

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

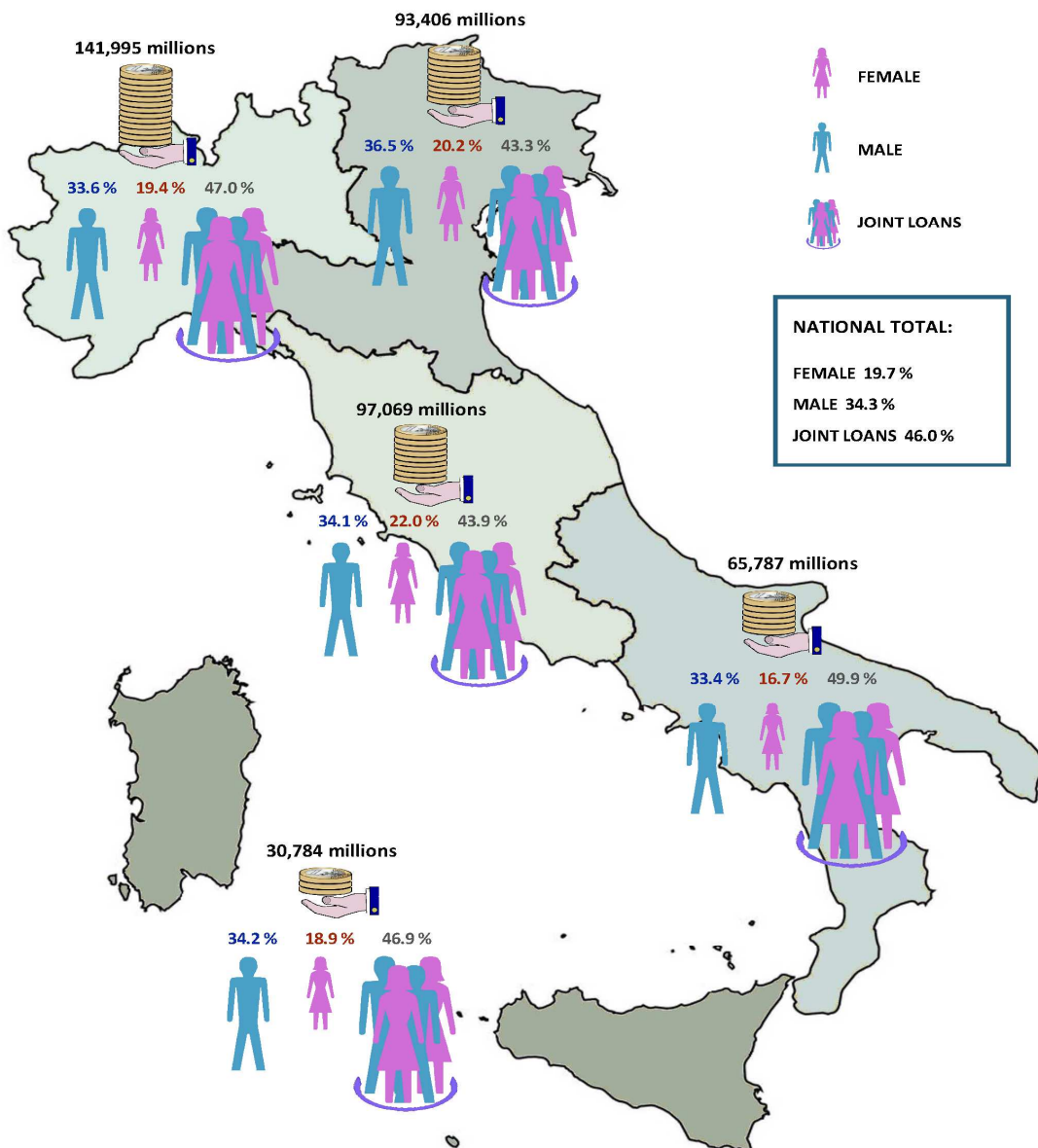
31 March 2020

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www.bancaditalia.it/statistiche/index.html

Figure 1

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

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

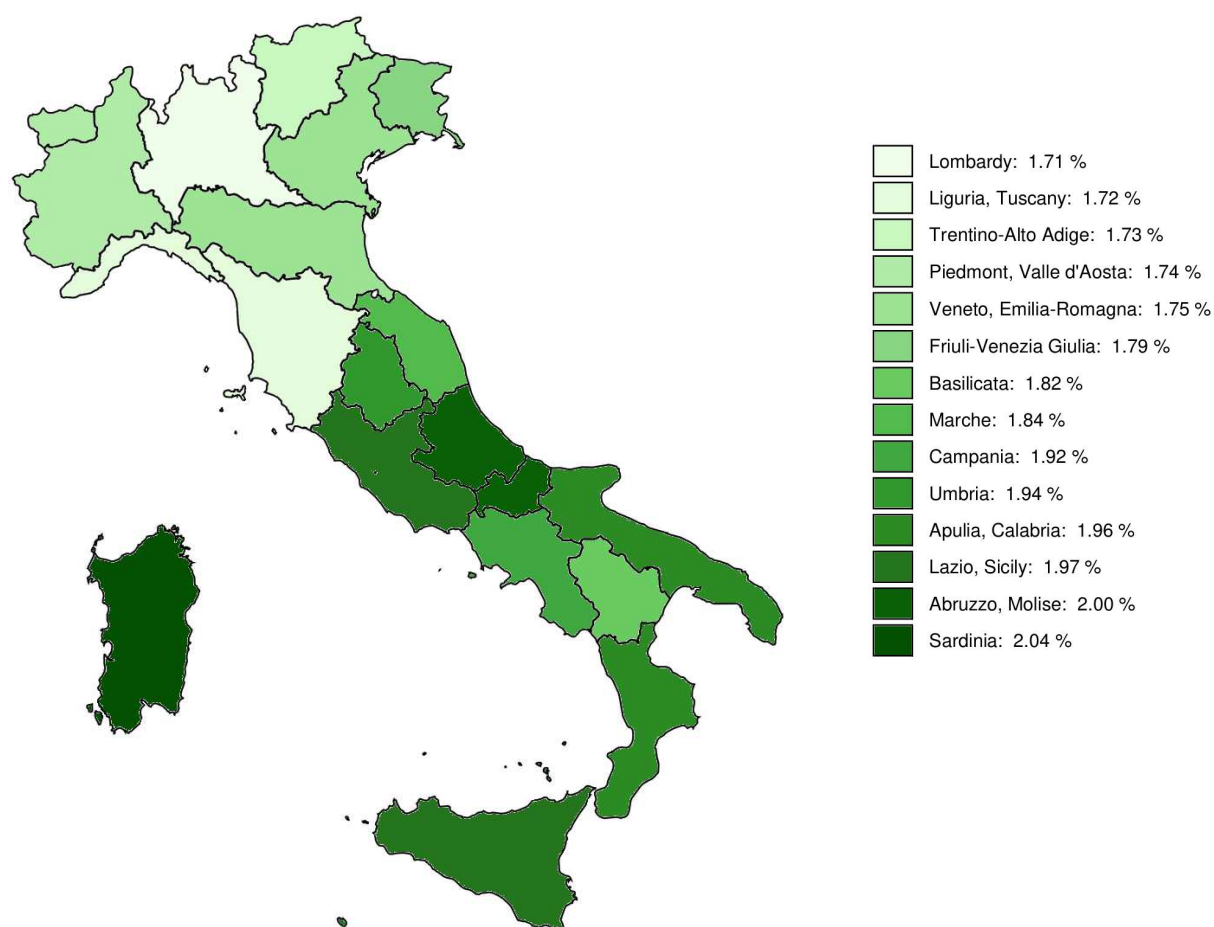


Reference period: December 2019

Figure 2

Interest rates on loans to consumer households for home purchase¹

(per cent; data at 31 December 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: December 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-Q4	2019-Q3	2019-Q2
Non-performing loans	135,552	157,321	165,191
Bad loans (gross of write-downs and net of write-offs)			
Loans subject to forbearance	11,311	12,287	12,380
Other exposures	58,787	71,661	75,569
Likely defaults			
Loans subject to forbearance	30,204	34,966	37,261
Other exposures	30,894	34,010	35,762
Non-performing past due loans/exposures			
Loans subject to forbearance	520	584	478
Other exposures	3,656	3,631	3,547
Performing loans			
Loans subject to forbearance	21,866	23,687	25,703
Other exposures	1,729,660	1,732,373	1,712,073
Total loans to customers	1,887,078	1,913,381	1,902,967

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

Source: supervisory reports

Credit Conditions and Risk

Access to data:

[TRI30267](#)

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

4th quarter 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	69,750	49,046	6,152	1,973	6,155
North West Italy	19,951	14,277	1,446	400	1,888
Piedmont and Valle d'Aosta	3,836	2,698	382	113	347
Lombardy	14,884	10,747	978	252	1,379
Liguria	1,231	832	86	35	163
North East Italy	14,262	10,753	1,149	205	930
Trentino-Alto Adige	941	708	92	9	15
Veneto	5,559	4,021	460	83	437
Friuli Venezia Giulia	1,125	830	139	19	57
Emilia-Romagna	6,637	5,194	458	93	421
Central Italy	17,628	13,079	1,410	421	1,351
Tuscany	5,978	4,394	653	108	391
Umbria	1,524	1,164	129	26	106
Marche	2,284	1,607	215	38	182
Lazio	7,842	5,914	412	248	672
Southern Italy	12,450	7,808	1,390	647	1,376
Abruzzo and Molise	2,013	1,375	249	58	174
Campania	5,205	3,470	405	332	589
Apulia and Basilicata	3,914	2,246	522	165	482
Calabria	1,318	717	213	91	132
Islands	5,460	3,129	757	301	609
Sicily	3,670	1,838	535	246	479
Sardinia	1,789	1,292	222	55	130

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

Source: supervisory reports

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

4th quarter 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	59,851	43,858	3,119	1,608	4,722
North West Italy	18,658	14,350	715	341	1,313
Piedmont and Valle d'Aosta	2,618	1,724	196	102	275
Lombardy	14,631	11,483	466	208	934
Liguria	1,409	1,144	54	30	103
North East Italy	13,798	10,664	771	191	812
Trentino-Alto Adige	1,395	1,026	169	9	61
Veneto	5,253	3,982	283	81	344
Friuli Venezia Giulia	762	540	77	20	58
Emilia-Romagna	6,387	5,116	242	82	349
Central Italy	16,298	12,204	724	370	1,146
Tuscany	4,205	3,139	310	101	275
Umbria	939	683	73	21	70
Marche	1,660	1,162	114	34	145
Lazio	9,495	7,220	226	214	656
Southern Italy	7,401	4,674	589	473	922
Abruzzo and Molise	1,084	682	103	49	135
Campania	3,668	2,605	166	218	401
Apulia and Basilicata	2,016	1,097	236	141	287
Calabria	634	290	84	66	98
Islands	3,696	1,966	319	233	530
Sicily	2,847	1,395	256	181	437
Sardinia	849	571	63	51	93

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

4th 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	4,113	1,229	434	922	631
North West Italy	936	310	96	200	170
Piedmont and Valle d'Aosta	243	63	34	65	44
Lombardy	621	229	53	116	113
Liguria	72	18	10	19	13
North East Italy	582	188	80	128	93
Trentino-Alto Adige	36	12	8	6	3
Veneto	252	79	38	52	48
Friuli Venezia Giulia	58	19	9	14	8
Emilia-Romagna	236	79	25	56	34
Central Italy	1,103	337	94	199	142
Tuscany	236	79	35	53	28
Umbria	66	21	10	13	10
Marche	88	29	12	18	14
Lazio	713	209	38	115	91
Southern Italy	1,026	295	112	261	144
Abruzzo and Molise	147	57	17	25	24
Campania	395	92	38	120	56
Apulia and Basilicata	365	129	43	77	51
Calabria	118	17	13	37	13
Islands	466	98	52	135	83
Sicily	346	60	36	104	62
Sardinia	120	39	16	32	20

Credit Conditions and Risk

Access to data:

[TRI30265](#)

Adjusted bad loans

by customer region

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

4th quarter 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	789,736	79,519	1.15	44,459	4,280	7,345	992
North West Italy	188,948	22,076	1.14	10,499	1,190	1,656	264
Piedmont	49,170	4,222	1.16	3,044	177	395	32
Valle D'Aosta	970	62	1.13	77	5	12	..
Lombardy	121,446	16,438	1.13	6,500	914	1,086	217
Liguria	17,362	1,354	1.12	878	94	163	15
North East Italy	112,330	16,185	1.15	6,279	1,344	1,052	187
Veneto	44,568	6,243	1.13	2,490	540	406	47
Friuli-Venezia Giulia	10,329	1,232	1.14	634	35	116	29
Emilia Romagna	51,595	7,580	1.16	2,749	725	458	96
Trentino Alto Adige	5,838	1,130	1.17	406	44	72	14
Central Italy	179,697	21,365	1.18	9,690	955	1,825	256
Tuscany	56,839	6,760	1.11	2,711	283	662	68
Umbria	15,420	1,759	1.15	746	56	161	16
Marche	22,844	2,771	1.22	985	58	195	105
Lazio	84,594	10,074	1.21	5,248	558	807	67
Southern Italy	202,096	13,597	1.12	11,831	524	1,653	194
Abruzzo	21,337	1,988	1.11	1,112	66	177	18
Molise	3,990	279	1.18	219	13	32	2
Campania	89,237	5,573	1.14	5,610	222	657	107
Apulia	50,510	3,684	1.10	2,930	134	451	47
Basilicata	5,970	511	1.13	296	33	57	5
Calabria	31,052	1,563	1.14	1,664	56	279	15
Islands	106,665	6,296	1.14	6,160	268	1,159	91
Sicily	84,538	4,281	1.16	4,923	208	1,019	77
Sardinia	22,127	2,015	1.10	1,237	60	140	15

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30271](#)

Adjusted bad loans

by customer sector and economic activity

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

4th quarter 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	789,736	79,519	1.15	44,459	4,280	7,345	992
General government	136	397	2.36	10	18	12	16
Financial companies (excluding Monetary Financial Institutions)	1,353	1,251	1.14	50	99	12	2
Non-financial companies	163,129	57,726	1.18	5,672	3,182	1,467	655
<i>of which:</i>							
Industry	30,381	12,422	1.21	837	541	254	144
Building	31,943	16,831	1.18	964	1,279	310	242
Services	91,608	25,848	1.16	3,447	1,256	823	248
Producer households	107,978	6,420	1.09	4,454	252	1,304	92
Consumer households and e others	514,541	13,656	1.05	34,154	726	4,536	225

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**

	2017-Q1	2017-Q2	2017-Q3	2017-Q4	2018-Q1	2018-Q2
TOTAL	2.22	1.97	1.80	1.76	1.66	1.50
From 250 to 125,000 euro	1.34	1.22	1.17	1.11	1.11	1.06
From 125,000 to 500,000 euro	2.19	1.93	1.84	1.70	1.67	1.55
More than 500,000 euro	2.47	2.19	1.96	1.96	1.81	1.61
General government	0.40	0.36	0.25	0.28	0.28	0.51
From 250 to 125,000 euro	4.14	2.25	2.43	2.53	1.92	5.42
From 125,000 to 500,000 euro	2.96	1.33	1.65	1.91	1.46	4.22
More than 500,000 euro	0.35	0.34	0.22	0.25	0.25	0.49
Financial companies (excluding Monetary Financial Institutions)	0.37	0.41	0.41	0.39	0.37	0.29
From 250 to 125,000 euro	2.38	1.91	1.61	1.19	1.24	1.51
From 125,000 to 500,000 euro	3.38	2.40	2.48	2.37	2.28	2.57
More than 500,000 euro	0.36	0.40	0.41	0.39	0.36	0.29
Non-financial companies	3.47	3.04	2.75	2.73	2.55	2.32
From 250 to 125,000 euro	3.29	3.00	2.83	2.67	2.67	2.78
From 125,000 to 500,000 euro	3.56	3.25	3.12	2.89	2.82	2.81
More than 500,000 euro	3.47	3.03	2.71	2.72	2.53	2.26
Producer households	3.13	2.75	2.57	2.43	2.29	2.17
From 250 to 125,000 euro	2.33	2.18	2.09	1.99	1.91	1.86
From 125,000 to 500,000 euro	3.18	2.78	2.67	2.47	2.43	2.24
More than 500,000 euro	4.05	3.40	2.99	2.92	2.54	2.45
Consumer households	1.45	1.30	1.22	1.14	1.09	1.00
From 250 to 125,000 euro	1.06	0.98	0.94	0.90	0.90	0.84
From 125,000 to 500,000 euro	1.53	1.35	1.27	1.18	1.16	1.04
More than 500,000 euro	4.19	3.85	3.26	3.07	2.40	2.12
Other sectors	2.02	1.24	1.02	0.96	0.96	0.78
From 250 to 125,000 euro	1.47	1.39	1.29	1.31	1.34	1.33
From 125,000 to 500,000 euro	1.44	1.73	1.53	1.50	1.59	1.27
More than 500,000 euro	2.20	1.12	0.89	0.82	0.79	0.63

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-Q3	2018-Q4	2019-Q1	2019-Q2	2019-Q3	2019-Q4
TOTAL	1.53	1.33	1.33	1.31	1.18	1.07
From 250 to 125,000 euro	1.03	0.98	1.03	0.93	0.92	0.90
From 125,000 to 500,000 euro	1.51	1.39	1.39	1.29	1.27	1.23
More than 500,000 euro	1.68	1.42	1.40	1.42	1.23	1.08
General government	0.44	0.40	0.46	0.50	0.51	0.59
From 250 to 125,000 euro	4.26	3.21	5.71	5.75	5.35	11.36
From 125,000 to 500,000 euro	2.95	4.19	4.16	6.83	7.41	5.85
More than 500,000 euro	0.42	0.38	0.44	0.47	0.47	0.56
Financial companies (excluding Monetary Financial Institutions)	0.33	0.25	0.30	0.28	0.28	0.20
From 250 to 125,000 euro	1.88	1.50	1.59	1.51	1.50	1.47
From 125,000 to 500,000 euro	2.48	2.17	2.07	2.08	2.33	2.29
More than 500,000 euro	0.32	0.24	0.30	0.28	0.27	0.20
Non-financial companies	2.42	2.09	2.02	2.07	1.81	1.65
From 250 to 125,000 euro	2.73	2.61	2.59	2.49	2.46	2.39
From 125,000 to 500,000 euro	2.80	2.67	2.61	2.52	2.54	2.51
More than 500,000 euro	2.38	2.02	1.95	2.01	1.72	1.55
Producer households	2.08	1.90	1.94	1.81	1.72	1.63
From 250 to 125,000 euro	1.77	1.67	1.75	1.59	1.55	1.53
From 125,000 to 500,000 euro	2.19	1.96	1.98	1.87	1.82	1.73
More than 500,000 euro	2.29	2.10	2.11	2.01	1.79	1.60
Consumer households	0.96	0.89	0.91	0.82	0.80	0.77
From 250 to 125,000 euro	0.82	0.79	0.83	0.74	0.74	0.73
From 125,000 to 500,000 euro	0.98	0.90	0.89	0.82	0.79	0.75
More than 500,000 euro	2.01	1.80	1.74	1.54	1.45	1.31
Other sectors	1.09	0.74	0.87	0.91	0.75	0.65
From 250 to 125,000 euro	1.38	1.39	1.59	1.32	1.34	1.12
From 125,000 to 500,000 euro	1.32	1.06	0.83	0.95	0.97	0.86
More than 500,000 euro	1.01	0.61	0.81	0.86	0.64	0.55

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**

	2017-Q1	2017-Q2	2017-Q3	2017-Q4	2018-Q1	2018-Q2
ITALY	2.22	1.97	1.80	1.76	1.66	1.50
<i>of which:</i> General government	0.39	0.36	0.25	0.28	0.28	0.51
Non-financial companies	3.47	3.05	2.75	2.73	2.55	2.32
Producer households	3.13	2.74	2.57	2.43	2.29	2.17
Consumer households	1.45	1.31	1.22	1.14	1.09	1.00
Piedmont	1.59	1.53	1.35	1.40	1.37	1.24
<i>of which:</i> General government	1.22	1.26	0.13	0.13	0.14	0.13
Non-financial companies	2.02	2.07	1.91	2.10	2.02	1.85
Producer households	2.17	1.93	1.77	1.71	1.68	1.64
Consumer households	1.08	0.96	0.89	0.79	0.82	0.72
Valle d'Aosta	2.12	1.47	1.24	0.82	1.41	1.17
<i>of which:</i> General government	6.55	0.00	6.61	6.28	0.00	0.00
Non-financial companies	2.42	1.29	1.55	0.85	1.87	1.67
Producer households	2.42	2.06	1.19	0.93	1.78	1.36
Consumer households	1.93	1.81	0.86	0.81	0.95	0.76
Lombardy	1.69	1.38	1.22	1.12	1.12	0.95
<i>of which:</i> General government	0.10	0.23	0.06	0.25	0.20	0.70
Non-financial companies	3.07	2.33	2.06	1.91	2.01	1.72
Producer households	2.98	2.36	2.24	1.97	1.89	1.82
Consumer households	1.24	1.12	1.08	0.98	0.97	0.87
Liguria	4.75	4.51	4.06	3.68	1.99	1.85
<i>of which:</i> General government	0.01	0.45	0.45	0.47	1.24	1.38
Non-financial companies	8.61	8.44	7.62	6.65	3.00	2.79
Producer households	2.38	2.03	1.76	1.96	1.85	2.01
Consumer households	1.34	1.01	0.91	0.87	0.87	0.79
Veneto	2.33	2.02	1.77	1.61	1.48	1.30
<i>of which:</i> General government	0.04	0.14	0.13	0.29	0.41	0.34
Non-financial companies	3.91	3.15	2.77	2.37	2.22	1.91
Producer households	3.07	3.08	2.92	2.84	2.48	1.91
Consumer households	2.06	1.86	1.62	1.52	1.24	1.03
Friuli Venezia Giulia	2.23	1.79	1.47	1.12	1.16	0.99
<i>of which:</i> General government	0.64	0.44	0.04	0.08	0.02	0.13
Non-financial companies	2.71	2.55	2.02	1.44	1.60	1.27
Producer households	2.92	2.46	2.22	1.71	1.72	1.55
Consumer households	1.34	1.05	0.93	0.82	0.75	0.73

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**

	2017-Q1	2017-Q2	2017-Q3	2017-Q4	2018-Q1	2018-Q2
Emilia-Romagna	2.21	2.00	2.19	2.26	2.24	2.08
<i>of which:</i> General government	0.02	0.02	0.00	0.17	0.02	0.13
Non-financial companies	2.94	2.67	3.02	3.10	3.09	2.89
Producer households	2.74	2.30	2.11	2.13	1.98	1.84
Consumer households	1.23	1.12	1.10	1.17	1.00	0.93
Trentino-Alto Adige	1.67	1.20	1.11	1.15	1.15	1.01
<i>of which:</i> General government	0.00	0.15	0.15	0.04	0.04	0.00
Non-financial companies	2.07	1.41	1.31	1.36	1.35	1.16
Producer households	1.36	1.25	1.19	1.29	1.28	1.37
Consumer households	0.95	0.74	0.63	0.70	0.69	0.63
Tuscany	2.47	2.16	1.96	2.03	1.92	1.73
<i>of which:</i> General government	0.05	0.04	0.04	0.03	0.03	0.00
Non-financial companies	3.09	2.67	2.45	2.71	2.52	2.21
Producer households	4.12	3.56	3.21	2.90	2.81	2.97
Consumer households	1.45	1.30	1.19	1.05	1.04	0.99
Umbria	3.59	3.13	2.68	2.56	2.89	2.62
<i>of which:</i> General government	0.00	0.00	0.00	0.00	3.84	0.00
Non-financial companies	4.72	4.28	3.66	3.47	4.00	3.73
Producer households	3.24	3.05	2.64	2.86	2.65	2.32
Consumer households	1.63	1.43	1.28	1.21	1.12	1.06
Marche	2.67	2.59	2.30	2.33	2.05	1.91
<i>of which:</i> General government	0.06	0.11	0.10	0.11	0.00	0.13
Non-financial companies	3.60	3.52	2.86	2.95	2.50	2.30
Producer households	3.84	3.60	2.98	3.12	2.83	2.62
Consumer households	1.61	1.53	1.47	1.39	1.30	1.26
Lazio	2.35	2.37	2.30	2.60	2.36	2.21
<i>of which:</i> General government	0.03	0.09	0.11	0.11	0.11	0.30
Non-financial companies	4.07	4.09	3.81	4.43	3.89	3.72
Producer households	3.10	2.84	2.83	2.81	2.60	2.61
Consumer households	1.39	1.35	1.21	1.16	1.14	1.02
Abruzzo	3.07	2.83	2.86	2.84	2.39	2.46
<i>of which:</i> General government	0.86	0.07	0.18	0.09	0.06	0.66
Non-financial companies	3.72	3.32	3.48	3.46	2.68	3.10
Producer households	4.81	4.26	4.22	4.17	3.66	3.15
Consumer households	1.81	1.63	1.53	1.46	1.51	1.45

Credit Conditions and Risk

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

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

	2017-Q1	2017-Q2	2017-Q3	2017-Q4	2018-Q1	2018-Q2
Molise	2.97	2.55	2.60	2.15	1.81	1.59
<i>of which:</i> General government	1.56	1.34	2.28	1.25	2.23	1.73
Non-financial companies	4.70	3.83	3.95	3.17	2.18	1.92
Producer households	3.40	3.67	3.55	2.44	2.23	1.79
Consumer households	1.64	1.49	1.42	1.40	1.38	1.28
Campania	3.16	2.91	2.37	2.18	2.21	2.12
<i>of which:</i> General government	0.91	0.24	1.26	0.32	0.11	0.96
Non-financial companies	4.78	4.53	3.22	3.06	3.13	3.01
Producer households	3.84	3.41	3.27	3.00	2.91	2.68
Consumer households	1.80	1.62	1.60	1.47	1.47	1.34
Apulia	3.11	2.99	2.64	2.65	2.26	1.99
<i>of which:</i> General government	1.36	0.53	0.47	2.74	0.23	0.42
Non-financial companies	5.03	5.03	4.25	4.50	3.52	3.14
Producer households	3.56	3.00	2.87	2.90	2.73	2.63
Consumer households	1.48	1.33	1.26	1.23	1.21	1.11
Basilicata	2.06	1.67	1.75	2.03	2.14	2.38
<i>of which:</i> General government	1.34	1.60	1.39	0.15	0.33	0.18
Non-financial companies	2.66	2.17	2.38	3.11	3.34	4.02
Producer households	2.90	2.12	2.22	2.65	2.76	2.61
Consumer households	1.30	1.10	1.09	1.03	0.98	1.01
Calabria	3.28	2.67	2.40	2.32	2.28	2.20
<i>of which:</i> General government	1.39	0.96	0.27	3.51	3.28	3.20
Non-financial companies	5.43	4.59	3.82	2.95	2.65	2.93
Producer households	4.74	3.94	3.69	3.85	3.94	3.28
Consumer households	1.83	1.58	1.59	1.49	1.52	1.37
Sicily	3.60	3.23	2.55	2.29	2.15	2.26
<i>of which:</i> General government	3.49	2.74	1.38	0.46	0.14	1.87
Non-financial companies	5.36	4.99	3.43	3.23	2.94	3.28
Producer households	4.89	4.49	4.29	3.35	3.16	3.35
Consumer households	2.01	1.76	1.69	1.58	1.53	1.46
Sardinia	2.27	1.92	1.91	1.68	1.61	1.39
<i>of which:</i> General government	0.80	0.90	0.94	1.08	0.92	2.01
Non-financial companies	3.74	3.53	3.62	3.24	3.03	2.47
Producer households	2.73	2.22	2.09	2.09	2.05	1.99
Consumer households	1.15	1.10	1.02	0.94	0.96	0.89

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-Q3	2018-Q4	2019-Q1	2019-Q2	2019-Q3	2019-Q4
ITALY	1.53	1.33	1.33	1.31	1.18	1.07
<i>of which:</i> General government	0.44	0.40	0.46	0.50	0.51	0.59
Non-financial companies	2.42	2.09	2.02	2.07	1.81	1.65
Producer households	2.08	1.90	1.94	1.81	1.72	1.63
Consumer households	0.96	0.89	0.91	0.82	0.80	0.77
Piedmont	1.32	1.14	1.13	1.07	0.99	0.93
<i>of which:</i> General government	0.02	0.00	0.01	0.00	0.04	0.10
Non-financial companies	2.08	1.59	1.55	1.47	1.31	1.25
Producer households	1.41	1.61	1.76	1.68	1.74	1.40
Consumer households	0.69	0.70	0.70	0.65	0.64	0.63
Valle d'Aosta	1.68	1.51	1.35	1.27	1.10	1.05
<i>of which:</i> General government	0.00	0.00	0.00	0.00	23.19	2.01
Non-financial companies	2.72	2.16	1.88	1.86	1.50	1.62
Producer households	1.63	1.80	1.10	1.08	1.26	1.14
Consumer households	0.81	0.85	0.80	0.65	0.60	0.47
Lombardy	0.91	0.86	0.84	0.78	0.74	0.67
<i>of which:</i> General government	2.70	2.91	2.51	2.14	0.11	0.07
Non-financial companies	1.58	1.44	1.37	1.34	1.30	1.26
Producer households	1.71	1.56	1.53	1.42	1.30	1.26
Consumer households	0.85	0.79	0.81	0.73	0.70	0.70
Liguria	2.25	1.74	1.63	1.41	0.91	0.90
<i>of which:</i> General government	1.37	0.02	0.02	0.02	0.03	0.01
Non-financial companies	3.76	2.89	2.57	2.30	1.18	1.14
Producer households	2.00	1.80	1.95	1.66	1.77	1.68
Consumer households	0.79	0.82	0.80	0.66	0.67	0.68
Veneto	1.35	0.98	0.94	1.01	1.00	0.97
<i>of which:</i> General government	0.30	1.21	0.96	1.56	1.73	0.45
Non-financial companies	1.99	1.58	1.53	1.66	1.66	1.61
Producer households	1.97	1.84	1.68	1.75	1.59	1.36
Consumer households	0.94	0.83	0.81	0.77	0.73	0.65
Friuli Venezia Giulia	0.92	0.92	1.12	1.16	2.11	1.41
<i>of which:</i> General government	0.14	0.12	0.12	0.03	0.06	0.25
Non-financial companies	1.18	1.22	1.55	1.51	3.56	2.30
Producer households	1.58	1.59	1.83	2.05	1.71	1.53
Consumer households	0.65	0.65	0.71	0.83	0.77	0.52

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-Q3	2018-Q4	2019-Q1	2019-Q2	2019-Q3	2019-Q4
Emilia-Romagna	1.54	1.73	1.71	1.93	1.98	1.47
<i>of which:</i> General government	0.01	0.07	0.07	0.07	0.18	0.06
Non-financial companies	1.99	2.44	2.33	2.72	2.82	1.97
Producer households	1.81	1.51	1.65	1.53	1.36	1.28
Consumer households	0.89	0.70	0.72	0.66	0.66	0.64
Trentino-Alto Adige	0.82	0.65	0.65	0.64	0.62	0.69
<i>of which:</i> General government	0.00	0.00	0.12	0.08	0.07	0.05
Non-financial companies	0.88	0.69	0.68	0.69	0.70	0.83
Producer households	1.23	1.01	1.04	1.02	1.02	1.11
Consumer households	0.61	0.47	0.47	0.43	0.41	0.39
Tuscany	1.72	1.57	1.43	1.32	1.23	1.27
<i>of which:</i> General government	0.00	0.05	0.01	0.02	0.07	0.05
Non-financial companies	2.26	2.00	1.75	1.69	1.56	1.64
Producer households	2.50	2.27	2.31	2.03	1.91	1.96
Consumer households	0.98	0.96	0.95	0.81	0.75	0.75
Umbria	2.51	2.39	1.98	1.55	1.45	1.19
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	3.56	3.36	2.52	1.91	1.77	1.28
Producer households	2.35	2.36	2.64	2.46	2.36	2.34
Consumer households	1.05	1.02	1.09	0.93	0.89	0.87
Marche	1.92	1.65	1.61	1.49	1.46	1.18
<i>of which:</i> General government	0.01	0.02	0.02	0.02	0.03	0.03
Non-financial companies	2.36	2.01	1.88	1.83	1.81	1.42
Producer households	2.72	2.14	2.26	2.14	2.01	1.88
Consumer households	1.21	1.11	1.12	0.93	0.94	0.76
Lazio	2.90	2.10	2.25	2.14	1.25	1.12
<i>of which:</i> General government	0.04	0.03	0.04	0.07	0.09	0.06
Non-financial companies	5.57	3.91	3.88	4.00	1.74	1.65
Producer households	2.65	2.23	2.34	1.89	1.72	1.68
Consumer households	0.99	0.91	0.96	0.86	0.87	0.86
Abruzzo	2.72	2.37	2.61	2.12	1.90	1.66
<i>of which:</i> General government	0.27	0.27	0.06	0.15	0.07	0.31
Non-financial companies	3.69	3.18	3.60	2.82	2.43	2.11
Producer households	2.83	2.77	2.72	2.67	2.67	2.45
Consumer households	1.41	1.24	1.25	1.11	1.12	0.97

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-Q3	2018-Q4	2019-Q1	2019-Q2	2019-Q3	2019-Q4
Molise	1.74	2.26	2.23	2.15	2.27	1.67
<i>of which:</i> General government	5.12	3.32	2.37	2.09	0.50	0.01
Non-financial companies	2.49	4.05	3.82	3.92	4.39	2.61
Producer households	1.74	2.04	1.93	2.19	2.30	2.22
Consumer households	1.15	1.04	1.10	0.92	0.91	1.05
Campania	2.00	2.00	1.95	2.26	2.27	2.30
<i>of which:</i> General government	0.19	0.41	1.28	1.25	1.51	2.97
Non-financial companies	2.82	2.87	2.67	3.62	3.69	3.63
Producer households	2.63	2.53	2.43	2.22	2.26	2.15
Consumer households	1.31	1.25	1.24	1.11	1.09	1.06
Apulia	2.05	1.85	1.91	1.81	1.68	1.70
<i>of which:</i> General government	0.19	0.00	0.04	0.19	3.81	3.65
Non-financial companies	3.38	2.98	3.03	2.91	2.49	2.69
Producer households	2.49	2.24	2.38	2.19	2.20	2.07
Consumer households	1.08	1.02	1.07	1.03	1.02	0.96
Basilicata	2.44	1.90	2.18	1.94	1.71	1.75
<i>of which:</i> General government	0.36	0.60	0.38	0.41	0.19	0.00
Non-financial companies	4.20	2.98	3.50	3.20	2.80	3.00
Producer households	2.66	2.00	2.18	2.16	1.67	1.80
Consumer households	0.97	0.99	1.07	0.87	0.88	0.74
Calabria	2.06	1.86	1.70	1.78	1.76	1.66
<i>of which:</i> General government	3.09	1.63	0.66	1.13	1.03	1.34
Non-financial companies	2.75	2.90	2.63	2.81	2.79	2.53
Producer households	2.84	2.51	2.32	2.51	2.46	2.47
Consumer households	1.29	1.20	1.26	1.07	1.11	1.14
Sicily	2.26	2.16	2.48	2.30	2.35	2.39
<i>of which:</i> General government	2.00	2.14	3.44	3.46	4.89	7.28
Non-financial companies	3.38	3.21	3.69	3.62	3.71	3.87
Producer households	3.30	3.12	3.22	2.89	2.80	2.81
Consumer households	1.39	1.36	1.48	1.30	1.29	1.20
Sardinia	1.28	1.16	1.08	1.09	1.12	1.14
<i>of which:</i> General government	0.85	1.08	1.47	0.50	1.44	0.55
Non-financial companies	2.25	1.98	1.73	1.92	1.96	1.83
Producer households	2.04	1.93	1.94	1.88	1.94	1.98
Consumer households	0.83	0.81	0.78	0.69	0.73	0.80

Credit Conditions and Risk

Access to data:

[TRI30431](#)

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

4th quarter 2019

Reporting institutions: **Banks**

	Total			1 facility		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
ITALY	1,495,788	1,092,418	3,287,638	540,648	466,531	2,895,016
North West Italy	671,044	485,639	953,541	248,745	202,229	827,886
Piedmont	91,188	64,798	249,951	24,607	21,502	219,820
Valle d'Aosta	2,385	1,858	7,825	936	754	6,979
Lombardy	555,106	402,295	621,643	215,983	173,434	535,184
Liguria	22,364	16,689	74,122	7,220	6,540	65,903
North East Italy	375,411	272,235	835,572	135,820	120,938	727,626
Trentino Alto Adige	46,074	36,594	119,128	19,441	17,111	107,845
Veneto	169,056	126,009	322,266	74,903	66,608	279,715
Friuli-Venezia Giulia	29,770	19,218	87,205	7,812	7,160	78,326
Emilia Romagna	130,512	90,413	306,973	33,664	30,058	261,740
Central Italy	300,893	214,311	703,453	93,151	84,331	621,141
Tuscany	73,549	54,276	240,548	23,147	20,676	206,532
Umbria	12,880	9,879	50,330	3,938	3,624	43,394
Marche	26,892	19,082	102,702	8,424	7,713	88,342
Lazio	187,572	131,073	309,873	57,642	52,319	282,873
Southern Italy	101,119	81,461	512,899	41,433	38,641	459,971
Abruzzo	14,203	11,012	63,489	5,085	4,634	56,050
Molise	1,876	1,483	11,598	832	762	10,266
Campania	42,226	34,106	186,935	15,979	14,991	167,581
Apulia	29,821	24,071	166,187	13,464	12,567	149,798
Basilicata	3,893	3,154	21,842	1,707	1,607	19,363
Calabria	9,100	7,635	62,848	4,365	4,082	56,913
Islands	47,321	38,773	282,173	21,499	20,393	258,392
Sicily	31,714	26,083	209,149	15,659	14,896	191,063
Sardinia	15,608	12,690	73,024	5,840	5,497	67,329

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

4th quarter 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	196,614	156,106	245,651	177,980	121,484	107,151
North West Italy	105,720	86,798	76,111	73,328	48,560	35,623
Piedmont	9,590	7,183	19,084	13,826	7,980	8,153
Valle d'Aosta	288	219	621	585	462	187
Lombardy	93,744	77,790	51,042	55,855	38,050	25,176
Liguria	2,098	1,606	5,364	3,063	2,068	2,107
North East Italy	42,425	30,532	65,209	47,691	31,555	30,545
Trentino Alto Adige	6,717	5,497	8,090	6,453	4,943	2,512
Veneto	22,112	15,176	25,165	18,991	11,793	12,317
Friuli-Venezia Giulia	2,262	1,755	5,647	3,607	2,710	2,331
Emilia Romagna	11,333	8,104	26,307	18,641	12,109	13,385
Central Italy	30,407	24,731	51,859	34,024	24,825	22,101
Tuscany	8,392	6,380	20,399	12,100	8,666	9,713
Umbria	1,727	1,354	4,230	1,858	1,282	1,920
Marche	3,041	2,285	8,693	4,231	2,646	4,133
Lazio	17,247	14,712	18,537	15,835	12,230	6,335
Southern Italy	12,819	9,823	35,306	16,600	12,279	13,531
Abruzzo	1,796	1,397	4,822	2,351	1,663	1,968
Molise	357	236	930	294	200	313
Campania	5,170	3,888	12,720	6,785	5,226	4,950
Apulia	3,732	2,881	10,993	4,848	3,430	4,184
Basilicata	544	428	1,634	764	516	688
Calabria	1,220	993	4,207	1,559	1,244	1,428
Islands	5,244	4,221	17,166	6,337	4,265	5,351
Sicily	3,732	2,964	12,929	4,494	2,872	4,124
Sardinia	1,512	1,257	4,237	1,844	1,393	1,227

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

4th quarter 2019

Reporting institutions: **Banks**

More than 4 facilities		
Facilities granted	Margin used	Number of borrowers

ITALY	580,545	348,296	39,820
North West Italy	243,250	148,052	13,921
Piedmont	43,166	28,134	2,894
Valle d'Aosta	575	422	38
Lombardy	189,525	113,021	10,241
Liguria	9,985	6,475	748
North East Italy	149,474	89,210	12,192
Trentino Alto Adige	13,463	9,043	681
Veneto	53,049	32,432	5,069
Friuli-Venezia Giulia	16,089	7,592	901
Emilia Romagna	66,874	40,142	5,541
Central Italy	143,312	80,424	8,352
Tuscany	29,910	18,554	3,904
Umbria	5,357	3,619	786
Marche	11,196	6,438	1,534
Lazio	96,848	51,813	2,128
Southern Italy	30,267	20,717	4,091
Abruzzo	4,972	3,318	649
Molise	393	285	89
Campania	14,292	10,002	1,684
Apulia	7,777	5,193	1,212
Basilicata	877	603	157
Calabria	1,957	1,316	300
Islands	14,241	9,894	1,264
Sicily	7,829	5,351	1,033
Sardinia	6,412	4,543	231

Credit Conditions and Risk

Access to data:

[TRI30446](#)

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

4th quarter 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	3,287,638	1,182,927	732,915	647,278	221,999
<i>of which:</i> 1 facility	2,895,016	1,165,659	688,502	562,090	140,461
2 facilities	245,651	16,882	42,608	72,142	55,206
3 or 4 facilities	107,151	383	1,797	12,965	25,152
more than 4 facilities	39,820	3	8	81	1,180
General government	7,124	260	170	334	605
<i>of which:</i> 1 facility	3,955	228	142	297	496
2 facilities	1,787	30	22	30	96
3 or 4 facilities	1,170	1	6	7	11
more than 4 facilities	212	1	-	-	2
Financial companies (excluding Monetary Financial Institutions)	9,482	2,243	1,125	1,290	863
<i>of which:</i> 1 facility	6,785	2,135	910	901	534
2 facilities	1,812	104	198	302	217
3 or 4 facilities	630	4	17	87	104
more than 4 facilities	255	-	-	-	8
Non-financial companies	661,451	167,400	88,062	111,299	94,599
<i>of which:</i> 1 facility	402,112	162,432	68,170	66,709	41,035
2 facilities	135,811	4,890	19,064	36,265	33,840
3 or 4 facilities	85,955	77	827	8,284	18,820
more than 4 facilities	37,573	1	1	41	904
Producer households	385,798	148,293	75,497	74,854	32,281
<i>of which:</i> 1 facility	330,091	144,460	65,942	57,859	18,852
2 facilities	42,181	3,761	9,115	14,190	9,134
3 or 4 facilities	12,205	71	439	2,782	4,103
more than 4 facilities	1,321	1	1	23	192
Consumer households and others	2,214,400	860,439	566,369	458,189	93,201
<i>of which:</i> 1 facility	2,143,231	852,177	551,788	435,206	79,176
2 facilities	63,569	8,033	14,067	21,180	11,856
3 or 4 facilities	7,141	229	508	1,786	2,095
more than 4 facilities	459	-	6	17	74

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

4th quarter 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	103,912	73,212	27,747	23,764	5,576
<i>of which:</i> 1 facility	42,559	21,444	5,697	3,611	588
2 facilities	30,019	16,703	4,902	3,017	491
3 or 4 facilities	27,279	24,661	8,573	5,313	814
more than 4 facilities	4,055	10,404	8,575	11,823	3,683
General government	933	1,727	1,131	1,156	404
<i>of which:</i> 1 facility	685	970	448	314	36
2 facilities	203	526	400	354	79
3 or 4 facilities	44	223	260	427	174
more than 4 facilities	1	8	23	61	115
Financial companies (excluding Monetary Financial Institutions)	595	692	520	857	538
<i>of which:</i> 1 facility	355	409	240	386	219
2 facilities	152	195	199	292	110
3 or 4 facilities	79	69	54	105	95
more than 4 facilities	9	19	27	74	114
Non-financial companies	71,210	59,240	23,641	20,636	4,543
<i>of which:</i> 1 facility	22,544	14,226	3,943	2,510	315
2 facilities	22,071	13,088	3,692	2,074	283
3 or 4 facilities	23,007	22,145	7,718	4,509	521
more than 4 facilities	3,588	9,781	8,288	11,543	3,424
Producer households	12,141	4,921	920	285	7
<i>of which:</i> 1 facility	5,159	1,586	227	63	-
2 facilities	3,738	1,356	203	63	-
3 or 4 facilities	2,881	1,504	307	79	4
more than 4 facilities	363	475	183	80	3
Consumer households and others	18,908	6,584	1,531	829	84
<i>of which:</i> 1 facility	13,722	4,220	836	337	18
2 facilities	3,830	1,526	408	234	19
3 or 4 facilities	1,262	717	233	193	20
more than 4 facilities	94	121	54	65	27

Credit Conditions and Risk

Access to data:

[TRI30466](#)

Average number of banks per borrower

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

(numbers in unit, percentages)

4th quarter 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	1.22	1.01	1.06	1.15
	First bank's share of total credit granted (%)	67	99	98	95
General government	Average number of banks per borrower	1.78	1.16	1.21	1.14
	First bank's share of total credit granted (%)	67	99	97	98
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.59	1.05	1.21	1.38
	First bank's share of total credit granted (%)	88	98	93	88
Non-financial companies	Average number of banks per borrower	1.83	1.03	1.24	1.48
	First bank's share of total credit granted (%)	49	98	91	84
<i>of which:</i>					
Industry	Average number of banks per borrower	2.43	1.03	1.25	1.56
	First bank's share of total credit granted (%)	41	99	90	81
Building	Average number of banks per borrower	1.64	1.03	1.22	1.47
	First bank's share of total credit granted (%)	65	99	91	85
Services	Average number of banks per borrower	1.66	1.03	1.24	1.46
	First bank's share of total credit granted (%)	53	98	90	85
Producer households	Average number of banks per borrower	1.20	1.03	1.13	1.27
	First bank's share of total credit granted (%)	87	99	95	92
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)

4th 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	1.52	2.07	2.71	3.57
	First bank's share of total credit granted (%)	86	76	69	62
General government	Average number of banks per borrower	1.21	1.33	1.60	1.96
	First bank's share of total credit granted (%)	95	94	90	86
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.55	1.62	1.66	1.90
	First bank's share of total credit granted (%)	87	87	87	82
Non-financial companies	Average number of banks per borrower	1.84	2.28	2.91	3.83
	First bank's share of total credit granted (%)	78	72	65	59
<i>of which:</i>					
Industry	Average number of banks per borrower	2.02	2.58	3.33	4.37
	First bank's share of total credit granted (%)	72	64	57	50
Building	Average number of banks per borrower	1.80	2.10	2.49	3.05
	First bank's share of total credit granted (%)	79	76	73	70
Services	Average number of banks per borrower	1.78	2.18	2.76	3.62
	First bank's share of total credit granted (%)	79	74	68	62
Producer households	Average number of banks per borrower	1.59	1.98	2.44	3.01
	First bank's share of total credit granted (%)	86	81	79	76
Consumer households and others	Average number of banks per borrower	1.18	1.37	1.56	1.79
	First bank's share of total credit granted (%)	96	93	91	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)

4th 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	4.91	7.57
	First bank's share of total credit granted (%)	53	61
General government	Average number of banks per borrower	2.40	3.93
	First bank's share of total credit granted (%)	86	63
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	2.16	4.50
	First bank's share of total credit granted (%)	83	88
Non-financial companies	Average number of banks per borrower	5.29	8.34
	First bank's share of total credit granted (%)	49	37
<i>of which:</i>			
Industry	Average number of banks per borrower	6.02	9.04
	First bank's share of total credit granted (%)	41	33
Building	Average number of banks per borrower	3.74	6.36
	First bank's share of total credit granted (%)	66	46
Services	Average number of banks per borrower	4.95	7.82
	First bank's share of total credit granted (%)	53	40
Producer households	Average number of banks per borrower	3.46	4.57
	First bank's share of total credit granted (%)	73	61
Consumer households and others	Average number of banks per borrower	2.23	3.92
	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 Sept.	2019 Dec.	2019 Sept.	2019 Dec.	2019 Sept.	2019 Dec.
Number of borrowers for loans and collateral granted to customers	8,662,615	8,576,365	4,085,940	3,962,262	4,576,675	4,614,103
<i>of which:</i> joint borrowers	2,432,005	2,404,892	983,265	954,574	1,448,740	1,450,318
Loans (excluding bad loans)						
facilities granted	2,126,441	2,119,291	1,741,849	1,723,633	384,593	395,658
margin used	1,681,222	1,673,640	1,299,954	1,279,798	381,268	393,842
Breach of overdraft limits	37,565	39,093	27,198	27,587	10,368	11,506
margin available	482,785	484,743	469,092	471,422	13,693	13,321
Matched loans						
facilities granted	252,503	256,543	216,375	217,471	36,129	39,072
margin used	126,855	132,284	100,779	102,616	26,076	29,669
Term loans						
facilities granted	1,669,623	1,660,320	1,323,073	1,306,264	346,551	354,056
margin used	1,461,225	1,452,793	1,111,068	1,094,096	350,158	358,697
Revocable loans						
facilities granted	194,482	193,109	192,573	190,584	1,909	2,525
margin used	86,865	82,583	81,835	77,111	5,029	5,472
Collateral granted						
facilities granted	369,966	363,062	362,310	355,583	7,656	7,479
margin used	176,864	178,299	169,775	171,388	7,089	6,911
Bad loans (gross of write-downs and net of write-offs)	180,103	166,725	82,727	69,677	97,376	97,048
Number of guarantors	4,181,117	4,155,013	2,432,996	2,374,932	1,748,121	1,780,081
<i>of which:</i> joint guarantors	1,487,890	1,480,083	925,692	899,088	562,198	580,995
Guarantees received	783,715	770,914	509,429	491,709	274,286	279,205

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30126](#)

Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 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	5,989,865	2,381,552	1,587,371	1,038,203	233,430
Facilities granted	1,887,739	125,949	160,436	181,943	94,713
Margin used	1,482,848	118,009	154,262	170,823	77,299
<i>of which</i> : backed by real security	623,920	86,556	139,177	146,220	49,860
Margin available	436,826	9,867	7,236	12,644	18,840
Breach of overdraft limits	31,935	1,927	1,061	1,524	1,426

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 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	92,414	61,472	22,302	17,665	3,769
Facilities granted	78,889	119,558	97,209	221,672	760,257
Margin used	62,014	90,250	72,492	164,225	569,338
<i>of which</i> : backed by real security	29,377	36,223	25,878	48,097	61,955
Margin available	18,388	31,983	27,396	64,721	202,726
Breach of overdraft limits	1,513	2,675	2,679	7,274	11,807

Credit Conditions and Risk

Access to data:

[TRI30146](#)

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 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	3,287,638	1,182,927	732,915	647,278	221,999
	Facilities granted	1,495,788	54,880	66,324	95,033	61,355
	Margin used	1,092,418	49,350	61,561	86,472	49,499
Piedmont	Number of borrowers	249,951	93,870	56,231	47,960	16,694
	Facilities granted	91,188	4,343	5,040	6,947	4,557
	Margin used	64,798	3,870	4,621	6,222	3,593
Valle d'Aosta	Number of borrowers	7,825	2,671	1,576	1,711	620
	Facilities granted	2,385	120	133	237	157
	Margin used	1,858	102	121	213	134
Lombardy	Number of borrowers	621,643	194,153	138,915	133,607	49,525
	Facilities granted	555,106	9,083	12,624	19,823	13,747
	Margin used	402,295	7,941	11,544	17,787	10,718
Liguria	Number of borrowers	74,122	27,033	16,629	15,131	5,307
	Facilities granted	22,364	1,235	1,468	2,143	1,383
	Margin used	16,689	1,084	1,337	1,936	1,111
Trentino Alto Adige	Number of borrowers	119,128	33,267	23,408	28,965	12,846
	Facilities granted	46,074	1,603	2,220	4,703	3,815
	Margin used	36,594	1,373	2,026	4,347	3,284
Veneto	Number of borrowers	322,266	108,323	76,761	65,472	21,991
	Facilities granted	169,056	5,115	7,010	9,566	6,073
	Margin used	126,009	4,556	6,533	8,643	4,739
Friuli-Venezia Giulia	Number of borrowers	87,205	33,584	21,766	15,706	4,645
	Facilities granted	29,770	1,616	1,974	2,277	1,286
	Margin used	19,218	1,495	1,871	2,106	1,038

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 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	103,912	73,212	27,747	23,764	5,576
	Facilities granted	58,929	92,280	78,008	194,768	792,445
	Margin used	44,143	67,356	55,444	131,096	541,614
Piedmont	Number of borrowers	8,071	5,453	2,104	1,701	393
	Facilities granted	4,533	6,842	6,066	14,094	38,655
	Margin used	3,291	4,875	4,215	9,338	24,484
Valle d'Aosta	Number of borrowers	290	175	67	57	8
	Facilities granted	145	184	136	357	912
	Margin used	120	126	109	291	636
Lombardy	Number of borrowers	24,981	18,879	7,696	7,121	1,965
	Facilities granted	14,279	24,320	22,227	60,709	378,025
	Margin used	10,189	16,946	15,063	38,856	272,198
Liguria	Number of borrowers	2,134	1,328	460	396	104
	Facilities granted	1,163	1,561	1,254	3,082	9,042
	Margin used	875	1,134	865	2,126	6,095
Trentino Alto Adige	Number of borrowers	5,495	3,821	1,352	997	175
	Facilities granted	3,260	5,104	3,923	7,964	13,396
	Margin used	2,713	4,195	3,141	6,137	9,302
Veneto	Number of borrowers	11,249	8,315	3,274	2,746	596
	Facilities granted	6,367	10,478	9,186	22,618	92,483
	Margin used	4,577	7,180	6,256	14,531	68,486
Friuli-Venezia Giulia	Number of borrowers	2,208	1,542	572	493	111
	Facilities granted	1,279	1,958	1,584	3,833	13,914
	Margin used	967	1,431	1,148	2,517	6,564

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 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	306,973	102,044	70,377	62,059	21,763
	Facilities granted	130,512	4,784	6,413	9,083	6,083
	Margin used	90,413	4,144	5,859	8,062	4,677
Tuscany	Number of borrowers	240,548	80,379	52,221	51,470	17,558
	Facilities granted	73,549	3,710	4,734	7,531	4,856
	Margin used	54,276	3,259	4,351	6,861	3,950
Umbria	Number of borrowers	50,330	19,706	11,048	8,367	3,055
	Facilities granted	12,880	906	976	1,191	847
	Margin used	9,879	814	901	1,071	681
Marche	Number of borrowers	102,702	37,518	22,742	17,959	6,668
	Facilities granted	26,892	1,761	2,061	2,623	1,914
	Margin used	19,082	1,570	1,903	2,339	1,513
Lazio	Number of borrowers	309,873	109,160	67,356	69,977	21,766
	Facilities granted	187,572	5,040	6,218	10,607	5,972
	Margin used	131,073	4,634	5,853	10,001	5,152
Abruzzo	Number of borrowers	63,489	25,877	13,348	10,282	3,510
	Facilities granted	14,203	1,182	1,174	1,462	957
	Margin used	11,012	1,083	1,104	1,327	785
Molise	Number of borrowers	11,598	5,049	2,458	1,820	639
	Facilities granted	1,876	230	213	260	175
	Margin used	1,483	210	200	236	142
Campania	Number of borrowers	186,935	75,952	38,126	33,584	11,186
	Facilities granted	42,226	3,406	3,414	4,855	3,041
	Margin used	34,106	3,154	3,187	4,461	2,537

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 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	10,988	8,034	3,067	2,813	696
	Facilities granted	6,349	10,334	8,776	24,015	54,499
	Margin used	4,437	7,051	5,785	15,503	34,430
Tuscany	Number of borrowers	8,318	5,712	2,061	1,672	286
	Facilities granted	4,765	7,268	5,958	13,718	20,873
	Margin used	3,670	5,404	4,319	9,219	12,900
Umbria	Number of borrowers	1,526	1,035	349	326	70
	Facilities granted	868	1,305	971	2,624	3,161
	Margin used	662	991	711	1,828	2,130
Marche	Number of borrowers	3,234	2,290	783	626	124
	Facilities granted	1,860	2,861	2,133	4,546	7,054
	Margin used	1,406	2,051	1,508	2,912	3,716
Lazio	Number of borrowers	8,125	5,348	1,883	1,799	535
	Facilities granted	4,475	6,587	5,223	14,592	128,705
	Margin used	3,610	5,289	4,141	11,361	79,935
Abruzzo	Number of borrowers	1,668	1,209	448	328	67
	Facilities granted	944	1,450	1,196	2,547	3,246
	Margin used	734	1,101	889	1,787	2,089
Molise	Number of borrowers	294	175	64	24	9
	Facilities granted	151	198	169	143	329
	Margin used	119	155	121	105	175
Campania	Number of borrowers	5,030	3,371	1,240	969	169
	Facilities granted	2,786	4,027	3,166	7,335	10,094
	Margin used	2,218	3,238	2,446	5,412	6,858

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 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	166,187	68,718	38,038	28,453	8,364
	Facilities granted	29,821	3,155	3,395	4,002	2,265
	Margin used	24,071	2,946	3,236	3,712	1,892
Basilicata	Number of borrowers	21,842	9,205	4,532	3,480	1,172
	Facilities granted	3,893	416	397	501	326
	Margin used	3,154	384	370	458	269
Calabria	Number of borrowers	62,848	29,065	12,260	9,244	2,836
	Facilities granted	9,100	1,301	1,076	1,313	755
	Margin used	7,635	1,208	1,006	1,196	619
Sicily	Number of borrowers	209,149	96,099	46,434	31,042	8,566
	Facilities granted	31,714	4,432	4,141	4,434	2,307
	Margin used	26,083	4,173	3,948	4,129	1,952
Sardinia	Number of borrowers	73,024	31,254	18,689	10,989	3,288
	Facilities granted	15,608	1,442	1,644	1,476	837
	Margin used	12,690	1,351	1,591	1,366	713

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 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	3,850	2,509	888	672	94
	Facilities granted	2,191	3,130	2,420	5,226	3,942
	Margin used	1,772	2,496	1,845	3,695	2,225
Basilicata	Number of borrowers	543	380	141	93	12
	Facilities granted	298	473	361	635	471
	Margin used	238	367	276	413	334
Calabria	Number of borrowers	1,216	768	268	175	32
	Facilities granted	652	805	588	1,037	1,531
	Margin used	516	626	486	765	1,097
Sicily	Number of borrowers	3,380	2,101	743	509	95
	Facilities granted	1,868	2,517	1,942	3,921	6,013
	Margin used	1,474	2,017	1,530	2,869	3,645
Sardinia	Number of borrowers	1,312	767	287	247	35
	Facilities granted	693	879	731	1,772	6,099
	Margin used	554	683	589	1,431	4,314

Credit Conditions and Risk

Access to data:

[TRI30156](#)

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

4th quarter 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	3,287,638	1,182,927	732,915	647,278	221,999
	Facilities granted	1,495,788	54,880	66,324	95,033	61,355
	Margin used	1,092,418	49,350	61,561	86,472	49,499
General government	Number of borrowers	7,124	260	170	334	605
	Facilities granted	46,852	8	12	36	113
	Margin used	26,773	30	48	46	73
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	9,482	2,243	1,125	1,290	863
	Facilities granted	361,453	102	100	196	249
	Margin used	283,803	72	75	160	188
Non-financial companies	Number of borrowers	661,451	167,400	88,062	111,299	94,599
	Facilities granted	819,639	7,668	7,950	17,567	28,601
	Margin used	534,128	5,265	5,503	12,440	20,152
<i>of which:</i>						
Industry	Number of borrowers	143,475	23,669	15,052	21,859	22,341
	Facilities granted	322,690	1,109	1,382	3,540	6,982
	Margin used	189,448	689	861	2,196	4,213
Building	Number of borrowers	86,526	21,896	11,441	15,142	12,880
	Facilities granted	65,187	1,008	1,041	2,427	3,969
	Margin used	53,157	644	670	1,656	2,810
Services	Number of borrowers	413,550	118,108	59,472	71,545	56,684
	Facilities granted	406,925	5,381	5,334	11,154	16,796
	Margin used	271,681	3,794	3,817	8,204	12,400
Producer households	Number of borrowers	385,798	148,293	75,497	74,854	32,281
	Facilities granted	50,650	6,746	6,651	10,892	8,802
	Margin used	44,577	5,686	5,915	9,754	7,629
Consumer households and others	Number of borrowers	2,214,400	860,439	566,369	458,189	93,201
	Facilities granted	216,387	40,163	51,464	66,154	23,469
	Margin used	202,460	38,139	49,892	63,908	21,353

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)

4th 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	103,912	73,212	27,747	23,764	5,576
	Facilities granted	58,929	92,280	78,008	194,768	792,445
	Margin used	44,143	67,356	55,444	131,096	541,614
General government	Number of borrowers	933	1,727	1,131	1,156	404
	Facilities granted	291	1,043	1,425	4,933	38,991
	Margin used	175	625	768	2,509	22,364
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	595	692	520	857	538
	Facilities granted	344	952	1,600	8,400	349,503
	Margin used	243	647	850	4,696	276,708
Non-financial companies	Number of borrowers	71,210	59,240	23,641	20,636	4,543
	Facilities granted	41,851	76,284	67,767	172,555	399,204
	Margin used	29,620	54,301	47,880	116,920	238,692
<i>of which:</i>						
Industry	Number of borrowers	19,625	18,991	8,610	8,676	2,206
	Facilities granted	11,927	25,435	25,559	76,753	169,987
	Margin used	7,210	15,460	15,695	46,379	96,360
Building	Number of borrowers	9,678	7,894	2,818	1,944	280
	Facilities granted	5,672	9,799	7,455	13,716	20,085
	Margin used	4,224	7,770	6,132	11,642	16,548
Services	Number of borrowers	39,841	30,152	11,220	9,277	1,923
	Facilities granted	22,980	38,040	31,764	76,146	199,171
	Margin used	17,098	28,448	23,514	54,080	118,472
Producer households	Number of borrowers	12,141	4,921	920	285	7
	Facilities granted	6,601	5,859	2,534	1,930	325
	Margin used	5,721	5,187	2,272	1,639	262
Consumer households and others	Number of borrowers	18,908	6,584	1,531	829	84
	Facilities granted	9,775	8,083	4,670	6,941	4,422
	Margin used	8,329	6,554	3,666	5,324	3,588

Credit Conditions and Risk

Access to data:

[TRI30190](#)

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

(numbers in unit, stocks in millions of euro)

4th quarter 2019

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

		Consumer households		
		Female	Male	Joint loans
ITALY	Number of borrowers	1,063,130	1,755,335	1,978,345
	Facilities granted	86,473	153,307	199,857
	Margin used	84,612	147,297	197,132
Piedmont	Number of borrowers	83,845	125,261	164,570
	Facilities granted	6,393	10,629	15,997
	Margin used	6,225	10,159	15,623
Valle d'Aosta	Number of borrowers	3,428	4,493	4,516
	Facilities granted	263	367	462
	Margin used	260	353	458
Lombardy	Number of borrowers	218,919	349,635	424,716
	Facilities granted	19,121	34,778	46,545
	Margin used	18,502	32,884	45,823
Liguria	Number of borrowers	32,802	49,482	48,252
	Facilities granted	2,645	4,461	4,927
	Margin used	2,604	4,274	4,830
Trentino-Alto Adige	Number of borrowers	24,570	43,424	27,774
	Facilities granted	2,482	5,039	3,527
	Margin used	2,396	4,727	3,410
Veneto	Number of borrowers	89,867	158,780	180,200
	Facilities granted	7,274	14,334	18,229
	Margin used	7,122	13,622	17,958
Friuli Venezia Giulia	Number of borrowers	27,992	44,503	41,923
	Facilities granted	2,008	3,617	3,944
	Margin used	1,983	3,501	3,904

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

4th quarter 2019

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

		Consumer households		
		Female	Male	Joint loans
Emilia-Romagna	Number of borrowers	95,116	141,579	149,488
	Facilities granted	7,568	12,786	15,488
	Margin used	7,393	12,194	15,195
Tuscany	Number of borrowers	81,601	123,382	130,807
	Facilities granted	6,906	11,022	13,769
	Margin used	6,774	10,617	13,573
Umbria	Number of borrowers	15,847	26,240	25,387
	Facilities granted	1,117	1,955	2,224
	Margin used	1,093	1,892	2,206
Marche	Number of borrowers	29,213	45,895	43,252
	Facilities granted	2,159	3,637	3,975
	Margin used	2,106	3,521	3,943
Lazio	Number of borrowers	124,139	183,118	204,153
	Facilities granted	11,560	17,688	23,189
	Margin used	11,339	17,081	22,926
Abruzzo	Number of borrowers	20,584	36,504	31,792
	Facilities granted	1,440	2,618	2,745
	Margin used	1,431	2,579	2,726
Molise	Number of borrowers	3,625	7,095	6,575
	Facilities granted	253	494	556
	Margin used	250	482	550
Campania	Number of borrowers	51,882	108,835	147,465
	Facilities granted	4,129	8,448	14,468
	Margin used	4,048	8,249	14,345
Apulia	Number of borrowers	48,723	102,456	126,448
	Facilities granted	3,594	7,536	10,956
	Margin used	3,559	7,423	10,913

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

4th quarter 2019

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

		Consumer households		
		Female	Male	Joint loans
Basilicata	Number of borrowers	6,093	12,294	12,423
	Facilities granted	431	870	1,052
	Margin used	440	856	1,045
Calabria	Number of borrowers	19,278	35,976	38,771
	Facilities granted	1,283	2,382	3,288
	Margin used	1,273	2,346	3,271
Sicily	Number of borrowers	59,480	117,626	124,130
	Facilities granted	3,992	7,920	10,645
	Margin used	3,973	7,839	10,583
Sardinia	Number of borrowers	26,126	38,757	45,703
	Facilities granted	1,855	2,727	3,872
	Margin used	1,841	2,697	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)

4th 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	3.27	4.07	2.19
North West Italy	3.30	3.85	2.14
North East Italy	3.00	3.44	2.19
Central Italy	3.21	4.29	2.01
Southern Italy	3.78	4.82	2.27
Islands	3.74	4.10	2.67

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)

4th quarter 2019

Data: **Sample of banks**

	<i>of which:</i>				
	Total	Term loans			Revocable loans
		<i>initial period of rate fixation</i>			
	Up to 1 years	More than 1 up to 5 years	More than 5 years		
ITALY	1.93	1.66	2.62	2.18	2.28
North West Italy	1.84	1.60	2.50	2.07	2.14
Piedmont	1.89	1.71	2.59	2.04	2.23
Valle d'Aosta	2.01	1.75	2.42	2.10	2.73
Lombardy	1.82	1.58	2.43	2.07	2.08
Liguria	1.86	1.44	3.06	2.12	2.37
North East Italy	1.88	1.66	2.50	2.12	2.42
Trentino-Alto Adige	1.92	1.81	3.14	1.91	3.35
Veneto	1.89	1.63	2.29	2.18	2.29
Friuli Venezia Giulia	1.97	1.69	3.32	2.16	3.48
Emilia-Romagna	1.83	1.62	2.50	2.12	2.20
Central Italy	1.99	1.65	2.45	2.26	2.10
Tuscany	1.87	1.58	2.73	2.12	2.20
Umbria	2.04	1.74	3.10	2.23	2.75
Marche	1.96	1.74	3.19	2.20	1.91
Lazio	2.04	1.66	2.31	2.32	2.02
Southern Italy	2.10	1.79	3.13	2.25	2.50
Abruzzo	2.23	1.86	3.50	2.41	3.24
Molise	2.16	1.88	3.21	2.25	2.91
Campania	2.02	1.72	3.16	2.21	1.95
Apulia	2.14	1.86	2.90	2.27	2.61
Basilicata	2.02	1.78	3.02	2.09	3.18
Calabria	2.21	1.75	3.60	2.32	5.62
Islands	2.16	1.83	3.87	2.42	3.38
Sicily	2.14	1.87	3.82	2.40	3.52
Sardinia	2.20	1.65	4.02	2.47	2.78

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)

4th quarter 2019

Reporting institutions: **Sample of banks**

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

ITALY	1.58	2.06
North West Italy	1.49	1.97
Piedmont and Valle d'Aosta	1.55	1.94
Lombardy	1.49	1.97
Liguria	1.34	1.99
North East Italy	1.58	2.03
Trentino-Alto Adige	1.67	1.84
Veneto	1.54	2.09
Friuli Venezia Giulia	1.61	2.04
Emilia-Romagna	1.58	2.03
Central Italy	1.60	2.12
Tuscany	1.53	1.94
Umbria	1.79	2.07
Marche	1.62	2.08
Lazio	1.63	2.20
Southern Italy	1.69	2.10
Abruzzo e Molise	1.71	2.22
Campania	1.65	2.08
Apulia	1.76	2.10
Basilicata	1.66	1.91
Calabria	1.64	2.18
Islands	1.75	2.26
Sicily	1.78	2.25
Sardinia	1.63	2.30

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)

4th quarter 2019

Reporting institutions: **Sample of banks**

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

ITALY	1.84	1.74
North West Italy	1.82	1.72
North East Italy	1.86	1.83
Central Italy	1.81	1.68
Southern Italy	1.84	1.71
Islands	1.93	1.86

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

	dec-19	sep-19	jun-19	mar-19	dec-18
ITALY	(1.77)	(1.68)	1.74	1.84	1.93
North West Italy	(1.69)	(1.61)	1.68	1.89	1.90
North East Italy	(1.48)	(1.53)	1.62	1.68	1.76
Central Italy	(2.04)	(1.64)	1.58	1.55	1.84
Southern Italy and Islands	(2.43)	(2.44)	(2.59)	(2.71)	(2.64)

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