



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

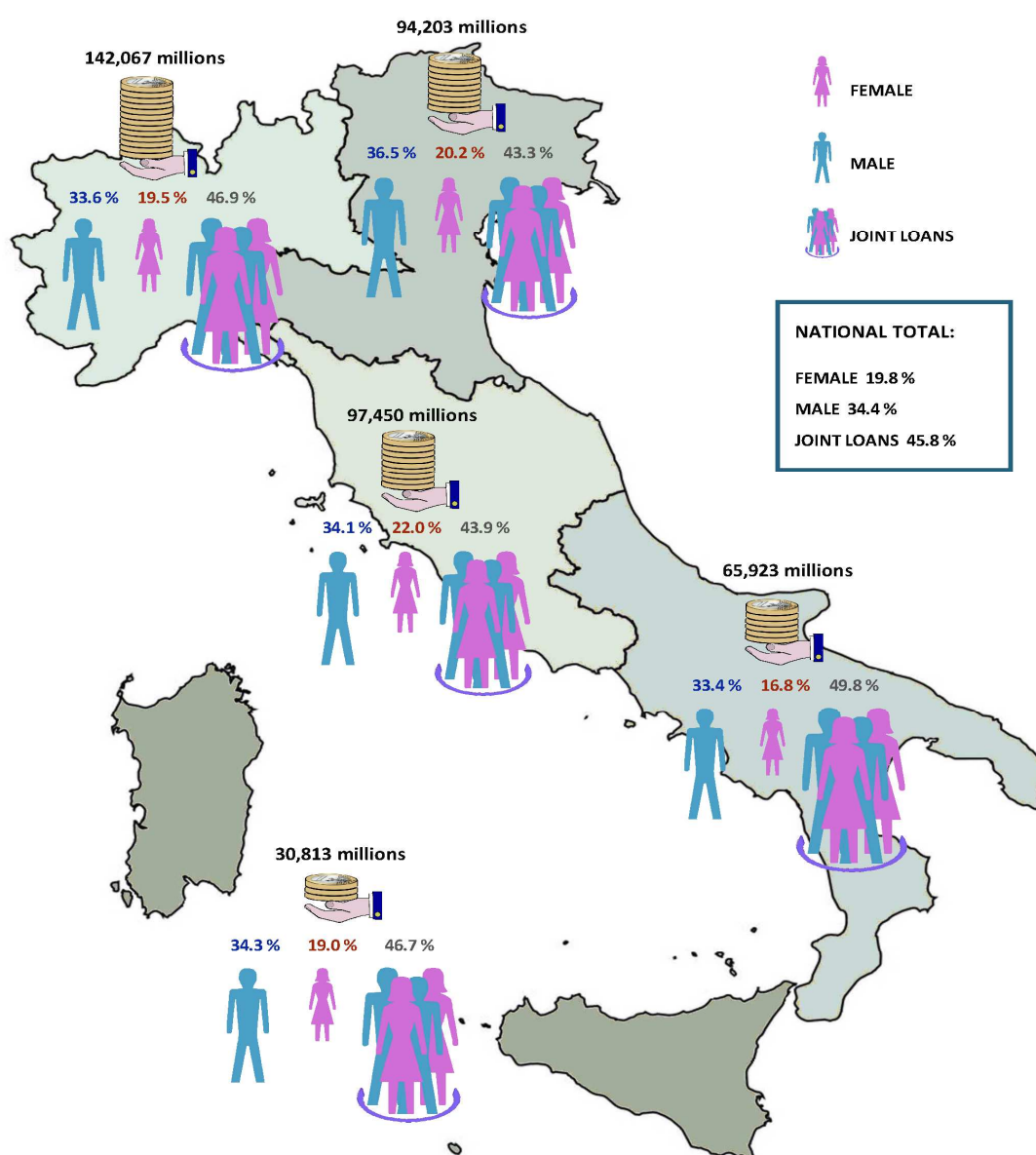
30 September 2020

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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 30 June 2020)

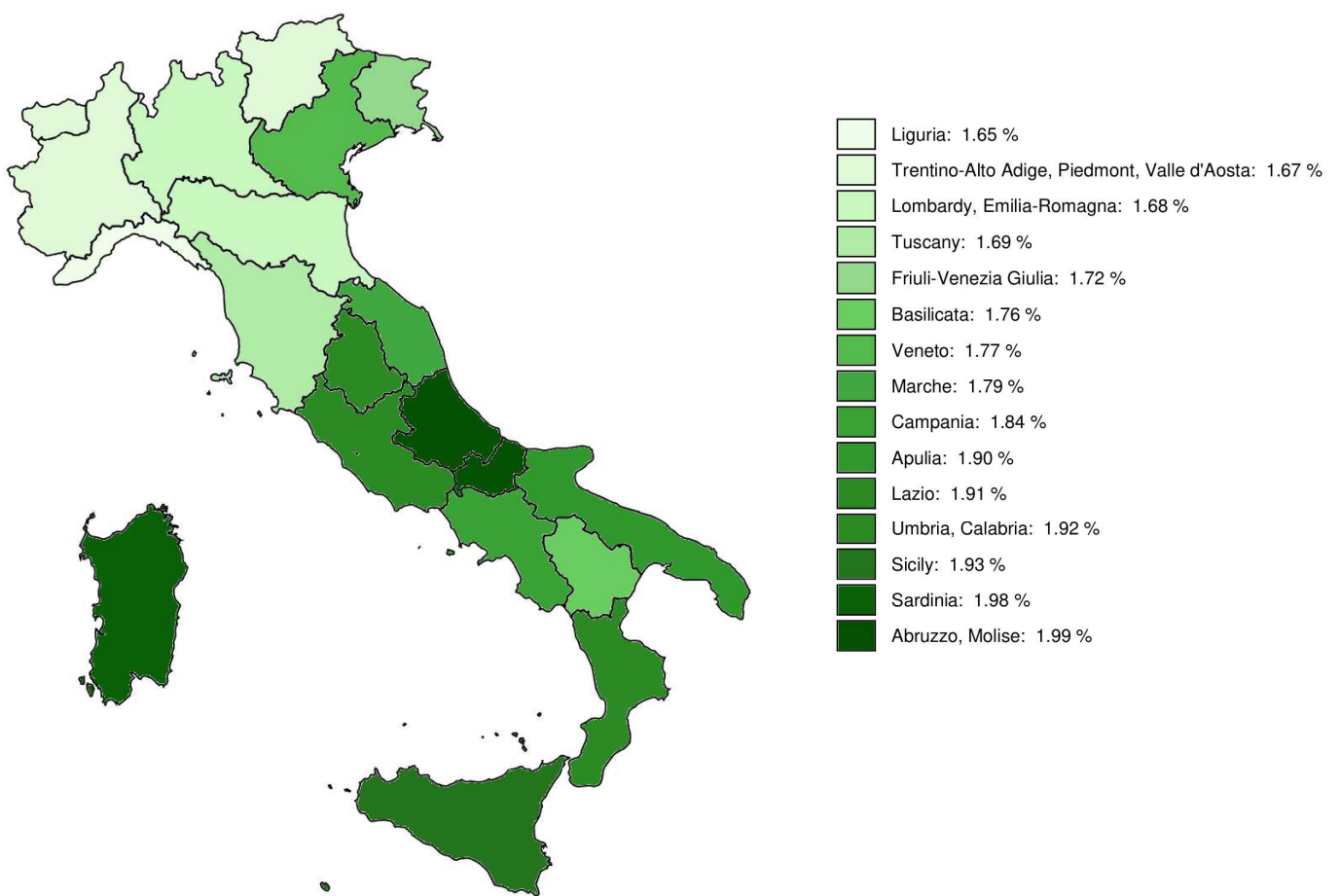


Reference period: June 2020

Figure 2

Interest rates on loans to consumer households for home purchase¹

(per cent; data at 30 June 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: June 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 57 tables (of which 34 tables distributed on the "BDS online statistical database" only) which make up the publication derive from *Statistical Bulletin's* Section B – Information on Banking and Financial Business, Sub-Sections B3 and B4, in Section D – Information on Customers and on Risk and in Section E1 – Lending Rates.

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

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

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

* * *

We inform you that tables from AnaCredit survey, referred to lending rates charged by banks to customers, will be provided shortly with more detailed information.

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

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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	
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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	
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Lending rates

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

Loans

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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-Q2	2020-Q1	2019-Q4
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Non-performing loans	130,646	132,828	135,551
Bad loans (gross of write-downs and net of write-offs)			
Loans subject to forbearance	11,255	11,273	11,428
Other exposures	54,899	57,208	58,671
Likely defaults			
Loans subject to forbearance	29,732	29,578	30,203
Other exposures	29,335	30,279	30,894
Non-performing past due loans/exposures			
Loans subject to forbearance	512	498	520
Other exposures	4,758	3,841	3,656
Performing loans			
Loans subject to forbearance	21,680	21,142	21,867
Other exposures	1,752,741	1,765,734	1,729,661
Total loans to customers	1,905,067	1,919,703	1,887,078

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

Source: supervisory reports

Credit Conditions and Risk

Access to data:

[TRI30267](#)

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

2nd quarter 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	65,812	45,655	5,797	1,981	6,061
North West Italy	18,191	12,883	1,310	399	1,851
Piedmont and Valle d'Aosta	3,637	2,504	377	113	346
Lombardy	13,425	9,652	850	252	1,339
Liguria	1,129	727	82	35	166
North East Italy	13,525	10,183	1,084	203	910
Trentino-Alto Adige	860	643	88	9	16
Veneto	5,305	3,816	431	83	430
Friuli Venezia Giulia	1,061	777	135	20	55
Emilia-Romagna	6,299	4,947	430	91	409
Central Italy	17,196	12,431	1,372	424	1,359
Tuscany	5,852	4,239	646	112	398
Umbria	1,486	1,130	129	27	105
Marche	2,208	1,531	204	39	183
Lazio	7,651	5,532	393	246	674
Southern Italy	11,690	7,119	1,354	657	1,343
Abruzzo and Molise	1,948	1,315	243	60	171
Campania	4,669	2,957	398	338	573
Apulia and Basilicata	3,824	2,189	507	167	471
Calabria	1,249	658	206	92	128
Islands	5,210	3,038	677	297	598
Sicily	3,497	1,808	467	241	472
Sardinia	1,713	1,231	210	57	126

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

Source: supervisory reports

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

2nd quarter 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	57,591	41,438	3,150	1,820	4,931
North West Italy	18,320	13,953	711	387	1,394
Piedmont and Valle d'Aosta	2,639	1,719	201	123	292
Lombardy	14,260	11,097	454	229	992
Liguria	1,421	1,138	56	35	110
North East Italy	13,025	9,909	769	223	828
Trentino-Alto Adige	1,348	985	169	10	58
Veneto	5,126	3,855	275	93	354
Friuli Venezia Giulia	787	567	72	22	62
Emilia-Romagna	5,764	4,502	252	98	353
Central Italy	15,245	11,279	729	415	1,188
Tuscany	3,979	2,934	311	111	280
Umbria	870	611	70	25	75
Marche	1,530	1,063	110	37	143
Lazio	8,866	6,671	238	242	689
Southern Italy	7,448	4,531	624	530	974
Abruzzo and Molise	1,179	752	107	53	141
Campania	3,467	2,337	172	242	422
Apulia and Basilicata	2,136	1,137	256	161	309
Calabria	666	306	89	74	102
Islands	3,552	1,766	318	264	548
Sicily	2,713	1,218	251	207	449
Sardinia	839	548	68	57	99

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

2nd 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	5,098	1,686	631	1,122	691
North West Italy	1,253	484	146	250	186
Piedmont and Valle d'Aosta	337	111	50	79	47
Lombardy	788	323	79	146	122
Liguria	128	50	17	25	17
North East Italy	702	228	115	155	94
Trentino-Alto Adige	49	18	11	7	5
Veneto	298	96	50	64	44
Friuli Venezia Giulia	78	26	14	15	9
Emilia-Romagna	277	88	41	69	36
Central Italy	1,324	537	135	248	164
Tuscany	333	114	48	67	35
Umbria	80	24	13	16	10
Marche	113	39	16	21	15
Lazio	798	360	58	144	105
Southern Italy	1,219	315	153	311	162
Abruzzo and Molise	177	65	27	32	24
Campania	480	108	46	142	67
Apulia and Basilicata	386	96	60	92	55
Calabria	177	46	20	45	16
Islands	600	122	82	158	85
Sicily	434	73	55	119	61
Sardinia	166	49	27	39	24

Credit Conditions and Risk

Access to data:

[TRI30265](#)

Adjusted bad loans

by customer region

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

2nd quarter 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	682,702	74,746	1.13	27,006	3,493	4,473	648
North West Italy	157,446	19,983	1.12	6,388	2,109	991	114
Piedmont	42,745	3,855	1.11	1,792	195	259	30
Valle D'Aosta	918	57	1.19	50	3	12	1
Lombardy	99,231	14,771	1.12	3,959	1,880	629	79
Liguria	14,552	1,300	1.14	587	32	91	5
North East Italy	98,148	14,977	1.13	3,408	418	668	233
Veneto	38,138	5,999	1.12	1,336	155	256	58
Friuli-Venezia Giulia	9,257	1,135	1.11	349	22	59	17
Emilia Romagna	45,528	6,855	1.15	1,506	213	311	149
Trentino Alto Adige	5,225	988	1.12	217	29	42	9
Central Italy	153,646	20,601	1.15	5,549	608	1,016	123
Tuscany	47,315	6,586	1.09	1,571	238	272	31
Umbria	13,125	1,737	1.13	328	26	94	14
Marche	19,557	2,525	1.12	682	53	122	17
Lazio	73,649	9,754	1.19	2,968	291	528	61
Southern Italy	187,466	13,270	1.13	7,860	229	1,133	138
Abruzzo	20,020	1,840	1.12	694	44	139	25
Molise	3,703	260	1.20	142	6	28	20
Campania	83,759	5,499	1.14	3,905	89	424	51
Apulia	46,428	3,686	1.10	1,831	60	324	22
Basilicata	5,607	488	1.11	203	8	22	3
Calabria	27,949	1,497	1.14	1,085	22	196	16
Islands	85,996	5,915	1.12	3,801	128	665	41
Sicily	65,082	4,050	1.12	3,059	93	525	31
Sardinia	20,914	1,866	1.11	742	35	140	9

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30271](#)

Adjusted bad loans

by customer sector and economic activity

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

2nd quarter 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	682,702	74,746	1.13	27,006	3,493	4,473	648
General government	127	327	1.85	9	16	1	..
Financial companies (excluding Monetary Financial Institutions)	1,155	1,381	1.17	38	44	5	2
Non-financial companies	147,491	53,314	1.16	2,643	2,745	615	418
<i>of which:</i>							
Industry	27,805	11,242	1.18	436	1,754	103	146
Building	28,682	15,639	1.18	468	352	112	73
Services	82,705	23,916	1.14	1,560	583	361	189
Producer households	92,140	6,182	1.07	2,475	153	745	65
Consumer households and e others	439,616	13,479	1.06	21,770	534	3,098	162

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30601](#)

Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year
by customer sector and total credit used (size classes)
(percentages)

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

	2017-Q3	2017-Q4	2018-Q1	2018-Q2	2018-Q3	2018-Q4
TOTAL	1.80	1.76	1.66	1.50	1.53	1.33
From 250 to 125,000 euro	1.17	1.11	1.11	1.06	1.03	0.98
From 125,000 to 500,000 euro	1.84	1.70	1.67	1.55	1.51	1.39
More than 500,000 euro	1.96	1.96	1.81	1.61	1.68	1.42
General government	0.25	0.28	0.28	0.51	0.44	0.40
From 250 to 125,000 euro	2.43	2.53	1.92	5.42	4.26	3.21
From 125,000 to 500,000 euro	1.65	1.91	1.46	4.22	2.95	4.19
More than 500,000 euro	0.22	0.25	0.25	0.49	0.42	0.38
Financial companies (excluding Monetary Financial Institutions)	0.41	0.39	0.37	0.29	0.33	0.25
From 250 to 125,000 euro	1.61	1.19	1.24	1.51	1.88	1.50
From 125,000 to 500,000 euro	2.48	2.37	2.28	2.57	2.48	2.17
More than 500,000 euro	0.41	0.39	0.36	0.29	0.32	0.24
Non-financial companies	2.75	2.73	2.55	2.32	2.42	2.09
From 250 to 125,000 euro	2.83	2.67	2.67	2.78	2.73	2.61
From 125,000 to 500,000 euro	3.12	2.89	2.82	2.81	2.80	2.67
More than 500,000 euro	2.71	2.72	2.53	2.26	2.38	2.02
Producer households	2.57	2.43	2.29	2.17	2.08	1.90
From 250 to 125,000 euro	2.09	1.99	1.91	1.86	1.77	1.67
From 125,000 to 500,000 euro	2.67	2.47	2.43	2.24	2.19	1.96
More than 500,000 euro	2.99	2.92	2.54	2.45	2.29	2.10
Consumer households	1.22	1.14	1.09	1.00	0.96	0.89
From 250 to 125,000 euro	0.94	0.90	0.90	0.84	0.82	0.79
From 125,000 to 500,000 euro	1.27	1.18	1.16	1.04	0.98	0.90
More than 500,000 euro	3.26	3.07	2.40	2.12	2.01	1.80
Other sectors	1.02	0.96	0.96	0.78	1.09	0.74
From 250 to 125,000 euro	1.29	1.31	1.34	1.33	1.38	1.39
From 125,000 to 500,000 euro	1.53	1.50	1.59	1.27	1.32	1.06
More than 500,000 euro	0.89	0.82	0.79	0.63	1.01	0.61

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**

	2019-Q1	2019-Q2	2019-Q3	2019-Q4	2020-Q1	2020-Q2
TOTAL	1.33	1.31	1.18	1.07	1.09	1.03
From 250 to 125,000 euro	1.03	0.93	0.92	0.91	0.97	0.95
From 125,000 to 500,000 euro	1.39	1.29	1.27	1.23	1.28	1.20
More than 500,000 euro	1.40	1.42	1.23	1.08	1.08	1.01
General government	0.46	0.50	0.51	0.59	0.48	0.43
From 250 to 125,000 euro	5.71	5.75	5.35	11.28	7.87	8.22
From 125,000 to 500,000 euro	4.16	6.83	7.41	5.75	5.43	7.08
More than 500,000 euro	0.44	0.47	0.47	0.56	0.46	0.39
Financial companies (excluding Monetary Financial Institutions)	0.30	0.28	0.28	0.19	0.10	0.10
From 250 to 125,000 euro	1.59	1.51	1.50	1.49	1.24	1.13
From 125,000 to 500,000 euro	2.07	2.08	2.33	2.19	1.85	1.79
More than 500,000 euro	0.30	0.28	0.27	0.19	0.10	0.10
Non-financial companies	2.02	2.07	1.81	1.65	1.71	1.63
From 250 to 125,000 euro	2.59	2.49	2.46	2.40	2.47	2.48
From 125,000 to 500,000 euro	2.61	2.52	2.54	2.52	2.56	2.43
More than 500,000 euro	1.95	2.01	1.72	1.55	1.62	1.53
Producer households	1.94	1.81	1.72	1.64	1.69	1.61
From 250 to 125,000 euro	1.75	1.59	1.55	1.54	1.60	1.61
From 125,000 to 500,000 euro	1.98	1.87	1.82	1.73	1.80	1.73
More than 500,000 euro	2.11	2.01	1.79	1.61	1.65	1.43
Consumer households	0.91	0.82	0.80	0.78	0.81	0.78
From 250 to 125,000 euro	0.83	0.74	0.74	0.73	0.79	0.77
From 125,000 to 500,000 euro	0.89	0.82	0.79	0.76	0.79	0.75
More than 500,000 euro	1.74	1.54	1.45	1.31	1.11	1.05
Other sectors	0.87	0.91	0.75	0.65	0.73	0.62
From 250 to 125,000 euro	1.59	1.32	1.34	1.13	1.43	1.83
From 125,000 to 500,000 euro	0.83	0.95	0.97	0.86	0.92	0.82
More than 500,000 euro	0.81	0.86	0.64	0.55	0.61	0.45

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-Q3	2017-Q4	2018-Q1	2018-Q2	2018-Q3	2018-Q4
ITALY	1.80	1.76	1.66	1.50	1.53	1.33
<i>of which:</i> General government	0.25	0.28	0.28	0.51	0.44	0.40
Non-financial companies	2.75	2.73	2.55	2.32	2.42	2.09
Producer households	2.57	2.43	2.29	2.17	2.08	1.90
Consumer households	1.22	1.14	1.09	1.00	0.96	0.89
Piedmont	1.35	1.40	1.37	1.24	1.32	1.14
<i>of which:</i> General government	0.13	0.13	0.14	0.13	0.02	0.00
Non-financial companies	1.91	2.10	2.02	1.85	2.08	1.59
Producer households	1.77	1.71	1.68	1.64	1.41	1.61
Consumer households	0.89	0.79	0.82	0.72	0.69	0.70
Valle d'Aosta	1.24	0.82	1.41	1.17	1.68	1.51
<i>of which:</i> General government	6.61	6.28	0.00	0.00	0.00	0.00
Non-financial companies	1.55	0.85	1.87	1.67	2.72	2.16
Producer households	1.19	0.93	1.78	1.36	1.63	1.80
Consumer households	0.86	0.81	0.95	0.76	0.81	0.85
Lombardy	1.22	1.12	1.12	0.95	0.91	0.86
<i>of which:</i> General government	0.06	0.25	0.20	0.70	2.70	2.91
Non-financial companies	2.06	1.91	2.01	1.72	1.58	1.44
Producer households	2.24	1.97	1.89	1.82	1.71	1.56
Consumer households	1.08	0.98	0.97	0.87	0.85	0.79
Liguria	4.06	3.68	1.99	1.85	2.25	1.74
<i>of which:</i> General government	0.45	0.47	1.24	1.38	1.37	0.02
Non-financial companies	7.62	6.65	3.00	2.79	3.76	2.89
Producer households	1.76	1.96	1.85	2.01	2.00	1.80
Consumer households	0.91	0.87	0.87	0.79	0.79	0.82
Veneto	1.77	1.61	1.48	1.30	1.35	0.98
<i>of which:</i> General government	0.13	0.29	0.41	0.34	0.30	1.21
Non-financial companies	2.77	2.37	2.22	1.91	1.99	1.58
Producer households	2.92	2.84	2.48	1.91	1.97	1.84
Consumer households	1.62	1.52	1.24	1.03	0.94	0.83
Friuli Venezia Giulia	1.47	1.12	1.16	0.99	0.92	0.92
<i>of which:</i> General government	0.04	0.08	0.02	0.13	0.14	0.12
Non-financial companies	2.02	1.44	1.60	1.27	1.18	1.22
Producer households	2.22	1.71	1.72	1.55	1.58	1.59
Consumer households	0.93	0.82	0.75	0.73	0.65	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-Q3	2017-Q4	2018-Q1	2018-Q2	2018-Q3	2018-Q4
Emilia-Romagna	2.19	2.26	2.24	2.08	1.54	1.73
<i>of which:</i> General government	0.00	0.17	0.02	0.13	0.01	0.07
Non-financial companies	3.02	3.10	3.09	2.89	1.99	2.44
Producer households	2.11	2.13	1.98	1.84	1.81	1.51
Consumer households	1.10	1.17	1.00	0.93	0.89	0.70
Trentino-Alto Adige	1.11	1.15	1.15	1.01	0.82	0.65
<i>of which:</i> General government	0.15	0.04	0.04	0.00	0.00	0.00
Non-financial companies	1.31	1.36	1.35	1.16	0.88	0.69
Producer households	1.19	1.29	1.28	1.37	1.23	1.01
Consumer households	0.63	0.70	0.69	0.63	0.61	0.47
Tuscany	1.96	2.03	1.92	1.73	1.72	1.57
<i>of which:</i> General government	0.04	0.03	0.03	0.00	0.00	0.05
Non-financial companies	2.45	2.71	2.52	2.21	2.26	2.00
Producer households	3.21	2.90	2.81	2.97	2.50	2.27
Consumer households	1.19	1.05	1.04	0.99	0.98	0.96
Umbria	2.68	2.56	2.89	2.62	2.51	2.39
<i>of which:</i> General government	0.00	0.00	3.84	0.00	0.00	0.00
Non-financial companies	3.66	3.47	4.00	3.73	3.56	3.36
Producer households	2.64	2.86	2.65	2.32	2.35	2.36
Consumer households	1.28	1.21	1.12	1.06	1.05	1.02
Marche	2.30	2.33	2.05	1.91	1.92	1.65
<i>of which:</i> General government	0.10	0.11	0.00	0.13	0.01	0.02
Non-financial companies	2.86	2.95	2.50	2.30	2.36	2.01
Producer households	2.98	3.12	2.83	2.62	2.72	2.14
Consumer households	1.47	1.39	1.30	1.26	1.21	1.11
Lazio	2.30	2.60	2.36	2.21	2.90	2.10
<i>of which:</i> General government	0.11	0.11	0.11	0.30	0.04	0.03
Non-financial companies	3.81	4.43	3.89	3.72	5.57	3.91
Producer households	2.83	2.81	2.60	2.61	2.65	2.23
Consumer households	1.21	1.16	1.14	1.02	0.99	0.91
Abruzzo	2.86	2.84	2.39	2.46	2.72	2.37
<i>of which:</i> General government	0.18	0.09	0.06	0.66	0.27	0.27
Non-financial companies	3.48	3.46	2.68	3.10	3.69	3.18
Producer households	4.22	4.17	3.66	3.15	2.83	2.77
Consumer households	1.53	1.46	1.51	1.45	1.41	1.24

Credit Conditions and Risk

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

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

	2017-Q3	2017-Q4	2018-Q1	2018-Q2	2018-Q3	2018-Q4
Molise	2.60	2.15	1.81	1.59	1.74	2.26
<i>of which:</i> General government	2.28	1.25	2.23	1.73	5.12	3.32
Non-financial companies	3.95	3.17	2.18	1.92	2.49	4.05
Producer households	3.55	2.44	2.23	1.79	1.74	2.04
Consumer households	1.42	1.40	1.38	1.28	1.15	1.04
Campania	2.37	2.18	2.21	2.12	2.00	2.00
<i>of which:</i> General government	1.26	0.32	0.11	0.96	0.19	0.41
Non-financial companies	3.22	3.06	3.13	3.01	2.82	2.87
Producer households	3.27	3.00	2.91	2.68	2.63	2.53
Consumer households	1.60	1.47	1.47	1.34	1.31	1.25
Apulia	2.64	2.65	2.26	1.99	2.05	1.85
<i>of which:</i> General government	0.47	2.74	0.23	0.42	0.19	0.00
Non-financial companies	4.25	4.50	3.52	3.14	3.38	2.98
Producer households	2.87	2.90	2.73	2.63	2.49	2.24
Consumer households	1.26	1.23	1.21	1.11	1.08	1.02
Basilicata	1.75	2.03	2.14	2.38	2.44	1.90
<i>of which:</i> General government	1.39	0.15	0.33	0.18	0.36	0.60
Non-financial companies	2.38	3.11	3.34	4.02	4.20	2.98
Producer households	2.22	2.65	2.76	2.61	2.66	2.00
Consumer households	1.09	1.03	0.98	1.01	0.97	0.99
Calabria	2.40	2.32	2.28	2.20	2.06	1.86
<i>of which:</i> General government	0.27	3.51	3.28	3.20	3.09	1.63
Non-financial companies	3.82	2.95	2.65	2.93	2.75	2.90
Producer households	3.69	3.85	3.94	3.28	2.84	2.51
Consumer households	1.59	1.49	1.52	1.37	1.29	1.20
Sicily	2.55	2.29	2.15	2.26	2.26	2.16
<i>of which:</i> General government	1.38	0.46	0.14	1.87	2.00	2.14
Non-financial companies	3.43	3.23	2.94	3.28	3.38	3.21
Producer households	4.29	3.35	3.16	3.35	3.30	3.12
Consumer households	1.69	1.58	1.53	1.46	1.39	1.36
Sardinia	1.91	1.68	1.61	1.39	1.28	1.16
<i>of which:</i> General government	0.94	1.08	0.92	2.01	0.85	1.08
Non-financial companies	3.62	3.24	3.03	2.47	2.25	1.98
Producer households	2.09	2.09	2.05	1.99	2.04	1.93
Consumer households	1.02	0.94	0.96	0.89	0.83	0.81

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**

	2019-Q1	2019-Q2	2019-Q3	2019-Q4	2020-Q1	2020-Q2
ITALY	1.33	1.31	1.18	1.07	1.09	1.03
<i>of which:</i> General government	0.46	0.50	0.51	0.59	0.48	0.43
Non-financial companies	2.02	2.07	1.81	1.65	1.71	1.63
Producer households	1.94	1.81	1.72	1.64	1.69	1.61
Consumer households	0.91	0.82	0.80	0.78	0.81	0.78
Piedmont	1.13	1.07	0.99	0.94	0.99	1.02
<i>of which:</i> General government	0.01	0.00	0.04	0.10	0.05	0.07
Non-financial companies	1.55	1.47	1.31	1.25	1.34	1.41
Producer households	1.76	1.68	1.74	1.39	1.42	1.44
Consumer households	0.70	0.65	0.64	0.64	0.67	0.67
Valle d'Aosta	1.35	1.27	1.10	1.05	0.83	0.81
<i>of which:</i> General government	0.00	0.00	23.19	2.01	0.22	0.22
Non-financial companies	1.88	1.86	1.50	1.62	1.20	1.17
Producer households	1.10	1.08	1.26	1.19	1.28	1.25
Consumer households	0.80	0.65	0.60	0.47	0.37	0.39
Lombardy	0.84	0.78	0.74	0.67	0.69	0.66
<i>of which:</i> General government	2.51	2.14	0.11	0.07	0.17	0.08
Non-financial companies	1.37	1.34	1.30	1.26	1.31	1.30
Producer households	1.53	1.42	1.30	1.27	1.32	1.21
Consumer households	0.81	0.73	0.70	0.71	0.70	0.67
Liguria	1.63	1.41	0.91	0.89	0.93	1.03
<i>of which:</i> General government	0.02	0.02	0.03	0.01	0.01	0.27
Non-financial companies	2.57	2.30	1.18	1.11	1.14	1.23
Producer households	1.95	1.66	1.77	1.64	1.70	1.63
Consumer households	0.80	0.66	0.67	0.69	0.70	0.77
Veneto	0.94	1.01	1.00	0.98	0.99	0.86
<i>of which:</i> General government	0.96	1.56	1.73	0.45	0.12	0.03
Non-financial companies	1.53	1.66	1.66	1.60	1.62	1.59
Producer households	1.68	1.75	1.59	1.37	1.50	1.34
Consumer households	0.81	0.77	0.73	0.65	0.76	0.62
Friuli Venezia Giulia	1.12	1.16	2.11	1.43	1.49	1.35
<i>of which:</i> General government	0.12	0.03	0.06	0.24	0.05	0.05
Non-financial companies	1.55	1.51	3.56	2.34	2.35	2.19
Producer households	1.83	2.05	1.71	1.52	1.66	1.59
Consumer households	0.71	0.83	0.77	0.52	0.65	0.47

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**

	2019-Q1	2019-Q2	2019-Q3	2019-Q4	2020-Q1	2020-Q2
Emilia-Romagna	1.71	1.93	1.98	1.48	1.50	1.22
<i>of which:</i> General government	0.07	0.07	0.18	0.06	0.06	0.03
Non-financial companies	2.33	2.72	2.82	1.98	2.03	1.42
Producer households	1.65	1.53	1.36	1.30	1.51	1.42
Consumer households	0.72	0.66	0.66	0.64	0.62	0.62
Trentino-Alto Adige	0.65	0.64	0.62	0.69	0.73	0.76
<i>of which:</i> General government	0.12	0.08	0.07	0.05	0.05	0.00
Non-financial companies	0.68	0.69	0.70	0.83	0.89	0.97
Producer households	1.04	1.02	1.02	1.11	1.17	1.09
Consumer households	0.47	0.43	0.41	0.40	0.36	0.32
Tuscany	1.43	1.32	1.23	1.28	1.24	1.17
<i>of which:</i> General government	0.01	0.02	0.07	0.05	0.05	0.00
Non-financial companies	1.75	1.69	1.56	1.65	1.62	1.48
Producer households	2.31	2.03	1.91	1.94	1.80	1.75
Consumer households	0.95	0.81	0.75	0.76	0.74	0.80
Umbria	1.98	1.55	1.45	1.18	1.21	1.19
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	2.52	1.91	1.77	1.26	1.26	1.23
Producer households	2.64	2.46	2.36	2.46	2.30	1.89
Consumer households	1.09	0.93	0.89	0.85	0.96	1.00
Marche	1.61	1.49	1.46	1.21	1.24	1.14
<i>of which:</i> General government	0.02	0.02	0.03	0.03	0.03	0.04
Non-financial companies	1.88	1.83	1.81	1.47	1.50	1.35
Producer households	2.26	2.14	2.01	1.90	1.78	1.51
Consumer households	1.12	0.93	0.94	0.78	0.87	0.84
Lazio	2.25	2.14	1.25	1.10	1.10	1.28
<i>of which:</i> General government	0.04	0.07	0.09	0.06	0.05	0.04
Non-financial companies	3.88	4.00	1.74	1.65	1.90	2.39
Producer households	2.34	1.89	1.72	1.67	1.69	1.63
Consumer households	0.96	0.86	0.87	0.86	0.86	0.85
Abruzzo	2.61	2.12	1.90	1.68	1.75	1.93
<i>of which:</i> General government	0.06	0.15	0.07	0.31	0.37	0.02
Non-financial companies	3.60	2.82	2.43	2.15	2.13	2.59
Producer households	2.72	2.67	2.67	2.44	2.59	2.51
Consumer households	1.25	1.11	1.12	0.97	1.07	1.01

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**

	2019-Q1	2019-Q2	2019-Q3	2019-Q4	2020-Q1	2020-Q2
Molise	2.23	2.15	2.27	1.67	1.90	1.93
<i>of which:</i> General government	2.37	2.09	0.50	0.01	1.51	0.00
Non-financial companies	3.82	3.92	4.39	2.62	2.89	2.92
Producer households	1.93	2.19	2.30	2.23	2.28	2.69
Consumer households	1.10	0.92	0.91	1.04	1.17	1.20
Campania	1.95	2.26	2.27	2.25	2.31	1.76
<i>of which:</i> General government	1.28	1.25	1.51	2.97	2.75	2.08
Non-financial companies	2.67	3.62	3.69	3.50	3.50	2.41
Producer households	2.43	2.22	2.26	2.21	2.14	2.12
Consumer households	1.24	1.11	1.09	1.06	1.18	1.14
Apulia	1.91	1.81	1.68	1.70	1.92	1.73
<i>of which:</i> General government	0.04	0.19	3.81	3.65	0.82	1.16
Non-financial companies	3.03	2.91	2.49	2.67	3.09	2.71
Producer households	2.38	2.19	2.20	2.05	2.29	2.43
Consumer households	1.07	1.03	1.02	0.97	1.07	0.97
Basilicata	2.18	1.94	1.71	1.76	1.69	1.44
<i>of which:</i> General government	0.38	0.41	0.19	0.00	0.00	0.88
Non-financial companies	3.50	3.20	2.80	3.02	2.48	1.94
Producer households	2.18	2.16	1.67	1.80	1.64	1.94
Consumer households	1.07	0.87	0.88	0.75	1.08	0.94
Calabria	1.70	1.78	1.76	1.68	2.04	1.74
<i>of which:</i> General government	0.66	1.13	1.03	1.34	1.96	1.72
Non-financial companies	2.63	2.81	2.79	2.52	3.04	2.67
Producer households	2.32	2.51	2.46	2.52	2.65	2.35
Consumer households	1.26	1.07	1.11	1.15	1.25	1.16
Sicily	2.48	2.30	2.35	2.40	2.25	2.01
<i>of which:</i> General government	3.44	3.46	4.89	7.27	4.72	5.44
Non-financial companies	3.69	3.62	3.71	3.86	3.48	2.95
Producer households	3.22	2.89	2.80	2.81	2.91	2.64
Consumer households	1.48	1.30	1.29	1.21	1.24	1.18
Sardinia	1.08	1.09	1.12	1.14	1.11	1.11
<i>of which:</i> General government	1.47	0.50	1.44	0.55	0.33	0.21
Non-financial companies	1.73	1.92	1.96	1.83	1.86	1.78
Producer households	1.94	1.88	1.94	1.96	1.76	2.01
Consumer households	0.78	0.69	0.73	0.80	0.84	0.87

Credit Conditions and Risk

Access to data:

[TRI30431](#)

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

2nd quarter 2020

Reporting institutions: **Banks**

	Total			1 facility		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
ITALY	1,544,577	1,123,617	3,288,569	557,332	473,368	2,881,442
North West Italy	693,039	501,707	953,505	254,815	207,119	823,677
Piedmont	98,596	67,854	247,957	24,193	21,125	216,683
Valle d'Aosta	2,356	1,779	7,767	932	744	6,869
Lombardy	569,781	415,314	622,223	222,263	178,612	533,259
Liguria	22,306	16,761	75,558	7,427	6,638	66,866
North East Italy	388,237	280,126	832,888	147,230	125,317	721,638
Trentino Alto Adige	46,080	36,616	120,497	19,309	16,908	109,097
Veneto	178,608	131,985	317,026	86,082	72,066	273,382
Friuli-Venezia Giulia	30,201	20,469	85,877	7,711	6,972	76,665
Emilia Romagna	133,349	91,056	309,488	34,129	29,370	262,494
Central Italy	313,376	221,814	708,044	92,963	83,036	622,306
Tuscany	74,156	54,571	242,981	22,617	20,334	207,413
Umbria	13,147	9,873	49,630	3,828	3,429	42,480
Marche	28,408	20,160	103,637	8,562	7,733	88,614
Lazio	197,666	137,209	311,796	57,957	51,540	283,799
Southern Italy	102,703	81,298	511,803	40,982	37,822	456,450
Abruzzo	14,395	10,901	64,232	5,027	4,578	56,465
Molise	1,836	1,467	11,661	859	765	10,284
Campania	43,152	34,279	185,779	15,753	14,609	165,632
Apulia	30,090	23,917	165,670	13,359	12,312	148,550
Basilicata	3,963	3,148	21,950	1,694	1,578	19,340
Calabria	9,267	7,586	62,511	4,291	3,980	56,179
Islands	47,222	38,672	282,329	21,341	20,074	257,371
Sicily	31,762	25,619	207,363	15,336	14,445	188,446
Sardinia	15,460	13,053	74,966	6,005	5,628	68,925

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

2nd quarter 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	190,019	147,929	258,450	184,095	123,957	108,832
North West Italy	103,076	82,430	79,841	76,840	50,819	36,040
Piedmont	9,014	6,576	20,062	15,793	9,197	8,314
Valle d'Aosta	284	215	666	579	456	194
Lombardy	91,791	74,169	53,360	57,304	39,126	25,351
Liguria	1,987	1,469	5,753	3,163	2,039	2,181
North East Italy	37,827	27,491	68,194	48,043	31,670	30,873
Trentino Alto Adige	6,854	5,521	8,216	6,684	5,098	2,512
Veneto	16,934	11,970	26,157	19,142	12,174	12,405
Friuli-Venezia Giulia	2,388	1,817	5,946	3,383	2,413	2,400
Emilia Romagna	11,652	8,183	27,875	18,834	11,985	13,556
Central Italy	30,444	23,727	54,876	35,565	24,769	22,493
Tuscany	8,841	6,535	21,741	12,437	8,530	9,917
Umbria	1,792	1,337	4,456	1,824	1,245	1,915
Marche	3,201	2,342	9,288	4,315	2,628	4,202
Lazio	16,610	13,512	19,391	16,989	12,366	6,459
Southern Italy	13,364	10,086	37,446	17,328	12,396	13,817
Abruzzo	1,874	1,360	5,112	2,280	1,570	1,999
Molise	293	239	971	334	232	324
Campania	5,444	4,052	13,357	6,982	5,316	5,106
Apulia	3,881	2,982	11,670	5,262	3,489	4,234
Basilicata	565	433	1,760	783	508	690
Calabria	1,306	1,020	4,576	1,685	1,281	1,464
Islands	5,308	4,195	18,093	6,319	4,302	5,609
Sicily	3,719	2,922	13,573	4,542	2,970	4,327
Sardinia	1,589	1,273	4,520	1,777	1,332	1,282

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

2nd quarter 2020

Reporting institutions: **Banks**

More than 4 facilities		
Facilities granted	Margin used	Number of borrowers

ITALY	613,132	378,363	39,845
North West Italy	258,309	161,340	13,947
Piedmont	49,596	30,955	2,898
Valle d'Aosta	561	363	38
Lombardy	198,423	123,407	10,253
Liguria	9,729	6,615	758
North East Italy	155,136	95,648	12,183
Trentino Alto Adige	13,233	9,089	672
Veneto	56,450	35,774	5,082
Friuli-Venezia Giulia	16,719	9,267	866
Emilia Romagna	68,734	41,518	5,563
Central Italy	154,404	90,281	8,369
Tuscany	30,261	19,172	3,910
Umbria	5,703	3,862	779
Marche	12,330	7,458	1,533
Lazio	106,109	59,790	2,147
Southern Italy	31,029	20,994	4,090
Abruzzo	5,214	3,393	656
Molise	351	232	82
Campania	14,972	10,302	1,684
Apulia	7,587	5,133	1,216
Basilicata	921	628	160
Calabria	1,985	1,305	292
Islands	14,254	10,100	1,256
Sicily	8,164	5,281	1,017
Sardinia	6,089	4,819	239

Credit Conditions and Risk

Access to data:

[TRI30446](#)

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

2nd quarter 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	3,288,569	1,167,793	740,566	656,619	228,104
<i>of which:</i> 1 facility	2,881,442	1,151,199	693,078	566,093	143,999
2 facilities	258,450	16,241	45,844	77,335	57,919
3 or 4 facilities	108,832	350	1,637	13,125	25,116
more than 4 facilities	39,845	3	7	66	1,070
General government	6,869	207	141	301	569
<i>of which:</i> 1 facility	3,826	184	121	264	458
2 facilities	1,700	15	13	30	89
3 or 4 facilities	1,129	6	7	7	19
more than 4 facilities	214	2	-	-	3
Financial companies (excluding Monetary Financial Institutions)	9,589	2,340	1,167	1,288	892
<i>of which:</i> 1 facility	6,905	2,243	942	867	550
2 facilities	1,822	93	209	328	230
3 or 4 facilities	627	4	16	92	106
more than 4 facilities	235	-	-	1	6
Non-financial companies	719,438	196,879	100,163	120,091	98,036
<i>of which:</i> 1 facility	450,459	192,212	78,858	72,477	42,963
2 facilities	144,240	4,591	20,644	39,398	35,649
3 or 4 facilities	87,136	76	660	8,185	18,609
more than 4 facilities	37,603	-	1	31	815
Producer households	414,233	163,431	82,344	80,651	33,925
<i>of which:</i> 1 facility	353,433	159,583	71,268	61,477	19,565
2 facilities	46,629	3,776	10,660	16,131	9,877
3 or 4 facilities	12,800	71	415	3,024	4,300
more than 4 facilities	1,371	1	1	19	183
Consumer households and others	2,129,194	800,706	555,021	453,019	94,243
<i>of which:</i> 1 facility	2,058,181	792,827	540,349	429,927	80,115
2 facilities	63,510	7,687	14,131	21,277	12,005
3 or 4 facilities	7,082	192	536	1,800	2,061
more than 4 facilities	421	-	5	15	62

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

2nd quarter 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	106,386	74,712	28,362	24,581	5,709
<i>of which:</i> 1 facility	43,469	21,649	5,720	3,632	611
2 facilities	31,495	17,502	5,103	3,027	460
3 or 4 facilities	27,612	25,372	8,922	5,654	830
more than 4 facilities	3,810	10,189	8,617	12,268	3,808
General government	884	1,653	1,111	1,162	394
<i>of which:</i> 1 facility	660	964	440	329	36
2 facilities	184	508	386	346	79
3 or 4 facilities	39	172	264	423	166
more than 4 facilities	1	9	21	64	113
Financial companies (excluding Monetary Financial Institutions)	594	698	506	827	555
<i>of which:</i> 1 facility	347	410	237	395	238
2 facilities	148	205	196	280	102
3 or 4 facilities	90	60	55	90	102
more than 4 facilities	9	23	18	62	113
Non-financial companies	72,880	60,592	24,319	21,457	4,671
<i>of which:</i> 1 facility	23,027	14,362	3,986	2,494	322
2 facilities	23,318	13,836	3,904	2,106	260
3 or 4 facilities	23,206	22,862	8,094	4,851	537
more than 4 facilities	3,329	9,532	8,335	12,006	3,552
Producer households	12,544	5,079	909	278	8
<i>of which:</i> 1 facility	5,241	1,587	220	64	1
2 facilities	3,916	1,404	209	54	2
3 or 4 facilities	3,004	1,580	280	87	2
more than 4 facilities	383	508	200	73	3
Consumer households and others	19,351	6,639	1,510	856	81
<i>of which:</i> 1 facility	14,095	4,293	832	349	14
2 facilities	3,907	1,533	407	241	17
3 or 4 facilities	1,261	696	228	203	23
more than 4 facilities	88	117	43	63	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)

2nd 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	1.01	1.07	1.16
	First bank's share of total credit granted (%)	67	99	97	95
General government	Average number of banks per borrower	1.78	1.20	1.19	1.16
	First bank's share of total credit granted (%)	67	100	98	98
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.57	1.04	1.21	1.41
	First bank's share of total credit granted (%)	88	98	93	88
Non-financial companies	Average number of banks per borrower	1.78	1.02	1.22	1.47
	First bank's share of total credit granted (%)	49	99	91	84
<i>of which:</i>					
Industry	Average number of banks per borrower	2.39	1.03	1.22	1.54
	First bank's share of total credit granted (%)	42	99	91	82
Building	Average number of banks per borrower	1.62	1.02	1.20	1.46
	First bank's share of total credit granted (%)	65	99	92	85
Services	Average number of banks per borrower	1.62	1.02	1.22	1.46
	First bank's share of total credit granted (%)	52	99	91	85
Producer households	Average number of banks per borrower	1.20	1.02	1.14	1.28
	First bank's share of total credit granted (%)	88	99	95	91
Consumer households and others	Average number of banks per borrower	1.04	1.01	1.03	1.06
	First bank's share of total credit granted (%)	96	100	99	99

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

Source: Central Credit Register

Credit Conditions and Risk

Average number of banks per borrower

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

(numbers in unit, percentages)

2nd quarter 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	2.05	2.69	3.55
	First bank's share of total credit granted (%)	86	77	69	62
General government	Average number of banks per borrower	1.25	1.31	1.56	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	1.65	1.66	1.82
	First bank's share of total credit granted (%)	87	86	86	82
Non-financial companies	Average number of banks per borrower	1.81	2.25	2.88	3.79
	First bank's share of total credit granted (%)	78	72	66	59
<i>of which:</i>					
Industry	Average number of banks per borrower	1.99	2.53	3.29	4.31
	First bank's share of total credit granted (%)	72	65	58	51
Building	Average number of banks per borrower	1.77	2.11	2.50	3.11
	First bank's share of total credit granted (%)	80	76	73	70
Services	Average number of banks per borrower	1.76	2.16	2.74	3.58
	First bank's share of total credit granted (%)	80	75	69	63
Producer households	Average number of banks per borrower	1.59	1.99	2.47	3.06
	First bank's share of total credit granted (%)	85	81	78	76
Consumer households and others	Average number of banks per borrower	1.18	1.37	1.55	1.75
	First bank's share of total credit granted (%)	96	93	91	89

Credit Conditions and Risk

Average number of banks per borrower

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

(numbers in unit, percentages)

2nd quarter 2020

Reporting institutions: **Banks**

		From 5,000,000 to 25,000,000	More than 25,000,000
TOTAL	Average number of banks per borrower	4.91	7.61
	First bank's share of total credit granted (%)	53	60
General government	Average number of banks per borrower	2.38	3.89
	First bank's share of total credit granted (%)	87	63
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	2.09	4.32
	First bank's share of total credit granted (%)	84	88
Non-financial companies	Average number of banks per borrower	5.29	8.39
	First bank's share of total credit granted (%)	49	37
<i>of which:</i>			
Industry	Average number of banks per borrower	5.99	9.08
	First bank's share of total credit granted (%)	42	34
Building	Average number of banks per borrower	3.81	6.32
	First bank's share of total credit granted (%)	65	46
Services	Average number of banks per borrower	4.95	7.87
	First bank's share of total credit granted (%)	53	38
Producer households	Average number of banks per borrower	3.38	3.75
	First bank's share of total credit granted (%)	74	64
Consumer households and others	Average number of banks per borrower	2.20	4.00
	First bank's share of total credit granted (%)	82	61

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	
	2020 Mar.	2020 June	2020 Mar.	2020 June	2020 Mar.	2020 June
Number of borrowers for loans and collateral granted to customers	8,670,640	8,712,654	4,026,678	3,945,771	4,643,962	4,766,883
of which: joint borrowers	2,433,468	2,415,337	975,308	901,548	1,458,160	1,513,789
Loans (excluding bad loans)						
facilities granted	2,113,943	2,226,002	1,724,424	1,826,621	389,519	399,380
margin used	1,684,511	1,761,452	1,295,853	1,363,258	388,658	398,194
Breach of overdraft limits	40,111	36,724	27,844	24,342	12,267	12,383
margin available	469,543	501,274	456,415	487,705	13,128	13,569
Matched loans						
facilities granted	250,466	243,628	214,149	209,460	36,318	34,168
margin used	125,760	108,408	99,174	84,314	26,586	24,094
Term loans						
facilities granted	1,666,515	1,782,580	1,315,411	1,419,905	351,104	362,675
margin used	1,469,571	1,567,663	1,113,127	1,199,713	356,444	367,950
Revocable loans						
facilities granted	188,057	191,033	185,964	188,500	2,093	2,533
margin used	83,613	79,683	77,990	73,538	5,623	6,145
Collateral granted						
facilities granted	362,983	359,139	355,609	351,751	7,374	7,388
margin used	172,736	169,638	165,954	162,547	6,782	7,091
Bad loans (gross of write-downs and net of write-offs)	166,538	161,425	69,338	66,410	97,200	95,015
Number of guarantors	4,130,269	4,106,510	2,350,791	2,301,855	1,779,478	1,804,655
of which: joint guarantors	1,467,182	1,454,801	887,796	868,051	579,386	586,750
Guarantees received	773,994	771,764	497,279	492,046	276,715	279,718

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30126](#)

Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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	6,090,213	2,420,650	1,601,414	1,044,620	234,698
Facilities granted	1,940,727	131,464	162,984	184,658	93,483
Margin used	1,518,976	120,083	155,586	172,007	77,753
<i>of which</i> : backed by real security	623,330	86,970	139,174	146,161	49,957
Margin available	454,535	13,404	8,503	14,214	17,192
Breach of overdraft limits	32,783	2,022	1,105	1,563	1,462

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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	91,927	60,684	22,106	17,803	3,783
Facilities granted	79,913	117,247	97,148	226,387	796,009
Margin used	61,761	89,141	71,863	165,141	600,345
<i>of which</i> : backed by real security	29,201	35,666	25,449	47,923	62,284
Margin available	19,703	30,851	27,840	68,860	207,779
Breach of overdraft limits	1,552	2,744	2,555	7,614	12,115

Credit Conditions and Risk

Access to data:

[TRI30146](#)

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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	3,288,569	1,167,793	740,566	656,619	228,104
	Facilities granted	1,544,577	53,899	65,915	94,524	61,932
	Margin used	1,123,617	47,666	60,387	84,841	49,186
Piedmont	Number of borrowers	247,957	91,621	56,359	48,198	17,108
	Facilities granted	98,596	4,224	4,967	6,845	4,600
	Margin used	67,854	3,697	4,485	6,018	3,545
Valle d'Aosta	Number of borrowers	7,767	2,637	1,623	1,679	650
	Facilities granted	2,356	120	136	233	162
	Margin used	1,779	102	121	207	135
Lombardy	Number of borrowers	622,223	191,957	140,234	134,945	50,630
	Facilities granted	569,781	8,948	12,568	19,613	13,775
	Margin used	415,314	7,681	11,325	17,324	10,510
Liguria	Number of borrowers	75,558	27,601	17,008	15,627	5,493
	Facilities granted	22,306	1,252	1,467	2,136	1,401
	Margin used	16,761	1,065	1,308	1,900	1,106
Trentino Alto Adige	Number of borrowers	120,497	33,616	23,708	29,233	13,193
	Facilities granted	46,080	1,608	2,234	4,695	3,845
	Margin used	36,616	1,373	2,029	4,322	3,282
Veneto	Number of borrowers	317,026	103,092	76,335	66,357	22,467
	Facilities granted	178,608	4,832	6,867	9,504	6,104
	Margin used	131,985	4,217	6,324	8,469	4,658
Friuli-Venezia Giulia	Number of borrowers	85,877	32,185	21,809	15,805	4,782
	Facilities granted	30,201	1,536	1,945	2,255	1,299
	Margin used	20,469	1,403	1,829	2,055	1,033

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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	106,386	74,712	28,362	24,581	5,709
	Facilities granted	59,291	92,909	78,943	200,148	835,330
	Margin used	43,414	66,318	55,017	132,293	578,923
Piedmont	Number of borrowers	8,263	5,523	2,156	1,745	402
	Facilities granted	4,572	6,892	6,130	14,363	45,896
	Margin used	3,220	4,781	4,127	9,312	28,375
Valle d'Aosta	Number of borrowers	283	175	69	58	7
	Facilities granted	141	173	153	370	864
	Margin used	112	123	117	311	546
Lombardy	Number of borrowers	25,707	19,285	7,858	7,363	2,022
	Facilities granted	14,441	24,527	22,405	61,846	391,401
	Margin used	10,058	16,685	14,908	38,918	286,978
Liguria	Number of borrowers	2,227	1,366	469	417	103
	Facilities granted	1,169	1,611	1,245	3,305	8,688
	Margin used	848	1,140	878	2,209	6,181
Trentino Alto Adige	Number of borrowers	5,751	3,898	1,416	1,036	172
	Facilities granted	3,280	5,007	3,977	8,111	13,242
	Margin used	2,697	4,046	3,170	6,049	9,574
Veneto	Number of borrowers	11,472	8,442	3,368	2,865	617
	Facilities granted	6,403	10,442	9,355	23,616	101,337
	Margin used	4,498	7,023	6,226	14,905	75,196
Friuli-Venezia Giulia	Number of borrowers	2,219	1,578	588	510	113
	Facilities granted	1,271	1,981	1,628	4,067	14,173
	Margin used	932	1,432	1,140	2,616	7,951

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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	309,488	102,767	71,010	63,107	22,384
	Facilities granted	133,349	4,773	6,363	9,072	6,152
	Margin used	91,056	4,044	5,727	7,919	4,594
Tuscany	Number of borrowers	242,981	81,137	53,111	52,542	18,118
	Facilities granted	74,156	3,728	4,708	7,518	4,924
	Margin used	54,571	3,207	4,261	6,739	3,938
Umbria	Number of borrowers	49,630	19,247	10,939	8,360	3,133
	Facilities granted	13,147	878	946	1,166	859
	Margin used	9,873	767	857	1,020	670
Marche	Number of borrowers	103,637	37,536	23,123	18,174	6,835
	Facilities granted	28,408	1,749	2,056	2,604	1,944
	Margin used	20,160	1,531	1,866	2,270	1,495
Lazio	Number of borrowers	311,796	108,725	68,484	71,362	22,289
	Facilities granted	197,666	4,998	6,234	10,619	5,969
	Margin used	137,209	4,521	5,819	9,931	5,126
Abruzzo	Number of borrowers	64,232	26,025	13,710	10,532	3,654
	Facilities granted	14,395	1,187	1,185	1,476	977
	Margin used	10,901	1,071	1,101	1,319	796
Molise	Number of borrowers	11,661	5,070	2,580	1,806	670
	Facilities granted	1,836	230	221	255	184
	Margin used	1,467	208	204	228	149
Campania	Number of borrowers	185,779	73,618	38,753	33,884	11,423
	Facilities granted	43,152	3,290	3,390	4,781	3,043
	Margin used	34,279	3,007	3,118	4,362	2,559

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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	11,117	8,179	3,090	2,875	713
	Facilities granted	6,334	10,415	8,808	24,458	56,806
	Margin used	4,294	6,889	5,759	15,553	35,843
Tuscany	Number of borrowers	8,565	5,791	2,131	1,753	302
	Facilities granted	4,813	7,307	6,062	14,406	20,565
	Margin used	3,631	5,309	4,320	9,718	13,109
Umbria	Number of borrowers	1,547	1,050	366	330	74
	Facilities granted	867	1,301	1,008	2,672	3,421
	Margin used	644	948	702	1,826	2,363
Marche	Number of borrowers	3,290	2,337	808	650	125
	Facilities granted	1,857	2,891	2,189	4,904	8,135
	Margin used	1,318	2,019	1,488	3,164	4,828
Lazio	Number of borrowers	8,334	5,452	1,940	1,839	531
	Facilities granted	4,501	6,682	5,332	14,630	138,549
	Margin used	3,583	5,281	4,146	11,164	86,707
Abruzzo	Number of borrowers	1,697	1,207	445	344	69
	Facilities granted	950	1,408	1,188	2,635	3,346
	Margin used	720	1,044	855	1,811	2,074
Molise	Number of borrowers	283	179	62	29	8
	Facilities granted	151	205	157	178	249
	Margin used	114	162	108	114	163
Campania	Number of borrowers	5,196	3,501	1,262	1,003	189
	Facilities granted	2,839	4,086	3,262	7,444	10,916
	Margin used	2,222	3,203	2,479	5,374	7,330

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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	165,670	67,007	38,705	29,151	8,715
	Facilities granted	30,090	3,064	3,371	4,016	2,341
	Margin used	23,917	2,829	3,170	3,691	1,963
Basilicata	Number of borrowers	21,950	9,146	4,570	3,667	1,214
	Facilities granted	3,963	410	394	518	329
	Margin used	3,148	374	364	465	273
Calabria	Number of borrowers	62,511	28,476	12,453	9,505	2,949
	Facilities granted	9,267	1,271	1,074	1,330	779
	Margin used	7,586	1,159	991	1,198	636
Sicily	Number of borrowers	207,363	94,701	46,520	31,042	8,910
	Facilities granted	31,762	4,340	4,089	4,353	2,374
	Margin used	25,619	4,059	3,860	3,995	1,986
Sardinia	Number of borrowers	74,966	31,629	19,532	11,643	3,487
	Facilities granted	15,460	1,460	1,699	1,534	869
	Margin used	13,053	1,350	1,630	1,408	732

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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	3,885	2,665	865	696	93
	Facilities granted	2,165	3,317	2,369	5,396	3,959
	Margin used	1,726	2,588	1,804	3,678	2,185
Basilicata	Number of borrowers	560	362	146	94	13
	Facilities granted	308	446	375	635	535
	Margin used	244	334	278	420	345
Calabria	Number of borrowers	1,231	773	285	178	33
	Facilities granted	661	803	626	1,049	1,634
	Margin used	512	608	490	752	1,123
Sicily	Number of borrowers	3,433	2,128	758	540	91
	Facilities granted	1,888	2,493	1,964	4,162	5,962
	Margin used	1,492	1,954	1,464	2,920	3,550
Sardinia	Number of borrowers	1,326	821	280	256	32
	Facilities granted	680	925	709	1,901	5,651
	Margin used	549	749	557	1,481	4,501

Credit Conditions and Risk

Access to data:

[TRI30156](#)

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

2nd quarter 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	3,288,569	1,167,793	740,566	656,619	228,104
	Facilities granted	1,544,577	53,899	65,915	94,524	61,932
	Margin used	1,123,617	47,666	60,387	84,841	49,186
General government	Number of borrowers	6,869	207	141	301	569
	Facilities granted	47,708	6	10	34	111
	Margin used	26,735	39	25	31	112
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	9,589	2,340	1,167	1,288	892
	Facilities granted	375,460	105	103	193	257
	Margin used	292,290	67	74	162	186
Non-financial companies	Number of borrowers	719,438	196,879	100,163	120,091	98,036
	Facilities granted	858,001	8,978	8,910	18,672	29,127
	Margin used	563,478	6,255	6,050	12,786	19,984
<i>of which:</i>						
Industry	Number of borrowers	148,512	25,158	16,308	22,871	22,680
	Facilities granted	341,916	1,177	1,488	3,679	7,006
	Margin used	202,228	741	880	2,144	3,986
Building	Number of borrowers	91,348	24,167	12,974	15,780	13,225
	Facilities granted	65,322	1,109	1,168	2,504	4,037
	Margin used	53,500	745	753	1,670	2,786
Services	Number of borrowers	461,379	143,747	68,739	78,556	59,400
	Facilities granted	427,424	6,519	6,061	12,025	17,229
	Margin used	288,955	4,634	4,257	8,577	12,480
Producer households	Number of borrowers	414,233	163,431	82,344	80,651	33,925
	Facilities granted	52,988	7,398	7,160	11,558	9,122
	Margin used	45,907	6,077	6,210	10,160	7,798
Consumer households and others	Number of borrowers	2,129,194	800,706	555,021	453,019	94,243
	Facilities granted	209,602	37,222	49,583	63,886	23,196
	Margin used	194,542	35,079	47,903	61,549	21,005

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

2nd quarter 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	106,386	74,712	28,362	24,581	5,709
	Facilities granted	59,291	92,909	78,943	200,148	835,330
	Margin used	43,414	66,318	55,017	132,293	578,923
General government	Number of borrowers	884	1,653	1,111	1,162	394
	Facilities granted	278	1,071	1,495	5,230	39,472
	Margin used	185	566	709	2,494	22,392
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	594	698	506	827	555
	Facilities granted	351	963	1,586	7,946	363,951
	Margin used	295	594	827	4,292	285,580
Non-financial companies	Number of borrowers	72,880	60,592	24,319	21,457	4,671
	Facilities granted	42,017	76,724	68,699	177,887	426,786
	Margin used	28,773	53,325	47,579	118,550	267,195
<i>of which:</i>						
Industry	Number of borrowers	19,702	19,207	8,794	9,061	2,285
	Facilities granted	11,800	25,305	25,762	79,507	186,177
	Margin used	6,690	14,867	15,380	47,457	109,730
Building	Number of borrowers	9,725	7,903	2,867	1,951	290
	Facilities granted	5,628	9,703	7,515	13,601	20,042
	Margin used	4,097	7,544	6,148	11,265	17,418
Services	Number of borrowers	41,364	31,240	11,690	9,684	1,978
	Facilities granted	23,306	38,667	32,467	78,590	212,396
	Margin used	16,891	28,277	23,589	54,929	133,807
Producer households	Number of borrowers	12,544	5,079	909	278	8
	Facilities granted	6,793	5,987	2,503	1,856	301
	Margin used	5,832	5,267	2,255	1,558	234
Consumer households and others	Number of borrowers	19,351	6,639	1,510	856	81
	Facilities granted	9,780	8,106	4,639	7,210	4,819
	Margin used	8,270	6,521	3,632	5,391	3,522

Credit Conditions and Risk

Access to data:

[TRI30190](#)

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

2nd quarter 2020

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

		Consumer households		
		Female	Male	Joint loans
ITALY	Number of borrowers	1,074,915	1,773,404	1,982,915
	Facilities granted	87,168	154,307	200,012
	Margin used	85,168	147,895	197,394
Piedmont	Number of borrowers	84,732	126,617	164,691
	Facilities granted	6,430	10,744	16,004
	Margin used	6,255	10,193	15,622
Valle d'Aosta	Number of borrowers	3,432	4,487	4,494
	Facilities granted	267	376	458
	Margin used	262	359	447
Lombardy	Number of borrowers	220,728	353,086	425,038
	Facilities granted	19,220	34,968	46,568
	Margin used	18,551	32,846	45,792
Liguria	Number of borrowers	33,342	50,385	48,420
	Facilities granted	2,666	4,497	4,910
	Margin used	2,622	4,299	4,819
Trentino-Alto Adige	Number of borrowers	25,248	44,533	28,615
	Facilities granted	2,567	5,185	3,637
	Margin used	2,468	4,843	3,516
Veneto	Number of borrowers	91,004	160,669	181,586
	Facilities granted	7,319	14,242	18,261
	Margin used	7,159	13,726	18,103
Friuli Venezia Giulia	Number of borrowers	28,265	44,818	42,113
	Facilities granted	2,004	3,600	3,939
	Margin used	1,984	3,493	3,902

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)

2nd quarter 2020

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

		Consumer households		
		Female	Male	Joint loans
Emilia-Romagna	Number of borrowers	96,252	143,861	150,279
	Facilities granted	7,639	13,034	15,487
	Margin used	7,443	12,341	15,226
Tuscany	Number of borrowers	82,792	125,236	131,622
	Facilities granted	6,985	11,185	13,840
	Margin used	6,826	10,719	13,642
Umbria	Number of borrowers	15,978	26,375	25,246
	Facilities granted	1,114	1,954	2,211
	Margin used	1,093	1,886	2,192
Marche	Number of borrowers	29,520	46,496	43,324
	Facilities granted	2,163	3,710	3,966
	Margin used	2,109	3,526	3,938
Lazio	Number of borrowers	125,238	184,053	204,686
	Facilities granted	11,680	17,711	23,248
	Margin used	11,445	17,104	22,972
Abruzzo	Number of borrowers	20,696	36,421	31,686
	Facilities granted	1,431	2,620	2,732
	Margin used	1,423	2,578	2,714
Molise	Number of borrowers	3,676	7,102	6,503
	Facilities granted	253	494	551
	Margin used	250	481	546
Campania	Number of borrowers	52,634	109,870	147,872
	Facilities granted	4,174	8,487	14,473
	Margin used	4,099	8,288	14,359
Apulia	Number of borrowers	49,375	103,696	126,751
	Facilities granted	3,633	7,601	10,976
	Margin used	3,595	7,475	10,936

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

2nd quarter 2020

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

		Consumer households		
		Female	Male	Joint loans
Basilicata	Number of borrowers	6,197	12,463	12,405
	Facilities granted	439	880	1,052
	Margin used	446	869	1,046
Calabria	Number of borrowers	19,291	35,960	38,306
	Facilities granted	1,290	2,335	3,246
	Margin used	1,279	2,304	3,234
Sicily	Number of borrowers	59,989	118,114	123,555
	Facilities granted	4,021	7,947	10,590
	Margin used	4,003	7,861	10,543
Sardinia	Number of borrowers	26,526	39,162	45,723
	Facilities granted	1,874	2,736	3,863
	Margin used	1,858	2,705	3,845

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

2nd quarter 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	3.20	2.47	1.60
North West Italy	3.25	2.51	1.62
North East Italy	3.02	1.97	1.57
Central Italy	2.80	2.63	1.52
Southern Italy	3.66	2.81	1.64
Islands	3.43	2.86	1.74

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30881](#)

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

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

(percentages)

2nd quarter 2020

Data: Sample of banks

	Total	of which:			
		Term loans			Revocable loans
		initial period of rate fixation			
		Up to 1 years	More than 1 up to 5 years	More than 5 years	
ITALY	1.89	1.68	2.59	2.03	2.25
North West Italy	1.81	1.63	2.47	1.92	2.14
Piedmont	1.82	1.71	2.43	1.85	2.12
Valle d'Aosta	1.96	1.75	2.13	1.99	2.65
Lombardy	1.81	1.61	2.47	1.94	2.13
Liguria	1.81	1.49	2.84	1.95	2.35
North East Italy	1.84	1.67	2.29	1.96	2.53
Trentino-Alto Adige	1.85	1.78	2.85	1.76	3.19
Veneto	1.91	1.69	2.13	2.07	2.85
Friuli Venezia Giulia	1.87	1.66	3.32	1.98	2.92
Emilia-Romagna	1.76	1.61	2.25	1.92	2.03
Central Italy	1.93	1.67	2.55	2.13	1.90
Tuscany	1.82	1.60	2.45	2.01	1.97
Umbria	2.02	1.78	2.87	2.12	2.66
Marche	1.89	1.75	2.96	2.05	1.72
Lazio	1.97	1.68	2.48	2.19	1.84
Southern Italy	2.05	1.83	3.00	2.11	2.45
Abruzzo	2.20	1.93	3.23	2.31	2.64
Molise	2.13	1.94	3.32	2.12	3.04
Campania	1.94	1.72	3.11	2.06	1.86
Apulia	2.10	1.92	2.85	2.12	2.86
Basilicata	2.03	1.88	2.83	1.99	3.36
Calabria	2.15	1.82	3.16	2.17	5.06
Islands	2.11	1.86	3.74	2.25	3.46
Sicily	2.11	1.89	3.70	2.26	3.54
Sardinia	2.11	1.71	3.83	2.24	3.06

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

Sources: Survey of lending rates

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

by initial period of rate fixation and customer region

(percentages)

2nd quarter 2020Reporting institutions: **Sample of banks**

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

ITALY	1.60	1.92
North West Italy	1.52	1.82
Piedmont and Valle d'Aosta	1.58	1.75
Lombardy	1.52	1.85
Liguria	1.37	1.83
North East Italy	1.59	1.88
Trentino-Alto Adige	1.64	1.71
Veneto	1.60	1.98
Friuli Venezia Giulia	1.56	1.89
Emilia-Romagna	1.56	1.85
Central Italy	1.63	1.99
Tuscany	1.56	1.81
Umbria	1.86	1.97
Marche	1.64	1.93
Lazio	1.65	2.07
Southern Italy	1.72	1.97
Abruzzo e Molise	1.76	2.15
Campania	1.65	1.94
Apulia	1.81	1.96
Basilicata	1.69	1.80
Calabria	1.71	2.05
Islands	1.78	2.12
Sicily	1.80	2.11
Sardinia	1.68	2.13

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30900](#)

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

2nd quarter 2020

Reporting institutions: **Sample of banks**

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

ITALY	1.83	1.55
North West Italy	1.84	1.53
North East Italy	1.85	1.66
Central Italy	1.77	1.47
Southern Italy	1.80	1.54
Islands	1.86	1.68

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

	jun-20	mar-20	dec-19	sep-19	jun-19	mar-19	dec-18
ITALY	(1.41)	(1.48)	(1.81)	(1.71)	(1.78)	(1.83)	(1.95)
North West Italy	(1.37)	(1.42)	(1.66)	(1.55)	(1.64)	(1.87)	(1.87)
North East Italy	(1.49)	(1.45)	(1.58)	(1.69)	(1.68)	(1.73)	(1.77)
Central Italy	(1.28)	(1.25)	(2.16)	(1.71)	(1.73)	(1.45)	(2.06)
Southern Italy and Islands	(1.73)	(2.29)	(2.42)	(2.38)	(2.7)	(2.74)	(2.57)

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 table contains information that are considered provisional because the interest rates segment will be soon revised. This revision will provide more detailed tables. 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

'Statistics' series publications are available on the Bank of Italy's site:

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