

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

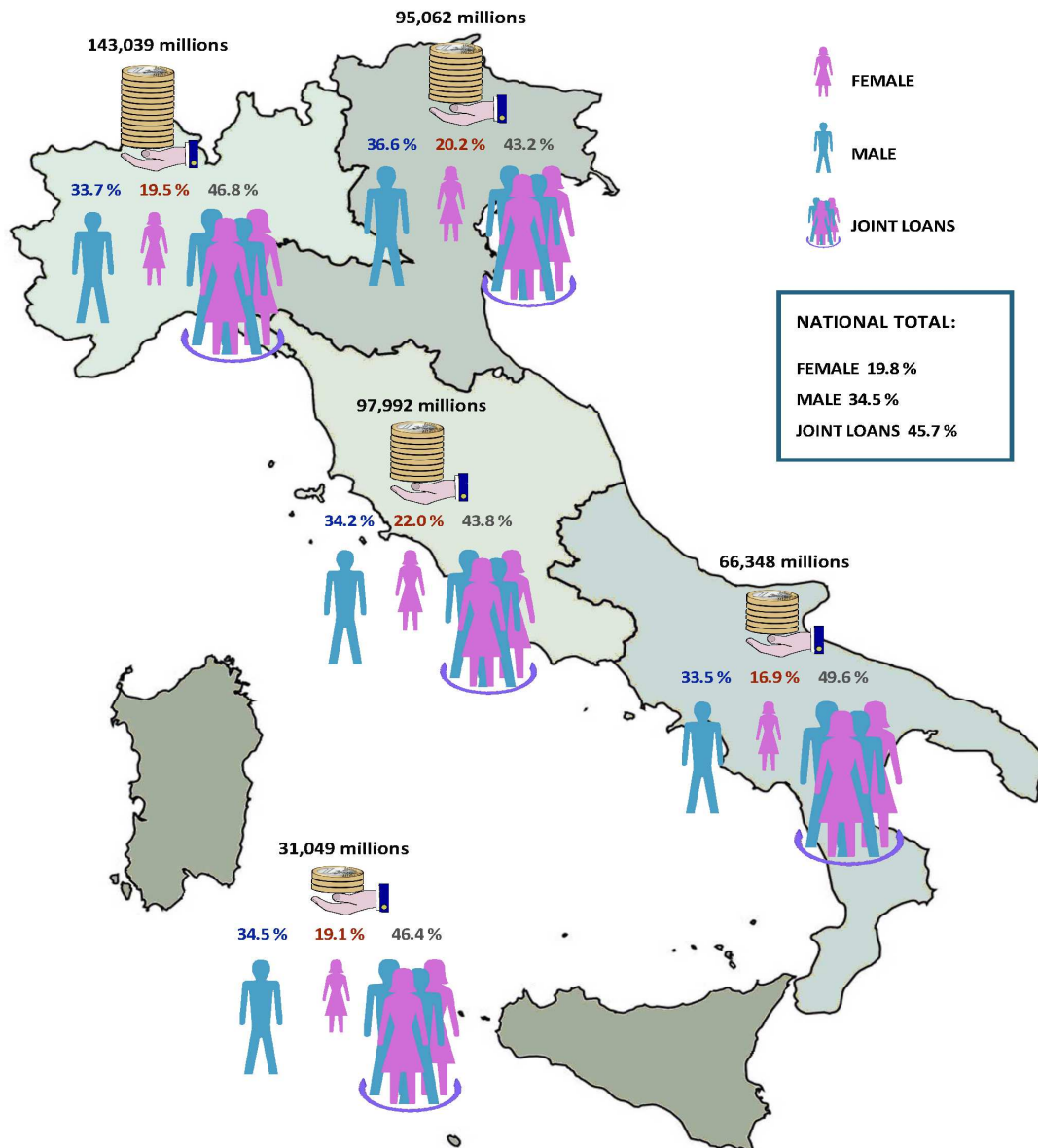
31 December 2020

For further information: statistiche@bancaditalia.it
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Figure 1

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

(stock in millions of euros and percentages; data at 30 September 2020)

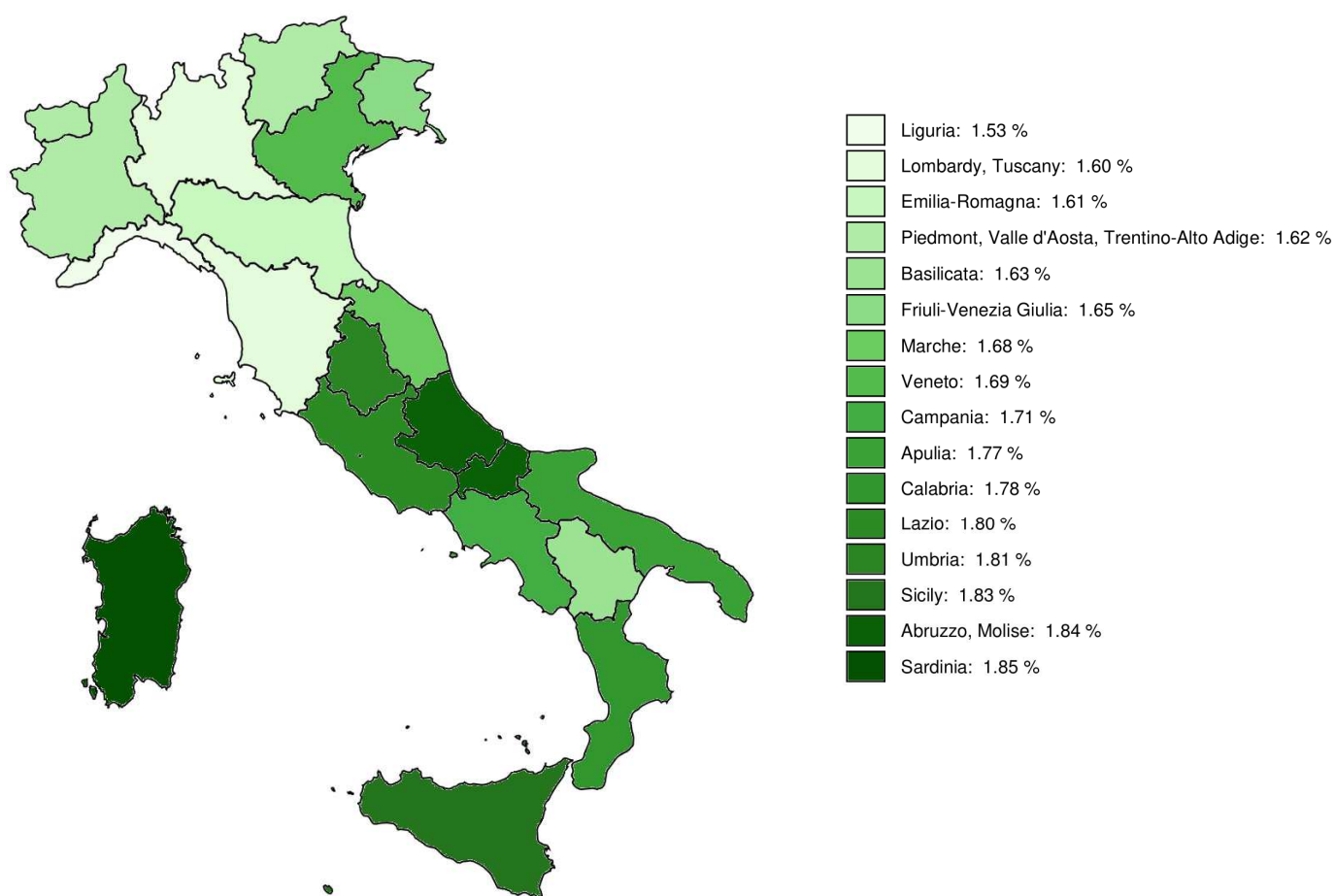


Reference period: September 2020

Figure 2

Interest rates on loans to consumer households for home purchase¹

(per cent; data at 30 September 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: September 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, are available only in the PDF version. These tables contain the entire time series, from December 2018 to September 2020. Please note that the same information will also be disseminated in future editions through the online Statistical Database.

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, Publications, [Methods and Sources: Methodological Notes](#).

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

Frequency Source

Access to
data

Non-performing Loans

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

Non-performing loans rate and bad loan rates

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

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

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

Multiple-bank Borrowing

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

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

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

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

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

Summary Data

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

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Lending rates

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Q	SIR	Lending rates (Effective APR) 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
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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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Q	AN	Effective APR applied to loans (excluding bad loans) related to liquidity needs: stocks by customer region, sector and economic activity		p. 90
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Loans

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Non-performing Loans

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

Access to data:

[TRI30266](#)

Loans

by type of default

(stocks in millions of euro)

Reporting institutions: **Banks and CDP**

	2020-Q3	2020-Q2	2020-Q1
Non-performing loans	124,513	130,646	132,828
Bad loans (gross of write-downs and net of write-offs)			
Loans subject to forbearance	11,092	11,255	11,273
Other exposures	51,673	54,899	57,208
Likely defaults			
Loans subject to forbearance	28,833	29,732	29,578
Other exposures	27,758	29,335	30,280
Non-performing past due loans/exposures			
Loans subject to forbearance	448	512	498
Other exposures	4,559	4,758	3,840
Performing loans			
Loans subject to forbearance	19,778	21,680	21,142
Other exposures	1,765,486	1,752,714	1,765,734
Total loans to customers	1,909,776	1,905,040	1,919,703

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

Source: supervisory reports

Credit Conditions and Risk

Access to data:

[TRI30267](#)

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

3rd quarter 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	62,423	42,687	5,459	1,932	6,138
North West Italy	17,623	12,382	1,253	393	1,878
Piedmont and Valle d'Aosta	3,411	2,303	349	113	356
Lombardy	13,093	9,360	825	247	1,354
Liguria	1,119	719	79	33	168
North East Italy	12,539	9,301	1,008	196	921
Trentino-Alto Adige	821	613	83	9	15
Veneto	5,097	3,623	411	81	438
Friuli Venezia Giulia	993	715	128	19	56
Emilia-Romagna	5,628	4,349	386	87	412
Central Italy	16,851	12,070	1,357	405	1,389
Tuscany	5,828	4,193	655	108	405
Umbria	1,453	1,098	127	25	107
Marche	2,113	1,446	200	38	183
Lazio	7,457	5,333	376	235	693
Southern Italy	10,512	6,156	1,220	645	1,343
Abruzzo and Molise	1,572	1,018	200	57	164
Campania	4,412	2,737	368	334	580
Apulia and Basilicata	3,372	1,808	462	165	470
Calabria	1,156	592	190	89	129
Islands	4,897	2,779	621	294	607
Sicily	3,309	1,640	430	242	481
Sardinia	1,588	1,139	191	52	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)

3rd 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	55,019	39,096	3,016	1,992	4,820
North West Italy	17,610	13,129	702	433	1,398
Piedmont and Valle d'Aosta	2,643	1,701	203	139	296
Lombardy	14,119	10,861	440	254	990
Liguria	848	567	59	39	111
North East Italy	12,771	9,679	758	251	821
Trentino-Alto Adige	1,295	939	164	11	61
Veneto	5,061	3,799	272	105	350
Friuli Venezia Giulia	747	523	75	24	61
Emilia-Romagna	5,667	4,418	247	111	348
Central Italy	14,617	10,661	702	457	1,177
Tuscany	3,839	2,818	293	121	278
Umbria	878	624	69	27	74
Marche	1,397	949	104	39	134
Lazio	8,503	6,271	235	270	690
Southern Italy	6,528	3,914	540	561	894
Abruzzo and Molise	931	583	90	56	107
Campania	3,149	2,084	161	263	405
Apulia and Basilicata	1,804	953	207	164	281
Calabria	644	295	83	78	100
Islands	3,494	1,713	313	290	530
Sicily	2,669	1,178	248	228	436
Sardinia	825	535	65	62	94

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

3rd 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	4,918	1,328	465	1,039	737
North West Italy	1,057	356	105	238	193
Piedmont and Valle d'Aosta	280	80	35	74	46
Lombardy	689	260	57	141	127
Liguria	88	16	13	23	20
North East Italy	564	151	72	142	97
Trentino-Alto Adige	40	18	5	6	4
Veneto	237	60	32	59	47
Friuli Venezia Giulia	58	17	8	14	8
Emilia-Romagna	229	56	28	63	38
Central Italy	1,671	449	106	226	176
Tuscany	244	66	36	62	32
Umbria	67	17	10	15	9
Marche	87	26	10	19	13
Lazio	1,274	340	50	131	121
Southern Italy	1,098	260	123	284	176
Abruzzo and Molise	148	50	21	30	22
Campania	471	118	39	130	81
Apulia and Basilicata	331	62	47	82	57
Calabria	148	31	16	42	16
Islands	529	112	58	148	95
Sicily	394	84	38	112	72
Sardinia	135	29	20	36	23

Credit Conditions and Risk

Access to data:

[TRI30265](#)

Adjusted bad loans

by customer region

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

3rd quarter 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	653,707	72,664	1.15	30,577	2,008	4,822	658
North West Italy	150,861	20,824	1.20	6,960	575	1,093	163
Piedmont	40,947	3,728	1.13	2,008	100	372	20
Valle D'Aosta	871	54	1.15	36	..	11	1
Lombardy	94,950	15,785	1.23	4,248	445	606	135
Liguria	14,093	1,257	1.11	668	30	104	8
North East Italy	92,848	14,009	1.12	3,742	612	644	80
Veneto	36,708	5,683	1.11	1,552	141	237	39
Friuli-Venezia Giulia	8,741	1,075	1.08	336	23	69	6
Emilia Romagna	42,595	6,317	1.13	1,633	425	311	32
Trentino Alto Adige	4,804	934	1.10	221	23	27	2
Central Italy	148,426	20,247	1.15	6,656	418	1,083	251
Tuscany	46,275	6,544	1.09	2,120	192	316	50
Umbria	12,760	1,694	1.13	405	26	100	7
Marche	19,086	2,400	1.11	703	45	126	12
Lazio	70,305	9,609	1.21	3,428	154	541	181
Southern Italy	180,240	11,947	1.11	8,907	272	1,256	102
Abruzzo	19,346	1,557	1.10	727	27	142	9
Molise	3,605	228	1.13	135	3	49	4
Campania	80,581	5,204	1.13	4,408	130	473	38
Apulia	44,505	3,145	1.09	2,088	81	339	33
Basilicata	5,473	416	1.07	238	6	55	3
Calabria	26,730	1,397	1.12	1,311	25	198	14
Islands	81,332	5,637	1.12	4,312	132	746	63
Sicily	61,224	3,835	1.14	3,522	97	592	53
Sardinia	20,108	1,802	1.09	790	35	154	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)

3rd 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	653,707	72,664	1.15	30,577	2,008	4,822	658
General government	133	345	1.93	8	12	6	10
Financial companies (excluding Monetary Financial Institutions)	1,149	1,377	1.18	28	6	8	8
Non-financial companies	145,357	51,757	1.18	3,227	1,337	663	340
<i>of which:</i>							
Industry	27,511	11,993	1.31	442	229	135	111
Building	28,161	14,591	1.17	540	537	120	38
Services	81,480	22,776	1.14	2,018	524	370	177
Producer households	89,795	5,961	1.09	2,939	164	1,016	54
Consumer households and e others	415,204	13,163	1.05	24,267	489	3,109	245

Notes: This table basically corresponds to the previous table TDB30271. The data only include transactions with resident customers, excluding Monetary Financial Institutions. Industry is referred to industrial-economic activities excluding construction.

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-Q4	2018-Q1	2018-Q2	2018-Q3	2018-Q4	2019-Q1
TOTAL	1.76	1.66	1.50	1.52	1.33	1.33
From 250 to 125,000 euro	1.11	1.11	1.06	1.03	0.98	1.03
From 125,000 to 500,000 euro	1.70	1.67	1.55	1.51	1.39	1.39
More than 500,000 euro	1.96	1.81	1.61	1.68	1.42	1.40
General government	0.28	0.28	0.51	0.43	0.40	0.46
From 250 to 125,000 euro	2.53	1.92	5.42	4.26	3.21	5.71
From 125,000 to 500,000 euro	1.91	1.46	4.21	2.94	4.19	4.16
More than 500,000 euro	0.25	0.25	0.49	0.42	0.38	0.44
Financial companies (excluding Monetary Financial Institutions)	0.39	0.37	0.29	0.33	0.25	0.30
From 250 to 125,000 euro	1.19	1.24	1.51	1.88	1.50	1.59
From 125,000 to 500,000 euro	2.37	2.28	2.57	2.48	2.17	2.07
More than 500,000 euro	0.39	0.36	0.29	0.32	0.24	0.30
Non-financial companies	2.73	2.55	2.32	2.42	2.09	2.02
From 250 to 125,000 euro	2.67	2.67	2.78	2.73	2.61	2.59
From 125,000 to 500,000 euro	2.89	2.82	2.81	2.80	2.67	2.61
More than 500,000 euro	2.72	2.52	2.26	2.38	2.02	1.95
Producer households	2.43	2.29	2.17	2.08	1.90	1.94
From 250 to 125,000 euro	1.99	1.91	1.86	1.77	1.67	1.75
From 125,000 to 500,000 euro	2.46	2.43	2.24	2.19	1.96	1.98
More than 500,000 euro	2.92	2.54	2.45	2.29	2.10	2.11
Consumer households	1.14	1.09	0.99	0.96	0.89	0.91
From 250 to 125,000 euro	0.90	0.90	0.84	0.82	0.79	0.83
From 125,000 to 500,000 euro	1.18	1.16	1.04	0.98	0.90	0.89
More than 500,000 euro	3.07	2.40	2.12	2.01	1.80	1.74
Other sectors	0.96	0.96	0.78	1.09	0.74	0.87
From 250 to 125,000 euro	1.31	1.34	1.33	1.38	1.39	1.59
From 125,000 to 500,000 euro	1.50	1.58	1.26	1.32	1.06	0.83
More than 500,000 euro	0.82	0.79	0.63	1.01	0.61	0.81

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-Q2	2019-Q3	2019-Q4	2020-Q1	2020-Q2	2020-Q3
TOTAL	1.30	1.18	1.07	1.09	1.03	0.98
From 250 to 125,000 euro	0.93	0.92	0.91	0.97	0.95	0.92
From 125,000 to 500,000 euro	1.29	1.27	1.23	1.28	1.20	1.09
More than 500,000 euro	1.42	1.23	1.08	1.08	1.01	0.97
General government	0.50	0.51	0.59	0.48	0.43	0.63
From 250 to 125,000 euro	5.75	5.34	11.28	7.87	8.21	8.26
From 125,000 to 500,000 euro	6.83	7.41	5.75	5.43	7.08	3.48
More than 500,000 euro	0.47	0.47	0.56	0.46	0.39	0.61
Financial companies (excluding Monetary Financial Institutions)	0.28	0.28	0.19	0.10	0.10	0.17
From 250 to 125,000 euro	1.51	1.50	1.49	1.24	1.15	1.05
From 125,000 to 500,000 euro	2.08	2.33	2.19	1.85	1.80	1.32
More than 500,000 euro	0.28	0.27	0.19	0.10	0.10	0.17
Non-financial companies	2.06	1.81	1.65	1.71	1.63	1.49
From 250 to 125,000 euro	2.49	2.46	2.40	2.47	2.49	2.08
From 125,000 to 500,000 euro	2.52	2.54	2.52	2.56	2.43	2.05
More than 500,000 euro	2.01	1.72	1.55	1.61	1.53	1.42
Producer households	1.81	1.72	1.64	1.69	1.61	1.50
From 250 to 125,000 euro	1.58	1.55	1.54	1.59	1.60	1.46
From 125,000 to 500,000 euro	1.86	1.82	1.73	1.80	1.73	1.63
More than 500,000 euro	2.01	1.79	1.61	1.65	1.43	1.32
Consumer households	0.82	0.80	0.78	0.81	0.78	0.77
From 250 to 125,000 euro	0.74	0.74	0.73	0.79	0.77	0.78
From 125,000 to 500,000 euro	0.82	0.79	0.76	0.79	0.75	0.72
More than 500,000 euro	1.54	1.45	1.31	1.11	1.05	0.92
Other sectors	0.91	0.75	0.65	0.73	0.62	0.63
From 250 to 125,000 euro	1.32	1.34	1.13	1.43	1.82	1.63
From 125,000 to 500,000 euro	0.95	0.97	0.85	0.92	0.82	0.78
More than 500,000 euro	0.86	0.64	0.55	0.61	0.45	0.49

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-Q4	2018-Q1	2018-Q2	2018-Q3	2018-Q4	2019-Q1
ITALY	1.76	1.66	1.50	1.52	1.33	1.33
<i>of which:</i> General government	0.28	0.28	0.51	0.43	0.40	0.46
Non-financial companies	2.73	2.55	2.32	2.42	2.09	2.02
Producer households	2.43	2.29	2.17	2.08	1.90	1.94
Consumer households	1.14	1.09	0.99	0.96	0.89	0.91
Piedmont	1.40	1.37	1.24	1.32	1.14	1.13
<i>of which:</i> General government	0.13	0.14	0.13	0.02	0.00	0.01
Non-financial companies	2.10	2.02	1.84	2.08	1.59	1.55
Producer households	1.71	1.68	1.64	1.41	1.61	1.76
Consumer households	0.79	0.82	0.72	0.69	0.70	0.70
Valle d'Aosta	0.82	1.41	1.17	1.68	1.51	1.35
<i>of which:</i> General government	6.28	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.85	1.87	1.67	2.72	2.16	1.88
Producer households	0.93	1.77	1.36	1.63	1.80	1.10
Consumer households	0.81	0.95	0.76	0.81	0.85	0.80
Lombardy	1.11	1.12	0.94	0.91	0.85	0.84
<i>of which:</i> General government	0.25	0.20	0.70	2.70	2.91	2.51
Non-financial companies	1.91	2.01	1.72	1.58	1.44	1.37
Producer households	1.97	1.89	1.81	1.71	1.56	1.53
Consumer households	0.98	0.97	0.87	0.85	0.79	0.81
Liguria	3.67	1.99	1.85	2.25	1.74	1.63
<i>of which:</i> General government	0.47	1.24	1.38	1.36	0.02	0.02
Non-financial companies	6.65	3.00	2.79	3.76	2.89	2.57
Producer households	1.96	1.85	2.01	2.00	1.79	1.95
Consumer households	0.87	0.87	0.79	0.79	0.82	0.80
Veneto	1.61	1.48	1.30	1.34	0.98	0.94
<i>of which:</i> General government	0.28	0.41	0.34	0.30	1.21	0.96
Non-financial companies	2.37	2.22	1.91	1.99	1.58	1.53
Producer households	2.84	2.48	1.91	1.97	1.84	1.68
Consumer households	1.52	1.24	1.03	0.94	0.82	0.81
Friuli Venezia Giulia	1.12	1.16	0.99	0.92	0.92	1.12
<i>of which:</i> General government	0.07	0.02	0.13	0.14	0.12	0.12
Non-financial companies	1.44	1.60	1.27	1.18	1.22	1.55
Producer households	1.71	1.72	1.55	1.58	1.59	1.83
Consumer households	0.82	0.75	0.73	0.65	0.65	0.71

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-Q4	2018-Q1	2018-Q2	2018-Q3	2018-Q4	2019-Q1
Emilia-Romagna	2.26	2.23	2.08	1.54	1.73	1.71
<i>of which:</i> General government	0.17	0.02	0.13	0.01	0.07	0.07
Non-financial companies	3.10	3.09	2.89	1.99	2.44	2.33
Producer households	2.13	1.98	1.84	1.81	1.51	1.65
Consumer households	1.17	1.00	0.93	0.89	0.70	0.72
Trentino-Alto Adige	1.15	1.15	1.01	0.82	0.65	0.65
<i>of which:</i> General government	0.04	0.04	0.00	0.00	0.00	0.12
Non-financial companies	1.36	1.35	1.16	0.88	0.69	0.68
Producer households	1.29	1.28	1.37	1.23	1.01	1.04
Consumer households	0.70	0.69	0.63	0.60	0.47	0.47
Tuscany	2.03	1.92	1.73	1.72	1.57	1.43
<i>of which:</i> General government	0.03	0.03	0.00	0.00	0.05	0.01
Non-financial companies	2.71	2.52	2.21	2.26	2.00	1.75
Producer households	2.90	2.81	2.97	2.50	2.27	2.31
Consumer households	1.05	1.04	0.99	0.97	0.96	0.95
Umbria	2.56	2.89	2.62	2.51	2.39	1.98
<i>of which:</i> General government	0.00	3.83	0.00	0.00	0.00	0.00
Non-financial companies	3.47	4.00	3.73	3.56	3.36	2.52
Producer households	2.86	2.65	2.32	2.35	2.36	2.64
Consumer households	1.21	1.12	1.06	1.05	1.02	1.09
Marche	2.33	2.05	1.91	1.92	1.65	1.61
<i>of which:</i> General government	0.11	0.00	0.13	0.01	0.01	0.02
Non-financial companies	2.95	2.50	2.30	2.36	2.01	1.88
Producer households	3.12	2.83	2.62	2.72	2.14	2.26
Consumer households	1.39	1.30	1.26	1.21	1.11	1.12
Lazio	2.60	2.36	2.21	2.90	2.10	2.25
<i>of which:</i> General government	0.11	0.11	0.30	0.04	0.03	0.04
Non-financial companies	4.43	3.89	3.72	5.57	3.91	3.88
Producer households	2.81	2.60	2.61	2.65	2.23	2.34
Consumer households	1.16	1.14	1.02	0.99	0.91	0.96
Abruzzo	2.84	2.39	2.46	2.71	2.37	2.61
<i>of which:</i> General government	0.09	0.06	0.66	0.27	0.27	0.06
Non-financial companies	3.46	2.67	3.10	3.69	3.18	3.60
Producer households	4.17	3.66	3.15	2.83	2.77	2.72
Consumer households	1.46	1.51	1.45	1.41	1.24	1.25

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-Q4	2018-Q1	2018-Q2	2018-Q3	2018-Q4	2019-Q1
Molise	2.15	1.81	1.59	1.74	2.26	2.23
<i>of which:</i> General government	1.25	2.23	1.73	5.12	3.32	2.37
Non-financial companies	3.17	2.18	1.92	2.49	4.05	3.82
Producer households	2.44	2.23	1.79	1.74	2.04	1.93
Consumer households	1.40	1.38	1.28	1.15	1.04	1.10
Campania	2.18	2.21	2.12	2.00	2.00	1.95
<i>of which:</i> General government	0.32	0.11	0.96	0.19	0.41	1.28
Non-financial companies	3.06	3.13	3.01	2.82	2.87	2.67
Producer households	3.00	2.91	2.68	2.63	2.53	2.43
Consumer households	1.47	1.47	1.34	1.31	1.25	1.24
Apulia	2.65	2.26	1.99	2.05	1.85	1.91
<i>of which:</i> General government	2.74	0.23	0.42	0.19	0.00	0.04
Non-financial companies	4.50	3.52	3.14	3.38	2.98	3.03
Producer households	2.90	2.73	2.63	2.49	2.24	2.38
Consumer households	1.23	1.21	1.11	1.08	1.02	1.07
Basilicata	2.03	2.14	2.38	2.44	1.90	2.18
<i>of which:</i> General government	0.15	0.33	0.18	0.35	0.60	0.38
Non-financial companies	3.11	3.34	4.02	4.20	2.98	3.50
Producer households	2.65	2.76	2.61	2.66	2.00	2.18
Consumer households	1.03	0.98	1.01	0.97	0.99	1.07
Calabria	2.32	2.27	2.20	2.06	1.86	1.70
<i>of which:</i> General government	3.50	3.28	3.20	3.08	1.63	0.66
Non-financial companies	2.95	2.65	2.92	2.75	2.90	2.63
Producer households	3.85	3.94	3.28	2.84	2.51	2.32
Consumer households	1.49	1.51	1.37	1.29	1.20	1.26
Sicily	2.29	2.15	2.26	2.26	2.16	2.48
<i>of which:</i> General government	0.46	0.14	1.87	2.00	2.14	3.44
Non-financial companies	3.23	2.94	3.27	3.38	3.21	3.69
Producer households	3.35	3.16	3.35	3.30	3.12	3.22
Consumer households	1.57	1.53	1.46	1.39	1.36	1.48
Sardinia	1.68	1.61	1.39	1.28	1.16	1.08
<i>of which:</i> General government	1.08	0.92	2.01	0.85	1.08	1.47
Non-financial companies	3.24	3.03	2.47	2.25	1.98	1.73
Producer households	2.09	2.05	1.99	2.04	1.93	1.94
Consumer households	0.94	0.95	0.89	0.83	0.81	0.78

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-Q2	2019-Q3	2019-Q4	2020-Q1	2020-Q2	2020-Q3
ITALY	1.30	1.18	1.07	1.09	1.03	0.98
<i>of which:</i> General government	0.50	0.51	0.59	0.48	0.43	0.63
Non-financial companies	2.06	1.81	1.65	1.71	1.63	1.49
Producer households	1.81	1.72	1.64	1.69	1.61	1.50
Consumer households	0.82	0.80	0.78	0.81	0.78	0.77
Piedmont	1.07	0.98	0.94	0.99	1.02	0.90
<i>of which:</i> General government	0.00	0.04	0.10	0.05	0.07	0.03
Non-financial companies	1.47	1.31	1.25	1.34	1.41	1.19
Producer households	1.68	1.74	1.39	1.42	1.44	1.34
Consumer households	0.65	0.64	0.64	0.67	0.67	0.65
Valle d'Aosta	1.27	1.10	1.05	0.82	0.81	0.39
<i>of which:</i> General government	0.00	23.19	2.01	0.22	0.22	0.00
Non-financial companies	1.86	1.50	1.62	1.20	1.16	0.38
Producer households	1.08	1.26	1.19	1.28	1.24	0.82
Consumer households	0.65	0.59	0.47	0.37	0.39	0.39
Lombardy	0.78	0.74	0.67	0.69	0.66	0.70
<i>of which:</i> General government	2.13	0.11	0.07	0.17	0.08	0.02
Non-financial companies	1.34	1.30	1.26	1.31	1.29	1.32
Producer households	1.42	1.30	1.26	1.32	1.22	1.15
Consumer households	0.73	0.69	0.71	0.70	0.67	0.65
Liguria	1.41	0.91	0.89	0.93	1.03	0.87
<i>of which:</i> General government	0.02	0.03	0.01	0.01	0.27	0.00
Non-financial companies	2.30	1.18	1.11	1.14	1.23	0.93
Producer households	1.66	1.77	1.64	1.70	1.63	1.51
Consumer households	0.66	0.67	0.69	0.70	0.77	0.74
Veneto	1.01	1.00	0.98	0.99	0.87	0.89
<i>of which:</i> General government	1.56	1.73	0.45	0.12	0.03	0.00
Non-financial companies	1.66	1.66	1.60	1.62	1.60	1.66
Producer households	1.75	1.59	1.37	1.50	1.34	1.18
Consumer households	0.77	0.73	0.65	0.76	0.62	0.64
Friuli Venezia Giulia	1.16	2.11	1.43	1.49	1.35	0.74
<i>of which:</i> General government	0.03	0.06	0.24	0.05	0.05	0.07
Non-financial companies	1.51	3.56	2.34	2.35	2.20	0.95
Producer households	2.05	1.71	1.52	1.66	1.55	1.50
Consumer households	0.83	0.77	0.52	0.65	0.48	0.48

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-Q2	2019-Q3	2019-Q4	2020-Q1	2020-Q2	2020-Q3
Emilia-Romagna	1.93	1.98	1.48	1.50	1.22	1.15
<i>of which:</i> General government	0.07	0.18	0.06	0.06	0.03	2.46
Non-financial companies	2.72	2.82	1.98	2.03	1.42	1.27
Producer households	1.53	1.36	1.30	1.51	1.41	1.35
Consumer households	0.66	0.66	0.64	0.62	0.62	0.58
Trentino-Alto Adige	0.64	0.62	0.69	0.73	0.75	0.64
<i>of which:</i> General government	0.08	0.07	0.05	0.05	0.00	0.06
Non-financial companies	0.69	0.70	0.83	0.89	0.96	0.79
Producer households	1.02	1.02	1.10	1.17	1.08	0.93
Consumer households	0.43	0.41	0.40	0.36	0.33	0.30
Tuscany	1.32	1.23	1.28	1.24	1.18	1.08
<i>of which:</i> General government	0.02	0.07	0.05	0.04	0.00	0.08
Non-financial companies	1.69	1.56	1.65	1.62	1.49	1.34
Producer households	2.03	1.91	1.94	1.80	1.74	1.68
Consumer households	0.81	0.75	0.76	0.74	0.80	0.75
Umbria	1.55	1.45	1.18	1.21	1.19	1.25
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.91	1.77	1.26	1.26	1.22	1.45
Producer households	2.46	2.36	2.46	2.30	1.89	1.62
Consumer households	0.93	0.89	0.85	0.96	1.01	0.92
Marche	1.49	1.46	1.21	1.24	1.14	1.05
<i>of which:</i> General government	0.02	0.03	0.03	0.03	0.04	0.01
Non-financial companies	1.82	1.81	1.47	1.50	1.35	1.26
Producer households	2.14	2.01	1.90	1.78	1.51	1.52
Consumer households	0.93	0.94	0.78	0.87	0.84	0.76
Lazio	2.14	1.25	1.10	1.10	1.28	1.16
<i>of which:</i> General government	0.07	0.09	0.06	0.05	0.04	0.01
Non-financial companies	4.00	1.74	1.65	1.90	2.39	2.14
Producer households	1.89	1.72	1.67	1.69	1.63	1.64
Consumer households	0.86	0.87	0.86	0.86	0.84	0.84
Abruzzo	2.12	1.90	1.68	1.75	1.94	1.92
<i>of which:</i> General government	0.15	0.07	0.31	0.36	0.02	0.03
Non-financial companies	2.82	2.42	2.15	2.13	2.59	2.59
Producer households	2.67	2.67	2.44	2.59	2.49	2.16
Consumer households	1.11	1.12	0.97	1.07	1.01	1.04

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-Q2	2019-Q3	2019-Q4	2020-Q1	2020-Q2	2020-Q3
Molise	2.15	2.27	1.67	1.90	1.93	1.51
<i>of which:</i> General government	2.09	0.50	0.01	1.51	0.00	0.56
Non-financial companies	3.92	4.39	2.62	2.89	2.92	1.81
Producer households	2.19	2.30	2.23	2.28	2.69	2.17
Consumer households	0.92	0.91	1.04	1.17	1.20	1.17
Campania	2.26	2.27	2.25	2.31	1.76	1.51
<i>of which:</i> General government	1.25	1.51	2.97	2.75	2.08	0.86
Non-financial companies	3.62	3.69	3.50	3.50	2.40	1.95
Producer households	2.22	2.26	2.21	2.13	2.11	1.97
Consumer households	1.11	1.09	1.06	1.18	1.14	1.15
Apulia	1.81	1.68	1.70	1.92	1.73	1.53
<i>of which:</i> General government	0.19	3.81	3.65	0.82	1.16	0.15
Non-financial companies	2.91	2.48	2.67	3.09	2.72	2.29
Producer households	2.19	2.20	2.05	2.29	2.44	2.20
Consumer households	1.02	1.02	0.97	1.06	0.98	0.96
Basilicata	1.94	1.71	1.76	1.69	1.43	1.27
<i>of which:</i> General government	0.41	0.19	0.00	0.00	0.88	1.57
Non-financial companies	3.20	2.80	3.02	2.48	1.94	1.62
Producer households	2.15	1.67	1.80	1.64	1.91	1.77
Consumer households	0.87	0.88	0.75	1.08	0.94	0.88
Calabria	1.78	1.76	1.68	2.04	1.72	2.21
<i>of which:</i> General government	1.13	1.03	1.34	1.96	1.72	6.56
Non-financial companies	2.81	2.79	2.52	3.04	2.63	2.70
Producer households	2.51	2.46	2.52	2.65	2.32	2.12
Consumer households	1.07	1.11	1.15	1.25	1.16	1.17
Sicily	2.30	2.35	2.40	2.25	2.02	1.86
<i>of which:</i> General government	3.46	4.89	7.27	4.72	5.44	5.90
Non-financial companies	3.62	3.71	3.86	3.48	2.98	2.45
Producer households	2.89	2.80	2.81	2.91	2.66	2.50
Consumer households	1.30	1.28	1.21	1.24	1.18	1.20
Sardinia	1.09	1.12	1.14	1.11	1.11	1.07
<i>of which:</i> General government	0.50	1.44	0.55	0.33	0.21	0.44
Non-financial companies	1.92	1.96	1.83	1.85	1.78	1.80
Producer households	1.88	1.94	1.96	1.76	1.99	1.52
Consumer households	0.69	0.73	0.80	0.84	0.87	0.85

Credit Conditions and Risk

Access to data:

[TRI30431](#)

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

3rd quarter 2020

Reporting institutions: **Banks**

	Total			1 facility		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
ITALY	1,580,744	1,147,291	3,412,492	571,976	484,135	2,995,078
North West Italy	704,194	509,415	991,531	259,414	210,543	858,939
Piedmont	101,498	72,628	257,860	25,262	22,187	225,782
Valle d'Aosta	2,414	1,804	7,972	940	752	7,049
Lombardy	577,362	418,058	646,009	225,231	180,422	555,475
Liguria	22,919	16,925	79,690	7,981	7,182	70,633
North East Italy	394,296	281,349	858,646	149,950	126,514	745,565
Trentino Alto Adige	46,625	36,574	122,131	19,639	17,154	110,547
Veneto	178,023	129,967	328,184	86,737	71,548	283,766
Friuli-Venezia Giulia	31,862	21,330	88,637	8,042	7,305	79,280
Emilia Romagna	137,786	93,477	319,694	35,533	30,507	271,972
Central Italy	323,997	230,519	732,765	96,676	86,146	644,807
Tuscany	77,165	56,383	251,010	23,792	21,385	214,683
Umbria	13,490	10,005	51,333	3,969	3,564	44,027
Marche	29,415	20,845	105,526	8,892	8,045	90,379
Lazio	203,926	143,286	324,896	60,024	53,151	295,718
Southern Italy	108,645	85,793	534,145	43,503	39,871	476,705
Abruzzo	14,953	11,222	65,749	5,209	4,698	57,800
Molise	1,898	1,485	12,192	900	803	10,790
Campania	45,784	36,249	195,861	16,837	15,491	174,870
Apulia	32,118	25,415	172,526	14,246	13,059	154,693
Basilicata	4,166	3,286	22,515	1,763	1,604	19,829
Calabria	9,727	8,136	65,302	4,549	4,216	58,723
Islands	49,613	40,215	295,405	22,432	21,060	269,062
Sicily	33,175	26,746	216,636	16,129	15,166	196,693
Sardinia	16,438	13,470	78,769	6,303	5,894	72,369

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

3rd quarter 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	193,926	149,502	267,215	185,634	125,703	110,347
North West Italy	105,591	82,544	82,241	76,516	51,628	36,460
Piedmont	10,971	7,606	20,676	15,044	9,569	8,525
Valle d'Aosta	298	229	684	604	466	203
Lombardy	92,230	73,184	54,800	57,094	39,241	25,506
Liguria	2,092	1,526	6,081	3,775	2,352	2,226
North East Italy	35,781	26,224	69,863	49,149	31,974	31,035
Trentino Alto Adige	7,066	5,632	8,402	6,469	4,755	2,506
Veneto	13,875	9,816	26,844	19,632	12,341	12,495
Friuli-Venezia Giulia	2,492	1,920	6,069	3,457	2,477	2,407
Emilia Romagna	12,348	8,856	28,548	19,591	12,400	13,627
Central Italy	32,683	25,618	56,701	35,665	24,665	22,870
Tuscany	8,929	6,606	22,421	13,161	9,058	10,020
Umbria	1,606	1,167	4,572	1,952	1,332	1,946
Marche	3,180	2,362	9,363	4,568	2,756	4,242
Lazio	18,968	15,483	20,345	15,984	11,519	6,662
Southern Italy	14,317	10,755	39,157	17,973	13,103	14,156
Abruzzo	1,953	1,393	5,315	2,414	1,632	1,986
Molise	290	237	983	352	223	342
Campania	5,829	4,320	14,001	7,399	5,691	5,295
Apulia	4,243	3,261	12,298	5,338	3,729	4,283
Basilicata	583	453	1,803	794	509	718
Calabria	1,419	1,091	4,757	1,675	1,318	1,532
Islands	5,554	4,361	19,253	6,330	4,334	5,826
Sicily	3,867	3,018	14,424	4,496	2,977	4,492
Sardinia	1,687	1,343	4,829	1,834	1,358	1,334

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

3rd quarter 2020

Reporting institutions: **Banks**

More than 4 facilities		
Facilities granted	Margin used	Number of borrowers

ITALY	629,207	387,951	39,852
North West Italy	262,672	164,700	13,891
Piedmont	50,222	33,266	2,877
Valle d'Aosta	571	358	36
Lombardy	202,808	125,211	10,228
Liguria	9,071	5,865	750
North East Italy	159,415	96,636	12,183
Trentino Alto Adige	13,451	9,033	676
Veneto	57,780	36,260	5,079
Friuli-Venezia Giulia	17,871	9,628	881
Emilia Romagna	70,314	41,714	5,547
Central Italy	158,972	94,091	8,387
Tuscany	31,283	19,333	3,886
Umbria	5,964	3,942	788
Marche	12,774	7,682	1,542
Lazio	108,950	63,134	2,171
Southern Italy	32,851	22,064	4,127
Abruzzo	5,378	3,499	648
Molise	355	221	77
Campania	15,718	10,747	1,695
Apulia	8,291	5,367	1,252
Basilicata	1,026	720	165
Calabria	2,084	1,511	290
Islands	15,298	10,460	1,264
Sicily	8,683	5,585	1,027
Sardinia	6,614	4,874	237

Credit Conditions and Risk

Access to data:

[TRI30446](#)

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

3rd quarter 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	3,412,492	1,226,243	771,124	684,102	235,572
<i>of which:</i> 1 facility	2,995,078	1,208,864	722,194	591,364	149,487
2 facilities	267,215	17,032	47,356	79,798	60,182
3 or 4 facilities	110,347	343	1,564	12,878	24,934
more than 4 facilities	39,852	4	10	62	969
General government	6,951	228	156	301	597
<i>of which:</i> 1 facility	3,917	212	141	257	488
2 facilities	1,689	14	7	31	90
3 or 4 facilities	1,126	1	7	13	16
more than 4 facilities	219	1	1	-	3
Financial companies (excluding Monetary Financial Institutions)	10,117	2,673	1,300	1,326	905
<i>of which:</i> 1 facility	7,349	2,559	1,036	906	539
2 facilities	1,904	108	253	330	240
3 or 4 facilities	634	5	11	89	116
more than 4 facilities	230	1	-	1	10
Non-financial companies	746,134	214,485	102,288	122,143	100,184
<i>of which:</i> 1 facility	472,532	209,543	80,793	74,435	44,501
2 facilities	147,949	4,864	20,882	39,857	36,754
3 or 4 facilities	88,071	77	612	7,826	18,218
more than 4 facilities	37,582	1	1	25	711
Producer households	428,409	172,385	85,187	83,107	34,911
<i>of which:</i> 1 facility	365,385	168,382	73,576	63,277	20,008
2 facilities	48,515	3,938	11,194	16,770	10,294
3 or 4 facilities	13,117	64	415	3,038	4,431
more than 4 facilities	1,392	1	2	22	178
Consumer households and others	2,211,451	832,085	580,458	475,908	98,520
<i>of which:</i> 1 facility	2,137,066	823,853	565,098	451,368	83,587
2 facilities	66,623	8,036	14,837	22,635	12,741
3 or 4 facilities	7,333	196	517	1,891	2,125
more than 4 facilities	429	-	6	14	67

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

3rd quarter 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	108,817	76,344	29,087	25,275	5,792
<i>of which:</i> 1 facility	44,406	21,998	5,762	3,673	606
2 facilities	32,644	18,225	5,192	3,107	474
3 or 4 facilities	28,139	26,244	9,380	5,849	815
more than 4 facilities	3,628	9,877	8,753	12,646	3,897
General government	890	1,653	1,104	1,163	397
<i>of which:</i> 1 facility	662	962	443	328	39
2 facilities	187	492	379	354	83
3 or 4 facilities	39	186	262	421	157
more than 4 facilities	2	13	20	60	118
Financial companies (excluding Monetary Financial Institutions)	598	741	513	831	550
<i>of which:</i> 1 facility	346	449	237	397	240
2 facilities	155	197	203	284	106
3 or 4 facilities	86	78	53	94	92
more than 4 facilities	11	17	20	56	112
Non-financial companies	74,475	62,013	25,018	22,119	4,757
<i>of which:</i> 1 facility	23,603	14,660	4,032	2,529	312
2 facilities	24,201	14,491	3,990	2,160	268
3 or 4 facilities	23,542	23,642	8,527	5,044	540
more than 4 facilities	3,129	9,220	8,469	12,386	3,637
Producer households	12,867	5,162	923	298	6
<i>of which:</i> 1 facility	5,275	1,604	219	61	-
2 facilities	4,065	1,438	203	62	1
3 or 4 facilities	3,129	1,608	310	89	3
more than 4 facilities	398	512	191	86	2
Consumer households and others	19,857	6,723	1,522	863	82
<i>of which:</i> 1 facility	14,421	4,289	827	357	15
2 facilities	4,016	1,591	415	247	16
3 or 4 facilities	1,332	728	227	201	23
more than 4 facilities	88	115	53	58	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)

3rd 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	98	95
General government	Average number of banks per borrower	1.78	1.11	1.16	1.20
	First bank's share of total credit granted (%)	67	100	98	98
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.54	1.05	1.21	1.39
	First bank's share of total credit granted (%)	88	98	92	88
Non-financial companies	Average number of banks per borrower	1.76	1.02	1.22	1.46
	First bank's share of total credit granted (%)	49	99	91	85
<i>of which:</i>					
Industry	Average number of banks per borrower	2.36	1.02	1.22	1.52
	First bank's share of total credit granted (%)	42	99	91	82
Building	Average number of banks per borrower	1.61	1.02	1.20	1.45
	First bank's share of total credit granted (%)	64	99	92	85
Services	Average number of banks per borrower	1.60	1.02	1.22	1.45
	First bank's share of total credit granted (%)	53	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. Industry is referred to industrial-economic activities excluding construction.

Source: Central Credit Register

Credit Conditions and Risk

Average number of banks per borrower

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

(numbers in unit, percentages)

3rd quarter 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	1.50	2.04	2.67	3.54
	First bank's share of total credit granted (%)	86	77	70	62
General government	Average number of banks per borrower	1.23	1.32	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	1.59	1.67	1.62	1.85
	First bank's share of total credit granted (%)	86	86	87	82
Non-financial companies	Average number of banks per borrower	1.79	2.23	2.85	3.77
	First bank's share of total credit granted (%)	79	73	66	59
<i>of which:</i>					
Industry	Average number of banks per borrower	1.97	2.51	3.24	4.26
	First bank's share of total credit granted (%)	73	66	59	51
Building	Average number of banks per borrower	1.76	2.10	2.52	3.13
	First bank's share of total credit granted (%)	80	77	73	69
Services	Average number of banks per borrower	1.74	2.15	2.71	3.57
	First bank's share of total credit granted (%)	80	75	69	63
Producer households	Average number of banks per borrower	1.59	2.01	2.48	3.07
	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	1.56	1.78
	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)

3rd 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	7.63
	First bank's share of total credit granted (%)	53	60
General government	Average number of banks per borrower	2.37	3.89
	First bank's share of total credit granted (%)	87	63
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	2.06	4.28
	First bank's share of total credit granted (%)	83	88
Non-financial companies	Average number of banks per borrower	5.27	8.40
	First bank's share of total credit granted (%)	49	37
<i>of which:</i>			
Industry	Average number of banks per borrower	5.95	9.02
	First bank's share of total credit granted (%)	42	34
Building	Average number of banks per borrower	3.89	6.44
	First bank's share of total credit granted (%)	64	45
Services	Average number of banks per borrower	4.94	7.92
	First bank's share of total credit granted (%)	53	39
Producer households	Average number of banks per borrower	3.52	3.83
	First bank's share of total credit granted (%)	72	68
Consumer households and others	Average number of banks per borrower	2.17	4.04
	First bank's share of total credit granted (%)	82	60

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	
Number of borrowers for loans and collateral granted to customers	8,712,654	8,752,428	3,945,771	4,045,264	4,766,883	4,707,164
<i>of which:</i> joint borrowers	2,415,337	2,412,597	901,548	933,496	1,513,789	1,479,101
Loans (excluding bad loans)						
facilities granted	2,226,002	2,205,067	1,826,621	1,815,476	399,380	389,591
margin used	1,761,452	1,727,308	1,363,258	1,338,828	398,194	388,480
Breach of overdraft limits	36,724	35,147	24,342	22,571	12,383	12,576
margin available	501,274	512,905	487,705	499,218	13,569	13,687
Account receivables financing						
facilities granted	243,628	239,210	209,460	205,688	34,168	33,522
margin used	108,408	101,860	84,314	78,774	24,094	23,086
Term loans						
facilities granted	1,782,580	1,768,213	1,419,905	1,414,717	362,675	353,496
margin used	1,567,663	1,545,201	1,199,713	1,186,028	367,950	359,172
Revocable loans						
facilities granted	191,033	188,944	188,500	186,375	2,533	2,569
margin used	79,683	74,613	73,538	68,395	6,145	6,218
Collateral granted						
facilities granted	359,139	356,880	351,751	349,113	7,388	7,767
margin used	169,638	167,719	162,547	160,527	7,091	7,192
Bad loans (gross of write-downs and net of write-offs)	161,425	157,533	66,410	63,516	95,015	94,017
Number of guarantors	4,106,510	4,089,984	2,301,855	2,298,932	1,804,655	1,791,052
<i>of which:</i> joint guarantors	1,454,801	1,441,122	868,051	861,920	586,750	579,202
Guarantees received	771,764	781,116	492,046	502,686	279,718	278,430

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30126](#)

Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 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	6,161,501	2,468,095	1,610,518	1,054,585	239,624
Facilities granted	1,967,187	133,423	163,343	185,679	94,523
Margin used	1,532,916	121,856	156,451	173,793	79,451
<i>of which</i> : backed by real security	623,946	87,091	139,446	147,033	50,358
Margin available	466,087	13,618	7,998	13,410	16,487
Breach of overdraft limits	31,816	2,052	1,107	1,524	1,414

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 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	94,640	62,370	22,709	18,304	3,814
Facilities granted	82,704	121,599	101,308	236,476	796,674
Margin used	63,673	91,926	73,968	170,147	596,426
<i>of which</i> : backed by real security	29,165	35,588	25,258	47,837	61,648
Margin available	20,544	32,327	29,830	73,734	211,861
Breach of overdraft limits	1,512	2,654	2,491	7,405	11,612

Credit Conditions and Risk

Access to data:

[TRI30146](#)

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

(numbers in unit, stocks in millions of euro)

3rd quarter 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	3,412,492	1,226,243	771,124	684,102	235,572
	Facilities granted	1,580,744	56,643	69,452	99,958	64,558
	Margin used	1,147,291	50,446	63,867	90,285	51,655
Piedmont	Number of borrowers	257,860	96,311	58,964	50,010	17,617
	Facilities granted	101,498	4,449	5,252	7,203	4,794
	Margin used	72,628	3,939	4,772	6,392	3,731
Valle d'Aosta	Number of borrowers	7,972	2,735	1,643	1,743	673
	Facilities granted	2,414	125	139	243	168
	Margin used	1,804	105	123	215	142
Lombardy	Number of borrowers	646,009	201,061	146,261	141,088	52,353
	Facilities granted	577,362	9,389	13,249	20,771	14,397
	Margin used	418,058	8,162	12,020	18,539	11,132
Liguria	Number of borrowers	79,690	29,494	17,875	16,489	5,761
	Facilities granted	22,919	1,341	1,562	2,287	1,475
	Margin used	16,925	1,153	1,399	2,044	1,183
Trentino Alto Adige	Number of borrowers	122,131	33,907	24,082	29,757	13,524
	Facilities granted	46,625	1,625	2,271	4,799	3,968
	Margin used	36,574	1,385	2,058	4,408	3,386
Veneto	Number of borrowers	328,184	107,944	79,453	68,879	23,089
	Facilities granted	178,023	5,072	7,230	10,022	6,316
	Margin used	129,967	4,471	6,679	9,006	4,871
Friuli-Venezia Giulia	Number of borrowers	88,637	33,304	22,619	16,484	4,874
	Facilities granted	31,862	1,595	2,033	2,377	1,341
	Margin used	21,330	1,464	1,920	2,178	1,076

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 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	108,817	76,344	29,087	25,275	5,792
	Facilities granted	61,393	96,222	82,055	208,924	839,869
	Margin used	45,290	68,936	57,111	137,410	576,971
Piedmont	Number of borrowers	8,386	5,642	2,173	1,797	422
	Facilities granted	4,709	7,139	6,274	14,957	46,614
	Margin used	3,367	4,959	4,207	9,659	31,306
Valle d'Aosta	Number of borrowers	296	175	73	54	7
	Facilities granted	152	171	174	359	880
	Margin used	121	121	131	299	541
Lombardy	Number of borrowers	26,176	19,592	8,025	7,534	2,057
	Facilities granted	14,924	25,286	23,170	64,240	391,679
	Margin used	10,537	17,335	15,411	40,518	283,364
Liguria	Number of borrowers	2,356	1,415	481	437	100
	Facilities granted	1,252	1,676	1,296	3,449	8,550
	Margin used	910	1,181	883	2,263	5,786
Trentino Alto Adige	Number of borrowers	5,819	3,940	1,395	1,063	171
	Facilities granted	3,357	5,152	3,982	8,285	13,104
	Margin used	2,735	4,120	3,119	6,098	9,199
Veneto	Number of borrowers	11,678	8,590	3,478	2,930	612
	Facilities granted	6,601	10,759	9,801	24,686	97,390
	Margin used	4,683	7,436	6,526	15,456	70,376
Friuli-Venezia Giulia	Number of borrowers	2,245	1,625	578	526	122
	Facilities granted	1,290	2,061	1,625	4,187	15,308
	Margin used	966	1,484	1,146	2,711	8,307

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 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	319,694	106,872	73,746	65,715	22,948
	Facilities granted	137,786	4,983	6,670	9,545	6,372
	Margin used	93,477	4,270	6,032	8,407	4,802
Tuscany	Number of borrowers	251,010	84,531	55,010	54,599	18,802
	Facilities granted	77,165	3,902	4,966	7,980	5,168
	Margin used	56,383	3,386	4,511	7,196	4,165
Umbria	Number of borrowers	51,333	20,196	11,309	8,707	3,166
	Facilities granted	13,490	927	994	1,231	862
	Margin used	10,005	819	906	1,082	674
Marche	Number of borrowers	105,526	38,834	23,810	18,670	6,922
	Facilities granted	29,415	1,815	2,141	2,708	1,980
	Margin used	20,845	1,599	1,948	2,378	1,535
Lazio	Number of borrowers	324,896	114,569	71,385	74,468	23,233
	Facilities granted	203,926	5,251	6,565	11,284	6,314
	Margin used	143,286	4,768	6,147	10,612	5,461
Abruzzo	Number of borrowers	65,749	27,191	14,152	10,825	3,716
	Facilities granted	14,953	1,243	1,241	1,537	994
	Margin used	11,222	1,123	1,154	1,374	805
Molise	Number of borrowers	12,192	5,405	2,682	1,911	682
	Facilities granted	1,898	244	233	271	183
	Margin used	1,485	222	216	243	149
Campania	Number of borrowers	195,861	79,242	40,897	35,677	12,003
	Facilities granted	45,784	3,523	3,641	5,160	3,236
	Margin used	36,249	3,226	3,364	4,715	2,706

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)

3rd 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	11,227	8,285	3,157	2,938	723
	Facilities granted	6,471	10,669	9,066	25,361	58,481
	Margin used	4,431	7,031	5,948	16,054	36,092
Tuscany	Number of borrowers	8,753	5,914	2,235	1,790	316
	Facilities granted	4,966	7,548	6,416	14,990	21,106
	Margin used	3,760	5,506	4,594	9,981	12,958
Umbria	Number of borrowers	1,598	1,062	387	340	75
	Facilities granted	901	1,325	1,087	2,790	3,343
	Margin used	671	966	769	1,909	2,136
Marche	Number of borrowers	3,349	2,368	832	679	126
	Facilities granted	1,922	2,966	2,294	5,290	8,227
	Margin used	1,388	2,079	1,552	3,362	4,831
Lazio	Number of borrowers	8,542	5,640	2,023	1,918	527
	Facilities granted	4,671	7,021	5,619	15,458	141,593
	Margin used	3,732	5,550	4,366	11,734	90,026
Abruzzo	Number of borrowers	1,754	1,235	447	345	74
	Facilities granted	985	1,454	1,211	2,683	3,564
	Margin used	740	1,061	865	1,836	2,180
Molise	Number of borrowers	295	183	60	32	8
	Facilities granted	156	217	157	181	249
	Margin used	120	168	112	109	126
Campania	Number of borrowers	5,417	3,660	1,323	1,059	188
	Facilities granted	2,984	4,331	3,494	8,036	11,280
	Margin used	2,341	3,393	2,693	5,765	7,578

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 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	172,526	70,579	40,626	30,555	9,097
	Facilities granted	32,118	3,239	3,610	4,301	2,447
	Margin used	25,415	2,989	3,404	3,963	2,053
Basilicata	Number of borrowers	22,515	9,656	4,785	3,810	1,242
	Facilities granted	4,166	434	417	546	335
	Margin used	3,286	395	385	493	275
Calabria	Number of borrowers	65,302	30,175	13,156	9,961	3,086
	Facilities granted	9,727	1,346	1,154	1,420	829
	Margin used	8,136	1,234	1,069	1,279	674
Sicily	Number of borrowers	216,636	100,388	48,319	32,500	9,205
	Facilities granted	33,175	4,585	4,288	4,623	2,475
	Margin used	26,746	4,294	4,047	4,247	2,070
Sardinia	Number of borrowers	78,769	33,849	20,350	12,254	3,579
	Facilities granted	16,438	1,553	1,796	1,652	905
	Margin used	13,470	1,441	1,712	1,514	766

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 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	4,170	2,813	931	736	93
	Facilities granted	2,360	3,570	2,590	5,882	4,031
	Margin used	1,902	2,792	1,968	3,985	2,144
Basilicata	Number of borrowers	582	363	144	100	13
	Facilities granted	326	445	365	701	586
	Margin used	258	337	257	471	387
Calabria	Number of borrowers	1,242	809	293	179	32
	Facilities granted	672	874	683	1,096	1,615
	Margin used	519	649	532	759	1,315
Sicily	Number of borrowers	3,561	2,179	774	554	92
	Facilities granted	1,980	2,580	2,040	4,348	6,118
	Margin used	1,543	1,996	1,480	2,954	3,777
Sardinia	Number of borrowers	1,371	854	278	264	34
	Facilities granted	713	976	711	1,947	6,153
	Margin used	566	774	553	1,489	4,542

Credit Conditions and Risk

Access to data:

[TRI30156](#)

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

3rd quarter 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	3,412,492	1,226,243	771,124	684,102	235,572
	Facilities granted	1,580,744	56,643	69,452	99,958	64,558
	Margin used	1,147,291	50,446	63,867	90,285	51,655
General government	Number of borrowers	6,951	228	156	301	597
	Facilities granted	48,373	7	11	36	117
	Margin used	27,521	20	36	45	95
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	10,117	2,673	1,300	1,326	905
	Facilities granted	369,910	119	116	201	261
	Margin used	283,241	82	86	159	193
Non-financial companies	Number of borrowers	746,134	214,485	102,288	122,143	100,184
	Facilities granted	885,541	9,623	9,136	19,091	29,998
	Margin used	582,664	6,984	6,294	13,329	20,836
<i>of which:</i>						
Industry	Number of borrowers	151,169	26,885	16,322	22,871	22,839
	Facilities granted	354,688	1,238	1,492	3,682	7,104
	Margin used	212,422	821	911	2,225	4,138
Building	Number of borrowers	94,455	26,611	13,165	15,843	13,370
	Facilities granted	66,860	1,194	1,190	2,531	4,091
	Margin used	54,666	843	784	1,730	2,851
Services	Number of borrowers	481,644	156,811	70,565	80,461	61,218
	Facilities granted	439,505	7,004	6,254	12,401	17,944
	Margin used	296,112	5,175	4,434	8,963	13,116
Producer households	Number of borrowers	428,409	172,385	85,187	83,107	34,911
	Facilities granted	54,997	7,787	7,463	12,032	9,462
	Margin used	47,672	6,475	6,492	10,609	8,093
Consumer households and others	Number of borrowers	2,211,451	832,085	580,458	475,908	98,520
	Facilities granted	221,091	38,913	52,576	68,409	24,598
	Margin used	205,509	36,730	50,832	65,983	22,335

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. Industry is referred to industrial-economic activities excluding construction.

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

3rd quarter 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	108,817	76,344	29,087	25,275	5,792
	Facilities granted	61,393	96,222	82,055	208,924	839,869
	Margin used	45,290	68,936	57,111	137,410	576,971
General government	Number of borrowers	890	1,653	1,104	1,163	397
	Facilities granted	292	1,097	1,511	5,381	39,919
	Margin used	182	570	741	2,485	23,165
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	598	741	513	831	550
	Facilities granted	354	1,025	1,606	8,164	358,061
	Margin used	293	645	817	4,433	276,294
Non-financial companies	Number of borrowers	74,475	62,013	25,018	22,119	4,757
	Facilities granted	43,486	79,591	71,689	186,065	436,669
	Margin used	30,106	55,623	49,608	123,400	273,686
<i>of which:</i>						
Industry	Number of borrowers	19,831	19,424	9,097	9,334	2,341
	Facilities granted	12,019	25,919	26,984	83,569	192,665
	Margin used	6,966	15,416	16,209	49,930	115,473
Building	Number of borrowers	9,983	8,088	2,889	2,020	284
	Facilities granted	5,811	10,018	7,675	14,201	20,135
	Margin used	4,275	7,916	6,233	11,678	17,415
Services	Number of borrowers	42,494	32,246	12,049	9,996	2,010
	Facilities granted	24,333	40,599	34,042	82,104	214,666
	Margin used	17,733	29,643	24,673	56,730	134,162
Producer households	Number of borrowers	12,867	5,162	923	298	6
	Facilities granted	7,030	6,154	2,512	1,991	263
	Margin used	6,018	5,393	2,247	1,672	198
Consumer households and others	Number of borrowers	19,857	6,723	1,522	863	82
	Facilities granted	10,159	8,294	4,715	7,314	4,956
	Margin used	8,632	6,658	3,683	5,411	3,628

Credit Conditions and Risk

Access to data:

[TRI30190](#)

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

(numbers in unit, stocks in millions of euro)

3rd quarter 2020

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

		Consumer households		
		Female	Male	Joint loans
ITALY	Number of borrowers	1,079,941	1,783,469	1,983,078
	Facilities granted	87,942	155,966	200,928
	Margin used	85,875	149,366	198,249
Piedmont	Number of borrowers	85,387	127,765	164,537
	Facilities granted	6,486	10,878	16,053
	Margin used	6,310	10,332	15,669
Valle d'Aosta	Number of borrowers	3,421	4,490	4,485
	Facilities granted	267	377	456
	Margin used	263	360	446
Lombardy	Number of borrowers	221,560	354,904	425,844
	Facilities granted	19,382	35,346	46,747
	Margin used	18,721	33,153	45,973
Liguria	Number of borrowers	33,552	50,871	48,537
	Facilities granted	2,682	4,531	4,938
	Margin used	2,635	4,328	4,848
Trentino-Alto Adige	Number of borrowers	25,399	44,810	28,931
	Facilities granted	2,590	5,234	3,707
	Margin used	2,490	4,888	3,582
Veneto	Number of borrowers	91,430	161,539	182,185
	Facilities granted	7,390	14,435	18,424
	Margin used	7,216	13,881	18,256
Friuli Venezia Giulia	Number of borrowers	28,454	45,079	42,208
	Facilities granted	2,024	3,627	3,975
	Margin used	2,005	3,518	3,937

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

3rd quarter 2020

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

		Consumer households		
		Female	Male	Joint loans
Emilia-Romagna	Number of borrowers	96,667	145,008	150,610
	Facilities granted	7,697	13,141	15,594
	Margin used	7,497	12,474	15,319
Tuscany	Number of borrowers	82,875	125,361	131,393
	Facilities granted	7,032	11,268	13,919
	Margin used	6,874	10,791	13,709
Umbria	Number of borrowers	16,101	26,384	25,196
	Facilities granted	1,119	1,970	2,213
	Margin used	1,094	1,900	2,193
Marche	Number of borrowers	29,391	46,125	43,273
	Facilities granted	2,169	3,753	3,981
	Margin used	2,112	3,544	3,947
Lazio	Number of borrowers	125,756	184,910	204,388
	Facilities granted	11,796	17,899	23,312
	Margin used	11,529	17,268	23,032
Abruzzo	Number of borrowers	20,697	36,541	31,600
	Facilities granted	1,440	2,639	2,742
	Margin used	1,428	2,598	2,727
Molise	Number of borrowers	3,688	7,161	6,478
	Facilities granted	254	498	549
	Margin used	252	486	543
Campania	Number of borrowers	52,957	110,582	147,392
	Facilities granted	4,221	8,586	14,504
	Margin used	4,138	8,365	14,387
Apulia	Number of borrowers	49,673	104,192	126,588
	Facilities granted	3,674	7,691	11,033
	Margin used	3,630	7,562	10,990

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

3rd quarter 2020

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

		Consumer households		
		Female	Male	Joint loans
Basilicata	Number of borrowers	6,206	12,571	12,379
	Facilities granted	442	891	1,055
	Margin used	449	879	1,049
Calabria	Number of borrowers	19,365	36,204	38,230
	Facilities granted	1,303	2,369	3,250
	Margin used	1,294	2,332	3,237
Sicily	Number of borrowers	60,512	119,489	123,174
	Facilities granted	4,075	8,057	10,598
	Margin used	4,056	7,962	10,542
Sardinia	Number of borrowers	26,850	39,483	45,650
	Facilities granted	1,900	2,777	3,878
	Margin used	1,884	2,744	3,861

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

by initial period of rate fixation and customer geographical area

(percentages)

3rd quarter 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	3.06	2.65	1.77
North West Italy	3.13	2.42	1.81
North East Italy	2.72	2.32	1.69
Central Italy	2.62	2.71	1.75
Southern Italy	3.98	3.05	1.81
Islands	3.66	3.29	1.80

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 (Effective APR) on loans (excluding bad loans) to consumer households - stocks by type of transaction, initial period of rate fixation and customer region

(percentages)

3rd 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	1.79	1.64	2.61	1.86	2.09
North West Italy	1.72	1.60	2.55	1.77	1.95
Piedmont	1.76	1.67	2.39	1.78	1.96
Valle d'Aosta	1.81	1.66	1.84	1.78	2.52
Lombardy	1.71	1.58	2.59	1.76	1.92
Liguria	1.69	1.45	2.91	1.76	2.15
North East Italy	1.75	1.62	2.14	1.81	2.39
Trentino-Alto Adige	1.79	1.75	2.32	1.68	3.06
Veneto	1.82	1.65	1.92	1.88	2.66
Friuli Venezia Giulia	1.81	1.66	3.31	1.82	2.84
Emilia-Romagna	1.66	1.53	2.21	1.78	1.91
Central Italy	1.83	1.63	2.72	1.95	1.82
Tuscany	1.74	1.59	2.61	1.81	1.90
Umbria	1.91	1.73	2.95	1.95	2.44
Marche	1.79	1.72	3.11	1.87	1.57
Lazio	1.87	1.63	2.66	2.02	1.77
Southern Italy	1.89	1.75	2.92	1.92	2.22
Abruzzo	2.03	1.83	3.11	2.09	2.42
Molise	1.97	1.86	3.50	1.93	2.58
Campania	1.80	1.65	2.90	1.87	1.69
Apulia	1.95	1.84	2.81	1.93	2.67
Basilicata	1.83	1.76	2.95	1.79	2.63
Calabria	1.98	1.72	3.15	1.98	4.51
Islands	2.00	1.80	3.77	2.06	3.29
Sicily	2.00	1.83	3.73	2.06	3.37
Sardinia	1.98	1.66	3.89	2.06	2.87

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"). Commissions and expenses are not collected for term loans, except for current account credit lines with a pre-defined maturity.

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30890](#)

Lending rates (Effective APR) applied to loans (excluding bad loans) to consumer households for house purchase - stocks

by initial period of rate fixation and customer region

(percentages)

3rd quarter 2020

Reporting institutions: **Sample of banks**

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

ITALY	1.56	1.76
North West Italy	1.49	1.67
Piedmont and Valle d'Aosta	1.54	1.69
Lombardy	1.49	1.67
Liguria	1.32	1.65
North East Italy	1.56	1.73
Trentino-Alto Adige	1.61	1.62
Veneto	1.58	1.80
Friuli Venezia Giulia	1.57	1.72
Emilia-Romagna	1.53	1.70
Central Italy	1.59	1.82
Tuscany	1.54	1.64
Umbria	1.81	1.81
Marche	1.60	1.75
Lazio	1.60	1.90
Southern Italy	1.66	1.79
Abruzzo e Molise	1.69	1.92
Campania	1.59	1.76
Apulia	1.73	1.78
Basilicata	1.61	1.63
Calabria	1.63	1.86
Islands	1.71	1.93
Sicily	1.73	1.92
Sardinia	1.62	1.95

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) to consumer households for house purchase new business in the quarter

by initial period of rate fixation and customer geographical area
(percentages)

3rd quarter 2020

Reporting institutions: **Sample of banks**

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

ITALY	1.73	1.53
North West Italy	1.77	1.50
North East Italy	1.75	1.61
Central Italy	1.60	1.44
Southern Italy	1.73	1.52
Islands	1.78	1.64

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 (excluding bad loans) related to investment needs - new business in the quarter by initial period of contract fixation, customer geographical area, sector and economic activity

(percentages)

3rd quarter 2020

Reporting institutions: **Banks**

Total of periods					Up to 1 year				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:				Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:			
	Non-financial companies and producer households					Non-financial companies and producer households			
	Total of branches	of which:				Total of branches	of which:		
Industry		Building	Services	Industry	Building		Services		

ITALY	1.37	1.54	1.39	2.23	1.47	0.63	0.88	0.84	2.20	0.83
North West Italy	1.39	1.50	1.40	2.38	1.31	0.62	0.79	0.78	2.02	0.73
North East Italy	1.25	1.60	1.44	2.21	1.67	0.53	1.23	0.92	3.14	1.59
Central Italy	1.24	1.38	1.21	2.00	1.39	0.60	0.68	0.74	1.44	0.61
Southern Italy and Islands	1.85	1.87	1.56	2.22	2.01	1.51	1.59	1.09	2.27	2.18

Notes: The APRC is calculated as the average of the rates weighted by the respective amounts; the following types of instruments are included: leasing, repo and non-revolving loans. Transactions for import or export purposes are excluded. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. Industry is referred to industrial-economic activities excluding construction. 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/condizionirischiosita/index.html?com.dotmarketing.htmlpage.language=1>).

Sources: AnaCredit survey

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter by initial period of contract fixation, customer geographical area, sector and economic activity

(percentages)

3rd quarter 2020

Reporting institutions: **Banks**

More than 1 year					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:				
	Non-financial companies and producer households				
	Total of branches	of which:			
		Industry	Building	Services	

ITALY	1.91	1.79	1.55	2.23	1.80
North West Italy	2.26	1.93	1.62	2.40	1.87
North East Italy	1.61	1.67	1.55	2.16	1.69
Central Italy	1.59	1.60	1.34	2.03	1.69
Southern Italy and Islands	1.92	1.92	1.70	2.22	1.99

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter by initial period of contract fixation, customer geographical area, sector and economic activity

(percentages)

2nd quarter 2020

Reporting institutions: **Banks**

Total of periods					Up to 1 year				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:				Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:			
	Non-financial companies and producer households					Non-financial companies and producer households			
	Total of branches	of which:				Total of branches	of which:		
Industry		Building	Services	Industry	Building		Services		

ITALY	1.24	1.42	1.39	1.99	1.34	0.66	0.89	0.97	1.73	0.87
North West Italy	1.24	1.40	1.42	1.98	1.22	0.63	0.82	1.11	1.77	0.74
North East Italy	1.20	1.52	1.49	2.13	1.49	0.49	1.05	0.99	1.85	1.13
Central Italy	1.13	1.21	1.12	1.88	1.24	0.75	0.72	0.76	1.26	0.75
Southern Italy and Islands	1.71	1.72	1.47	1.98	1.80	1.52	1.57	1.13	2.16	1.97

Notes: The APRC is calculated as the average of the rates weighted by the respective amounts; the following types of instruments are included: leasing, repo and non-revolving loans. Transactions for import or export purposes are excluded. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. Industry is referred to industrial-economic activities excluding construction. 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/condizionirischiosita/index.html?com.dotmarketing.htmlpage.language=1>).

Sources: AnaCredit survey

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter by initial period of contract fixation, customer geographical area, sector and economic activity

(percentages)

2nd quarter 2020

Reporting institutions: **Banks**

More than 1 year				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:			
	Non-financial companies and producer households			
	Total of branches	of which:		
Industry		Building	Services	

ITALY	1.55	1.58	1.50	2.02	1.50
North West Italy	1.53	1.56	1.47	2.00	1.40
North East Italy	1.60	1.63	1.60	2.16	1.56
Central Italy	1.43	1.47	1.31	1.93	1.48
Southern Italy and Islands	1.76	1.76	1.59	1.97	1.78

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter by initial period of contract fixation, customer geographical area, sector and economic activity

(percentages)

1st quarter 2020

Reporting institutions: **Banks**

Total of periods					Up to 1 year				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:				Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:			
	Non-financial companies and producer households					Non-financial companies and producer households			
	Total of branches	of which:				Total of branches	of which:		
Industry		Building	Services	Industry	Building		Services		

ITALY	1.18	1.47	1.30	2.66	1.40	0.66	0.89	0.95	2.15	0.79
North West Italy	1.12	1.34	1.24	2.53	1.19	0.61	0.75	0.88	2.16	0.61
North East Italy	1.04	1.48	1.22	2.57	1.60	0.53	1.05	0.88	2.05	1.20
Central Italy	1.10	1.30	1.23	2.76	1.21	0.72	0.79	0.91	2.37	0.70
Southern Italy and Islands	2.30	2.35	1.85	2.98	2.62	1.62	1.74	1.50	1.81	1.97

Notes: The APRC is calculated as the average of the rates weighted by the respective amounts; the following types of instruments are included: leasing, repo and non-revolving loans. Transactions for import or export purposes are excluded. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. Industry is referred to industrial-economic activities excluding construction. 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/condizionirischiosita/index.html?com.dotmarketing.htmlpage.language=1>).

Sources: AnaCredit survey

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter by initial period of contract fixation, customer geographical area, sector and economic activity

(percentages)

1st quarter 2020

Reporting institutions: **Banks**

More than 1 year					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	<i>of which:</i>				
	Non-financial companies and producer households				
	Total of branches	<i>of which:</i>			
		Industry	Building	Services	

ITALY	1.83	1.90	1.57	2.81	1.95
North West Italy	1.74	1.84	1.53	2.67	1.79
North East Italy	1.66	1.71	1.45	2.67	1.80
Central Italy	1.81	1.88	1.50	2.86	1.95
Southern Italy and Islands	2.66	2.64	2.07	3.22	2.91

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter by initial period of contract fixation, customer geographical area, sector and economic activity

(percentages)

4th quarter 2019

Reporting institutions: **Banks**

Total of periods					Up to 1 year				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:				Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:			
	Non-financial companies and producer households					Non-financial companies and producer households			
	Total of branches	of which:				Total of branches	of which:		
Industry		Building	Services	Industry	Building		Services		

ITALY	1.30	1.78	1.53	2.90	1.84	0.59	1.16	1.13	2.35	1.21
North West Italy	1.58	1.60	1.41	2.83	1.63	0.89	0.90	0.93	2.61	0.90
North East Italy	1.24	1.63	1.46	2.76	1.64	0.64	1.19	1.16	2.09	1.23
Central Italy	0.78	2.10	1.77	2.98	2.22	0.31	1.50	1.44	2.19	1.55
Southern Italy and Islands	2.42	2.47	1.96	3.26	2.61	1.83	1.92	1.52	1.98	2.22

Notes: The APRC is calculated as the average of the rates weighted by the respective amounts; the following types of instruments are included: leasing, repo and non-revolving loans. Transactions for import or export purposes are excluded. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. Industry is referred to industrial-economic activities excluding construction. 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/condizionirischiosita/index.html?com.dotmarketing.htmlpage.language=1>).

Sources: AnaCredit survey

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter by initial period of contract fixation, customer geographical area, sector and economic activity

(percentages)

4th quarter 2019

Reporting institutions: **Banks**

More than 1 year					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:				
	Non-financial companies and producer households				
	Total of branches	of which:			
		Industry	Building	Services	

ITALY	2.02	2.15	1.83	3.03	2.18
North West Italy	1.93	2.12	1.82	2.90	2.10
North East Italy	1.82	1.82	1.62	2.88	1.81
Central Italy	2.22	2.48	2.04	3.21	2.64
Southern Italy and Islands	2.69	2.71	2.28	3.48	2.75

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter by initial period of contract fixation, customer geographical area, sector and economic activity

(percentages)

3rd quarter 2019

Reporting institutions: **Banks**

Total of periods					Up to 1 year				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:				Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:			
	Non-financial companies and producer households					Non-financial companies and producer households			
	Total of branches	of which:				Total of branches	of which:		
Industry		Building	Services	Industry	Building		Services		

ITALY	1.41	1.67	1.45	2.91	1.76	0.76	1.08	0.92	2.01	1.29
North West Italy	1.53	1.47	1.27	2.73	1.58	0.83	0.86	0.74	2.13	1.10
North East Italy	1.22	1.72	1.47	2.93	1.86	0.59	1.11	0.86	1.89	1.40
Central Italy	1.15	1.69	1.79	2.71	1.56	0.71	1.22	1.40	1.86	1.18
Southern Italy and Islands	2.32	2.42	1.73	3.81	2.85	1.57	1.63	1.20	2.18	2.20

Notes: The APRC is calculated as the average of the rates weighted by the respective amounts; the following types of instruments are included: leasing, repo and non-revolving loans. Transactions for import or export purposes are excluded. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. Industry is referred to industrial-economic activities excluding construction. 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/condizionirischiosita/index.html?com.dotmarketing.htmlpage.language=1>).

Sources: AnaCredit survey

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter by initial period of contract fixation, customer geographical area, sector and economic activity

(percentages)

3rd quarter 2019

Reporting institutions: **Banks**

More than 1 year				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:			
	Non-financial companies and producer households			
	Total of branches	of which:		
Industry		Building	Services	

ITALY	2.08	2.10	1.86	3.17	2.08
North West Italy	1.96	1.91	1.67	2.93	1.88
North East Italy	2.10	2.10	1.89	3.15	2.17
Central Italy	1.96	2.05	2.07	3.01	1.88
Southern Italy and Islands	2.90	3.03	2.45	4.13	3.24

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter by initial period of contract fixation, customer geographical area, sector and economic activity

(percentages)

2nd quarter 2019

Reporting institutions: **Banks**

Total of periods					Up to 1 year				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:				Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:			
	Non-financial companies and producer households					Non-financial companies and producer households			
	Total of branches	of which:				Total of branches	of which:		
Industry		Building	Services	Industry	Building		Services		

ITALY	1.54	1.88	1.61	2.95	2.04	0.85	1.18	1.09	2.30	1.35
North West Italy	1.53	1.66	1.56	2.77	1.77	0.93	0.95	0.98	2.24	1.10
North East Italy	1.30	1.76	1.46	2.65	1.91	0.61	1.15	0.99	2.05	1.26
Central Italy	1.44	2.01	1.70	3.28	2.12	0.83	1.42	1.22	2.92	1.60
Southern Italy and Islands	2.76	2.83	2.15	3.54	3.12	1.86	2.03	1.55	2.51	2.40

Notes: The APRC is calculated as the average of the rates weighted by the respective amounts; the following types of instruments are included: leasing, repo and non-revolving loans. Transactions for import or export purposes are excluded. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. Industry is referred to industrial-economic activities excluding construction. 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/condizionirischiosita/index.html?com.dotmarketing.htmlpage.language=1>).

Sources: AnaCredit survey

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter by initial period of contract fixation, customer geographical area, sector and economic activity

(percentages)

2nd quarter 2019

Reporting institutions: **Banks**

More than 1 year				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:			
	Non-financial companies and producer households			
	Total of branches	of which:		
Industry		Building	Services	

ITALY	2.13	2.35	1.95	3.11	2.55
North West Italy	1.89	2.25	1.93	2.96	2.44
North East Italy	2.11	2.10	1.72	2.78	2.34
Central Italy	2.20	2.37	2.06	3.34	2.42
Southern Italy and Islands	3.24	3.22	2.64	3.69	3.44

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter by initial period of contract fixation, customer geographical area, sector and economic activity

(percentages)

1st quarter 2019

Reporting institutions: **Banks**

Total of periods					Up to 1 year				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:				Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:			
	Non-financial companies and producer households					Non-financial companies and producer households			
	Total of branches	of which:				Total of branches	of which:		
Industry		Building	Services	Industry	Building		Services		

ITALY	1.66	1.99	1.77	3.14	2.04	0.98	1.44	1.37	2.30	1.52
North West Italy	1.98	1.99	1.77	3.16	2.04	1.46	1.51	1.50	2.56	1.58
North East Italy	1.30	1.83	1.68	2.74	1.84	0.67	1.27	1.26	1.92	1.24
Central Italy	1.40	1.76	1.62	2.96	1.74	0.72	1.23	1.11	1.64	1.39
Southern Italy and Islands	2.81	2.89	2.31	3.91	3.10	1.98	2.16	1.80	3.74	2.36

Notes: The APRC is calculated as the average of the rates weighted by the respective amounts; the following types of instruments are included: leasing, repo and non-revolving loans. Transactions for import or export purposes are excluded. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. Industry is referred to industrial-economic activities excluding construction. 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/condizionirischiosita/index.html?com.dotmarketing.htmlpage.language=1>).

Sources: AnaCredit survey

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter by initial period of contract fixation, customer geographical area, sector and economic activity

(percentages)

1st quarter 2019

Reporting institutions: **Banks**

More than 1 year				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:			
	Non-financial companies and producer households			
	Total of branches	of which:		
Industry		Building	Services	

ITALY	2.25	2.35	2.05	3.32	2.38
North West Italy	2.32	2.33	1.93	3.31	2.46
North East Italy	2.10	2.19	1.97	2.94	2.26
Central Italy	1.97	2.08	2.17	3.27	1.90
Southern Italy and Islands	3.25	3.24	2.69	3.93	3.42

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter by initial period of contract fixation, customer geographical area, sector and economic activity

(percentages)

4th quarter 2018

Reporting institutions: **Banks**

Total of periods					Up to 1 year				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:				Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:			
	Non-financial companies and producer households					Non-financial companies and producer households			
	Total of branches	of which:				Total of branches	of which:		
Industry		Building	Services	Industry	Building		Services		

ITALY	1.71	1.93	1.56	3.5	2.06	1.04	1.31	1.09	2.75	1.50
North West Italy	1.72	1.83	1.52	3.96	1.84	1.05	1.08	0.96	2.54	1.27
North East Italy	1.41	1.75	1.51	2.86	1.88	0.81	1.28	1.04	3.30	1.43
Central Italy	1.74	2.06	1.56	3.14	2.27	1.01	1.48	1.28	2.41	1.59
Southern Italy and Islands	2.63	2.64	1.93	3.40	2.96	2.14	2.06	1.50	2.51	2.49

Notes: The APRC is calculated as the average of the rates weighted by the respective amounts; the following types of instruments are included: leasing, repo and non-revolving loans. Transactions for import or export purposes are excluded. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. Industry is referred to industrial-economic activities excluding construction. 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/condizionirischiosita/index.html?com.dotmarketing.htmlpage.language=1>).

Sources: AnaCredit survey

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter by initial period of contract fixation, customer geographical area, sector and economic activity

(percentages)

4th quarter 2018

Reporting institutions: **Banks**

More than 1 year				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:			
	Non-financial companies and producer households			
	Total of branches	of which:		
Industry		Building	Services	

ITALY	2.16	2.31	1.87	3.63	2.43
North West Italy	2.01	2.30	1.92	4.15	2.21
North East Italy	1.99	2.02	1.78	2.75	2.17
Central Italy	2.45	2.43	1.72	3.27	2.79
Southern Italy and Islands	2.98	2.96	2.31	3.49	3.22

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter
by initial period of contract fixation, available amount (size classes), customer geographical area and sector
(percentages)

3rd quarter 2020

Reporting institutions: **Banks**

Total of size classes			Up to 125.000 euro		
Total of periods	Up to 1 year	More than 1 year	Total of periods	Up to 1 year	More than 1 year

ITALY

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

1.37 0.63 1.91 2.30 2.62 2.21

of which: **Non-financial companies and producer households**

1.54 0.88 1.79 2.33 2.63 2.25

North West Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

1.39 0.62 2.26 2.37 2.45 2.35

of which: Non-financial companies and producer households

1.50 0.79 1.93 2.40 2.46 2.38

North East Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

1.25 0.53 1.61 2.29 2.63 2.17

of which: Non-financial companies and producer households

1.60 1.23 1.67 2.30 2.63 2.19

Central Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

1.24 0.60 1.59 2.23 2.69 2.13

of which: Non-financial companies and producer households

1.38 0.68 1.60 2.30 2.73 2.20

Southern Italy and Islands

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

1.85 1.51 1.92 2.26 2.87 2.14

of which: Non-financial companies and producer households

1.87 1.59 1.92 2.29 2.87 2.17

Notes: The APRC is calculated as the average of the rates weighted by the respective amounts; the following types of instruments are included: leasing, repo and non-revolving loans. Transactions for import or export purposes are excluded. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. The size classes are expressed in euros and do not include the upper bounds of the intervals. 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/condizionirischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter
by initial period of contract fixation, available amount (size classes), customer geographical area and sector
(percentages)

3rd quarter 2020

Reporting institutions: **Banks**

From 125.000 to 250.000 euro			More than 250.000 euro		
Total of periods	Up to 1 year	More than 1 year	Total of periods	Up to 1 year	More than 1 year

ITALY

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.43 1.89 2.51 1.25 0.54 1.83

of which: **Non-financial companies and producer households**

2.43 1.90 2.51 1.39 0.70 1.67

North West Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.41 1.66 2.53 1.31 0.58 2.24

of which: Non-financial companies and producer households

2.42 1.68 2.53 1.37 0.70 1.84

North East Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.27 1.87 2.34 1.10 0.36 1.50

of which: Non-financial companies and producer households

2.26 1.84 2.34 1.45 0.88 1.55

Central Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.44 2.13 2.47 1.09 0.49 1.46

of which: Non-financial companies and producer households

2.48 2.19 2.52 1.21 0.48 1.46

Southern Italy and Islands

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.70 2.23 2.78 1.67 1.12 1.78

of which: Non-financial companies and producer households

2.70 2.23 2.77 1.69 1.19 1.78

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter
by initial period of contract fixation, available amount (size classes), customer geographical area and sector
(percentages)

2nd quarter 2020

Reporting institutions: **Banks**

Total of size classes			Up to 125.000 euro		
Total of periods	Up to 1 year	More than 1 year	Total of periods	Up to 1 year	More than 1 year

ITALY

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

1.24 0.66 1.55 1.76 2.40 1.68

of which: **Non-financial companies and producer households**

1.42 0.89 1.58 1.77 2.41 1.68

North West Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

1.24 0.63 1.53 1.78 2.34 1.70

of which: Non-financial companies and producer households

1.40 0.82 1.56 1.79 2.35 1.70

North East Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

1.20 0.49 1.60 1.78 2.36 1.68

of which: Non-financial companies and producer households

1.52 1.05 1.63 1.78 2.36 1.68

Central Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

1.13 0.75 1.43 1.72 2.47 1.64

of which: Non-financial companies and producer households

1.21 0.72 1.47 1.73 2.51 1.65

Southern Italy and Islands

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

1.71 1.52 1.76 1.77 2.56 1.68

of which: Non-financial companies and producer households

1.72 1.57 1.76 1.77 2.55 1.69

Notes: The APRC is calculated as the average of the rates weighted by the respective amounts; the following types of instruments are included: leasing, repo and non-revolving loans. Transactions for import or export purposes are excluded. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. The size classes are expressed in euros and do not include the upper bounds of the intervals. 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/condizionirischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter
by initial period of contract fixation, available amount (size classes), customer geographical area and sector
(percentages)

2nd quarter 2020

Reporting institutions: **Banks**

From 125.000 to 250.000 euro			More than 250.000 euro		
Total of periods	Up to 1 year	More than 1 year	Total of periods	Up to 1 year	More than 1 year

ITALY

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.27 1.81 2.41 1.14 0.55 1.49

of which: **Non-financial companies and producer households**

2.29 1.84 2.43 1.31 0.70 1.52

North West Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.20 1.62 2.40 1.17 0.54 1.49

of which: Non-financial companies and producer households

2.21 1.66 2.40 1.31 0.67 1.51

North East Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.17 1.76 2.30 1.08 0.36 1.55

of which: Non-financial companies and producer households

2.17 1.76 2.30 1.43 0.80 1.58

Central Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.30 1.99 2.37 1.00 0.68 1.32

of which: Non-financial companies and producer households

2.40 2.08 2.48 1.06 0.60 1.36

Southern Italy and Islands

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.60 2.23 2.70 1.60 1.18 1.71

of which: Non-financial companies and producer households

2.60 2.24 2.70 1.61 1.23 1.70

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter
by initial period of contract fixation, available amount (size classes), customer geographical area and sector
(percentages)

1st quarter 2020

Reporting institutions: **Banks**

Total of size classes			Up to 125.000 euro		
Total of periods	Up to 1 year	More than 1 year	Total of periods	Up to 1 year	More than 1 year

ITALY

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

1.18 0.66 1.83 3.67 2.75 4.16

of which: **Non-financial companies and producer households**

1.47 0.89 1.90 3.70 2.76 4.23

North West Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

1.12 0.61 1.74 3.55 2.67 4.10

of which: Non-financial companies and producer households

1.34 0.75 1.84 3.55 2.69 4.11

North East Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

1.04 0.53 1.66 3.31 2.54 3.78

of which: Non-financial companies and producer households

1.48 1.05 1.71 3.29 2.53 3.78

Central Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

1.10 0.72 1.81 3.68 2.94 4.00

of which: Non-financial companies and producer households

1.30 0.79 1.88 3.85 2.94 4.29

Southern Italy and Islands

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.30 1.62 2.66 4.36 3.10 4.87

of which: Non-financial companies and producer households

2.35 1.74 2.64 4.33 3.09 4.85

Notes: The APRC is calculated as the average of the rates weighted by the respective amounts; the following types of instruments are included: leasing, repo and non-revolving loans. Transactions for import or export purposes are excluded. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. The size classes are expressed in euros and do not include the upper bounds of the intervals. 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:
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Sources: AnaCredit survey

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter
by initial period of contract fixation, available amount (size classes), customer geographical area and sector
(percentages)

1st quarter 2020

Reporting institutions: **Banks**

From 125.000 to 250.000 euro			More than 250.000 euro		
Total of periods	Up to 1 year	More than 1 year	Total of periods	Up to 1 year	More than 1 year

ITALY

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.54 2.05 2.76 0.93 0.54 1.48

of which: **Non-financial companies and producer households**

2.56 2.07 2.78 1.15 0.67 1.53

North West Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.39 1.81 2.69 0.93 0.50 1.49

of which: Non-financial companies and producer households

2.40 1.85 2.69 1.09 0.56 1.56

North East Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.33 1.95 2.51 0.82 0.39 1.38

of which: Non-financial companies and producer households

2.33 1.95 2.51 1.21 0.79 1.42

Central Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.63 2.27 2.74 0.87 0.63 1.39

of which: Non-financial companies and producer households

2.70 2.29 2.84 0.97 0.63 1.41

Southern Italy and Islands

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

3.06 2.55 3.27 1.69 1.22 1.95

of which: Non-financial companies and producer households

3.06 2.55 3.26 1.75 1.34 1.95

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter
by initial period of contract fixation, available amount (size classes), customer geographical area and sector
(percentages)

4th quarter 2019

Reporting institutions: **Banks**

Total of size classes			Up to 125.000 euro		
Total of periods	Up to 1 year	More than 1 year	Total of periods	Up to 1 year	More than 1 year

ITALY

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

1.30 0.59 2.02 3.84 3.12 4.26

of which: **Non-financial companies and producer households**

1.78 1.16 2.15 3.86 3.12 4.30

North West Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

1.58 0.89 1.93 3.73 3.01 4.16

of which: Non-financial companies and producer households

1.60 0.90 2.12 3.73 3.03 4.16

North East Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

1.24 0.64 1.82 3.47 2.87 3.86

of which: Non-financial companies and producer households

1.63 1.19 1.82 3.46 2.86 3.85

Central Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

0.78 0.31 2.22 3.94 3.45 4.21

of which: Non-financial companies and producer households

2.10 1.50 2.48 4.06 3.46 4.44

Southern Italy and Islands

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.42 1.83 2.69 4.47 3.33 4.96

of which: Non-financial companies and producer households

2.47 1.92 2.71 4.45 3.32 4.94

Notes: The APRC is calculated as the average of the rates weighted by the respective amounts; the following types of instruments are included: leasing, repo and non-revolving loans. Transactions for import or export purposes are excluded. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. The size classes are expressed in euros and do not include the upper bounds of the intervals. 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:
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Sources: AnaCredit survey

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter
by initial period of contract fixation, available amount (size classes), customer geographical area and sector
(percentages)

4th quarter 2019

Reporting institutions: **Banks**

From 125.000 to 250.000 euro			More than 250.000 euro		
Total of periods	Up to 1 year	More than 1 year	Total of periods	Up to 1 year	More than 1 year

ITALY

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.68 2.26 2.87 1.03 0.41 1.73

of which: **Non-financial companies and producer households**

2.70 2.28 2.90 1.43 0.82 1.80

North West Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.53 2.04 2.76 1.37 0.66 1.74

of which: Non-financial companies and producer households

2.55 2.08 2.76 1.32 0.64 1.84

North East Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.40 2.11 2.56 1.01 0.45 1.58

of which: Non-financial companies and producer households

2.40 2.09 2.56 1.37 0.87 1.58

Central Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.89 2.61 3.00 0.56 0.21 1.83

of which: Non-financial companies and producer households

2.96 2.67 3.09 1.67 1.07 2.06

Southern Italy and Islands

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

3.19 2.64 3.44 1.77 1.31 1.97

of which: Non-financial companies and producer households

3.20 2.63 3.48 1.82 1.40 1.99

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter
by initial period of contract fixation, available amount (size classes), customer geographical area and sector
(percentages)

3rd quarter 2019

Reporting institutions: **Banks**

Total of size classes			Up to 125.000 euro		
Total of periods	Up to 1 year	More than 1 year	Total of periods	Up to 1 year	More than 1 year

ITALY

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

1.41 0.76 2.08 3.83 2.88 4.49

of which: **Non-financial companies and producer households**

1.67 1.08 2.10 3.84 2.89 4.54

North West Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

1.53 0.83 1.96 3.70 2.79 4.42

of which: Non-financial companies and producer households

1.47 0.86 1.91 3.69 2.80 4.41

North East Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

1.22 0.59 2.10 3.42 2.60 4.04

of which: Non-financial companies and producer households

1.72 1.11 2.10 3.41 2.59 4.04

Central Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

1.15 0.71 1.96 3.98 3.17 4.45

of which: Non-financial companies and producer households

1.69 1.22 2.05 4.12 3.18 4.74

Southern Italy and Islands

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.32 1.57 2.90 4.51 3.26 5.24

of which: Non-financial companies and producer households

2.42 1.63 3.03 4.48 3.25 5.22

Notes: The APRC is calculated as the average of the rates weighted by the respective amounts; the following types of instruments are included: leasing, repo and non-revolving loans. Transactions for import or export purposes are excluded. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. The size classes are expressed in euros and do not include the upper bounds of the intervals. 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:
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Sources: AnaCredit survey

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter
by initial period of contract fixation, available amount (size classes), customer geographical area and sector
(percentages)

3rd quarter 2019

Reporting institutions: **Banks**

From 125.000 to 250.000 euro			More than 250.000 euro		
Total of periods	Up to 1 year	More than 1 year	Total of periods	Up to 1 year	More than 1 year

ITALY

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.72 2.16 3.01 1.13 0.57 1.75

of which: **Non-financial companies and producer households**

2.74 2.18 3.04 1.33 0.79 1.72

North West Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.56 1.94 2.90 1.31 0.60 1.74

of which: Non-financial companies and producer households

2.56 1.96 2.89 1.20 0.62 1.62

North East Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.48 2.01 2.73 0.98 0.43 1.83

of which: Non-financial companies and producer households

2.48 2.01 2.73 1.45 0.83 1.82

Central Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.91 2.41 3.11 0.89 0.59 1.52

of which: Non-financial companies and producer households

3.03 2.48 3.26 1.28 0.94 1.57

Southern Italy and Islands

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

3.24 2.61 3.62 1.70 1.14 2.16

of which: Non-financial companies and producer households

3.23 2.61 3.61 1.80 1.20 2.32

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter
by initial period of contract fixation, available amount (size classes), customer geographical area and sector
(percentages)

2nd quarter 2019

Reporting institutions: **Banks**

Total of size classes			Up to 125.000 euro		
Total of periods	Up to 1 year	More than 1 year	Total of periods	Up to 1 year	More than 1 year

ITALY

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

1.54 0.85 2.13 3.95 2.89 4.59

of which: **Non-financial companies and producer households**

1.88 1.18 2.35 3.95 2.91 4.61

North West Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

1.53 0.93 1.89 3.79 2.80 4.47

of which: Non-financial companies and producer households

1.66 0.95 2.25 3.79 2.83 4.46

North East Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

1.30 0.61 2.11 3.52 2.69 4.12

of which: Non-financial companies and producer households

1.76 1.15 2.10 3.51 2.68 4.11

Central Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

1.44 0.83 2.20 4.11 3.08 4.62

of which: Non-financial companies and producer households

2.01 1.42 2.37 4.18 3.12 4.78

Southern Italy and Islands

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.76 1.86 3.24 4.62 3.22 5.29

of which: Non-financial companies and producer households

2.83 2.03 3.22 4.59 3.21 5.27

Notes: The APRC is calculated as the average of the rates weighted by the respective amounts; the following types of instruments are included: leasing, repo and non-revolving loans. Transactions for import or export purposes are excluded. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. The size classes are expressed in euros and do not include the upper bounds of the intervals. 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/condizionirischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter
by initial period of contract fixation, available amount (size classes), customer geographical area and sector
(percentages)

2nd quarter 2019

Reporting institutions: **Banks**

From 125.000 to 250.000 euro			More than 250.000 euro		
Total of periods	Up to 1 year	More than 1 year	Total of periods	Up to 1 year	More than 1 year

ITALY

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.86 2.15 3.18 1.23 0.64 1.76

of which: **Non-financial companies and producer households**

2.86 2.16 3.18 1.49 0.88 1.92

North West Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.64 1.90 3.00 1.30 0.72 1.64

of which: Non-financial companies and producer households

2.64 1.92 2.99 1.36 0.73 1.92

North East Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.59 2.04 2.86 1.03 0.41 1.80

of which: Non-financial companies and producer households

2.58 2.03 2.85 1.42 0.8 1.75

Central Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

3.11 2.34 3.38 1.12 0.69 1.75

of which: Non-financial companies and producer households

3.16 2.43 3.43 1.59 1.14 1.89

Southern Italy and Islands

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

3.40 2.65 3.72 2.07 1.37 2.47

of which: Non-financial companies and producer households

3.39 2.65 3.71 2.16 1.55 2.47

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter
by initial period of contract fixation, available amount (size classes), customer geographical area and sector
(percentages)

1st quarter 2019

Reporting institutions: **Banks**

Total of size classes			Up to 125.000 euro		
Total of periods	Up to 1 year	More than 1 year	Total of periods	Up to 1 year	More than 1 year

ITALY

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

1.66 0.98 2.25 4.04 3.04 4.65

of which: **Non-financial companies and producer households**

1.99 1.44 2.35 4.04 3.05 4.66

North West Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

1.98 1.46 2.32 3.84 2.87 4.50

of which: Non-financial companies and producer households

1.99 1.51 2.33 3.84 2.89 4.49

North East Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

1.30 0.67 2.10 3.60 2.83 4.17

of which: Non-financial companies and producer households

1.83 1.27 2.19 3.59 2.83 4.16

Central Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

1.40 0.72 1.97 4.23 3.22 4.71

of which: Non-financial companies and producer households

1.76 1.23 2.08 4.28 3.25 4.81

Southern Italy and Islands

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.81 1.98 3.25 4.78 3.56 5.37

of which: Non-financial companies and producer households

2.89 2.16 3.24 4.75 3.55 5.35

Notes: The APRC is calculated as the average of the rates weighted by the respective amounts; the following types of instruments are included: leasing, repo and non-revolving loans. Transactions for import or export purposes are excluded. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. The size classes are expressed in euros and do not include the upper bounds of the intervals. 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:
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Sources: AnaCredit survey

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter
by initial period of contract fixation, available amount (size classes), customer geographical area and sector
(percentages)

1st quarter 2019

Reporting institutions: **Banks**

From 125.000 to 250.000 euro			More than 250.000 euro		
Total of periods	Up to 1 year	More than 1 year	Total of periods	Up to 1 year	More than 1 year

ITALY

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.89 2.21 3.22 1.35 0.76 1.88

of which: **Non-financial companies and producer households**

2.89 2.24 3.21 1.60 1.15 1.90

North West Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.67 1.94 3.05 1.72 1.27 2.01

of which: Non-financial companies and producer households

2.68 1.97 3.05 1.68 1.31 1.97

North East Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.61 2.13 2.88 1.05 0.49 1.80

of which: Non-financial companies and producer households

2.60 2.12 2.87 1.52 0.96 1.87

Central Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

3.08 2.34 3.37 1.14 0.57 1.65

of which: Non-financial companies and producer households

3.09 2.40 3.37 1.32 0.93 1.57

Southern Italy and Islands

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

3.51 2.82 3.84 2.09 1.40 2.47

of which: Non-financial companies and producer households

3.51 2.82 3.84 2.18 1.58 2.47

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter
by initial period of contract fixation, available amount (size classes), customer geographical area and sector
(percentages)

4th quarter 2018

Reporting institutions: **Banks**

Total of size classes			Up to 125.000 euro		
Total of periods	Up to 1 year	More than 1 year	Total of periods	Up to 1 year	More than 1 year

ITALY

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

1.71 1.04 2.16 3.95 3.40 4.31

of which: **Non-financial companies and producer households**

1.93 1.31 2.31 3.96 3.41 4.33

North West Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

1.72 1.05 2.01 3.76 3.17 4.17

of which: Non-financial companies and producer households

1.83 1.08 2.30 3.75 3.18 4.16

North East Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

1.41 0.81 1.99 3.60 3.21 3.89

of which: Non-financial companies and producer households

1.75 1.28 2.02 3.59 3.21 3.89

Central Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

1.74 1.01 2.45 4.14 3.74 4.35

of which: Non-financial companies and producer households

2.06 1.48 2.43 4.21 3.76 4.51

Southern Italy and Islands

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.63 2.14 2.98 4.61 3.84 5.04

of which: Non-financial companies and producer households

2.64 2.06 2.96 4.60 3.83 5.03

Notes: The APRC is calculated as the average of the rates weighted by the respective amounts; the following types of instruments are included: leasing, repo and non-revolving loans. Transactions for import or export purposes are excluded. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. The size classes are expressed in euros and do not include the upper bounds of the intervals. 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/condizionirischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter
by initial period of contract fixation, available amount (size classes), customer geographical area and sector
(percentages)

4th quarter 2018

Reporting institutions: **Banks**

From 125.000 to 250.000 euro			More than 250.000 euro		
Total of periods	Up to 1 year	More than 1 year	Total of periods	Up to 1 year	More than 1 year

ITALY

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.77 2.32 2.99 1.43 0.77 1.90

of which: **Non-financial companies and producer households**

2.76 2.34 2.97 1.59 0.92 1.99

North West Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.56 2.01 2.83 1.52 0.77 1.84

of which: Non-financial companies and producer households

2.57 2.03 2.82 1.58 0.79 2.08

North East Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

2.49 2.21 2.65 1.17 0.58 1.76

of which: Non-financial companies and producer households

2.49 2.20 2.65 1.45 0.91 1.76

Central Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

3.05 2.65 3.21 1.42 0.78 2.13

of which: Non-financial companies and producer households

3.03 2.73 3.16 1.65 1.05 2.04

Southern Italy and Islands

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)

3.32 2.83 3.56 2.02 1.70 2.27

of which: Non-financial companies and producer households

3.32 2.81 3.57 1.95 1.43 2.25

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter

by customer region and sector

(percentages)

3rd quarter 2020

Reporting institutions: **Banks**

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:	
	Non-financial companies and producer households	

ITALY	1.37	1.54
North West Italy	1.39	1.50
Piedmont	1.72	1.68
Valle d'Aosta	1.34	2.02
Lombardy	1.33	1.43
Liguria	2.00	2.00
North East Italy	1.25	1.60
Trentino-Alto Adige	1.48	1.48
Veneto	1.76	1.73
Friuli Venezia Giulia	1.16	1.52
Emilia-Romagna	0.89	1.49
Central Italy	1.24	1.38
Tuscany	1.59	1.59
Umbria	1.60	1.60
Marche	1.48	1.47
Lazio	1.06	1.23
Southern Italy and Islands	1.85	1.87
Abruzzo	1.79	1.79
Molise	1.83	1.82
Campania	1.82	1.82
Apulia	1.91	1.91
Basilicata	2.13	2.13
Calabria	2.10	2.11
Sicily	1.94	1.95
Sardinia	1.48	1.66

Notes: The APRC is calculated as the average of the rates weighted by the respective amounts; the following types of instruments are included: leasing, repo and non-revolving loans. Transactions for import or export purposes are excluded. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions.. 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/condizionirischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter

by customer region and sector

(percentages)

2nd quarter 2020

Reporting institutions: **Banks**

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:	
	Non-financial companies and producer households	

ITALY	1.24	1.42
North West Italy	1.24	1.40
Piedmont	1.45	1.44
Valle d'Aosta	0.94	1.72
Lombardy	1.17	1.35
Liguria	2.02	2.01
North East Italy	1.20	1.52
Trentino-Alto Adige	1.35	1.34
Veneto	1.78	1.80
Friuli Venezia Giulia	1.27	1.29
Emilia-Romagna	0.80	1.29
Central Italy	1.13	1.21
Tuscany	1.47	1.47
Umbria	1.32	1.32
Marche	1.61	1.61
Lazio	0.96	1.01
Southern Italy and Islands	1.71	1.72
Abruzzo	1.60	1.60
Molise	1.78	1.79
Campania	1.70	1.70
Apulia	1.70	1.70
Basilicata	1.85	1.85
Calabria	1.81	1.81
Sicily	1.83	1.82
Sardinia	1.62	1.74

Notes: The APRC is calculated as the average of the rates weighted by the respective amounts; the following types of instruments are included: leasing, repo and non-revolving loans. Transactions for import or export purposes are excluded. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions.. 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/condizionirischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter

by customer region and sector

(percentages)

1st quarter 2020

Reporting institutions: **Banks**

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:	
	Non-financial companies and producer households	

ITALY	1.18	1.47
North West Italy	1.12	1.34
Piedmont	1.19	1.17
Valle d'Aosta	0.51	1.78
Lombardy	1.08	1.36
Liguria	1.78	1.77
North East Italy	1.04	1.48
Trentino-Alto Adige	1.10	1.08
Veneto	1.69	1.67
Friuli Venezia Giulia	1.49	1.49
Emilia-Romagna	0.71	1.44
Central Italy	1.10	1.30
Tuscany	1.74	1.74
Umbria	1.75	1.73
Marche	1.73	1.74
Lazio	0.86	0.99
Southern Italy and Islands	2.30	2.35
Abruzzo	1.83	1.82
Molise	3.00	2.98
Campania	2.46	2.45
Apulia	2.34	2.33
Basilicata	2.73	2.72
Calabria	2.92	2.93
Sicily	2.47	2.45
Sardinia	1.86	2.21

Notes: The APRC is calculated as the average of the rates weighted by the respective amounts; the following types of instruments are included: leasing, repo and non-revolving loans. Transactions for import or export purposes are excluded. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions.. 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/condizionirischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter

by customer region and sector

(percentages)

4th quarter 2019

Reporting institutions: **Banks**

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:	
	Non-financial companies and producer households	

ITALY	1.30	1.78
North West Italy	1.58	1.60
Piedmont	1.42	1.31
Valle d'Aosta	1.01	2.34
Lombardy	1.59	1.65
Liguria	1.96	1.92
North East Italy	1.24	1.63
Trentino-Alto Adige	1.40	1.41
Veneto	1.61	1.59
Friuli Venezia Giulia	2.12	2.14
Emilia-Romagna	0.91	1.65
Central Italy	0.78	2.10
Tuscany	2.21	2.23
Umbria	2.02	2.02
Marche	1.92	1.90
Lazio	0.49	2.05
Southern Italy and Islands	2.42	2.47
Abruzzo	1.96	1.96
Molise	2.35	2.35
Campania	2.45	2.46
Apulia	2.29	2.30
Basilicata	3.12	3.19
Calabria	3.17	3.19
Sicily	2.72	2.72
Sardinia	2.23	2.80

Notes: The APRC is calculated as the average of the rates weighted by the respective amounts; the following types of instruments are included: leasing, repo and non-revolving loans. Transactions for import or export purposes are excluded. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions.. 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/condizionirischiosita/index.html?com.dotmarketing.htmlpage.language=1>).

Sources: AnaCredit survey

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter

by customer region and sector

(percentages)

3rd quarter 2019

Reporting institutions: **Banks**

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:	
	Non-financial companies and producer households	

ITALY	1.41	1.67
North West Italy	1.53	1.47
Piedmont	1.32	1.24
Valle d'Aosta	0.79	2.40
Lombardy	1.58	1.52
Liguria	1.63	1.63
North East Italy	1.22	1.72
Trentino-Alto Adige	1.48	1.47
Veneto	2.00	2.00
Friuli Venezia Giulia	1.57	1.55
Emilia-Romagna	0.79	1.53
Central Italy	1.15	1.69
Tuscany	2.09	2.11
Umbria	2.21	2.20
Marche	1.74	1.73
Lazio	0.84	1.36
Southern Italy and Islands	2.32	2.42
Abruzzo	2.02	2.00
Molise	3.20	3.18
Campania	2.59	2.58
Apulia	2.37	2.34
Basilicata	2.64	2.63
Calabria	3.30	3.30
Sicily	2.50	2.48
Sardinia	1.28	1.91

Notes: The APRC is calculated as the average of the rates weighted by the respective amounts; the following types of instruments are included: leasing, repo and non-revolving loans. Transactions for import or export purposes are excluded. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions.. 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/condizionirischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter

by customer region and sector

(percentages)

2nd quarter 2019

Reporting institutions: **Banks**

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	<i>of which:</i>
	Non-financial companies and producer households

ITALY	1.54	1.88
North West Italy	1.53	1.66
Piedmont	2.00	2.07
Valle d'Aosta	1.00	2.80
Lombardy	1.46	1.58
Liguria	1.87	1.82
North East Italy	1.30	1.76
Trentino-Alto Adige	1.48	1.49
Veneto	1.92	1.90
Friuli Venezia Giulia	1.86	1.65
Emilia-Romagna	0.90	1.72
Central Italy	1.44	2.01
Tuscany	2.11	2.10
Umbria	2.21	2.20
Marche	1.88	1.88
Lazio	1.13	1.93
Southern Italy and Islands	2.76	2.83
Abruzzo	2.32	2.31
Molise	3.99	3.98
Campania	2.85	2.83
Apulia	2.58	2.60
Basilicata	2.98	2.97
Calabria	3.51	3.47
Sicily	3.00	2.98
Sardinia	2.29	3.37

Notes: The APRC is calculated as the average of the rates weighted by the respective amounts; the following types of instruments are included: leasing, repo and non-revolving loans. Transactions for import or export purposes are excluded. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions.. 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/condizionirischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter

by customer region and sector

(percentages)

1st quarter 2019

Reporting institutions: **Banks**

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:	
	Non-financial companies and producer households	

ITALY	1.66	1.99
North West Italy	1.98	1.99
Piedmont	1.89	1.98
Valle d'Aosta	1.53	2.60
Lombardy	2.01	1.99
Liguria	1.87	1.85
North East Italy	1.30	1.83
Trentino-Alto Adige	1.50	1.46
Veneto	1.79	1.90
Friuli Venezia Giulia	2.08	2.07
Emilia-Romagna	0.97	1.80
Central Italy	1.40	1.76
Tuscany	2.03	2.03
Umbria	2.14	2.12
Marche	2.16	2.14
Lazio	1.16	1.46
Southern Italy and Islands	2.81	2.89
Abruzzo	2.89	2.90
Molise	3.26	3.21
Campania	2.82	2.81
Apulia	2.77	2.77
Basilicata	3.37	3.36
Calabria	3.45	3.50
Sicily	2.88	2.85
Sardinia	2.15	3.20

Notes: The APRC is calculated as the average of the rates weighted by the respective amounts; the following types of instruments are included: leasing, repo and non-revolving loans. Transactions for import or export purposes are excluded. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions.. 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/condizionirischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter

by customer region and sector

(percentages)

4th quarter 2018

Reporting institutions: **Banks**

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:	
	Non-financial companies and producer households	

ITALY	1.71	1.93
North West Italy	1.72	1.83
Piedmont	1.40	1.40
Valle d'Aosta	1.25	1.49
Lombardy	1.77	1.95
Liguria	2.02	1.90
North East Italy	1.41	1.75
Trentino-Alto Adige	1.44	1.41
Veneto	1.79	1.80
Friuli Venezia Giulia	2.05	2.04
Emilia-Romagna	1.11	1.73
Central Italy	1.74	2.06
Tuscany	2.23	2.26
Umbria	2.32	2.32
Marche	2.15	2.16
Lazio	1.47	1.84
Southern Italy and Islands	2.63	2.64
Abruzzo	2.47	2.47
Molise	3.16	3.18
Campania	2.66	2.65
Apulia	2.54	2.51
Basilicata	2.73	2.72
Calabria	3.06	3.22
Sicily	2.78	2.76
Sardinia	2.08	2.47

Notes: The APRC is calculated as the average of the rates weighted by the respective amounts; the following types of instruments are included: leasing, repo and non-revolving loans. Transactions for import or export purposes are excluded. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions.. 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/condizionirischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

Credit Conditions and Risk

Effective APR applied to loans (excluding bad loans) related to liquidity needs - stocks

by customer region, sector and economic activity

(percentages)

3rd quarter 2020

Reporting institutions: **Banks**

	Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:			
		Non-financial companies and producer households			
		Total of branches	of which:		
			Industry	Building	Services
ITALY	3.11	3.50	3.01	4.19	3.71
North West Italy	2.89	3.20	2.90	4.20	3.24
Piedmont	3.27	3.33	3.03	4.12	3.50
Valle d'Aosta	3.08	3.79	3.27	5.16	3.78
Lombardy	2.75	3.11	2.86	4.12	3.11
Liguria	3.74	3.79	2.96	5.77	3.97
North East Italy	2.96	3.19	2.76	3.72	3.46
Trentino-Alto Adige	2.82	2.96	2.46	3.11	3.14
Veneto	3.04	3.22	2.71	4.05	3.66
Friuli Venezia Giulia	3.52	3.51	2.77	4.29	4.17
Emilia-Romagna	2.85	3.18	2.85	3.70	3.32
Central Italy	3.21	3.80	3.31	4.18	3.96
Tuscany	3.71	3.85	3.12	5.31	4.13
Umbria	4.13	4.15	3.36	5.55	4.48
Marche	3.50	3.87	3.39	4.84	4.26
Lazio	2.81	3.69	3.62	3.55	3.76
Southern Italy and Islands	3.79	4.65	3.65	5.19	5.10
Abruzzo	4.45	4.51	3.25	5.80	5.46
Molise	5.15	5.33	4.21	5.54	6.20
Campania	4.10	4.38	3.61	4.17	4.87
Apulia	3.97	4.58	3.97	5.57	4.68
Basilicata	4.29	4.45	4.00	5.10	4.14
Calabria	4.14	6.47	5.63	7.36	6.50
Sicily	4.26	4.86	3.94	4.98	5.17
Sardinia	2.30	4.70	2.80	6.66	6.06

Notes: The APRC measures the cost actually incurred, both in terms of interest and commissions and expenses, compared to the amount actually used in the period. This indicator is calculated on the following types of instruments: overdrafts, factoring, revolving loans and loans for import or export purposes. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. Industry is referred to industrial-economic activities excluding construction. 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/condizionirischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

Credit Conditions and Risk

Effective APR applied to loans (excluding bad loans) related to liquidity needs - stocks

by customer region, sector and economic activity

(percentages)

2nd quarter 2020

Reporting institutions: **Banks**

	Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:			
		Non-financial companies and producer households			
		Total of branches	of which:		
			Industry	Building	Services
ITALY	3.29	3.70	3.13	4.25	4.01
North West Italy	3.01	3.34	3.01	4.20	3.45
Piedmont	3.29	3.38	3.21	4.23	3.56
Valle d'Aosta	3.70	4.22	4.12	5.57	4.05
Lombardy	2.91	3.30	2.95	4.14	3.37
Liguria	3.74	3.79	3.02	5.19	4.12
North East Italy	3.11	3.33	2.81	3.71	3.72
Trentino-Alto Adige	2.93	3.10	2.67	3.25	3.28
Veneto	3.24	3.40	2.78	4.03	3.88
Friuli Venezia Giulia	3.57	3.49	2.64	4.09	4.46
Emilia-Romagna	3.00	3.31	2.89	3.62	3.62
Central Italy	3.53	4.11	3.47	4.40	4.42
Tuscany	3.93	4.23	3.33	5.42	4.68
Umbria	4.28	4.29	3.22	5.83	4.95
Marche	3.96	4.28	3.79	4.91	4.65
Lazio	3.10	3.93	3.62	3.73	4.17
Southern Italy and Islands	4.02	5.00	3.92	5.39	5.49
Abruzzo	4.46	4.50	2.92	6.07	6.09
Molise	5.06	5.50	4.58	6.16	6.32
Campania	4.43	4.72	3.99	4.14	5.24
Apulia	4.44	5.14	4.42	6.09	5.29
Basilicata	4.57	4.69	4.57	5.08	4.47
Calabria	4.59	6.89	5.82	7.59	7.01
Sicily	4.54	5.09	4.39	5.23	5.31
Sardinia	1.99	5.19	3.24	6.86	6.22

Notes: The APRC measures the cost actually incurred, both in terms of interest and commissions and expenses, compared to the amount actually used in the period. This indicator is calculated on the following types of instruments: overdrafts, factoring, revolving loans and loans for import or export purposes. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. Industry is referred to industrial-economic activities excluding construction. 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/condizionirischiosita/index.html?com.dotmarketing.htmlpage.language=1>).

Sources: AnaCredit survey

Credit Conditions and Risk

Effective APR applied to loans (excluding bad loans) related to liquidity needs - stocks

by customer region, sector and economic activity

(percentages)

1st quarter 2020

Reporting institutions: **Banks**

	Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:			
		Non-financial companies and producer households			
		Total of branches	of which:		
			Industry	Building	Services
ITALY	3.21	3.57	3.00	4.24	3.85
North West Italy	2.89	3.26	2.90	4.17	3.37
Piedmont	3.20	3.25	2.92	4.11	3.42
Valle d'Aosta	3.38	3.97	3.57	5.42	3.82
Lombardy	2.75	3.20	2.88	4.10	3.26
Liguria	4.06	4.06	3.08	5.45	4.53
North East Italy	3.07	3.22	2.75	3.65	3.56
Trentino-Alto Adige	2.76	2.87	2.39	3.27	3.01
Veneto	3.16	3.24	2.63	4.06	3.72
Friuli Venezia Giulia	3.56	3.54	2.84	3.98	4.36
Emilia-Romagna	3.01	3.25	2.89	3.48	3.49
Central Italy	3.45	3.93	3.32	4.35	4.18
Tuscany	3.64	3.87	3.11	5.15	4.20
Umbria	4.09	4.11	3.12	5.90	4.71
Marche	4.09	4.11	3.64	4.97	4.42
Lazio	3.14	3.91	3.62	3.82	4.08
Southern Italy and Islands	4.04	4.77	3.65	5.55	5.26
Abruzzo	4.10	4.13	2.64	5.76	5.65
Molise	4.66	4.95	4.21	5.74	6.17
Campania	4.42	4.63	3.79	4.92	5.05
Apulia	4.31	4.83	4.21	5.86	4.94
Basilicata	4.37	4.51	4.11	4.92	4.34
Calabria	4.67	6.52	5.63	7.06	6.64
Sicily	4.51	4.96	4.09	5.50	5.19
Sardinia	2.45	4.88	2.79	6.60	6.12

Notes: The APRC measures the cost actually incurred, both in terms of interest and commissions and expenses, compared to the amount actually used in the period. This indicator is calculated on the following types of instruments: overdrafts, factoring, revolving loans and loans for import or export purposes. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. Industry is referred to industrial-economic activities excluding construction. 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/condizionirischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

Credit Conditions and Risk

Effective APR applied to loans (excluding bad loans) related to liquidity needs - stocks

by customer region, sector and economic activity

(percentages)

4th quarter 2019

Reporting institutions: **Banks**

	Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:			
		Non-financial companies and producer households			
		Total of branches	of which:		
			Industry	Building	Services
ITALY	3.29	3.61	3.05	4.33	3.87
North West Italy	2.91	3.26	2.90	4.18	3.35
Piedmont	3.29	3.26	2.96	4.21	3.42
Valle d'Aosta	3.37	3.94	3.39	5.51	3.83
Lombardy	2.76	3.20	2.88	4.09	3.24
Liguria	4.06	4.12	3.08	5.19	4.58
North East Italy	3.11	3.24	2.77	3.80	3.52
Trentino-Alto Adige	2.74	2.84	2.25	3.30	3.08
Veneto	3.25	3.28	2.69	4.25	3.66
Friuli Venezia Giulia	3.53	3.51	2.74	4.24	4.27
Emilia-Romagna	3.03	3.26	2.93	3.62	3.44
Central Italy	3.54	3.99	3.33	4.43	4.30
Tuscany	3.70	3.91	3.21	5.26	4.18
Umbria	4.20	4.24	3.22	6.16	4.74
Marche	3.98	4.01	3.55	4.74	4.35
Lazio	3.27	4.02	3.47	3.88	4.32
Southern Italy and Islands	4.37	5.00	3.97	5.80	5.38
Abruzzo	4.57	4.62	3.33	5.69	5.69
Molise	4.68	4.91	4.04	5.96	6.21
Campania	4.60	4.79	3.91	5.45	5.14
Apulia	4.31	4.86	4.15	5.81	5.02
Basilicata	4.34	4.52	3.68	5.02	4.38
Calabria	4.64	6.60	5.65	7.32	6.68
Sicily	4.70	5.34	4.38	6.32	5.47
Sardinia	3.27	5.38	3.81	6.38	6.15

Notes: The APRC measures the cost actually incurred, both in terms of interest and commissions and expenses, compared to the amount actually used in the period. This indicator is calculated on the following types of instruments: overdrafts, factoring, revolving loans and loans for import or export purposes. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. Industry is referred to industrial-economic activities excluding construction. 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/condizionirischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

Credit Conditions and Risk

Effective APR applied to loans (excluding bad loans) related to liquidity needs - stocks

by customer region, sector and economic activity

(percentages)

3rd quarter 2019

Reporting institutions: **Banks**

	Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:			
		Non-financial companies and producer households			
		Total of branches	of which:		
			Industry	Building	Services
ITALY	3.28	3.61	2.99	4.41	3.87
North West Italy	2.97	3.30	2.85	4.37	3.43
Piedmont	3.43	3.45	3.00	4.35	3.67
Valle d'Aosta	3.79	4.30	3.53	4.99	4.71
Lombardy	2.79	3.20	2.80	4.27	3.28
Liguria	4.22	4.27	3.19	5.71	4.70
North East Italy	3.12	3.22	2.74	3.95	3.47
Trentino-Alto Adige	2.80	2.87	2.23	3.45	3.05
Veneto	3.20	3.23	2.66	4.31	3.57
Friuli Venezia Giulia	3.39	3.57	2.60	4.50	4.58
Emilia-Romagna	3.08	3.25	2.90	3.81	3.37
Central Italy	3.51	3.93	3.26	4.33	4.25
Tuscany	3.72	3.90	3.18	5.32	4.17
Umbria	4.34	4.38	3.10	6.29	5.22
Marche	3.67	3.71	3.27	4.47	4.04
Lazio	3.25	3.94	3.48	3.80	4.23
Southern Italy and Islands	4.16	4.88	3.87	5.74	5.27
Abruzzo	4.05	4.08	2.75	5.16	5.34
Molise	4.43	4.68	3.85	5.94	5.38
Campania	4.62	4.81	3.92	5.61	5.18
Apulia	4.46	5.02	4.26	5.94	5.20
Basilicata	4.22	4.34	3.83	4.60	4.40
Calabria	4.85	6.06	5.46	6.68	6.10
Sicily	4.84	5.26	4.35	6.61	5.37
Sardinia	2.26	4.87	4.16	6.02	5.16

Notes: The APRC measures the cost actually incurred, both in terms of interest and commissions and expenses, compared to the amount actually used in the period. This indicator is calculated on the following types of instruments: overdrafts, factoring, revolving loans and loans for import or export purposes. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. Industry is referred to industrial-economic activities excluding construction. 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/condizionirischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

Credit Conditions and Risk

Effective APR applied to loans (excluding bad loans) related to liquidity needs - stocks

by customer region, sector and economic activity

(percentages)

2nd quarter 2019

Reporting institutions: **Banks**

	Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:			
		Non-financial companies and producer households			
		Total of branches	of which:		
			Industry	Building	Services
ITALY	3.36	3.68	3.04	4.44	3.98
North West Italy	3.05	3.37	2.89	4.37	3.56
Piedmont	3.46	3.52	3.09	4.50	3.70
Valle d'Aosta	3.78	4.27	2.93	4.97	4.85
Lombardy	2.89	3.28	2.84	4.26	3.43
Liguria	4.20	4.16	3.02	5.28	4.83
North East Italy	3.13	3.23	2.73	3.95	3.49
Trentino-Alto Adige	2.87	2.95	2.21	3.49	3.18
Veneto	3.18	3.21	2.65	4.32	3.53
Friuli Venezia Giulia	3.48	3.47	2.55	4.30	4.51
Emilia-Romagna	3.10	3.27	2.91	3.80	3.43
Central Italy	3.64	4.08	3.39	4.45	4.39
Tuscany	3.77	3.94	3.26	5.42	4.16
Umbria	4.44	4.48	3.30	6.19	5.25
Marche	3.78	3.82	3.30	4.69	4.22
Lazio	3.43	4.20	3.83	3.92	4.48
Southern Italy and Islands	4.21	4.99	3.97	5.65	5.41
Abruzzo	4.27	4.29	2.95	5.32	5.50
Molise	4.66	4.83	4.32	5.97	5.49
Campania	4.69	4.89	3.96	5.52	5.30
Apulia	4.45	5.00	4.25	5.31	5.31
Basilicata	4.25	4.35	4.01	4.70	4.34
Calabria	5.11	6.21	5.56	6.81	6.27
Sicily	4.93	5.33	4.46	6.53	5.47
Sardinia	2.22	5.16	4.29	6.31	5.55

Notes: The APRC measures the cost actually incurred, both in terms of interest and commissions and expenses, compared to the amount actually used in the period. This indicator is calculated on the following types of instruments: overdrafts, factoring, revolving loans and loans for import or export purposes. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. Industry is referred to industrial-economic activities excluding construction. 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/condizionirischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

Credit Conditions and Risk

Effective APR applied to loans (excluding bad loans) related to liquidity needs - stocks

by customer region, sector and economic activity

(percentages)

1st quarter 2019

Reporting institutions: **Banks**

	Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:			
		Non-financial companies and producer households			
		Total of branches	of which:		
			Industry	Building	Services
ITALY	3.40	3.73	3.08	4.57	4.00
North West Italy	3.07	3.39	2.94	4.50	3.51
Piedmont	3.62	3.69	3.24	4.73	3.81
Valle d'Aosta	3.70	4.36	3.16	4.74	5.04
Lombardy	2.88	3.26	2.87	4.38	3.33
Liguria	4.09	4.11	2.89	5.28	4.82
North East Italy	3.22	3.31	2.79	4.09	3.59
Trentino-Alto Adige	2.93	3.01	2.49	3.52	3.10
Veneto	3.33	3.36	2.74	4.48	3.76
Friuli Venezia Giulia	3.52	3.49	2.53	4.66	4.52
Emilia-Romagna	3.15	3.31	2.93	3.96	3.47
Central Italy	3.62	4.07	3.37	4.48	4.38
Tuscany	3.81	3.96	3.28	5.36	4.14
Umbria	4.43	4.48	3.36	6.05	5.19
Marche	3.84	3.86	3.35	4.90	4.15
Lazio	3.37	4.16	3.59	3.96	4.47
Southern Italy and Islands	4.24	5.03	3.99	5.83	5.41
Abruzzo	4.28	4.32	2.99	5.46	5.52
Molise	4.69	4.85	4.17	6.08	5.42
Campania	4.71	4.90	3.94	5.77	5.28
Apulia	4.73	5.16	4.41	5.80	5.32
Basilicata	4.15	4.24	3.82	4.39	4.29
Calabria	5.11	6.12	5.87	6.53	6.11
Sicily	4.97	5.35	4.36	6.66	5.52
Sardinia	2.19	5.28	4.32	6.16	5.58

Notes: The APRC measures the cost actually incurred, both in terms of interest and commissions and expenses, compared to the amount actually used in the period. This indicator is calculated on the following types of instruments: overdrafts, factoring, revolving loans and loans for import or export purposes. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. Industry is referred to industrial-economic activities excluding construction. 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/condizionirischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

Credit Conditions and Risk

Effective APR applied to loans (excluding bad loans) related to liquidity needs - stocks

by customer region, sector and economic activity

(percentages)

4th quarter 2018

Reporting institutions: **Banks**

	Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:			
		Non-financial companies and producer households			
		Total of branches	of which:		
			Industry	Building	Services
ITALY	3.33	3.65	3.05	4.66	3.84
North West Italy	2.99	3.28	2.93	4.61	3.29
Piedmont	3.37	3.38	3.16	5.17	3.14
Valle d'Aosta	4.15	5.05	3.21	5.37	5.75
Lombardy	2.82	3.18	2.86	4.36	3.21
Liguria	4.25	4.34	3.20	5.67	4.88
North East Italy	3.16	3.27	2.72	4.25	3.51
Trentino-Alto Adige	2.90	2.97	2.41	3.41	3.13
Veneto	3.20	3.26	2.63	4.54	3.60
Friuli Venezia Giulia	3.42	3.41	2.53	4.51	4.36
Emilia-Romagna	3.15	3.33	2.87	4.32	3.44
Central Italy	3.63	4.08	3.45	4.62	4.29
Tuscany	3.85	4.05	3.31	5.44	4.29
Umbria	4.45	4.48	3.36	6.33	5.07
Marche	3.90	3.94	3.29	5.14	4.39
Lazio	3.33	4.06	4.03	4.05	4.18
Southern Italy and Islands	4.14	4.97	3.93	5.72	5.37
Abruzzo	4.31	4.36	3.04	5.51	5.45
Molise	4.90	5.05	4.18	6.50	5.50
Campania	4.56	4.72	3.79	5.29	5.18
Apulia	4.48	5.04	4.25	5.98	5.21
Basilicata	4.03	4.12	3.82	4.31	4.20
Calabria	4.79	5.92	5.57	6.25	5.97
Sicily	5.02	5.46	4.50	6.43	5.65
Sardinia	2.16	5.29	4.25	6.33	5.57

Notes: The APRC measures the cost actually incurred, both in terms of interest and commissions and expenses, compared to the amount actually used in the period. This indicator is calculated on the following types of instruments: overdrafts, factoring, revolving loans and loans for import or export purposes. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. Industry is referred to industrial-economic activities excluding construction. 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/condizionirischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

Credit Conditions and Risk

Effective APR applied to loans (excluding bad loans) related to liquidity needs - stocks

by available amount (size classes), customer geographical area and sector

(percentages)

3rd quarter 2020

Reporting institutions: **Banks**

	Total	Up to 125.000 euro	From 125.000 to 250.000 euro	More than 250.000 euro
ITALY				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.11	6.52	4.79	2.19
<i>of which:</i> Non-financial companies and producer households	3.50	6.69	4.87	2.46
North West Italy				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	2.89	6.50	4.68	2.07
<i>of which:</i> Non-financial companies and producer households	3.20	6.54	4.69	2.28
North East Italy				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	2.96	6.14	4.32	2.15
<i>of which:</i> Non-financial companies and producer households	3.19	6.16	4.33	2.35
Central Italy				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.21	6.68	5.12	2.23
<i>of which:</i> Non-financial companies and producer households	3.80	6.82	5.24	2.64
Southern Italy and Islands				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.79	6.83	5.40	2.58
<i>of which:</i> Non-financial companies and producer households	4.65	7.59	5.81	3.15

Notes: The APRC measures the cost actually incurred, both in terms of interest and commissions and expenses, compared to the amount actually used in the period. This indicator is calculated on the following types of instruments: overdrafts, factoring, revolving loans and loans for import or export purposes. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. The size classes are expressed in euros and do not include the upper bounds of the intervals. 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/condizionirischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

Credit Conditions and Risk

Effective APR applied to loans (excluding bad loans) related to liquidity needs - stocks

by available amount (size classes), customer geographical area and sector

(percentages)

2nd quarter 2020

Reporting institutions: **Banks**

	Total	Up to 125.000 euro	From 125.000 to 250.000 euro	More than 250.000 euro
ITALY				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.29	6.80	4.98	2.25
<i>of which:</i> Non-financial companies and producer households	3.70	6.94	5.06	2.54
North West Italy				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.01	6.64	4.79	2.12
<i>of which:</i> Non-financial companies and producer households	3.34	6.68	4.81	2.34
North East Italy				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.11	6.36	4.45	2.20
<i>of which:</i> Non-financial companies and producer households	3.33	6.39	4.46	2.38
Central Italy				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.53	7.04	5.41	2.38
<i>of which:</i> Non-financial companies and producer households	4.11	7.15	5.51	2.80
Southern Italy and Islands				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	4.02	7.35	5.78	2.55
<i>of which:</i> Non-financial companies and producer households	5.00	7.96	6.19	3.26

Notes: The APRC measures the cost actually incurred, both in terms of interest and commissions and expenses, compared to the amount actually used in the period. This indicator is calculated on the following types of instruments: overdrafts, factoring, revolving loans and loans for import or export purposes. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. The size classes are expressed in euros and do not include the upper bounds of the intervals. 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/condizionirischiosita/index.html?com.dotmarketing.htmlpage.language=1>).

Sources: AnaCredit survey

Credit Conditions and Risk

Effective APR applied to loans (excluding bad loans) related to liquidity needs - stocks

by available amount (size classes), customer geographical area and sector

(percentages)

1st quarter 2020

Reporting institutions: **Banks**

	Total	Up to 125.000 euro	From 125.000 to 250.000 euro	More than 250.000 euro
ITALY				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.21	6.66	4.78	2.22
<i>of which:</i> Non-financial companies and producer households	3.57	6.76	4.84	2.47
North West Italy				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	2.89	6.52	4.61	2.03
<i>of which:</i> Non-financial companies and producer households	3.26	6.54	4.63	2.29
North East Italy				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.07	6.19	4.23	2.20
<i>of which:</i> Non-financial companies and producer households	3.22	6.21	4.24	2.33
Central Italy				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.45	6.92	5.17	2.36
<i>of which:</i> Non-financial companies and producer households	3.93	7.00	5.24	2.70
Southern Italy and Islands				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	4.04	7.21	5.66	2.68
<i>of which:</i> Non-financial companies and producer households	4.77	7.70	5.97	3.15

Notes: The APRC measures the cost actually incurred, both in terms of interest and commissions and expenses, compared to the amount actually used in the period. This indicator is calculated on the following types of instruments: overdrafts, factoring, revolving loans and loans for import or export purposes. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. The size classes are expressed in euros and do not include the upper bounds of the intervals. 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/condizionirischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

Credit Conditions and Risk

Effective APR applied to loans (excluding bad loans) related to liquidity needs - stocks

by available amount (size classes), customer geographical area and sector

(percentages)

4th quarter 2019

Reporting institutions: **Banks**

	Total	Up to 125.000 euro	From 125.000 to 250.000 euro	More than 250.000 euro
ITALY				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.29	6.74	4.82	2.30
<i>of which:</i> Non-financial companies and producer households	3.61	6.85	4.88	2.52
North West Italy				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	2.91	6.61	4.64	2.05
<i>of which:</i> Non-financial companies and producer households	3.26	6.63	4.65	2.29
North East Italy				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.11	6.25	4.28	2.25
<i>of which:</i> Non-financial companies and producer households	3.24	6.26	4.29	2.35
Central Italy				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.54	6.92	5.15	2.47
<i>of which:</i> Non-financial companies and producer households	3.99	7.00	5.22	2.78
Southern Italy and Islands				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	4.37	7.41	5.78	3.02
<i>of which:</i> Non-financial companies and producer households	5.00	7.91	6.08	3.41

Notes: The APRC measures the cost actually incurred, both in terms of interest and commissions and expenses, compared to the amount actually used in the period. This indicator is calculated on the following types of instruments: overdrafts, factoring, revolving loans and loans for import or export purposes. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. The size classes are expressed in euros and do not include the upper bounds of the intervals. 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/condizionirischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

Credit Conditions and Risk

Effective APR applied to loans (excluding bad loans) related to liquidity needs - stocks

by available amount (size classes), customer geographical area and sector

(percentages)

3rd quarter 2019

Reporting institutions: **Banks**

	Total	Up to 125.000 euro	From 125.000 to 250.000 euro	More than 250.000 euro
ITALY				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.28	6.72	4.87	2.32
<i>of which:</i> Non-financial companies and producer households	3.61	6.83	4.93	2.55
North West Italy				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	2.97	6.65	4.73	2.13
<i>of which:</i> Non-financial companies and producer households	3.30	6.69	4.75	2.36
North East Italy				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.12	6.20	4.27	2.30
<i>of which:</i> Non-financial companies and producer households	3.22	6.22	4.28	2.38
Central Italy				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.51	6.90	5.23	2.46
<i>of which:</i> Non-financial companies and producer households	3.93	7.00	5.30	2.76
Southern Italy and Islands				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	4.16	7.31	5.77	2.81
<i>of which:</i> Non-financial companies and producer households	4.88	7.76	6.04	3.35

Notes: The APRC measures the cost actually incurred, both in terms of interest and commissions and expenses, compared to the amount actually used in the period. This indicator is calculated on the following types of instruments: overdrafts, factoring, revolving loans and loans for import or export purposes. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. The size classes are expressed in euros and do not include the upper bounds of the intervals. 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/condizionirischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

Credit Conditions and Risk

Effective APR applied to loans (excluding bad loans) related to liquidity needs - stocks

by available amount (size classes), customer geographical area and sector

(percentages)

2nd quarter 2019

Reporting institutions: **Banks**

	Total	Up to 125.000 euro	From 125.000 to 250.000 euro	More than 250.000 euro
ITALY				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.36	6.78	4.94	2.38
<i>of which:</i> Non-financial companies and producer households	3.68	6.89	4.99	2.62
North West Italy				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.05	6.67	4.79	2.21
<i>of which:</i> Non-financial companies and producer households	3.37	6.69	4.81	2.45
North East Italy				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.13	6.18	4.33	2.31
<i>of which:</i> Non-financial companies and producer households	3.23	6.19	4.33	2.39
Central Italy				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.64	7.03	5.23	2.57
<i>of which:</i> Non-financial companies and producer households	4.08	7.12	5.30	2.90
Southern Italy and Islands				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	4.21	7.47	5.90	2.80
<i>of which:</i> Non-financial companies and producer households	4.99	7.92	6.17	3.42

Notes: The APRC measures the cost actually incurred, both in terms of interest and commissions and expenses, compared to the amount actually used in the period. This indicator is calculated on the following types of instruments: overdrafts, factoring, revolving loans and loans for import or export purposes. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. The size classes are expressed in euros and do not include the upper bounds of the intervals. 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/condizionirischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

Credit Conditions and Risk

Effective APR applied to loans (excluding bad loans) related to liquidity needs - stocks

by available amount (size classes), customer geographical area and sector

(percentages)

1st quarter 2019

Reporting institutions: **Banks**

	Total	Up to 125.000 euro	From 125.000 to 250.000 euro	More than 250.000 euro
ITALY				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.40	6.78	4.95	2.41
<i>of which:</i> Non-financial companies and producer households	3.73	6.89	5.00	2.65
North West Italy				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.07	6.64	4.79	2.21
<i>of which:</i> Non-financial companies and producer households	3.39	6.66	4.81	2.44
North East Italy				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.22	6.22	4.36	2.39
<i>of which:</i> Non-financial companies and producer households	3.31	6.25	4.37	2.46
Central Italy				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.62	6.98	5.21	2.56
<i>of which:</i> Non-financial companies and producer households	4.07	7.08	5.27	2.90
Southern Italy and Islands				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	4.24	7.48	5.90	2.84
<i>of which:</i> Non-financial companies and producer households	5.03	7.90	6.14	3.47

Notes: The APRC measures the cost actually incurred, both in terms of interest and commissions and expenses, compared to the amount actually used in the period. This indicator is calculated on the following types of instruments: overdrafts, factoring, revolving loans and loans for import or export purposes. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. The size classes are expressed in euros and do not include the upper bounds of the intervals. 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/condizionirischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

Credit Conditions and Risk

Effective APR applied to loans (excluding bad loans) related to liquidity needs - stocks

by available amount (size classes), customer geographical area and sector

(percentages)

4th quarter 2018

Reporting institutions: **Banks**

	Total	Up to 125.000 euro	From 125.000 to 250.000 euro	More than 250.000 euro
ITALY				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.33	6.88	4.91	2.33
<i>of which:</i> Non-financial companies and producer households	3.65	6.99	4.96	2.56
North West Italy				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	2.99	6.84	4.82	2.12
<i>of which:</i> Non-financial companies and producer households	3.28	6.87	4.84	2.31
North East Italy				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.16	6.33	4.31	2.31
<i>of which:</i> Non-financial companies and producer households	3.27	6.35	4.32	2.40
Central Italy				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.63	7.12	5.19	2.52
<i>of which:</i> Non-financial companies and producer households	4.08	7.20	5.23	2.84
Southern Italy and Islands				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	4.14	7.42	5.81	2.77
<i>of which:</i> Non-financial companies and producer households	4.97	7.85	6.06	3.44

Notes: The APRC measures the cost actually incurred, both in terms of interest and commissions and expenses, compared to the amount actually used in the period. This indicator is calculated on the following types of instruments: overdrafts, factoring, revolving loans and loans for import or export purposes. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. The size classes are expressed in euros and do not include the upper bounds of the intervals. 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/condizionirischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

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