

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

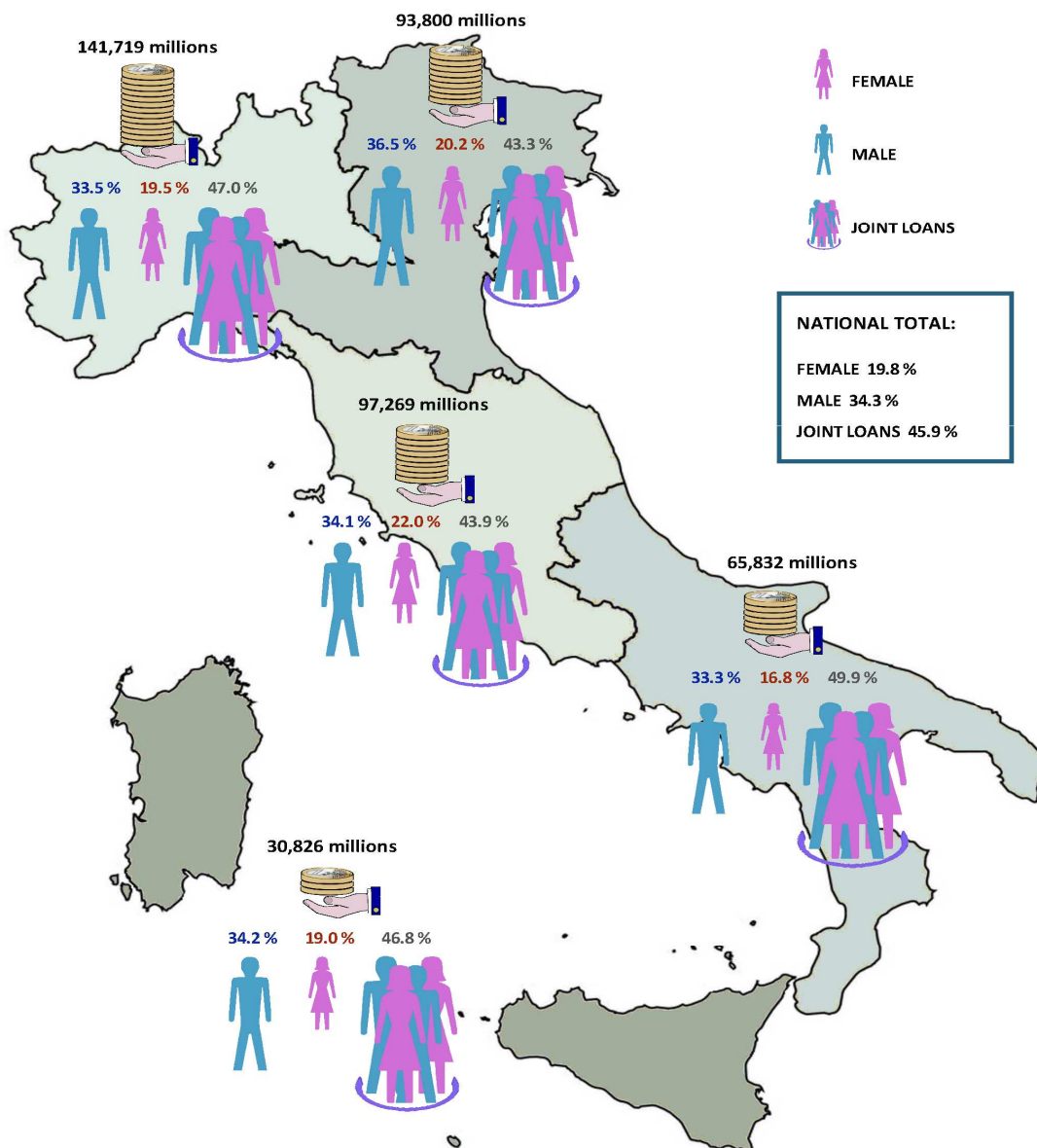
30 June 2020

For further information: statistiche@bancaditalia.it
www.bancaditalia.it/statistiche/index.html

Figure 1

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

(stock in millions of euros and percentages; data at 31 March 2020)

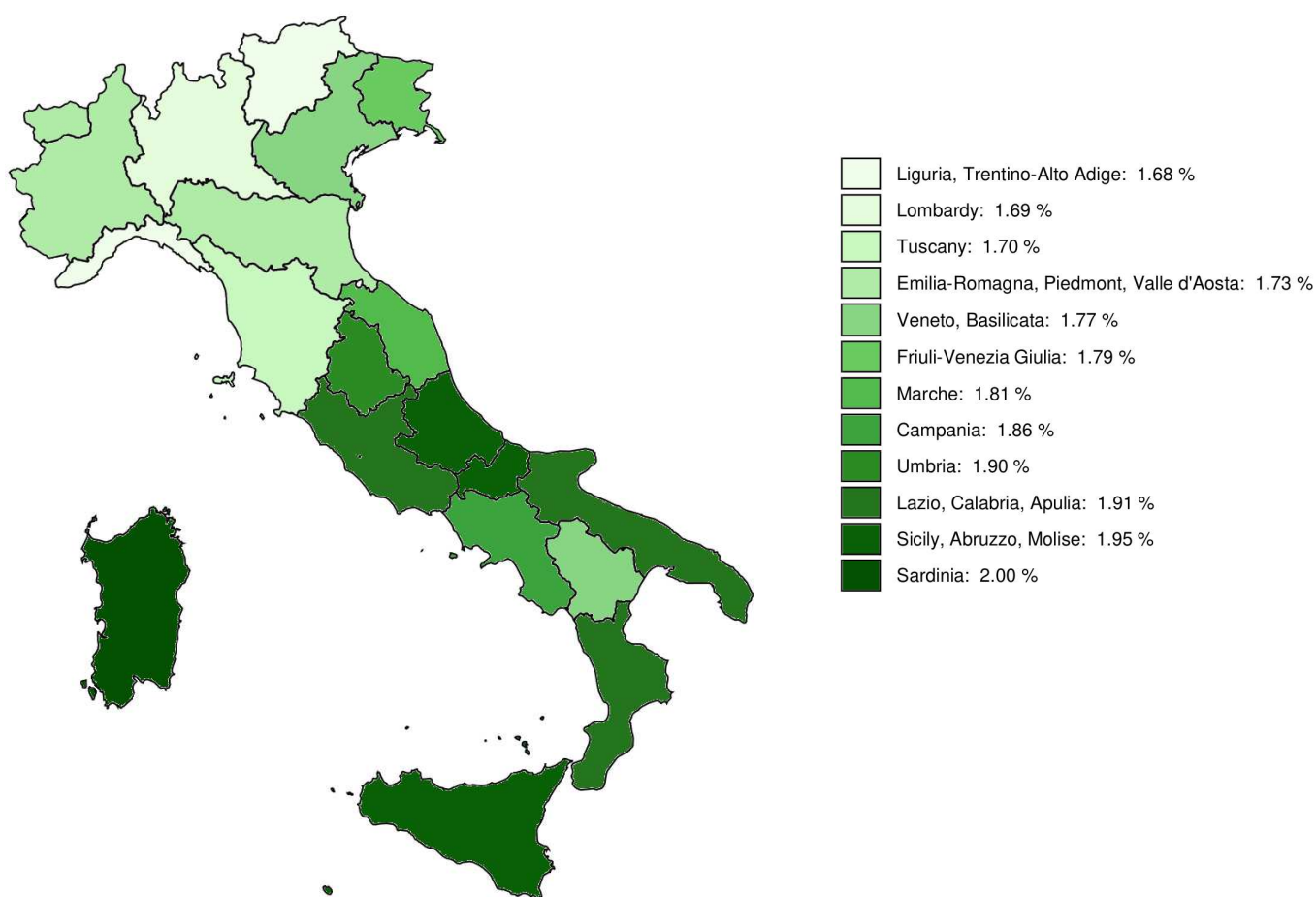


Reference period: March 2020

Figure 2

Interest rates on loans to consumer households for home purchase¹

(per cent; data at 31 March 2020)



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

Reference period: March 2020

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**

	2020-Q1	2019-Q4	2019-Q3
Non-performing loans	132,828	135,551	157,321
Bad loans (gross of write-downs and net of write-offs)			
Loans subject to forbearance	11,273	11,428	12,287
Other exposures	57,208	58,671	71,661
Likely defaults			
Loans subject to forbearance	29,578	30,203	34,966
Other exposures	30,279	30,894	34,010
Non-performing past due loans/exposures			
Loans subject to forbearance	498	520	584
Other exposures	3,841	3,656	3,631
Performing loans			
Loans subject to forbearance	21,142	21,867	23,687
Other exposures	1,765,734	1,729,661	1,732,373
Total loans to customers	1,919,703	1,887,079	1,913,381

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

Source: supervisory reports

Credit Conditions and Risk

Access to data:

[TRI30267](#)

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

1st quarter 2020

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	68,147	47,285	6,007	2,079	6,140
North West Italy	19,403	13,799	1,401	418	1,880
Piedmont and Valle d'Aosta	3,751	2,589	384	118	350
Lombardy	14,454	10,416	932	263	1,366
Liguria	1,199	793	86	36	164
North East Italy	13,984	10,512	1,118	214	925
Trentino-Alto Adige	922	691	92	10	15
Veneto	5,494	3,950	453	87	436
Friuli Venezia Giulia	1,100	809	135	21	57
Emilia-Romagna	6,468	5,063	438	96	417
Central Italy	17,454	12,614	1,396	441	1,362
Tuscany	5,889	4,271	652	114	397
Umbria	1,494	1,129	131	28	107
Marche	2,221	1,537	209	40	182
Lazio	7,850	5,677	404	259	677
Southern Italy	11,975	7,275	1,387	691	1,368
Abruzzo and Molise	1,982	1,338	248	62	174
Campania	4,777	3,014	405	353	585
Apulia and Basilicata	3,918	2,237	521	177	479
Calabria	1,298	686	212	98	130
Islands	5,332	3,085	704	315	605
Sicily	3,573	1,824	485	257	477
Sardinia	1,758	1,261	219	58	128

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

Source: supervisory reports

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

1st quarter 2020

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	58,584	42,663	3,155	1,644	4,845
North West Italy	18,417	14,122	718	349	1,374
Piedmont and Valle d'Aosta	2,579	1,690	197	107	281
Lombardy	14,406	11,275	465	210	984
Liguria	1,432	1,157	56	32	109
North East Italy	13,631	10,463	786	196	837
Trentino-Alto Adige	1,359	998	166	9	58
Veneto	5,177	3,875	291	82	366
Friuli Venezia Giulia	808	570	80	20	67
Emilia-Romagna	6,288	5,021	249	85	346
Central Italy	15,814	11,881	726	377	1,157
Tuscany	4,087	3,037	313	102	273
Umbria	900	646	70	22	73
Marche	1,624	1,145	112	34	144
Lazio	9,203	7,054	230	220	667
Southern Italy	7,192	4,414	606	483	937
Abruzzo and Molise	1,100	697	102	49	134
Campania	3,381	2,311	170	221	402
Apulia and Basilicata	2,057	1,101	249	146	298
Calabria	654	305	85	67	102
Islands	3,530	1,782	319	239	541
Sicily	2,717	1,245	254	186	446
Sardinia	813	537	64	53	94

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

1st quarter 2020

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	4,226	1,378	489	926	595
North West Italy	981	381	105	200	157
Piedmont and Valle d'Aosta	255	75	37	66	40
Lombardy	653	286	57	117	104
Liguria	73	21	11	18	12
North East Italy	616	217	97	131	84
Trentino-Alto Adige	52	15	19	6	4
Veneto	251	83	35	54	40
Friuli Venezia Giulia	74	29	12	14	9
Emilia-Romagna	239	90	30	57	31
Central Italy	1,012	359	106	198	134
Tuscany	248	92	37	52	25
Umbria	68	20	11	13	10
Marche	100	36	15	19	13
Lazio	596	210	43	114	86
Southern Italy	1,114	318	123	260	143
Abruzzo and Molise	174	73	21	26	25
Campania	416	96	38	119	57
Apulia and Basilicata	357	116	48	78	48
Calabria	167	33	15	38	13
Islands	503	103	59	136	78
Sicily	383	70	42	104	59
Sardinia	120	34	17	32	19

Credit Conditions and Risk

Access to data:

[TRI30265](#)

Adjusted bad loans

by customer region

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

1st quarter 2020

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	670,426	77,752	1.13	40,823	2,776	3,621	1,152
North West Italy	156,737	21,234	1.11	9,159	682	803	159
Piedmont	41,912	3,939	1.09	2,620	181	189	15
Valle D'Aosta	895	63	1.15	53	1	1	..
Lombardy	99,723	15,871	1.11	5,629	470	549	137
Liguria	14,207	1,362	1.12	857	31	64	7
North East Italy	96,130	16,328	1.16	5,721	554	498	711
Veneto	37,308	6,356	1.14	2,264	210	200	257
Friuli-Venezia Giulia	9,054	1,160	1.10	548	41	49	3
Emilia Romagna	44,672	7,795	1.21	2,560	266	224	448
Trentino Alto Adige	5,096	1,016	1.07	349	37	25	3
Central Italy	150,107	20,761	1.14	8,808	790	832	149
Tuscany	46,237	6,565	1.09	2,665	250	226	24
Umbria	12,774	1,751	1.14	639	32	65	6
Marche	19,338	2,551	1.13	865	87	110	33
Lazio	71,758	9,895	1.19	4,639	420	431	86
Southern Italy	180,616	13,435	1.10	11,336	502	909	76
Abruzzo	19,462	1,972	1.09	951	64	112	8
Molise	3,596	281	1.24	190	9	17	1
Campania	80,302	5,474	1.11	5,472	245	377	31
Apulia	44,879	3,663	1.08	2,757	139	254	28
Basilicata	5,481	495	1.10	285	11	30	3
Calabria	26,896	1,550	1.12	1,681	34	119	6
Islands	86,836	5,994	1.10	5,799	248	579	56
Sicily	66,535	4,026	1.11	4,723	204	496	51
Sardinia	20,301	1,968	1.08	1,076	45	83	5

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30271](#)

Adjusted bad loans

by customer sector and economic activity

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

1st quarter 2020

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	670,426	77,752	1.13	40,823	2,776	3,621	1,152
General government	123	293	1.61	8	22	4	5
Financial companies (excluding Monetary Financial Institutions)	1,168	1,298	1.08	45	156	6	1
Non-financial companies	148,914	56,061	1.16	4,701	1,781	503	949
<i>of which:</i>							
Industry	28,061	11,737	1.17	714	401	89	82
Building	29,102	16,766	1.19	695	435	102	535
Services	83,385	24,985	1.13	2,965	836	276	316
Producer households	92,485	6,321	1.08	3,821	214	582	54
Consumer households and e others	425,545	13,714	1.04	32,150	600	2,514	143

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-Q2	2017-Q3	2017-Q4	2018-Q1	2018-Q2	2018-Q3
TOTAL	1.97	1.80	1.76	1.66	1.50	1.53
From 250 to 125,000 euro	1.22	1.17	1.11	1.11	1.06	1.03
From 125,000 to 500,000 euro	1.93	1.84	1.70	1.67	1.55	1.51
More than 500,000 euro	2.19	1.96	1.96	1.81	1.61	1.68
General government	0.36	0.25	0.28	0.28	0.51	0.44
From 250 to 125,000 euro	2.25	2.43	2.53	1.92	5.42	4.26
From 125,000 to 500,000 euro	1.33	1.65	1.91	1.46	4.22	2.95
More than 500,000 euro	0.34	0.22	0.25	0.25	0.49	0.42
Financial companies (excluding Monetary Financial Institutions)	0.41	0.41	0.39	0.37	0.29	0.33
From 250 to 125,000 euro	1.91	1.61	1.19	1.24	1.51	1.88
From 125,000 to 500,000 euro	2.40	2.48	2.37	2.28	2.57	2.48
More than 500,000 euro	0.40	0.41	0.39	0.36	0.29	0.32
Non-financial companies	3.04	2.75	2.73	2.55	2.32	2.42
From 250 to 125,000 euro	3.00	2.83	2.67	2.67	2.78	2.73
From 125,000 to 500,000 euro	3.25	3.12	2.89	2.82	2.81	2.80
More than 500,000 euro	3.03	2.71	2.72	2.53	2.26	2.38
Producer households	2.75	2.57	2.43	2.29	2.17	2.08
From 250 to 125,000 euro	2.18	2.09	1.99	1.91	1.86	1.77
From 125,000 to 500,000 euro	2.78	2.67	2.47	2.43	2.24	2.19
More than 500,000 euro	3.40	2.99	2.92	2.54	2.45	2.29
Consumer households	1.30	1.22	1.14	1.09	1.00	0.96
From 250 to 125,000 euro	0.98	0.94	0.90	0.90	0.84	0.82
From 125,000 to 500,000 euro	1.35	1.27	1.18	1.16	1.04	0.98
More than 500,000 euro	3.85	3.26	3.07	2.40	2.12	2.01
Other sectors	1.24	1.02	0.96	0.96	0.78	1.09
From 250 to 125,000 euro	1.39	1.29	1.31	1.34	1.33	1.38
From 125,000 to 500,000 euro	1.73	1.53	1.50	1.59	1.27	1.32
More than 500,000 euro	1.12	0.89	0.82	0.79	0.63	1.01

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-Q4	2019-Q1	2019-Q2	2019-Q3	2019-Q4	2020-Q1
TOTAL	1.33	1.33	1.31	1.18	1.07	1.10
From 250 to 125,000 euro	0.98	1.03	0.93	0.92	0.91	0.97
From 125,000 to 500,000 euro	1.39	1.39	1.29	1.27	1.23	1.28
More than 500,000 euro	1.42	1.40	1.42	1.23	1.08	1.10
General government	0.40	0.46	0.50	0.51	0.59	0.48
From 250 to 125,000 euro	3.21	5.71	5.75	5.35	11.28	7.89
From 125,000 to 500,000 euro	4.19	4.16	6.83	7.41	5.75	5.42
More than 500,000 euro	0.38	0.44	0.47	0.47	0.56	0.46
Financial companies (excluding Monetary Financial Institutions)	0.25	0.30	0.28	0.28	0.19	0.10
From 250 to 125,000 euro	1.50	1.59	1.51	1.50	1.49	1.22
From 125,000 to 500,000 euro	2.17	2.07	2.08	2.33	2.19	1.85
More than 500,000 euro	0.24	0.30	0.28	0.27	0.19	0.10
Non-financial companies	2.09	2.02	2.07	1.81	1.65	1.73
From 250 to 125,000 euro	2.61	2.59	2.49	2.46	2.40	2.47
From 125,000 to 500,000 euro	2.67	2.61	2.52	2.54	2.52	2.56
More than 500,000 euro	2.02	1.95	2.01	1.72	1.55	1.64
Producer households	1.90	1.94	1.81	1.72	1.64	1.69
From 250 to 125,000 euro	1.67	1.75	1.59	1.55	1.54	1.61
From 125,000 to 500,000 euro	1.96	1.98	1.87	1.82	1.73	1.80
More than 500,000 euro	2.10	2.11	2.01	1.79	1.61	1.64
Consumer households	0.89	0.91	0.82	0.80	0.78	0.81
From 250 to 125,000 euro	0.79	0.83	0.74	0.74	0.73	0.79
From 125,000 to 500,000 euro	0.90	0.89	0.82	0.79	0.76	0.80
More than 500,000 euro	1.80	1.74	1.54	1.45	1.31	1.11
Other sectors	0.74	0.87	0.91	0.75	0.65	0.73
From 250 to 125,000 euro	1.39	1.59	1.32	1.34	1.13	1.43
From 125,000 to 500,000 euro	1.06	0.83	0.95	0.97	0.86	0.92
More than 500,000 euro	0.61	0.81	0.86	0.64	0.55	0.62

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-Q2	2017-Q3	2017-Q4	2018-Q1	2018-Q2	2018-Q3
ITALY	1.97	1.80	1.76	1.66	1.50	1.53
<i>of which:</i> General government	0.36	0.25	0.28	0.28	0.51	0.44
Non-financial companies	3.05	2.75	2.73	2.55	2.32	2.42
Producer households	2.74	2.57	2.43	2.29	2.17	2.08
Consumer households	1.31	1.22	1.14	1.09	1.00	0.96
Piedmont	1.53	1.35	1.40	1.37	1.24	1.32
<i>of which:</i> General government	1.26	0.13	0.13	0.14	0.13	0.02
Non-financial companies	2.07	1.91	2.10	2.02	1.85	2.08
Producer households	1.93	1.77	1.71	1.68	1.64	1.41
Consumer households	0.96	0.89	0.79	0.82	0.72	0.69
Valle d'Aosta	1.47	1.24	0.82	1.41	1.17	1.68
<i>of which:</i> General government	0.00	6.61	6.28	0.00	0.00	0.00
Non-financial companies	1.29	1.55	0.85	1.87	1.67	2.72
Producer households	2.06	1.19	0.93	1.78	1.36	1.63
Consumer households	1.81	0.86	0.81	0.95	0.76	0.81
Lombardy	1.38	1.22	1.12	1.12	0.95	0.91
<i>of which:</i> General government	0.23	0.06	0.25	0.20	0.70	2.70
Non-financial companies	2.33	2.06	1.91	2.01	1.72	1.58
Producer households	2.36	2.24	1.97	1.89	1.82	1.71
Consumer households	1.12	1.08	0.98	0.97	0.87	0.85
Liguria	4.51	4.06	3.68	1.99	1.85	2.25
<i>of which:</i> General government	0.45	0.45	0.47	1.24	1.38	1.37
Non-financial companies	8.44	7.62	6.65	3.00	2.79	3.76
Producer households	2.03	1.76	1.96	1.85	2.01	2.00
Consumer households	1.01	0.91	0.87	0.87	0.79	0.79
Veneto	2.02	1.77	1.61	1.48	1.30	1.35
<i>of which:</i> General government	0.14	0.13	0.29	0.41	0.34	0.30
Non-financial companies	3.15	2.77	2.37	2.22	1.91	1.99
Producer households	3.08	2.92	2.84	2.48	1.91	1.97
Consumer households	1.86	1.62	1.52	1.24	1.03	0.94
Friuli Venezia Giulia	1.79	1.47	1.12	1.16	0.99	0.92
<i>of which:</i> General government	0.44	0.04	0.08	0.02	0.13	0.14
Non-financial companies	2.55	2.02	1.44	1.60	1.27	1.18
Producer households	2.46	2.22	1.71	1.72	1.55	1.58
Consumer households	1.05	0.93	0.82	0.75	0.73	0.65

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-Q2	2017-Q3	2017-Q4	2018-Q1	2018-Q2	2018-Q3
Emilia-Romagna	2.00	2.19	2.26	2.24	2.08	1.54
<i>of which:</i> General government	0.02	0.00	0.17	0.02	0.13	0.01
Non-financial companies	2.67	3.02	3.10	3.09	2.89	1.99
Producer households	2.30	2.11	2.13	1.98	1.84	1.81
Consumer households	1.12	1.10	1.17	1.00	0.93	0.89
Trentino-Alto Adige	1.20	1.11	1.15	1.15	1.01	0.82
<i>of which:</i> General government	0.15	0.15	0.04	0.04	0.00	0.00
Non-financial companies	1.41	1.31	1.36	1.35	1.16	0.88
Producer households	1.25	1.19	1.29	1.28	1.37	1.23
Consumer households	0.74	0.63	0.70	0.69	0.63	0.61
Tuscany	2.16	1.96	2.03	1.92	1.73	1.72
<i>of which:</i> General government	0.04	0.04	0.03	0.03	0.00	0.00
Non-financial companies	2.67	2.45	2.71	2.52	2.21	2.26
Producer households	3.56	3.21	2.90	2.81	2.97	2.50
Consumer households	1.30	1.19	1.05	1.04	0.99	0.98
Umbria	3.13	2.68	2.56	2.89	2.62	2.51
<i>of which:</i> General government	0.00	0.00	0.00	3.84	0.00	0.00
Non-financial companies	4.28	3.66	3.47	4.00	3.73	3.56
Producer households	3.05	2.64	2.86	2.65	2.32	2.35
Consumer households	1.43	1.28	1.21	1.12	1.06	1.05
Marche	2.59	2.30	2.33	2.05	1.91	1.92
<i>of which:</i> General government	0.11	0.10	0.11	0.00	0.13	0.01
Non-financial companies	3.52	2.86	2.95	2.50	2.30	2.36
Producer households	3.60	2.98	3.12	2.83	2.62	2.72
Consumer households	1.53	1.47	1.39	1.30	1.26	1.21
Lazio	2.37	2.30	2.60	2.36	2.21	2.90
<i>of which:</i> General government	0.09	0.11	0.11	0.11	0.30	0.04
Non-financial companies	4.09	3.81	4.43	3.89	3.72	5.57
Producer households	2.84	2.83	2.81	2.60	2.61	2.65
Consumer households	1.35	1.21	1.16	1.14	1.02	0.99
Abruzzo	2.83	2.86	2.84	2.39	2.46	2.72
<i>of which:</i> General government	0.07	0.18	0.09	0.06	0.66	0.27
Non-financial companies	3.32	3.48	3.46	2.68	3.10	3.69
Producer households	4.26	4.22	4.17	3.66	3.15	2.83
Consumer households	1.63	1.53	1.46	1.51	1.45	1.41

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-Q2	2017-Q3	2017-Q4	2018-Q1	2018-Q2	2018-Q3
Molise	2.55	2.60	2.15	1.81	1.59	1.74
<i>of which:</i> General government	1.34	2.28	1.25	2.23	1.73	5.12
Non-financial companies	3.83	3.95	3.17	2.18	1.92	2.49
Producer households	3.67	3.55	2.44	2.23	1.79	1.74
Consumer households	1.49	1.42	1.40	1.38	1.28	1.15
Campania	2.91	2.37	2.18	2.21	2.12	2.00
<i>of which:</i> General government	0.24	1.26	0.32	0.11	0.96	0.19
Non-financial companies	4.53	3.22	3.06	3.13	3.01	2.82
Producer households	3.41	3.27	3.00	2.91	2.68	2.63
Consumer households	1.62	1.60	1.47	1.47	1.34	1.31
Apulia	2.99	2.64	2.65	2.26	1.99	2.05
<i>of which:</i> General government	0.53	0.47	2.74	0.23	0.42	0.19
Non-financial companies	5.03	4.25	4.50	3.52	3.14	3.38
Producer households	3.00	2.87	2.90	2.73	2.63	2.49
Consumer households	1.33	1.26	1.23	1.21	1.11	1.08
Basilicata	1.67	1.75	2.03	2.14	2.38	2.44
<i>of which:</i> General government	1.60	1.39	0.15	0.33	0.18	0.36
Non-financial companies	2.17	2.38	3.11	3.34	4.02	4.20
Producer households	2.12	2.22	2.65	2.76	2.61	2.66
Consumer households	1.10	1.09	1.03	0.98	1.01	0.97
Calabria	2.67	2.40	2.32	2.28	2.20	2.06
<i>of which:</i> General government	0.96	0.27	3.51	3.28	3.20	3.09
Non-financial companies	4.59	3.82	2.95	2.65	2.93	2.75
Producer households	3.94	3.69	3.85	3.94	3.28	2.84
Consumer households	1.58	1.59	1.49	1.52	1.37	1.29
Sicily	3.23	2.55	2.29	2.15	2.26	2.26
<i>of which:</i> General government	2.74	1.38	0.46	0.14	1.87	2.00
Non-financial companies	4.99	3.43	3.23	2.94	3.28	3.38
Producer households	4.49	4.29	3.35	3.16	3.35	3.30
Consumer households	1.76	1.69	1.58	1.53	1.46	1.39
Sardinia	1.92	1.91	1.68	1.61	1.39	1.28
<i>of which:</i> General government	0.90	0.94	1.08	0.92	2.01	0.85
Non-financial companies	3.53	3.62	3.24	3.03	2.47	2.25
Producer households	2.22	2.09	2.09	2.05	1.99	2.04
Consumer households	1.10	1.02	0.94	0.96	0.89	0.83

Credit Conditions and Risk

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

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

	2018-Q4	2019-Q1	2019-Q2	2019-Q3	2019-Q4	2020-Q1
ITALY	1.33	1.33	1.31	1.18	1.07	1.10
<i>of which:</i> General government	0.40	0.46	0.50	0.51	0.59	0.48
Non-financial companies	2.09	2.02	2.07	1.81	1.65	1.73
Producer households	1.90	1.94	1.81	1.72	1.64	1.69
Consumer households	0.89	0.91	0.82	0.80	0.78	0.81
Piedmont	1.14	1.13	1.07	0.99	0.94	0.98
<i>of which:</i> General government	0.00	0.01	0.00	0.04	0.10	0.05
Non-financial companies	1.59	1.55	1.47	1.31	1.25	1.33
Producer households	1.61	1.76	1.68	1.74	1.39	1.42
Consumer households	0.70	0.70	0.65	0.64	0.64	0.67
Valle d'Aosta	1.51	1.35	1.27	1.10	1.05	0.83
<i>of which:</i> General government	0.00	0.00	0.00	23.19	2.01	2.03
Non-financial companies	2.16	1.88	1.86	1.50	1.62	1.20
Producer households	1.80	1.10	1.08	1.26	1.19	1.30
Consumer households	0.85	0.80	0.65	0.60	0.47	0.37
Lombardy	0.86	0.84	0.78	0.74	0.67	0.70
<i>of which:</i> General government	2.91	2.51	2.14	0.11	0.07	0.17
Non-financial companies	1.44	1.37	1.34	1.30	1.26	1.33
Producer households	1.56	1.53	1.42	1.30	1.27	1.30
Consumer households	0.79	0.81	0.73	0.70	0.71	0.70
Liguria	1.74	1.63	1.41	0.91	0.89	0.93
<i>of which:</i> General government	0.02	0.02	0.02	0.03	0.01	0.01
Non-financial companies	2.89	2.57	2.30	1.18	1.11	1.14
Producer households	1.80	1.95	1.66	1.77	1.64	1.70
Consumer households	0.82	0.80	0.66	0.67	0.69	0.70
Veneto	0.98	0.94	1.01	1.00	0.98	1.06
<i>of which:</i> General government	1.21	0.96	1.56	1.73	0.45	0.12
Non-financial companies	1.58	1.53	1.66	1.66	1.60	1.80
Producer households	1.84	1.68	1.75	1.59	1.37	1.51
Consumer households	0.83	0.81	0.77	0.73	0.65	0.76
Friuli Venezia Giulia	0.92	1.12	1.16	2.11	1.43	1.49
<i>of which:</i> General government	0.12	0.12	0.03	0.06	0.24	0.05
Non-financial companies	1.22	1.55	1.51	3.56	2.34	2.35
Producer households	1.59	1.83	2.05	1.71	1.52	1.66
Consumer households	0.65	0.71	0.83	0.77	0.52	0.65

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-Q4	2019-Q1	2019-Q2	2019-Q3	2019-Q4	2020-Q1
Emilia-Romagna	1.73	1.71	1.93	1.98	1.48	1.50
<i>of which:</i> General government	0.07	0.07	0.07	0.18	0.06	0.06
Non-financial companies	2.44	2.33	2.72	2.82	1.98	2.03
Producer households	1.51	1.65	1.53	1.36	1.30	1.51
Consumer households	0.70	0.72	0.66	0.66	0.64	0.62
Trentino-Alto Adige	0.65	0.65	0.64	0.62	0.69	0.73
<i>of which:</i> General government	0.00	0.12	0.08	0.07	0.05	0.05
Non-financial companies	0.69	0.68	0.69	0.70	0.83	0.89
Producer households	1.01	1.04	1.02	1.02	1.11	1.13
Consumer households	0.47	0.47	0.43	0.41	0.40	0.38
Tuscany	1.57	1.43	1.32	1.23	1.28	1.24
<i>of which:</i> General government	0.05	0.01	0.02	0.07	0.05	0.05
Non-financial companies	2.00	1.75	1.69	1.56	1.65	1.61
Producer households	2.27	2.31	2.03	1.91	1.94	1.81
Consumer households	0.96	0.95	0.81	0.75	0.76	0.74
Umbria	2.39	1.98	1.55	1.45	1.18	1.21
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	3.36	2.52	1.91	1.77	1.26	1.26
Producer households	2.36	2.64	2.46	2.36	2.46	2.30
Consumer households	1.02	1.09	0.93	0.89	0.85	0.96
Marche	1.65	1.61	1.49	1.46	1.21	1.24
<i>of which:</i> General government	0.02	0.02	0.02	0.03	0.03	0.03
Non-financial companies	2.01	1.88	1.83	1.81	1.47	1.50
Producer households	2.14	2.26	2.14	2.01	1.90	1.82
Consumer households	1.11	1.12	0.93	0.94	0.78	0.86
Lazio	2.10	2.25	2.14	1.25	1.10	1.08
<i>of which:</i> General government	0.03	0.04	0.07	0.09	0.06	0.05
Non-financial companies	3.91	3.88	4.00	1.74	1.65	1.86
Producer households	2.23	2.34	1.89	1.72	1.67	1.73
Consumer households	0.91	0.96	0.86	0.87	0.86	0.86
Abruzzo	2.37	2.61	2.12	1.90	1.68	1.75
<i>of which:</i> General government	0.27	0.06	0.15	0.07	0.31	0.37
Non-financial companies	3.18	3.60	2.82	2.43	2.15	2.13
Producer households	2.77	2.72	2.67	2.67	2.44	2.60
Consumer households	1.24	1.25	1.11	1.12	0.97	1.08

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-Q4	2019-Q1	2019-Q2	2019-Q3	2019-Q4	2020-Q1
Molise	2.26	2.23	2.15	2.27	1.67	1.88
<i>of which:</i> General government	3.32	2.37	2.09	0.50	0.01	1.51
Non-financial companies	4.05	3.82	3.92	4.39	2.62	2.89
Producer households	2.04	1.93	2.19	2.30	2.23	2.32
Consumer households	1.04	1.10	0.92	0.91	1.04	1.15
Campania	2.00	1.95	2.26	2.27	2.25	2.30
<i>of which:</i> General government	0.41	1.28	1.25	1.51	2.97	2.75
Non-financial companies	2.87	2.67	3.62	3.69	3.50	3.48
Producer households	2.53	2.43	2.22	2.26	2.21	2.16
Consumer households	1.25	1.24	1.11	1.09	1.06	1.18
Apulia	1.85	1.91	1.81	1.68	1.70	1.93
<i>of which:</i> General government	0.00	0.04	0.19	3.81	3.65	0.82
Non-financial companies	2.98	3.03	2.91	2.49	2.67	3.13
Producer households	2.24	2.38	2.19	2.20	2.05	2.34
Consumer households	1.02	1.07	1.03	1.02	0.97	1.06
Basilicata	1.90	2.18	1.94	1.71	1.76	1.69
<i>of which:</i> General government	0.60	0.38	0.41	0.19	0.00	0.00
Non-financial companies	2.98	3.50	3.20	2.80	3.02	2.47
Producer households	2.00	2.18	2.16	1.67	1.80	1.64
Consumer households	0.99	1.07	0.87	0.88	0.75	1.08
Calabria	1.86	1.70	1.78	1.76	1.68	2.03
<i>of which:</i> General government	1.63	0.66	1.13	1.03	1.34	1.96
Non-financial companies	2.90	2.63	2.81	2.79	2.52	3.02
Producer households	2.51	2.32	2.51	2.46	2.52	2.66
Consumer households	1.20	1.26	1.07	1.11	1.15	1.24
Sicily	2.16	2.48	2.30	2.35	2.40	2.25
<i>of which:</i> General government	2.14	3.44	3.46	4.89	7.27	4.72
Non-financial companies	3.21	3.69	3.62	3.71	3.86	3.47
Producer households	3.12	3.22	2.89	2.80	2.81	2.92
Consumer households	1.36	1.48	1.30	1.29	1.21	1.23
Sardinia	1.16	1.08	1.09	1.12	1.14	1.11
<i>of which:</i> General government	1.08	1.47	0.50	1.44	0.55	0.33
Non-financial companies	1.98	1.73	1.92	1.96	1.83	1.85
Producer households	1.93	1.94	1.88	1.94	1.96	1.77
Consumer households	0.81	0.78	0.69	0.73	0.80	0.83

Credit Conditions and Risk

Access to data:

[TRI30431](#)

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

1st quarter 2020

Reporting institutions: **Banks**

	Total			1 facility		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
ITALY	1,496,308	1,106,785	3,339,572	542,868	465,454	2,944,893
North West Italy	669,574	486,522	969,220	249,652	199,236	843,049
Piedmont	91,260	67,018	253,797	24,482	21,444	223,540
Valle d'Aosta	2,365	1,821	7,850	937	755	7,003
Lombardy	553,842	400,601	632,368	216,969	170,427	545,572
Liguria	22,106	17,082	75,205	7,265	6,611	66,934
North East Italy	372,939	274,396	841,352	134,326	119,441	733,220
Trentino Alto Adige	45,993	37,045	119,983	19,294	17,059	108,750
Veneto	167,328	125,918	323,928	73,744	65,476	281,294
Friuli-Venezia Giulia	29,936	20,425	87,864	7,807	7,141	78,906
Emilia Romagna	129,682	91,009	309,577	33,481	29,764	264,270
Central Italy	304,850	224,181	716,597	95,182	86,912	633,708
Tuscany	73,007	55,086	243,193	22,735	20,737	208,995
Umbria	12,952	9,985	51,133	3,938	3,606	44,196
Marche	27,552	20,092	104,378	8,829	7,981	90,010
Lazio	191,340	139,018	317,893	59,679	54,588	290,507
Southern Italy	101,744	82,526	525,619	42,122	39,345	472,161
Abruzzo	14,195	11,111	64,814	5,121	4,693	57,376
Molise	1,827	1,494	11,870	867	788	10,529
Campania	42,606	34,542	191,208	16,239	15,234	171,642
Apulia	29,924	24,461	171,421	13,742	12,846	154,794
Basilicata	3,951	3,237	22,362	1,735	1,640	19,874
Calabria	9,241	7,681	63,944	4,417	4,143	57,946
Islands	47,202	39,160	286,784	21,584	20,520	262,755
Sicily	31,881	26,212	211,791	15,677	14,932	193,543
Sardinia	15,321	12,948	74,993	5,907	5,588	69,212

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

1st quarter 2020

Reporting institutions: **Banks**

	2 facilities			3 or 4 facilities		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
ITALY	192,360	150,707	248,405	178,467	122,215	106,634
North West Italy	102,047	82,101	76,901	73,458	48,568	35,374
Piedmont	9,525	7,208	19,260	13,477	8,219	8,109
Valle d'Aosta	290	219	618	577	460	191
Lombardy	90,065	72,991	51,607	56,513	37,936	24,976
Liguria	2,167	1,684	5,416	2,890	1,953	2,098
North East Italy	42,066	30,254	65,712	46,992	31,531	30,307
Trentino Alto Adige	6,926	5,707	8,099	6,577	5,071	2,481
Veneto	21,562	14,575	25,345	18,927	12,220	12,251
Friuli-Venezia Giulia	2,282	1,803	5,742	3,300	2,425	2,335
Emilia Romagna	11,296	8,169	26,526	18,188	11,815	13,240
Central Italy	30,353	24,286	52,484	34,924	25,337	22,081
Tuscany	8,330	6,422	20,602	12,290	8,687	9,702
Umbria	1,732	1,360	4,273	1,801	1,247	1,894
Marche	3,063	2,300	8,746	4,184	2,679	4,091
Lazio	17,227	14,205	18,863	16,649	12,724	6,394
Southern Italy	12,727	9,884	35,958	16,856	12,439	13,433
Abruzzo	1,788	1,406	4,847	2,264	1,602	1,954
Molise	289	241	945	320	234	312
Campania	5,220	3,910	12,937	6,813	5,321	4,960
Apulia	3,620	2,874	11,270	5,115	3,533	4,138
Basilicata	546	439	1,660	754	506	665
Calabria	1,263	1,015	4,299	1,590	1,243	1,404
Islands	5,167	4,181	17,350	6,237	4,340	5,439
Sicily	3,633	2,928	13,039	4,504	2,996	4,199
Sardinia	1,535	1,254	4,311	1,733	1,344	1,240

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

1st quarter 2020

Reporting institutions: **Banks**

More than 4 facilities		
Facilities granted	Margin used	Number of borrowers

ITALY	582,614	368,409	39,640
North West Italy	244,417	156,616	13,896
Piedmont	43,776	30,147	2,888
Valle d'Aosta	561	388	38
Lombardy	190,295	119,247	10,213
Liguria	9,784	6,834	757
North East Italy	149,554	93,171	12,113
Trentino Alto Adige	13,195	9,208	653
Veneto	53,095	33,648	5,038
Friuli-Venezia Giulia	16,547	9,055	881
Emilia Romagna	66,717	41,260	5,541
Central Italy	144,391	87,645	8,324
Tuscany	29,652	19,241	3,894
Umbria	5,480	3,771	770
Marche	11,476	7,132	1,531
Lazio	97,784	57,501	2,129
Southern Italy	30,039	20,858	4,067
Abruzzo	5,021	3,409	637
Molise	351	230	84
Campania	14,334	10,078	1,669
Apulia	7,447	5,208	1,219
Basilicata	916	653	163
Calabria	1,971	1,280	295
Islands	14,213	10,119	1,240
Sicily	8,067	5,357	1,010
Sardinia	6,146	4,762	230

Credit Conditions and Risk

Access to data:

[TRI30446](#)

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

1st quarter 2020

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	3,339,572	1,189,031	755,733	669,667	227,291
<i>of which:</i> 1 facility	2,944,893	1,171,446	710,953	583,395	144,969
2 facilities	248,405	17,166	42,956	73,214	56,183
3 or 4 facilities	106,634	416	1,815	12,987	24,967
more than 4 facilities	39,640	3	9	71	1,172
General government	6,854	218	138	307	578
<i>of which:</i> 1 facility	3,816	188	118	266	472
2 facilities	1,692	18	14	31	92
3 or 4 facilities	1,136	11	6	8	12
more than 4 facilities	210	1	-	2	2
Financial companies (excluding Monetary Financial Institutions)	9,415	2,226	1,116	1,295	865
<i>of which:</i> 1 facility	6,757	2,119	923	884	530
2 facilities	1,791	103	177	314	232
3 or 4 facilities	623	4	16	96	96
more than 4 facilities	244	-	-	1	7
Non-financial companies	661,401	167,583	88,311	111,080	94,554
<i>of which:</i> 1 facility	402,597	162,394	68,344	66,642	41,207
2 facilities	135,813	5,098	19,151	36,097	33,759
3 or 4 facilities	85,555	91	815	8,306	18,680
more than 4 facilities	37,436	-	1	35	908
Producer households	390,335	149,090	77,031	76,374	32,699
<i>of which:</i> 1 facility	334,324	145,196	67,453	59,265	19,164
2 facilities	42,483	3,814	9,133	14,291	9,223
3 or 4 facilities	12,220	79	444	2,799	4,122
more than 4 facilities	1,308	1	1	19	190
Consumer households and others	2,262,368	865,725	587,473	479,335	98,146
<i>of which:</i> 1 facility	2,188,751	857,431	572,608	455,236	83,237
2 facilities	66,133	8,063	14,326	22,323	12,810
3 or 4 facilities	7,042	230	532	1,762	2,034
more than 4 facilities	442	1	7	14	65

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

1st quarter 2020

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	104,280	72,824	27,667	23,576	5,507
<i>of which:</i> 1 facility	42,892	21,363	5,734	3,557	593
2 facilities	30,246	16,617	4,818	2,963	472
3 or 4 facilities	27,135	24,408	8,578	5,300	802
more than 4 facilities	4,007	10,436	8,537	11,756	3,640
General government	874	1,649	1,116	1,118	387
<i>of which:</i> 1 facility	654	951	441	302	34
2 facilities	183	500	387	342	74
3 or 4 facilities	36	187	269	415	166
more than 4 facilities	1	11	19	59	113
Financial companies (excluding Monetary Financial Institutions)	572	717	506	836	544
<i>of which:</i> 1 facility	338	426	234	391	229
2 facilities	149	204	193	284	102
3 or 4 facilities	76	69	55	96	97
more than 4 facilities	9	18	24	65	116
Non-financial companies	71,083	58,916	23,619	20,497	4,486
<i>of which:</i> 1 facility	22,491	14,107	3,988	2,453	311
2 facilities	22,124	13,058	3,642	2,043	278
3 or 4 facilities	22,903	21,955	7,729	4,512	517
more than 4 facilities	3,565	9,796	8,260	11,489	3,380
Producer households	12,151	4,954	890	290	8
<i>of which:</i> 1 facility	5,190	1,621	218	67	1
2 facilities	3,758	1,341	197	61	-
3 or 4 facilities	2,866	1,500	290	82	4
more than 4 facilities	337	492	185	80	3
Consumer households and others	19,470	6,538	1,530	834	82
<i>of which:</i> 1 facility	14,120	4,225	849	343	18
2 facilities	4,012	1,500	398	233	18
3 or 4 facilities	1,243	694	234	195	18
more than 4 facilities	95	119	49	63	28

Credit Conditions and Risk

Access to data:

[TRI30466](#)

Average number of banks per borrower

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

(numbers in unit, percentages)

1st quarter 2020

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	1.02	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	1.23	1.20	1.19
	First bank's share of total credit granted (%)	67	100	97	98
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.58	1.05	1.19	1.40
	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	98	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	91	85
Producer households	Average number of banks per borrower	1.19	1.03	1.13	1.26
	First bank's share of total credit granted (%)	88	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)

1st quarter 2020

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	1.51	2.06	2.72	3.57
	First bank's share of total credit granted (%)	86	77	69	62
General government	Average number of banks per borrower	1.22	1.30	1.58	1.96
	First bank's share of total credit granted (%)	95	94	91	87
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.55	1.63	1.64	1.88
	First bank's share of total credit granted (%)	87	87	87	82
Non-financial companies	Average number of banks per borrower	1.83	2.28	2.91	3.82
	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	2.57	3.33	4.38
	First bank's share of total credit granted (%)	72	64	57	50
Building	Average number of banks per borrower	1.80	2.10	2.51	3.06
	First bank's share of total credit granted (%)	79	76	73	70
Services	Average number of banks per borrower	1.77	2.18	2.76	3.60
	First bank's share of total credit granted (%)	80	74	68	62
Producer households	Average number of banks per borrower	1.58	1.97	2.45	3.03
	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	1.55	1.77
	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)

1st quarter 2020

Reporting institutions: **Banks**

		From 5,000,000 to 25,000,000	More than 25,000,000
TOTAL	Average number of banks per borrower	4.93	7.58
	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	2.12	4.43
	First bank's share of total credit granted (%)	83	88
Non-financial companies	Average number of banks per borrower	5.32	8.34
	First bank's share of total credit granted (%)	49	37
<i>of which:</i>			
Industry	Average number of banks per borrower	6.06	9.06
	First bank's share of total credit granted (%)	41	33
Building	Average number of banks per borrower	3.75	6.26
	First bank's share of total credit granted (%)	66	47
Services	Average number of banks per borrower	4.97	7.83
	First bank's share of total credit granted (%)	53	39
Producer households	Average number of banks per borrower	3.41	4.13
	First bank's share of total credit granted (%)	73	62
Consumer households and others	Average number of banks per borrower	2.20	3.94
	First bank's share of total credit granted (%)	82	64

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 Dec.	2020 Mar.	2019 Dec.	2020 Mar.	2019 Dec.	2020 Mar.
Number of borrowers for loans and collateral granted to customers	8,576,365	8,670,640	3,962,262	4,026,678	4,614,103	4,643,962
<i>of which:</i> joint borrowers	2,404,892	2,433,468	954,574	975,308	1,450,318	1,458,160
Loans (excluding bad loans)						
facilities granted	2,119,291	2,113,943	1,723,633	1,724,424	395,658	389,519
margin used	1,673,640	1,684,511	1,279,798	1,295,853	393,842	388,658
Breach of overdraft limits	39,093	40,111	27,587	27,844	11,506	12,267
margin available	484,743	469,543	471,422	456,415	13,321	13,128
Matched loans						
facilities granted	256,543	250,466	217,471	214,149	39,072	36,318
margin used	132,284	125,760	102,616	99,174	29,669	26,586
Term loans						
facilities granted	1,660,320	1,666,515	1,306,264	1,315,411	354,056	351,104
margin used	1,452,793	1,469,571	1,094,096	1,113,127	358,697	356,444
Revocable loans						
facilities granted	193,109	188,057	190,584	185,964	2,525	2,093
margin used	82,583	83,613	77,111	77,990	5,472	5,623
Collateral granted						
facilities granted	363,062	362,983	355,583	355,609	7,479	7,374
margin used	178,299	172,736	171,388	165,954	6,911	6,782
Bad loans (gross of write-downs and net of write-offs)	166,725	166,538	69,677	69,338	97,048	97,200
Number of guarantors	4,155,013	4,130,269	2,374,932	2,350,791	1,780,081	1,779,478
<i>of which:</i> joint guarantors	1,480,083	1,467,182	899,088	887,796	580,995	579,386
Guarantees received	770,914	773,994	491,709	497,279	279,205	276,715

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30126](#)

Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2020

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

	Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
Number of borrowers	6,013,136	2,395,902	1,592,392	1,039,364	232,901
Facilities granted	1,882,136	129,200	160,425	181,703	91,085
Margin used	1,492,156	118,754	154,737	171,079	77,178
<i>of which</i> : backed by real security	623,515	86,952	139,381	146,111	49,660
Margin available	423,763	12,458	6,797	12,238	15,416
Breach of overdraft limits	33,783	2,013	1,109	1,614	1,510

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2020

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	92,291	61,179	22,144	17,668	3,789
Facilities granted	78,828	115,633	94,736	220,168	763,745
Margin used	61,956	89,817	71,846	164,192	578,663
<i>of which</i> : backed by real security	29,175	35,899	25,661	47,909	62,236
Margin available	18,519	28,617	25,637	63,756	197,588
Breach of overdraft limits	1,647	2,801	2,747	7,780	12,506

Credit Conditions and Risk

Access to data:

[TRI30146](#)

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2020

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	3,339,572	1,189,031	755,733	669,667	227,291
	Facilities granted	1,496,308	54,601	67,111	95,990	61,662
	Margin used	1,106,785	49,391	62,439	87,600	50,022
Piedmont	Number of borrowers	253,797	94,908	57,860	49,146	17,079
	Facilities granted	91,260	4,339	5,065	6,914	4,569
	Margin used	67,018	3,887	4,654	6,197	3,614
Valle d'Aosta	Number of borrowers	7,850	2,671	1,618	1,726	618
	Facilities granted	2,365	119	135	236	155
	Margin used	1,821	105	122	212	130
Lombardy	Number of borrowers	632,368	194,958	143,583	138,834	50,807
	Facilities granted	553,842	9,020	12,786	20,032	13,781
	Margin used	400,601	7,932	11,707	17,983	10,766
Liguria	Number of borrowers	75,205	27,255	17,079	15,611	5,389
	Facilities granted	22,106	1,227	1,464	2,140	1,395
	Margin used	17,082	1,082	1,336	1,944	1,125
Trentino Alto Adige	Number of borrowers	119,983	33,290	23,689	29,238	13,003
	Facilities granted	45,993	1,594	2,233	4,713	3,834
	Margin used	37,045	1,369	2,043	4,370	3,308
Veneto	Number of borrowers	323,928	106,963	78,379	67,388	22,307
	Facilities granted	167,328	4,926	6,944	9,553	6,057
	Margin used	125,918	4,390	6,474	8,635	4,749
Friuli-Venezia Giulia	Number of borrowers	87,864	33,316	22,381	16,069	4,734
	Facilities granted	29,936	1,566	1,979	2,267	1,290
	Margin used	20,425	1,453	1,882	2,100	1,053

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2020

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	104,280	72,824	27,667	23,576	5,507
	Facilities granted	58,785	91,661	77,774	194,113	792,862
	Margin used	44,303	67,290	55,466	130,954	553,630
Piedmont	Number of borrowers	8,096	5,428	2,084	1,684	386
	Facilities granted	4,516	6,824	5,984	14,074	38,865
	Margin used	3,271	4,874	4,131	9,405	26,691
Valle d'Aosta	Number of borrowers	287	170	70	54	8
	Facilities granted	141	174	155	339	907
	Margin used	116	123	119	281	607
Lombardy	Number of borrowers	25,204	18,797	7,711	7,039	1,958
	Facilities granted	14,321	24,180	22,240	59,908	377,310
	Margin used	10,283	16,897	15,166	38,330	270,515
Liguria	Number of borrowers	2,156	1,305	463	395	100
	Facilities granted	1,161	1,549	1,253	3,162	8,721
	Margin used	865	1,142	889	2,208	6,350
Trentino Alto Adige	Number of borrowers	5,609	3,821	1,367	995	169
	Facilities granted	3,305	5,078	3,972	7,964	13,216
	Margin used	2,769	4,170	3,203	6,131	9,602
Veneto	Number of borrowers	11,278	8,268	3,268	2,713	593
	Facilities granted	6,362	10,400	9,197	22,510	91,224
	Margin used	4,612	7,199	6,287	14,511	68,588
Friuli-Venezia Giulia	Number of borrowers	2,167	1,563	570	484	108
	Facilities granted	1,253	1,975	1,579	3,943	14,037
	Margin used	955	1,464	1,127	2,596	7,706

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2020

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	309,577	102,081	71,751	63,645	22,077
	Facilities granted	129,682	4,742	6,419	9,075	6,046
	Margin used	91,009	4,122	5,871	8,088	4,634
Tuscany	Number of borrowers	243,193	80,595	53,138	53,036	17,976
	Facilities granted	73,007	3,688	4,727	7,582	4,871
	Margin used	55,086	3,258	4,358	6,931	3,983
Umbria	Number of borrowers	51,133	20,009	11,428	8,524	3,042
	Facilities granted	12,952	912	995	1,190	838
	Margin used	9,985	823	923	1,073	676
Marche	Number of borrowers	104,378	38,018	23,512	18,319	6,714
	Facilities granted	27,552	1,773	2,096	2,632	1,913
	Margin used	20,092	1,589	1,939	2,359	1,526
Lazio	Number of borrowers	317,893	110,163	70,167	73,408	22,799
	Facilities granted	191,340	5,069	6,417	10,952	6,113
	Margin used	139,018	4,692	6,061	10,341	5,306
Abruzzo	Number of borrowers	64,814	26,231	13,838	10,633	3,583
	Facilities granted	14,195	1,193	1,202	1,484	956
	Margin used	11,111	1,105	1,139	1,353	793
Molise	Number of borrowers	11,870	5,124	2,577	1,877	645
	Facilities granted	1,827	232	221	260	175
	Margin used	1,494	214	208	239	145
Campania	Number of borrowers	191,208	76,672	39,749	35,161	11,567
	Facilities granted	42,606	3,425	3,508	4,960	3,092
	Margin used	34,542	3,200	3,280	4,578	2,620

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2020

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	10,906	7,983	3,018	2,808	678
	Facilities granted	6,273	10,218	8,620	24,108	54,010
	Margin used	4,394	7,001	5,759	15,524	35,161
Tuscany	Number of borrowers	8,338	5,718	2,041	1,679	286
	Facilities granted	4,727	7,277	5,863	13,940	20,200
	Margin used	3,692	5,436	4,280	9,527	13,275
Umbria	Number of borrowers	1,515	1,038	344	325	72
	Facilities granted	857	1,291	960	2,579	3,296
	Margin used	650	976	699	1,794	2,290
Marche	Number of borrowers	3,241	2,245	788	616	123
	Facilities granted	1,857	2,814	2,141	4,587	7,661
	Margin used	1,374	2,042	1,490	2,997	4,597
Lazio	Number of borrowers	8,211	5,311	1,900	1,762	527
	Facilities granted	4,486	6,583	5,273	14,263	132,031
	Margin used	3,663	5,342	4,212	11,213	87,314
Abruzzo	Number of borrowers	1,667	1,178	447	324	66
	Facilities granted	934	1,406	1,201	2,496	3,275
	Margin used	728	1,077	889	1,765	2,144
Molise	Number of borrowers	301	168	57	30	7
	Facilities granted	158	195	150	187	241
	Margin used	124	157	105	119	163
Campania	Number of borrowers	5,034	3,384	1,220	970	171
	Facilities granted	2,767	3,984	3,173	7,354	10,240
	Margin used	2,209	3,206	2,410	5,374	7,033

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2020

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	171,421	69,922	40,302	30,128	8,688
	Facilities granted	29,924	3,180	3,522	4,134	2,311
	Margin used	24,461	2,996	3,368	3,864	1,965
Basilicata	Number of borrowers	22,362	9,315	4,735	3,651	1,247
	Facilities granted	3,951	416	406	513	336
	Margin used	3,237	387	382	473	283
Calabria	Number of borrowers	63,944	29,293	12,704	9,629	2,900
	Facilities granted	9,241	1,303	1,094	1,341	765
	Margin used	7,681	1,216	1,026	1,245	633
Sicily	Number of borrowers	211,791	96,499	47,785	32,016	8,738
	Facilities granted	31,881	4,420	4,208	4,488	2,328
	Margin used	26,212	4,193	4,025	4,195	1,990
Sardinia	Number of borrowers	74,993	31,748	19,458	11,628	3,378
	Facilities granted	15,321	1,457	1,690	1,523	837
	Margin used	12,948	1,379	1,642	1,421	722

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2020

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	3,799	2,531	858	668	90
	Facilities granted	2,157	3,165	2,373	5,158	3,829
	Margin used	1,769	2,546	1,835	3,636	2,207
Basilicata	Number of borrowers	533	355	154	88	13
	Facilities granted	298	436	397	594	541
	Margin used	241	346	298	403	376
Calabria	Number of borrowers	1,228	736	284	171	32
	Facilities granted	658	778	628	1,008	1,624
	Margin used	527	601	497	740	1,076
Sicily	Number of borrowers	3,380	2,051	748	528	87
	Facilities granted	1,863	2,442	1,933	4,168	5,891
	Margin used	1,497	1,954	1,513	2,976	3,531
Sardinia	Number of borrowers	1,330	774	275	243	33
	Facilities granted	689	891	684	1,773	5,744
	Margin used	564	734	557	1,423	4,403

Credit Conditions and Risk

Access to data:

[TRI30156](#)

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

1st quarter 2020

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	3,339,572	1,189,031	755,733	669,667	227,291
	Facilities granted	1,496,308	54,601	67,111	95,990	61,662
	Margin used	1,106,785	49,391	62,439	87,600	50,022
General government	Number of borrowers	6,854	218	138	307	578
	Facilities granted	45,409	7	10	33	111
	Margin used	26,880	41	37	54	106
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	9,415	2,226	1,116	1,295	865
	Facilities granted	361,851	101	99	196	250
	Margin used	278,381	77	79	168	188
Non-financial companies	Number of borrowers	661,401	167,583	88,311	111,080	94,554
	Facilities granted	819,086	7,652	7,935	17,465	28,460
	Margin used	551,881	5,428	5,588	12,564	20,283
<i>of which:</i>						
Industry	Number of borrowers	143,046	23,704	15,057	21,810	22,157
	Facilities granted	322,221	1,109	1,380	3,529	6,901
	Margin used	194,941	702	849	2,199	4,163
Building	Number of borrowers	85,823	21,759	11,459	14,876	12,871
	Facilities granted	64,286	1,000	1,040	2,376	3,961
	Margin used	53,831	665	682	1,667	2,852
Services	Number of borrowers	414,472	118,390	59,654	71,553	56,847
	Facilities granted	409,125	5,374	5,323	11,104	16,764
	Margin used	283,636	3,926	3,894	8,300	12,540
Producer households	Number of borrowers	390,335	149,090	77,031	76,374	32,699
	Facilities granted	50,747	6,741	6,720	11,007	8,817
	Margin used	44,939	5,738	6,019	9,912	7,670
Consumer households and others	Number of borrowers	2,262,368	865,725	587,473	479,335	98,146
	Facilities granted	218,408	39,914	52,204	67,108	23,902
	Margin used	204,035	37,952	50,591	64,743	21,672

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

1st quarter 2020

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	104,280	72,824	27,667	23,576	5,507
	Facilities granted	58,785	91,661	77,774	194,113	792,862
	Margin used	44,303	67,290	55,466	130,954	553,630
General government	Number of borrowers	874	1,649	1,116	1,118	387
	Facilities granted	265	1,046	1,446	5,053	37,439
	Margin used	171	604	734	2,595	22,345
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	572	717	506	836	544
	Facilities granted	339	967	1,588	8,103	350,202
	Margin used	282	611	855	4,417	271,488
Non-financial companies	Number of borrowers	71,083	58,916	23,619	20,497	4,486
	Facilities granted	41,627	75,732	67,593	171,976	400,444
	Margin used	29,637	54,310	48,002	117,024	256,046
<i>of which:</i>						
Industry	Number of borrowers	19,562	18,936	8,571	8,637	2,164
	Facilities granted	11,843	25,287	25,505	77,039	169,613
	Margin used	7,122	15,473	15,721	46,798	101,569
Building	Number of borrowers	9,539	7,751	2,806	1,899	283
	Facilities granted	5,586	9,610	7,385	13,329	19,984
	Margin used	4,218	7,711	6,151	11,381	17,435
Services	Number of borrowers	39,895	30,004	11,264	9,227	1,912
	Facilities granted	22,930	37,775	31,731	75,807	202,151
	Margin used	17,206	28,452	23,593	54,142	130,047
Producer households	Number of borrowers	12,151	4,954	890	290	8
	Facilities granted	6,602	5,855	2,448	1,918	323
	Margin used	5,751	5,209	2,201	1,636	266
Consumer households and others	Number of borrowers	19,470	6,538	1,530	834	82
	Facilities granted	9,883	8,002	4,683	7,044	4,453
	Margin used	8,407	6,511	3,664	5,273	3,485

Credit Conditions and Risk

Access to data:

[TRI30190](#)

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

(numbers in unit, stocks in millions of euro)

1st quarter 2020

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

		Consumer households		
		Female	Male	Joint loans
ITALY	Number of borrowers	1,077,457	1,773,718	1,999,219
	Facilities granted	86,802	153,458	199,975
	Margin used	84,849	147,404	197,194
Piedmont	Number of borrowers	85,087	126,586	166,392
	Facilities granted	6,393	10,648	15,983
	Margin used	6,226	10,177	15,585
Valle d'Aosta	Number of borrowers	3,424	4,478	4,535
	Facilities granted	263	370	463
	Margin used	259	354	449
Lombardy	Number of borrowers	221,465	352,972	429,068
	Facilities granted	19,124	34,750	46,551
	Margin used	18,483	32,728	45,751
Liguria	Number of borrowers	33,324	50,102	48,849
	Facilities granted	2,655	4,451	4,919
	Margin used	2,613	4,267	4,825
Trentino-Alto Adige	Number of borrowers	25,250	44,443	28,565
	Facilities granted	2,546	5,136	3,595
	Margin used	2,461	4,814	3,478
Veneto	Number of borrowers	91,788	161,613	183,890
	Facilities granted	7,308	14,147	18,218
	Margin used	7,149	13,670	18,048
Friuli Venezia Giulia	Number of borrowers	28,405	45,084	42,604
	Facilities granted	1,999	3,592	3,942
	Margin used	1,981	3,496	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)

1st quarter 2020

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

		Consumer households		
		Female	Male	Joint loans
Emilia-Romagna	Number of borrowers	96,144	143,189	150,975
	Facilities granted	7,569	12,875	15,437
	Margin used	7,390	12,244	15,166
Tuscany	Number of borrowers	82,742	124,455	132,305
	Facilities granted	6,973	11,092	13,827
	Margin used	6,800	10,651	13,624
Umbria	Number of borrowers	16,052	26,447	25,615
	Facilities granted	1,115	1,958	2,229
	Margin used	1,091	1,897	2,208
Marche	Number of borrowers	29,586	46,355	43,635
	Facilities granted	2,161	3,715	3,981
	Margin used	2,110	3,534	3,950
Lazio	Number of borrowers	125,699	184,315	205,449
	Facilities granted	11,648	17,694	23,230
	Margin used	11,402	17,061	22,942
Abruzzo	Number of borrowers	20,729	36,594	32,008
	Facilities granted	1,436	2,629	2,743
	Margin used	1,425	2,590	2,722
Molise	Number of borrowers	3,697	7,110	6,596
	Facilities granted	253	490	553
	Margin used	250	478	547
Campania	Number of borrowers	52,622	109,973	148,570
	Facilities granted	4,151	8,469	14,486
	Margin used	4,071	8,255	14,338
Apulia	Number of borrowers	49,399	103,850	127,614
	Facilities granted	3,619	7,570	10,979
	Margin used	3,580	7,460	10,927

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

1st quarter 2020

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

		Consumer households		
		Female	Male	Joint loans
Basilicata	Number of borrowers	6,209	12,462	12,548
	Facilities granted	433	874	1,053
	Margin used	441	862	1,046
Calabria	Number of borrowers	19,285	36,154	38,946
	Facilities granted	1,282	2,343	3,273
	Margin used	1,272	2,312	3,255
Sicily	Number of borrowers	59,929	118,416	124,940
	Facilities granted	4,007	7,919	10,635
	Margin used	3,988	7,853	10,570
Sardinia	Number of borrowers	26,621	39,120	46,115
	Facilities granted	1,869	2,734	3,878
	Margin used	1,855	2,702	3,859

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

by initial period of rate fixation and customer geographical area

(percentages)

1st quarter 2020

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	3.21	3.93	2.23
North West Italy	3.16	3.79	2.21
North East Italy	2.92	3.22	2.20
Central Italy	2.90	3.84	2.08
Southern Italy	4.15	4.54	2.33
Islands	3.56	4.46	2.55

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)

1st quarter 2020

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	1.91	1.68	2.72	2.07	2.28
North West Italy	1.82	1.61	2.55	1.98	2.12
Piedmont	1.88	1.73	2.62	1.97	2.20
Valle d'Aosta	1.98	1.75	2.45	2.07	2.57
Lombardy	1.80	1.58	2.48	1.98	2.07
Liguria	1.82	1.48	3.03	1.99	2.27
North East Italy	1.87	1.68	2.52	2.01	2.63
Trentino-Alto Adige	1.87	1.79	3.09	1.81	3.31
Veneto	1.92	1.69	2.35	2.08	2.97
Friuli Venezia Giulia	1.96	1.76	3.52	2.02	3.38
Emilia-Romagna	1.80	1.61	2.48	2.02	2.08
Central Italy	1.95	1.67	2.71	2.14	1.99
Tuscany	1.84	1.62	2.59	2.01	1.99
Umbria	2.01	1.76	2.91	2.12	2.65
Marche	1.94	1.77	3.12	2.07	2.09
Lazio	1.99	1.68	2.65	2.19	1.93
Southern Italy	2.05	1.82	3.16	2.13	2.43
Abruzzo	2.17	1.88	3.58	2.27	2.91
Molise	2.10	1.90	3.47	2.12	2.88
Campania	1.97	1.72	3.21	2.09	1.97
Apulia	2.09	1.92	2.93	2.13	2.55
Basilicata	1.98	1.79	3.12	1.99	3.27
Calabria	2.13	1.79	3.59	2.17	5.16
Islands	2.13	1.87	3.94	2.29	3.51
Sicily	2.12	1.90	3.92	2.27	3.57
Sardinia	2.16	1.69	4.00	2.34	3.16

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)

1st quarter 2020Reporting institutions: **Sample of banks**

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

ITALY	1.60	1.95
North West Italy	1.51	1.88
Piedmont and Valle d'Aosta	1.57	1.87
Lombardy	1.50	1.88
Liguria	1.36	1.87
North East Italy	1.61	1.93
Trentino-Alto Adige	1.65	1.75
Veneto	1.60	1.99
Friuli Venezia Giulia	1.68	1.91
Emilia-Romagna	1.58	1.93
Central Italy	1.62	2.00
Tuscany	1.56	1.83
Umbria	1.82	1.96
Marche	1.64	1.97
Lazio	1.63	2.07
Southern Italy	1.71	1.98
Abruzzo e Molise	1.73	2.10
Campania	1.64	1.97
Apulia	1.81	1.97
Basilicata	1.67	1.82
Calabria	1.68	2.04
Islands	1.79	2.13
Sicily	1.81	2.11
Sardinia	1.66	2.17

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)

1st quarter 2020

Reporting institutions: **Sample of banks**

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

ITALY	1.82	1.73
North West Italy	1.78	1.72
North East Italy	1.81	1.80
Central Italy	1.82	1.66
Southern Italy	1.94	1.74
Islands	1.93	1.85

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

	mar-20	dec-19	sep-19	jun-19	mar-19	dec-18
ITALY	(1.46)	(1.77)	(1.68)	1.74	1.85	1.93
North West Italy	(1.43)	(1.69)	(1.61)	1.68	1.89	1.90
North East Italy	(1.35)	(1.48)	(1.53)	1.62	1.68	1.76
Central Italy	(1.29)	(2.04)	(1.64)	1.58	1.55	1.84
Southern Italy and Islands	(2.26)	(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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