	Facilities granted	4,068	8,366	14,399
	Margin used	3,988	8,164	14,293
Apulia	Number of borrowers	48,759	102,450	126,996
	Facilities granted	3,553	7,483	10,889
	Margin used	3,521	7,378	10,851

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

3rd quarter 2019

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

		Consumer households		
		Female	Male	Joint loans
Basilicata	Number of borrowers	6,090	12,316	12,453
	Facilities granted	428	861	1,042
	Margin used	436	846	1,036
Calabria	Number of borrowers	19,071	35,774	38,966
	Facilities granted	1,259	2,344	3,284
	Margin used	1,251	2,313	3,273
Sicily	Number of borrowers	59,883	118,190	124,846
	Facilities granted	3,950	7,863	10,650
	Margin used	3,933	7,778	10,594
Sardinia	Number of borrowers	26,177	38,623	45,823
	Facilities granted	1,838	2,702	3,867
	Margin used	1,825	2,674	3,852

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

by initial period of rate fixation and customer geographical area

(percentages)

3rd quarter 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	3.39	4.31	2.61
North West Italy	3.47	4.28	2.53
North East Italy	3.19	3.54	2.50
Central Italy	3.07	4.24	2.53
Southern Italy	3.88	4.83	2.71
Islands	3.96	4.66	3.09

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)

3rd quarter 2019

Data: Sample of banks

	of which:				
	Term loans			Revocable loans	
	initial period of rate fixation				
Total	Up to 1 years	More than 1 up to 5 years	More than 5 years		
ITALY	2.00	1.70	2.33	2.30	2.53
North West Italy	1.90	1.63	2.41	2.19	2.22
Piedmont	1.94	1.71	2.53	2.18	2.30
Valle d'Aosta	2.08	1.79	2.49	2.20	2.90
Lombardy	1.88	1.61	2.32	2.19	2.13
Liguria	1.92	1.48	3.10	2.22	2.67
North East Italy	1.97	1.71	1.87	2.22	3.20
Trentino-Alto Adige	1.98	1.84	3.06	2.04	3.47
Veneto	2.01	1.67	2.29	2.31	3.68
Friuli Venezia Giulia	2.23	1.79	3.37	2.32	5.77
Emilia-Romagna	1.89	1.67	1.65	2.17	2.30
Central Italy	2.05	1.70	2.26	2.38	2.15
Tuscany	1.93	1.64	2.77	2.28	2.07
Umbria	2.13	1.80	3.34	2.36	2.79
Marche	2.02	1.78	2.74	2.31	2.07
Lazio	2.10	1.72	2.02	2.42	2.16
Southern Italy	2.18	1.81	3.06	2.38	2.67
Abruzzo	2.31	1.90	3.28	2.54	3.52
Molise	2.31	1.91	2.93	2.46	3.39
Campania	2.09	1.74	3.08	2.32	2.05
Apulia	2.22	1.87	2.88	2.42	2.81
Basilicata	2.11	1.82	2.89	2.21	3.36
Calabria	2.28	1.77	3.56	2.43	5.84
Islands	2.22	1.86	3.47	2.53	3.74
Sicily	2.21	1.90	3.45	2.51	3.91
Sardinia	2.25	1.68	3.54	2.56	3.01

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)

3rd quarter 2019Reporting institutions: **Sample of banks**

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

ITALY	1.61	2.18
North West Italy	1.51	2.09
Piedmont and Valle d'Aosta	1.58	2.05
Lombardy	1.51	2.10
Liguria	1.36	2.10
North East Italy	1.62	2.13
Trentino-Alto Adige	1.71	1.99
Veneto	1.56	2.23
Friuli Venezia Giulia	1.61	2.21
Emilia-Romagna	1.65	2.06
Central Italy	1.64	2.25
Tuscany	1.56	2.12
Umbria	1.83	2.19
Marche	1.65	2.19
Lazio	1.67	2.31
Southern Italy	1.71	2.24
Abruzzo e Molise	1.75	2.36
Campania	1.66	2.19
Apulia	1.78	2.25
Basilicata	1.70	2.03
Calabria	1.67	2.29
Islands	1.78	2.37
Sicily	1.80	2.36
Sardinia	1.66	2.40

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)

3rd quarter 2019

Reporting institutions: **Sample of banks**

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

ITALY	1.88	2.01
North West Italy	1.90	1.98
North East Italy	1.95	2.06
Central Italy	1.77	1.95
Southern Italy	1.80	2.01
Islands	1.90	2.18

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

Sources: Survey of lending rates

Credit Conditions and Risk

APRC applied to loans to non-financial companies: new business in the quarter by customer geographical area

(percentages)

Reporting institutions: Sample of banks

	sep-19	jun-19	mar-19	dec-18
ITALY	(1.64)	(1.71)	1.79	1.89
North West Italy	(1.58)	(1.65)	1.86	1.86
North East Italy	(1.50)	(1.59)	1.65	1.72
Central Italy	(1.57)	(1.55)	1.46	1.81
Southern Italy and Islands	(2.36)	(2.51)	(2.63)	(2.56)

Notes: The APRC is calculated as the average of the rates weighted by the respective amounts; current account overdrafts, credit card debt, trade receivables, deposits other than repurchase agreements have been excluded. The new source is still in the consolidation phase, therefore some of the information is provisional. For further details on the new survey and the changes that have taken place, please refer to the "Methods and sources: methodological notes" file at the following link: <https://www.bancaditalia.it/pubblicazioni/condizioni-rischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

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