

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

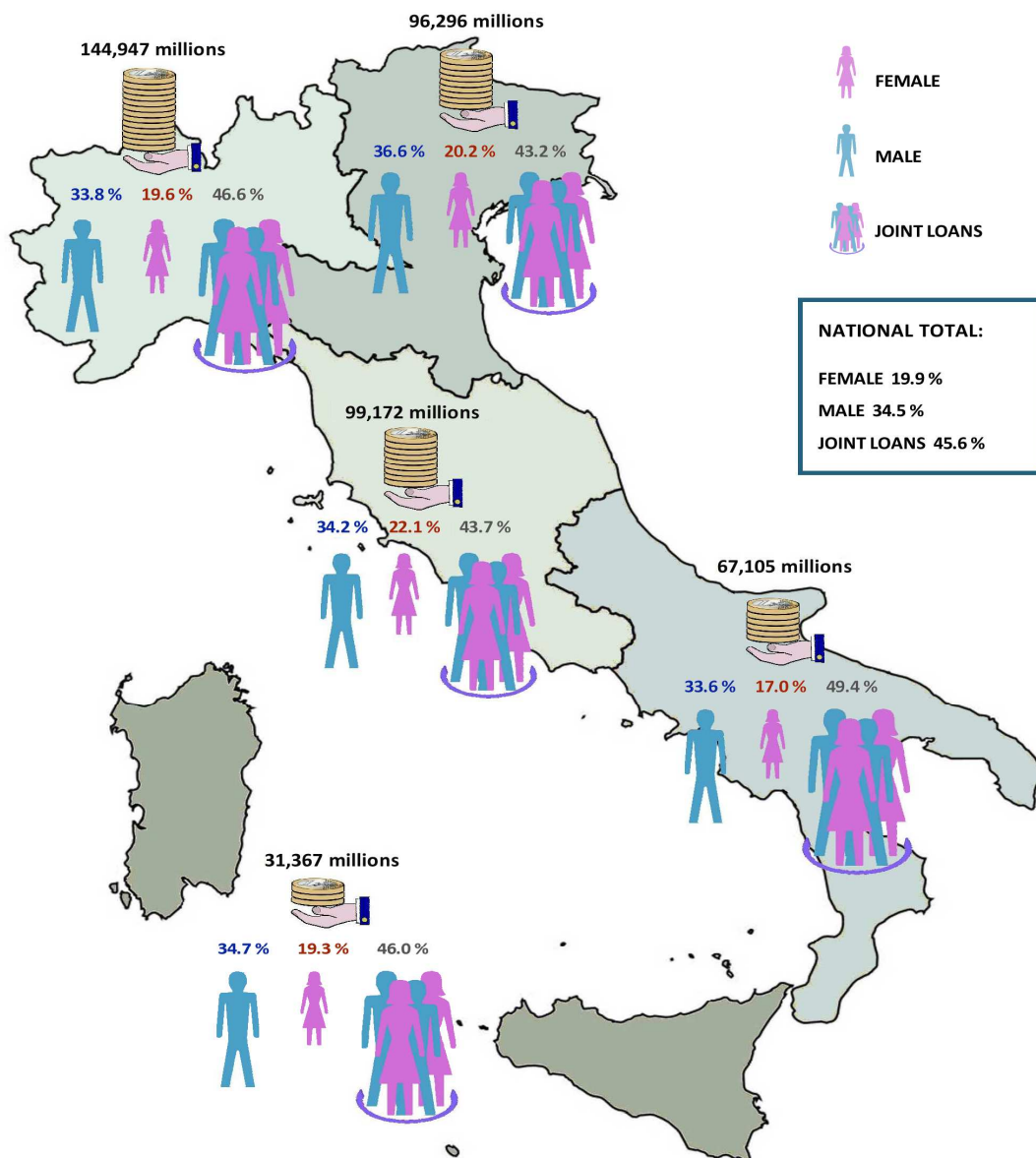
31 March 2021

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[www.bancaditalia.it/pubblicazioni/condizioni-rischiosita/](http://www.bancaditalia.it/pubblicazioni/condizioni-rischiosita/)

Figure 1

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

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

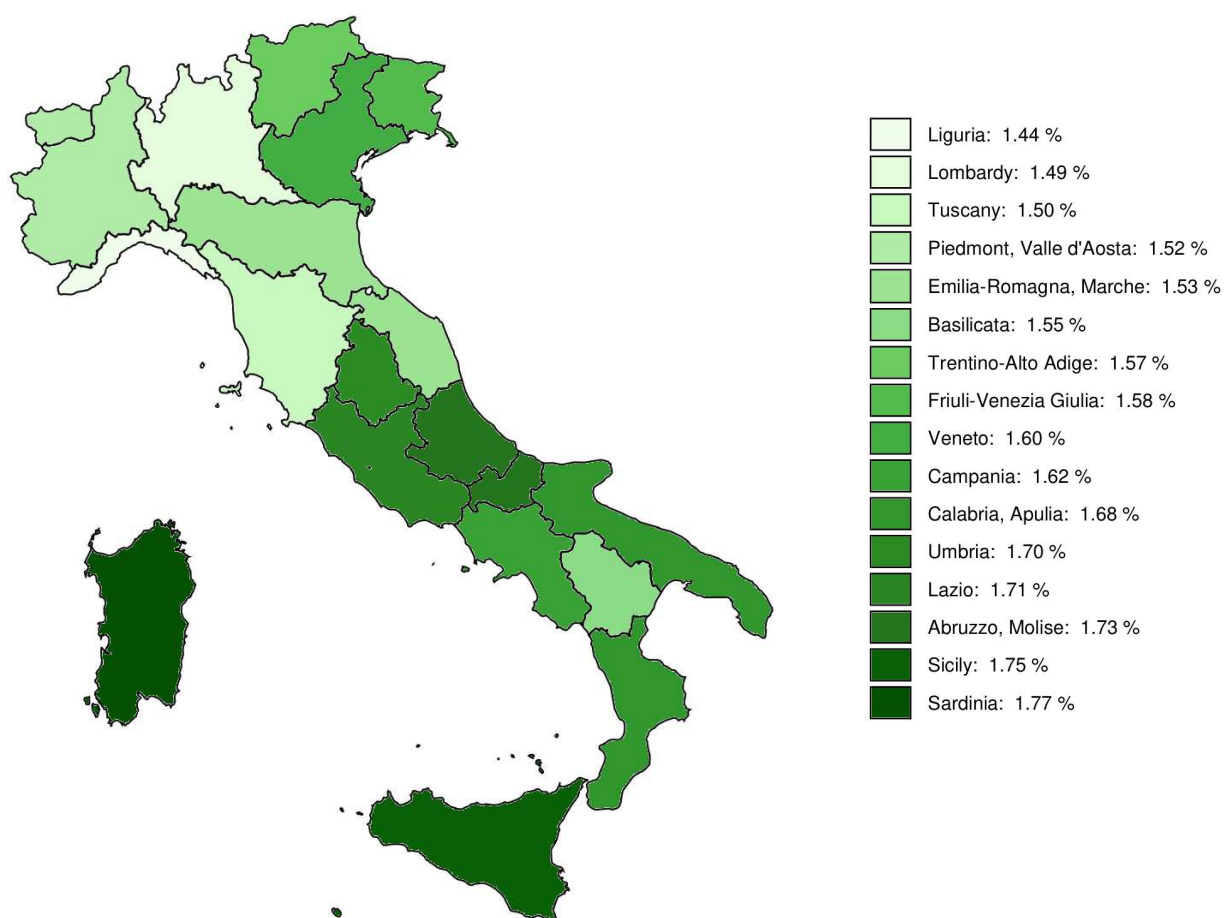


Reference period: December 2020

Figure 2

### Interest rates on loans to consumer households for home purchase<sup>1</sup>

(per cent; data at 31 December 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: December 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 55 tables (of which 33 tables distributed on the "[BDS online statistical database](#)" only) which make up the publication derive from *Statistical Bulletin's Section B – Information on Banking and Financial Business, Sub-Sections B3 and B4*, in *Section D – Information on Customers and on Risk* and in *Section E1 – Lending Rates*.

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

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

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

\* \* \*

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 December 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	<b>Loans</b> by type of default	<a href="#">TRI30266</a>	p. 10
Q	SR	<b>Non-performing loans</b> by type of default, customer region and sector and purpose of loan	<a href="#">TRI30267</a>	p. 11
Q	CCR	<b>Adjusted bad loans</b> by customer region	<a href="#">TRI30265</a>	p. 14
Q	CCR	<b>Adjusted bad loans</b> by customer sector and economic activity	<a href="#">TRI30271</a>	p. 15

### Non-performing loans rate and bad loan rates

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

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

Q	CCR	<b>Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year</b> by customer province and sector	<a href="#">TRI30603</a>	
Q	CCR	<b>Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year</b> by customer region and total margin used (size classes)	<a href="#">TRI30604</a>	
Q	CCR	<b>Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year</b> by customer geographical area, sector and economic activity	<a href="#">TRI30605</a>	
Q	CCR	<b>Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year</b> by customer geographical area and economic activity and total margin used (size classes)	<a href="#">TRI30606</a>	
Q	CCR	<b>Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period</b> by customer sector and total credit used (size classes)	<a href="#">TRI30486</a>	
Q	CCR	<b>Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period</b> by customer region and sector	<a href="#">TRI30496</a>	
Q	CCR	<b>Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period</b> by customer province and sector	<a href="#">TRI30507</a>	
Q	CCR	<b>Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period</b> by customer region and total margin used (size classes)	<a href="#">TRI30516</a>	
Q	CCR	<b>Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period</b> by customer geographical area, sector and economic activity	<a href="#">TRI30524</a>	
Q	CCR	<b>Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period</b>	<a href="#">TRI30529</a>	

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

### Multiple-bank Borrowing

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

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

Q	CCR	<b>Average number of banks per borrower</b> by customer economic activity and total facilities granted (size classes)	<a href="#">TRI30476</a>
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### Risk Concentration

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

Q	CCR	<b>Largest borrowers' share of loans (excluding bad loans)</b> by province of customer	<a href="#">TRI30361</a>
Q	CCR	<b>Largest borrowers' share of bad loans (gross of write-downs and net of write-offs)</b> by province of customer	<a href="#">TRI30401</a>

### Summary Data

Q	CCR	<b>Summary data based on Central Credit Register observations</b>	<a href="#">TRI30101</a> p. 32
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### Loans

Q	CCR	<b>Loans (excluding bad loans)</b> by total margin used (size classes)	<a href="#">TRI30126</a> p. 33
Q	CCR	<b>Loans (excluding bad loans)</b> by customer region and total facilities granted (size classes)	<a href="#">TRI30146</a> p. 35
Q	CCR	<b>Loans (excluding bad loans)</b> by customer sector and economic activity and total facilities granted (size classes)	<a href="#">TRI30156</a> p. 41

Q	CCR	<b>Loans (excluding bad loans)</b> by customer sex, location (region) and sector	<a href="#">TRI30190</a>	p. 43
<i>Tables distributed on the "BDS on-line statistical database" only</i>				
Q	CCR	<b>Loans (excluding bad loans)</b> by original maturity, currency and total facilities granted (size classes)	<a href="#">TRI30136</a>	
Q	CCR	<b>Loans (excluding bad loans)</b> by customer economic activity and total facilities granted (size classes)	<a href="#">TRI30166</a>	

### Lending rates

Q	SIR	<b>APRC on term loans to the sole proprietorships: new business in the quarter</b> by initial period of rate fixation and customer geographical area	<a href="#">TRI30871</a>	p. 46
Q	SIR	<b>Lending rates (Effective APR) on loans (excluding bad loans) to consumer households and sole proprietorships: stocks</b> by type of transaction, initial period of rate fixation and customer region	<a href="#">TRI30881</a>	p. 47
Q	SIR	<b>Lending rates (Effective APR) applied to loans (excluding bad loans) to consumer households for house purchase: stocks</b> by initial period of rate fixation, customer region and total facilities granted (size classes)	<a href="#">TRI30890</a>	p. 48
Q	SIR	<b>APRC applied to loans (excl. bad loans) to consumer households for house purchase: new business in the quarter</b> by initial period of rate fixation, customer geographical area and total facilities granted (size classes)	<a href="#">TRI30900</a>	p. 49
Q	AN	<b>APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter</b> by initial period of contract fixation, customer geographical area, sector and economic activity		p. 50
Q	AN	<b>APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter</b> by initial period of contract fixation, available amount (size classes), customer geographical area and sector		p. 68
Q	AN	<b>APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter</b> by customer region and sector		p. 86
Q	AN	<b>Effective APR applied to loans (excluding bad loans) related to liquidity needs: stocks</b> by customer region, sector and economic activity		p. 95
Q	AN	<b>Effective APR applied to loans (excluding bad loans) related to liquidity needs: stocks</b> by available amount (size classes), customer geographical area and sector		p. 104

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

### Loans

Q	CCR	<b>Loans (excluding bad loans)</b> by currency, original maturity, customer province, sector and economic activity	<a href="#">TRI30021</a>	
Q	CCR	<b>Loans (excluding bad loans)</b> by customer sector and sub-sector	<a href="#">TRI30171</a>	
Q	CCR	<b>Loans (excluding bad loans)</b> by customer economic activity	<a href="#">TRI30181</a>	

### Non-performing Loans

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

## Credit Conditions and Risk

Access to data:

[TRI30266](#)

### Loans

#### by type of default

(stocks in millions of euro)

Reporting institutions: **Banks and CDP**

	2020-Q4	2020-Q3	2020-Q2
<b>Non-performing loans</b>	98,988	124,512	130,646
<b>Bad loans (gross of write-downs and net of write-offs)</b>			
Loans subject to forbearance	7,570	11,092	11,255
Other exposures	39,258	51,673	54,899
<b>Likely defaults</b>			
Loans subject to forbearance	24,825	28,833	29,732
Other exposures	24,025	27,758	29,335
<b>Non-performing past due loans/exposures</b>			
Loans subject to forbearance	430	448	512
Other exposures	2,733	4,558	4,758
<b>Performing loans</b>			
Loans subject to forbearance	19,985	19,778	21,680
Other exposures	1,770,446	1,765,484	1,752,714
<b>Total loans to customers</b>	1,889,419	1,909,773	1,905,040

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

Source: supervisory reports

## Credit Conditions and Risk

Access to data:

[TRI30267](#)

### Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

4th quarter 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

<b>ITALIA</b>	<b>46,502</b>	<b>30,768</b>	<b>3,915</b>	<b>1,395</b>	<b>5,208</b>
<b>North West Italy</b>	<b>13,897</b>	<b>9,445</b>	<b>988</b>	<b>290</b>	<b>1,755</b>
Piedmont and Valle d'Aosta	2,778	1,851	284	80	340
Lombardy	10,204	7,004	635	186	1,245
Liguria	915	590	69	24	170
<b>North East Italy</b>	<b>9,242</b>	<b>6,657</b>	<b>753</b>	<b>143</b>	<b>796</b>
Trentino-Alto Adige	656	495	64	6	12
Veneto	3,681	2,505	313	59	356
Friuli Venezia Giulia	749	521	102	14	50
Emilia-Romagna	4,156	3,137	275	65	378
<b>Central Italy</b>	<b>11,858</b>	<b>8,260</b>	<b>863</b>	<b>303</b>	<b>1,068</b>
Tuscany	3,571	2,562	364	77	247
Umbria	1,001	732	86	18	86
Marche	1,584	1,052	141	30	158
Lazio	5,702	3,914	272	178	578
<b>Southern Italy</b>	<b>7,776</b>	<b>4,344</b>	<b>884</b>	<b>444</b>	<b>1,082</b>
Abruzzo and Molise	1,195	773	148	40	126
Campania	3,112	1,821	253	219	473
Apulia and Basilicata	2,570	1,303	350	119	370
Calabria	899	446	134	66	113
<b>Islands</b>	<b>3,729</b>	<b>2,061</b>	<b>427</b>	<b>215</b>	<b>507</b>
Sicily	2,462	1,162	277	177	388
Sardinia	1,267	899	150	38	119

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

Source: supervisory reports

## Credit Conditions and Risk

### Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

4th quarter 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

<b>ITALIA</b>	<b>47,365</b>	<b>32,638</b>	<b>2,775</b>	<b>1,772</b>	<b>4,622</b>
<b>North West Italy</b>	<b>15,888</b>	<b>11,695</b>	<b>676</b>	<b>393</b>	<b>1,347</b>
Piedmont and Valle d'Aosta	2,409	1,505	200	119	293
Lombardy	12,721	9,702	418	238	944
Liguria	758	488	58	36	110
<b>North East Italy</b>	<b>10,935</b>	<b>8,075</b>	<b>724</b>	<b>216</b>	<b>805</b>
Trentino-Alto Adige	1,289	917	179	10	66
Veneto	4,026	2,880	239	88	340
Friuli Venezia Giulia	696	484	71	23	58
Emilia-Romagna	4,924	3,794	235	96	341
<b>Central Italy</b>	<b>11,590</b>	<b>7,983</b>	<b>606</b>	<b>408</b>	<b>1,103</b>
Tuscany	2,786	1,897	239	115	256
Umbria	747	527	59	24	69
Marche	1,200	782	96	35	122
Lazio	6,856	4,777	213	234	656
<b>Southern Italy</b>	<b>5,841</b>	<b>3,435</b>	<b>482</b>	<b>496</b>	<b>864</b>
Abruzzo and Molise	833	513	84	48	102
Campania	2,864	1,883	149	223	399
Apulia and Basilicata	1,587	809	173	150	268
Calabria	556	231	75	74	96
<b>Islands</b>	<b>3,111</b>	<b>1,451</b>	<b>287</b>	<b>259</b>	<b>503</b>
Sicily	2,361	978	224	204	410
Sardinia	749	473	64	55	93

## Credit Conditions and Risk

### Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

4th 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

<b>ITALIA</b>	<b>3,120</b>	<b>721</b>	<b>265</b>	<b>942</b>	<b>547</b>
<b>North West Italy</b>	<b>682</b>	<b>137</b>	<b>62</b>	<b>215</b>	<b>150</b>
Piedmont and Valle d'Aosta	176	25	19	66	33
Lombardy	443	103	36	129	100
Liguria	63	8	7	20	17
<b>North East Italy</b>	<b>395</b>	<b>96</b>	<b>39</b>	<b>130</b>	<b>68</b>
Trentino-Alto Adige	27	11	3	6	2
Veneto	157	34	16	53	32
Friuli Venezia Giulia	40	10	4	12	6
Emilia-Romagna	171	42	16	59	28
<b>Central Italy</b>	<b>895</b>	<b>305</b>	<b>60</b>	<b>208</b>	<b>141</b>
Tuscany	171	35	18	56	28
Umbria	49	9	7	14	7
Marche	51	8	5	17	10
Lazio	624	254	30	121	96
<b>Southern Italy</b>	<b>733</b>	<b>105</b>	<b>71</b>	<b>252</b>	<b>116</b>
Abruzzo and Molise	93	23	13	26	13
Campania	322	37	24	115	57
Apulia and Basilicata	197	24	23	73	35
Calabria	120	22	10	38	11
<b>Islands</b>	<b>415</b>	<b>78</b>	<b>33</b>	<b>136</b>	<b>71</b>
Sicily	315	60	22	101	53
Sardinia	100	18	11	35	18

## Credit Conditions and Risk

Access to data:

[TRI30265](#)

### Adjusted bad loans

by customer region

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

4th quarter 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
<b>ITALY</b>	<b>631,978</b>	<b>61,143</b>	<b>1.29</b>	<b>49,455</b>	<b>2,703</b>	<b>6,410</b>	<b>855</b>
<b>North West Italy</b>	<b>146,962</b>	<b>17,426</b>	<b>1.28</b>	<b>11,368</b>	<b>915</b>	<b>1,334</b>	<b>204</b>
Piedmont	39,854	3,104	1.16	3,428	292	350	31
Valle D'Aosta	856	46	1.25	78	2	9	..
Lombardy	93,115	13,225	1.32	6,839	564	859	165
Liguria	13,137	1,052	1.18	1,023	57	116	8
<b>North East Italy</b>	<b>89,996</b>	<b>11,517</b>	<b>1.25</b>	<b>7,006</b>	<b>567</b>	<b>908</b>	<b>210</b>
Veneto	35,842	4,625	1.26	2,771	234	365	68
Friuli-Venezia Giulia	8,479	876	1.18	683	39	103	13
Emilia Romagna	40,963	5,239	1.27	3,169	251	390	120
Trentino Alto Adige	4,712	777	1.15	383	42	50	9
<b>Central Italy</b>	<b>143,037</b>	<b>17,282</b>	<b>1.38</b>	<b>10,605</b>	<b>584</b>	<b>1,396</b>	<b>212</b>
Tuscany	45,128	5,628	1.50	2,536	140	458	87
Umbria	12,337	1,438	1.36	746	45	104	36
Marche	18,374	1,943	1.21	1,108	70	174	29
Lazio	67,198	8,273	1.34	6,215	330	660	60
<b>Southern Italy</b>	<b>172,341</b>	<b>10,136</b>	<b>1.26</b>	<b>13,345</b>	<b>430</b>	<b>1,815</b>	<b>165</b>
Abruzzo	17,998	1,308	1.20	1,011	49	198	11
Molise	3,444	190	1.28	214	9	43	3
Campania	78,579	4,344	1.31	6,663	199	729	96
Apulia	41,767	2,742	1.26	3,308	116	468	39
Basilicata	4,858	357	1.23	392	22	72	3
Calabria	25,695	1,195	1.20	1,757	37	305	14
<b>Islands</b>	<b>79,642</b>	<b>4,782</b>	<b>1.23</b>	<b>7,131</b>	<b>206</b>	<b>957</b>	<b>64</b>
Sicily	60,300	3,237	1.27	5,892	173	753	54
Sardinia	19,342	1,545	1.15	1,239	33	204	10

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

Source: Central Credit Register

## Credit Conditions and Risk

Access to data:

[TRI30271](#)

### Adjusted bad loans

by customer sector and economic activity

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

4th quarter 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
<b>TOTAL</b>	<b>631,978</b>	<b>61,143</b>	<b>1.29</b>	<b>49,455</b>	<b>2,703</b>	<b>6,410</b>	<b>855</b>
<b>General government</b>	<b>134</b>	<b>333</b>	<b>2.07</b>	<b>9</b>	<b>11</b>	<b>8</b>	<b>9</b>
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>1,116</b>	<b>1,147</b>	<b>1.25</b>	<b>48</b>	<b>53</b>	<b>15</b>	<b>9</b>
<b>Non-financial companies</b>	<b>139,864</b>	<b>42,875</b>	<b>1.35</b>	<b>4,311</b>	<b>1,545</b>	<b>912</b>	<b>564</b>
<i>of which:</i>							
Industry	26,510	10,337	1.50	621	429	158	119
Building	27,164	11,744	1.36	719	329	208	259
Services	78,314	18,703	1.26	2,654	730	486	164
<b>Producer households</b>	<b>85,438</b>	<b>5,028</b>	<b>1.26</b>	<b>4,216</b>	<b>228</b>	<b>992</b>	<b>67</b>
<b>Consumer households and e others</b>	<b>403,448</b>	<b>11,711</b>	<b>1.13</b>	<b>40,710</b>	<b>863</b>	<b>4,470</b>	<b>206</b>

**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**

	2018-Q1	2018-Q2	2018-Q3	2018-Q4	2019-Q1	2019-Q2
<b>TOTAL</b>	<b>1.66</b>	<b>1.50</b>	<b>1.52</b>	<b>1.33</b>	<b>1.33</b>	<b>1.30</b>
From 250 to 125,000 euro	1.11	1.06	1.03	0.98	1.03	0.93
From 125,000 to 500,000 euro	1.67	1.55	1.51	1.39	1.39	1.29
More than 500,000 euro	1.81	1.61	1.68	1.42	1.40	1.42
<b>General government</b>	<b>0.28</b>	<b>0.51</b>	<b>0.43</b>	<b>0.40</b>	<b>0.46</b>	<b>0.50</b>
From 250 to 125,000 euro	1.92	5.42	4.26	3.21	5.71	5.75
From 125,000 to 500,000 euro	1.46	4.21	2.94	4.19	4.16	6.83
More than 500,000 euro	0.25	0.49	0.42	0.38	0.44	0.47
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>0.37</b>	<b>0.29</b>	<b>0.33</b>	<b>0.25</b>	<b>0.30</b>	<b>0.28</b>
From 250 to 125,000 euro	1.24	1.51	1.88	1.50	1.59	1.51
From 125,000 to 500,000 euro	2.28	2.57	2.48	2.17	2.07	2.08
More than 500,000 euro	0.36	0.29	0.32	0.24	0.30	0.28
<b>Non-financial companies</b>	<b>2.55</b>	<b>2.32</b>	<b>2.42</b>	<b>2.09</b>	<b>2.02</b>	<b>2.06</b>
From 250 to 125,000 euro	2.67	2.78	2.73	2.61	2.59	2.49
From 125,000 to 500,000 euro	2.82	2.81	2.80	2.67	2.61	2.52
More than 500,000 euro	2.52	2.26	2.38	2.02	1.95	2.01
<b>Producer households</b>	<b>2.29</b>	<b>2.17</b>	<b>2.08</b>	<b>1.90</b>	<b>1.94</b>	<b>1.81</b>
From 250 to 125,000 euro	1.91	1.86	1.77	1.67	1.75	1.58
From 125,000 to 500,000 euro	2.43	2.24	2.19	1.96	1.98	1.86
More than 500,000 euro	2.54	2.45	2.29	2.10	2.11	2.01
<b>Consumer households</b>	<b>1.09</b>	<b>0.99</b>	<b>0.96</b>	<b>0.89</b>	<b>0.91</b>	<b>0.82</b>
From 250 to 125,000 euro	0.90	0.84	0.82	0.79	0.83	0.74
From 125,000 to 500,000 euro	1.16	1.04	0.98	0.90	0.89	0.82
More than 500,000 euro	2.40	2.12	2.01	1.80	1.74	1.54
<b>Other sectors</b>	<b>0.96</b>	<b>0.78</b>	<b>1.09</b>	<b>0.74</b>	<b>0.87</b>	<b>0.91</b>
From 250 to 125,000 euro	1.34	1.33	1.38	1.39	1.59	1.32
From 125,000 to 500,000 euro	1.58	1.26	1.32	1.06	0.83	0.95
More than 500,000 euro	0.79	0.63	1.01	0.61	0.81	0.86

**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-Q3	2019-Q4	2020-Q1	2020-Q2	2020-Q3	2020-Q4
<b>TOTAL</b>	<b>1.18</b>	<b>1.07</b>	<b>1.09</b>	<b>1.03</b>	<b>0.98</b>	<b>0.94</b>
From 250 to 125,000 euro	0.92	0.91	0.97	0.95	0.92	0.90
From 125,000 to 500,000 euro	1.27	1.23	1.28	1.20	1.08	0.99
More than 500,000 euro	1.23	1.08	1.08	1.01	0.97	0.94
<b>General government</b>	<b>0.51</b>	<b>0.59</b>	<b>0.48</b>	<b>0.43</b>	<b>0.63</b>	<b>0.53</b>
From 250 to 125,000 euro	5.34	11.28	7.87	8.21	7.95	5.90
From 125,000 to 500,000 euro	7.41	5.75	5.43	7.08	3.48	2.62
More than 500,000 euro	0.47	0.56	0.46	0.39	0.61	0.51
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>0.28</b>	<b>0.19</b>	<b>0.10</b>	<b>0.10</b>	<b>0.16</b>	<b>0.25</b>
From 250 to 125,000 euro	1.50	1.49	1.24	1.15	1.04	1.03
From 125,000 to 500,000 euro	2.33	2.19	1.85	1.80	1.33	1.05
More than 500,000 euro	0.27	0.19	0.10	0.10	0.16	0.24
<b>Non-financial companies</b>	<b>1.81</b>	<b>1.65</b>	<b>1.71</b>	<b>1.63</b>	<b>1.50</b>	<b>1.38</b>
From 250 to 125,000 euro	2.46	2.40	2.47	2.49	2.08	1.74
From 125,000 to 500,000 euro	2.54	2.52	2.56	2.43	2.05	1.70
More than 500,000 euro	1.72	1.55	1.61	1.53	1.43	1.34
<b>Producer households</b>	<b>1.72</b>	<b>1.64</b>	<b>1.69</b>	<b>1.61</b>	<b>1.49</b>	<b>1.40</b>
From 250 to 125,000 euro	1.55	1.54	1.59	1.60	1.45	1.35
From 125,000 to 500,000 euro	1.82	1.73	1.80	1.73	1.62	1.45
More than 500,000 euro	1.79	1.61	1.65	1.43	1.33	1.38
<b>Consumer households</b>	<b>0.80</b>	<b>0.78</b>	<b>0.81</b>	<b>0.78</b>	<b>0.76</b>	<b>0.76</b>
From 250 to 125,000 euro	0.74	0.73	0.79	0.77	0.78	0.79
From 125,000 to 500,000 euro	0.79	0.76	0.79	0.75	0.72	0.70
More than 500,000 euro	1.45	1.31	1.11	1.05	0.92	0.86
<b>Other sectors</b>	<b>0.75</b>	<b>0.65</b>	<b>0.73</b>	<b>0.62</b>	<b>0.63</b>	<b>1.35</b>
From 250 to 125,000 euro	1.34	1.13	1.43	1.82	1.61	1.42
From 125,000 to 500,000 euro	0.97	0.85	0.92	0.82	0.77	0.86
More than 500,000 euro	0.64	0.55	0.61	0.45	0.49	1.45

## Credit Conditions and Risk

Access to data:

[TRI30602](#)

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

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

	2018-Q1	2018-Q2	2018-Q3	2018-Q4	2019-Q1	2019-Q2
<b>ITALY</b>	<b>1.66</b>	<b>1.50</b>	<b>1.52</b>	<b>1.33</b>	<b>1.33</b>	<b>1.30</b>
<i>of which:</i> General government	0.28	0.51	0.43	0.40	0.46	0.50
Non-financial companies	2.55	2.32	2.42	2.09	2.02	2.06
Producer households	2.29	2.17	2.08	1.90	1.94	1.81
Consumer households	1.09	0.99	0.96	0.89	0.91	0.82
<b>Piedmont</b>	<b>1.37</b>	<b>1.24</b>	<b>1.32</b>	<b>1.14</b>	<b>1.13</b>	<b>1.07</b>
<i>of which:</i> General government	0.14	0.13	0.02	0.00	0.01	0.00
Non-financial companies	2.02	1.84	2.08	1.59	1.55	1.47
Producer households	1.68	1.64	1.41	1.61	1.76	1.68
Consumer households	0.82	0.72	0.69	0.70	0.70	0.65
<b>Valle d'Aosta</b>	<b>1.41</b>	<b>1.17</b>	<b>1.68</b>	<b>1.51</b>	<b>1.35</b>	<b>1.27</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.87	1.67	2.72	2.16	1.88	1.86
Producer households	1.77	1.36	1.63	1.80	1.10	1.08
Consumer households	0.95	0.76	0.81	0.85	0.80	0.65
<b>Lombardy</b>	<b>1.12</b>	<b>0.94</b>	<b>0.91</b>	<b>0.85</b>	<b>0.84</b>	<b>0.78</b>
<i>of which:</i> General government	0.20	0.70	2.70	2.91	2.51	2.13
Non-financial companies	2.01	1.72	1.58	1.44	1.37	1.34
Producer households	1.89	1.81	1.71	1.56	1.53	1.42
Consumer households	0.97	0.87	0.85	0.79	0.81	0.73
<b>Liguria</b>	<b>1.99</b>	<b>1.85</b>	<b>2.25</b>	<b>1.74</b>	<b>1.63</b>	<b>1.41</b>
<i>of which:</i> General government	1.24	1.38	1.36	0.02	0.02	0.02
Non-financial companies	3.00	2.79	3.76	2.89	2.57	2.30
Producer households	1.85	2.01	2.00	1.79	1.95	1.66
Consumer households	0.87	0.79	0.79	0.82	0.80	0.66
<b>Veneto</b>	<b>1.48</b>	<b>1.30</b>	<b>1.34</b>	<b>0.98</b>	<b>0.94</b>	<b>1.01</b>
<i>of which:</i> General government	0.41	0.34	0.30	1.21	0.96	1.56
Non-financial companies	2.22	1.91	1.99	1.58	1.53	1.66
Producer households	2.48	1.91	1.97	1.84	1.68	1.75
Consumer households	1.24	1.03	0.94	0.82	0.81	0.77
<b>Friuli Venezia Giulia</b>	<b>1.16</b>	<b>0.99</b>	<b>0.92</b>	<b>0.92</b>	<b>1.12</b>	<b>1.16</b>
<i>of which:</i> General government	0.02	0.13	0.14	0.12	0.12	0.03
Non-financial companies	1.60	1.27	1.18	1.22	1.55	1.51
Producer households	1.72	1.55	1.58	1.59	1.83	2.05
Consumer households	0.75	0.73	0.65	0.65	0.71	0.83

**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**

	2018-Q1	2018-Q2	2018-Q3	2018-Q4	2019-Q1	2019-Q2
<b>Emilia-Romagna</b>	<b>2.23</b>	<b>2.08</b>	<b>1.54</b>	<b>1.73</b>	<b>1.71</b>	<b>1.93</b>
<i>of which:</i> General government	0.02	0.13	0.01	0.07	0.07	0.07
Non-financial companies	3.09	2.89	1.99	2.44	2.33	2.72
Producer households	1.98	1.84	1.81	1.51	1.65	1.53
Consumer households	1.00	0.93	0.89	0.70	0.72	0.66
<b>Trentino-Alto Adige</b>	<b>1.15</b>	<b>1.01</b>	<b>0.82</b>	<b>0.65</b>	<b>0.65</b>	<b>0.64</b>
<i>of which:</i> General government	0.04	0.00	0.00	0.00	0.12	0.08
Non-financial companies	1.35	1.16	0.88	0.69	0.68	0.69
Producer households	1.28	1.37	1.23	1.01	1.04	1.02
Consumer households	0.69	0.63	0.60	0.47	0.47	0.43
<b>Tuscany</b>	<b>1.92</b>	<b>1.73</b>	<b>1.72</b>	<b>1.57</b>	<b>1.43</b>	<b>1.32</b>
<i>of which:</i> General government	0.03	0.00	0.00	0.05	0.01	0.02
Non-financial companies	2.52	2.21	2.26	2.00	1.75	1.69
Producer households	2.81	2.97	2.50	2.27	2.31	2.03
Consumer households	1.04	0.99	0.97	0.96	0.95	0.81
<b>Umbria</b>	<b>2.89</b>	<b>2.62</b>	<b>2.51</b>	<b>2.39</b>	<b>1.98</b>	<b>1.55</b>
<i>of which:</i> General government	3.83	0.00	0.00	0.00	0.00	0.00
Non-financial companies	4.00	3.73	3.56	3.36	2.52	1.91
Producer households	2.65	2.32	2.35	2.36	2.64	2.46
Consumer households	1.12	1.06	1.05	1.02	1.09	0.93
<b>Marche</b>	<b>2.05</b>	<b>1.91</b>	<b>1.92</b>	<b>1.65</b>	<b>1.61</b>	<b>1.49</b>
<i>of which:</i> General government	0.00	0.13	0.01	0.01	0.02	0.02
Non-financial companies	2.50	2.30	2.36	2.01	1.88	1.82
Producer households	2.83	2.62	2.72	2.14	2.26	2.14
Consumer households	1.30	1.26	1.21	1.11	1.12	0.93
<b>Lazio</b>	<b>2.36</b>	<b>2.21</b>	<b>2.90</b>	<b>2.10</b>	<b>2.25</b>	<b>2.14</b>
<i>of which:</i> General government	0.11	0.30	0.04	0.03	0.04	0.07
Non-financial companies	3.89	3.72	5.57	3.91	3.88	4.00
Producer households	2.60	2.61	2.65	2.23	2.34	1.89
Consumer households	1.14	1.02	0.99	0.91	0.96	0.86
<b>Abruzzo</b>	<b>2.39</b>	<b>2.46</b>	<b>2.71</b>	<b>2.37</b>	<b>2.61</b>	<b>2.12</b>
<i>of which:</i> General government	0.06	0.66	0.27	0.27	0.06	0.15
Non-financial companies	2.67	3.10	3.69	3.18	3.60	2.82
Producer households	3.66	3.15	2.83	2.77	2.72	2.67
Consumer households	1.51	1.45	1.41	1.24	1.25	1.11

## Credit Conditions and Risk

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

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

	2018-Q1	2018-Q2	2018-Q3	2018-Q4	2019-Q1	2019-Q2
<b>Molise</b>	<b>1.81</b>	<b>1.59</b>	<b>1.74</b>	<b>2.26</b>	<b>2.23</b>	<b>2.15</b>
<i>of which:</i> General government	2.23	1.73	5.12	3.32	2.37	2.09
Non-financial companies	2.18	1.92	2.49	4.05	3.82	3.92
Producer households	2.23	1.79	1.74	2.04	1.93	2.19
Consumer households	1.38	1.28	1.15	1.04	1.10	0.92
<b>Campania</b>	<b>2.21</b>	<b>2.12</b>	<b>2.00</b>	<b>2.00</b>	<b>1.95</b>	<b>2.26</b>
<i>of which:</i> General government	0.11	0.96	0.19	0.41	1.28	1.25
Non-financial companies	3.13	3.01	2.82	2.87	2.67	3.62
Producer households	2.91	2.68	2.63	2.53	2.43	2.22
Consumer households	1.47	1.34	1.31	1.25	1.24	1.11
<b>Apulia</b>	<b>2.26</b>	<b>1.99</b>	<b>2.05</b>	<b>1.85</b>	<b>1.91</b>	<b>1.81</b>
<i>of which:</i> General government	0.23	0.42	0.19	0.00	0.04	0.19
Non-financial companies	3.52	3.14	3.38	2.98	3.03	2.91
Producer households	2.73	2.63	2.49	2.24	2.38	2.19
Consumer households	1.21	1.11	1.08	1.02	1.07	1.02
<b>Basilicata</b>	<b>2.14</b>	<b>2.38</b>	<b>2.44</b>	<b>1.90</b>	<b>2.18</b>	<b>1.94</b>
<i>of which:</i> General government	0.33	0.18	0.35	0.60	0.38	0.41
Non-financial companies	3.34	4.02	4.20	2.98	3.50	3.20
Producer households	2.76	2.61	2.66	2.00	2.18	2.15
Consumer households	0.98	1.01	0.97	0.99	1.07	0.87
<b>Calabria</b>	<b>2.27</b>	<b>2.20</b>	<b>2.06</b>	<b>1.86</b>	<b>1.70</b>	<b>1.78</b>
<i>of which:</i> General government	3.28	3.20	3.08	1.63	0.66	1.13
Non-financial companies	2.65	2.92	2.75	2.90	2.63	2.81
Producer households	3.94	3.28	2.84	2.51	2.32	2.51
Consumer households	1.51	1.37	1.29	1.20	1.26	1.07
<b>Sicily</b>	<b>2.15</b>	<b>2.26</b>	<b>2.26</b>	<b>2.16</b>	<b>2.48</b>	<b>2.30</b>
<i>of which:</i> General government	0.14	1.87	2.00	2.14	3.44	3.46
Non-financial companies	2.94	3.27	3.38	3.21	3.69	3.62
Producer households	3.16	3.35	3.30	3.12	3.22	2.89
Consumer households	1.53	1.46	1.39	1.36	1.48	1.30
<b>Sardinia</b>	<b>1.61</b>	<b>1.39</b>	<b>1.28</b>	<b>1.16</b>	<b>1.08</b>	<b>1.09</b>
<i>of which:</i> General government	0.92	2.01	0.85	1.08	1.47	0.50
Non-financial companies	3.03	2.47	2.25	1.98	1.73	1.92
Producer households	2.05	1.99	2.04	1.93	1.94	1.88
Consumer households	0.95	0.89	0.83	0.81	0.78	0.69

## 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-Q3	2019-Q4	2020-Q1	2020-Q2	2020-Q3	2020-Q4
<b>ITALY</b>	<b>1.18</b>	<b>1.07</b>	<b>1.09</b>	<b>1.03</b>	<b>0.98</b>	<b>0.94</b>
<i>of which:</i> General government	0.51	0.59	0.48	0.43	0.63	0.53
Non-financial companies	1.81	1.65	1.71	1.63	1.50	1.38
Producer households	1.72	1.64	1.69	1.61	1.49	1.40
Consumer households	0.80	0.78	0.81	0.78	0.76	0.76
<b>Piedmont</b>	<b>0.98</b>	<b>0.94</b>	<b>0.99</b>	<b>1.02</b>	<b>0.92</b>	<b>0.90</b>
<i>of which:</i> General government	0.04	0.10	0.05	0.07	0.03	0.00
Non-financial companies	1.31	1.25	1.34	1.41	1.28	1.24
Producer households	1.74	1.39	1.42	1.44	1.32	1.30
Consumer households	0.64	0.64	0.67	0.67	0.65	0.67
<b>Valle d'Aosta</b>	<b>1.10</b>	<b>1.05</b>	<b>0.82</b>	<b>0.81</b>	<b>0.39</b>	<b>0.32</b>
<i>of which:</i> General government	23.19	2.01	0.22	0.22	0.00	0.00
Non-financial companies	1.50	1.62	1.20	1.16	0.38	0.23
Producer households	1.26	1.19	1.28	1.24	0.81	0.69
Consumer households	0.59	0.47	0.37	0.39	0.39	0.42
<b>Lombardy</b>	<b>0.74</b>	<b>0.67</b>	<b>0.69</b>	<b>0.66</b>	<b>0.70</b>	<b>0.74</b>
<i>of which:</i> General government	0.11	0.07	0.17	0.08	0.02	0.02
Non-financial companies	1.30	1.26	1.31	1.29	1.31	1.33
Producer households	1.30	1.26	1.32	1.22	1.13	1.03
Consumer households	0.69	0.71	0.70	0.67	0.65	0.64
<b>Liguria</b>	<b>0.91</b>	<b>0.89</b>	<b>0.93</b>	<b>1.03</b>	<b>0.86</b>	<b>0.84</b>
<i>of which:</i> General government	0.03	0.01	0.01	0.27	0.00	0.00
Non-financial companies	1.18	1.11	1.14	1.23	0.92	0.86
Producer households	1.77	1.64	1.70	1.63	1.48	1.15
Consumer households	0.67	0.69	0.70	0.77	0.74	0.80
<b>Veneto</b>	<b>1.00</b>	<b>0.98</b>	<b>0.99</b>	<b>0.87</b>	<b>0.89</b>	<b>0.79</b>
<i>of which:</i> General government	1.73	0.45	0.12	0.03	0.00	0.02
Non-financial companies	1.66	1.60	1.62	1.60	1.66	1.44
Producer households	1.59	1.37	1.50	1.34	1.24	0.95
Consumer households	0.73	0.65	0.76	0.62	0.63	0.59
<b>Friuli Venezia Giulia</b>	<b>2.11</b>	<b>1.43</b>	<b>1.49</b>	<b>1.35</b>	<b>0.72</b>	<b>0.66</b>
<i>of which:</i> General government	0.06	0.24	0.05	0.05	0.02	0.03
Non-financial companies	3.56	2.34	2.35	2.20	0.91	0.85
Producer households	1.71	1.52	1.66	1.55	1.49	1.36
Consumer households	0.77	0.52	0.65	0.48	0.48	0.45

## Credit Conditions and Risk

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

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

	2019-Q3	2019-Q4	2020-Q1	2020-Q2	2020-Q3	2020-Q4
<b>Emilia-Romagna</b>	<b>1.98</b>	<b>1.48</b>	<b>1.50</b>	<b>1.22</b>	<b>1.15</b>	<b>0.97</b>
<i>of which:</i> General government	0.18	0.06	0.06	0.03	2.42	2.50
Non-financial companies	2.82	1.98	2.03	1.42	1.29	1.04
Producer households	1.36	1.30	1.51	1.41	1.29	1.27
Consumer households	0.66	0.64	0.62	0.62	0.60	0.56
<b>Trentino-Alto Adige</b>	<b>0.62</b>	<b>0.69</b>	<b>0.73</b>	<b>0.75</b>	<b>0.64</b>	<b>0.81</b>
<i>of which:</i> General government	0.07	0.05	0.05	0.00	0.05	0.14
Non-financial companies	0.70	0.83	0.89	0.96	0.79	0.99
Producer households	1.02	1.10	1.17	1.08	0.93	1.38
Consumer households	0.41	0.40	0.36	0.33	0.30	0.35
<b>Tuscany</b>	<b>1.23</b>	<b>1.28</b>	<b>1.24</b>	<b>1.18</b>	<b>1.10</b>	<b>1.14</b>
<i>of which:</i> General government	0.07	0.05	0.04	0.00	0.08	0.00
Non-financial companies	1.56	1.65	1.62	1.49	1.37	1.48
Producer households	1.91	1.94	1.80	1.74	1.69	1.58
Consumer households	0.75	0.76	0.74	0.80	0.75	0.74
<b>Umbria</b>	<b>1.45</b>	<b>1.18</b>	<b>1.21</b>	<b>1.19</b>	<b>1.25</b>	<b>1.14</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.77	1.26	1.26	1.22	1.45	1.29
Producer households	2.36	2.46	2.30	1.89	1.63	1.53
Consumer households	0.89	0.85	0.96	1.01	0.92	0.88
<b>Marche</b>	<b>1.46</b>	<b>1.21</b>	<b>1.24</b>	<b>1.14</b>	<b>1.05</b>	<b>0.97</b>
<i>of which:</i> General government	0.03	0.03	0.03	0.04	0.01	0.00
Non-financial companies	1.81	1.47	1.50	1.35	1.26	1.19
Producer households	2.01	1.90	1.78	1.51	1.54	1.38
Consumer households	0.94	0.78	0.87	0.84	0.75	0.65
<b>Lazio</b>	<b>1.25</b>	<b>1.10</b>	<b>1.10</b>	<b>1.28</b>	<b>1.15</b>	<b>1.17</b>
<i>of which:</i> General government	0.09	0.06	0.05	0.04	0.01	0.01
Non-financial companies	1.74	1.65	1.90	2.39	2.11	2.01
Producer households	1.72	1.67	1.69	1.63	1.63	1.65
Consumer households	0.87	0.86	0.86	0.84	0.84	0.88
<b>Abruzzo</b>	<b>1.90</b>	<b>1.68</b>	<b>1.75</b>	<b>1.94</b>	<b>1.92</b>	<b>1.91</b>
<i>of which:</i> General government	0.07	0.31	0.36	0.02	0.03	1.76
Non-financial companies	2.42	2.15	2.13	2.59	2.59	2.59
Producer households	2.67	2.44	2.59	2.49	2.15	1.90
Consumer households	1.12	0.97	1.07	1.01	1.04	1.06

## 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-Q3	2019-Q4	2020-Q1	2020-Q2	2020-Q3	2020-Q4
<b>Molise</b>	<b>2.27</b>	<b>1.67</b>	<b>1.90</b>	<b>1.93</b>	<b>1.52</b>	<b>1.35</b>
<i>of which:</i> General government	0.50	0.01	1.51	0.00	0.56	0.78
Non-financial companies	4.39	2.62	2.89	2.92	1.82	1.66
Producer households	2.30	2.23	2.28	2.69	2.17	1.91
Consumer households	0.91	1.04	1.17	1.20	1.17	1.02
<b>Campania</b>	<b>2.27</b>	<b>2.25</b>	<b>2.31</b>	<b>1.76</b>	<b>1.51</b>	<b>1.20</b>
<i>of which:</i> General government	1.51	2.97	2.75	2.08	0.86	0.26
Non-financial companies	3.69	3.50	3.50	2.40	1.95	1.20
Producer households	2.26	2.21	2.13	2.11	1.94	1.94
Consumer households	1.09	1.06	1.18	1.14	1.15	1.19
<b>Apulia</b>	<b>1.68</b>	<b>1.70</b>	<b>1.92</b>	<b>1.73</b>	<b>1.52</b>	<b>1.35</b>
<i>of which:</i> General government	3.81	3.65	0.82	1.16	0.15	0.85
Non-financial companies	2.48	2.67	3.09	2.72	2.27	1.77
Producer households	2.20	2.05	2.29	2.44	2.18	1.98
Consumer households	1.02	0.97	1.06	0.98	0.96	0.95
<b>Basilicata</b>	<b>1.71</b>	<b>1.76</b>	<b>1.69</b>	<b>1.43</b>	<b>1.26</b>	<b>1.22</b>
<i>of which:</i> General government	0.19	0.00	0.00	0.88	1.57	0.74
Non-financial companies	2.80	3.02	2.48	1.94	1.60	1.55
Producer households	1.67	1.80	1.64	1.91	1.76	1.50
Consumer households	0.88	0.75	1.08	0.94	0.87	0.92
<b>Calabria</b>	<b>1.76</b>	<b>1.68</b>	<b>2.04</b>	<b>1.72</b>	<b>2.21</b>	<b>2.10</b>
<i>of which:</i> General government	1.03	1.34	1.96	1.72	6.56	6.83
Non-financial companies	2.79	2.52	3.04	2.63	2.69	2.36
Producer households	2.46	2.52	2.65	2.32	2.16	2.12
Consumer households	1.11	1.15	1.25	1.16	1.16	1.10
<b>Sicily</b>	<b>2.35</b>	<b>2.40</b>	<b>2.25</b>	<b>2.02</b>	<b>1.85</b>	<b>1.48</b>
<i>of which:</i> General government	4.89	7.27	4.72	5.44	5.90	4.90
Non-financial companies	3.71	3.86	3.48	2.98	2.41	1.39
Producer households	2.80	2.81	2.91	2.66	2.49	2.17
Consumer households	1.28	1.21	1.24	1.18	1.20	1.26
<b>Sardinia</b>	<b>1.12</b>	<b>1.14</b>	<b>1.11</b>	<b>1.11</b>	<b>1.07</b>	<b>0.92</b>
<i>of which:</i> General government	1.44	0.55	0.33	0.21	0.44	0.08
Non-financial companies	1.96	1.83	1.85	1.78	1.80	1.49
Producer households	1.94	1.96	1.76	1.99	1.51	1.23
Consumer households	0.73	0.80	0.84	0.87	0.85	0.78

## Credit Conditions and Risk

Access to data:

[TRI30431](#)

### Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

4th quarter 2020

Reporting institutions: **Banks**

	Total			1 facility		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
<b>ITALY</b>	<b>1,604,853</b>	<b>1,165,017</b>	<b>3,577,370</b>	<b>586,099</b>	<b>497,921</b>	<b>3,153,746</b>
<b>North West Italy</b>	<b>717,473</b>	<b>519,068</b>	<b>1,054,382</b>	<b>267,083</b>	<b>216,549</b>	<b>919,886</b>
Piedmont	103,840	74,122	270,236	26,340	22,914	237,522
Valle d'Aosta	2,472	1,894	8,228	960	773	7,298
Lombardy	587,862	425,755	691,916	231,228	185,166	600,254
Liguria	23,299	17,297	84,002	8,555	7,696	74,812
<b>North East Italy</b>	<b>396,081</b>	<b>283,920</b>	<b>884,391</b>	<b>148,405</b>	<b>127,619</b>	<b>771,088</b>
Trentino Alto Adige	47,267	37,102	122,890	20,142	17,481	111,375
Veneto	176,888	129,966	337,179	82,910	70,183	292,571
Friuli-Venezia Giulia	32,004	21,567	90,091	8,358	7,623	80,832
Emilia Romagna	139,922	95,286	334,231	36,995	32,331	286,310
<b>Central Italy</b>	<b>328,019</b>	<b>232,033</b>	<b>773,390</b>	<b>101,159</b>	<b>89,577</b>	<b>683,441</b>
Tuscany	77,468	56,343	259,213	24,618	22,209	222,592
Umbria	13,841	10,254	53,653	4,198	3,800	46,241
Marche	30,470	21,430	115,705	9,826	8,945	100,097
Lazio	206,241	144,006	344,819	62,517	54,623	314,511
<b>Southern Italy</b>	<b>112,565</b>	<b>88,505</b>	<b>559,913</b>	<b>46,299</b>	<b>42,429</b>	<b>501,035</b>
Abruzzo	15,546	11,717	68,906	5,493	4,993	60,780
Molise	2,048	1,567	12,702	958	848	11,263
Campania	47,378	37,681	206,445	18,086	16,571	184,771
Apulia	33,279	26,188	180,264	15,110	13,891	162,124
Basilicata	4,327	3,421	23,434	1,861	1,697	20,660
Calabria	9,986	7,930	68,162	4,792	4,429	61,437
<b>Islands</b>	<b>50,715</b>	<b>41,491</b>	<b>305,294</b>	<b>23,153</b>	<b>21,748</b>	<b>278,296</b>
Sicily	33,975	27,087	222,797	16,675	15,652	202,414
Sardinia	16,740	14,404	82,497	6,479	6,096	75,882

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

Source: Central Credit Register



## Credit Conditions and Risk

### Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

4th quarter 2020

Reporting institutions: **Banks**

	2 facilities			3 or 4 facilities		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
<b>ITALY</b>	<b>199,697</b>	<b>156,501</b>	<b>272,755</b>	<b>193,854</b>	<b>132,026</b>	<b>111,134</b>
<b>North West Italy</b>	<b>109,883</b>	<b>87,401</b>	<b>83,872</b>	<b>78,291</b>	<b>52,361</b>	<b>36,784</b>
Piedmont	11,286	8,075	21,225	15,049	9,062	8,638
Valle d'Aosta	287	214	684	605	467	210
Lombardy	96,058	77,552	55,793	59,093	40,502	25,662
Liguria	2,252	1,560	6,170	3,545	2,330	2,274
<b>North East Italy</b>	<b>37,552</b>	<b>28,025</b>	<b>70,259</b>	<b>50,516</b>	<b>33,101</b>	<b>30,923</b>
Trentino Alto Adige	6,630	5,240	8,352	7,062	5,340	2,504
Veneto	16,146	12,132	27,070	19,618	12,287	12,470
Friuli-Venezia Giulia	2,522	1,939	5,995	3,335	2,377	2,373
Emilia Romagna	12,253	8,713	28,842	20,500	13,097	13,576
<b>Central Italy</b>	<b>31,886</b>	<b>25,375</b>	<b>58,461</b>	<b>37,202</b>	<b>26,095</b>	<b>23,144</b>
Tuscany	9,048	6,854	22,727	12,635	8,707	10,059
Umbria	1,620	1,176	4,681	1,957	1,363	1,952
Marche	3,266	2,420	9,729	4,710	2,890	4,334
Lazio	17,951	14,925	21,324	17,899	13,135	6,799
<b>Southern Italy</b>	<b>14,594</b>	<b>11,137</b>	<b>40,359</b>	<b>18,247</b>	<b>13,094</b>	<b>14,356</b>
Abruzzo	2,075	1,486	5,465	2,440	1,648	2,002
Molise	293	238	1,020	410	232	339
Campania	5,854	4,496	14,561	7,540	5,845	5,406
Apulia	4,324	3,303	12,558	5,358	3,628	4,323
Basilicata	626	502	1,876	785	503	728
Calabria	1,422	1,111	4,879	1,714	1,237	1,558
<b>Islands</b>	<b>5,783</b>	<b>4,563</b>	<b>19,804</b>	<b>9,599</b>	<b>7,375</b>	<b>5,927</b>
Sicily	3,971	3,079	14,784	4,568	3,055	4,570
Sardinia	1,812	1,485	5,020	5,031	4,320	1,357

## Credit Conditions and Risk

### Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

4th quarter 2020

Reporting institutions: **Banks**

More than 4 facilities		
Facilities granted	Margin used	Number of borrowers

<b>ITALY</b>	<b>625,202</b>	<b>378,569</b>	<b>39,735</b>
<b>North West Italy</b>	<b>262,216</b>	<b>162,757</b>	<b>13,840</b>
Piedmont	51,166	34,071	2,851
Valle d'Aosta	620	440	36
Lombardy	201,482	122,535	10,207
Liguria	8,948	5,711	746
<b>North East Italy</b>	<b>159,608</b>	<b>95,175</b>	<b>12,121</b>
Trentino Alto Adige	13,433	9,041	659
Veneto	58,213	35,364	5,068
Friuli-Venezia Giulia	17,789	9,627	891
Emilia Romagna	70,173	41,144	5,503
<b>Central Italy</b>	<b>157,773</b>	<b>90,986</b>	<b>8,344</b>
Tuscany	31,167	18,573	3,835
Umbria	6,066	3,915	779
Marche	12,667	7,176	1,545
Lazio	107,873	61,322	2,185
<b>Southern Italy</b>	<b>33,424</b>	<b>21,845</b>	<b>4,163</b>
Abruzzo	5,538	3,589	659
Molise	388	249	80
Campania	15,898	10,769	1,707
Apulia	8,487	5,366	1,259
Basilicata	1,054	720	170
Calabria	2,059	1,152	288
<b>Islands</b>	<b>12,180</b>	<b>7,805</b>	<b>1,267</b>
Sicily	8,762	5,302	1,029
Sardinia	3,418	2,503	238

## Credit Conditions and Risk

Access to data:

[TRI30446](#)

### Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

4th quarter 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
<b>TOTAL</b>	<b>3,577,370</b>	<b>1,281,639</b>	<b>831,596</b>	<b>728,087</b>	<b>243,508</b>
<i>of which:</i> 1 facility	3,153,746	1,263,901	782,171	633,183	156,128
2 facilities	272,755	17,445	47,813	82,083	61,643
3 or 4 facilities	111,134	292	1,602	12,770	24,851
more than 4 facilities	39,735	1	10	51	886
<b>General government</b>	<b>6,930</b>	<b>230</b>	<b>153</b>	<b>287</b>	<b>562</b>
<i>of which:</i> 1 facility	3,917	214	135	243	459
2 facilities	1,686	12	13	32	89
3 or 4 facilities	1,116	4	5	12	12
more than 4 facilities	211	-	-	-	2
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>10,374</b>	<b>2,767</b>	<b>1,332</b>	<b>1,371</b>	<b>947</b>
<i>of which:</i> 1 facility	7,570	2,652	1,049	927	575
2 facilities	1,914	113	268	359	247
3 or 4 facilities	650	2	15	83	116
more than 4 facilities	240	-	-	2	9
<b>Non-financial companies</b>	<b>755,163</b>	<b>221,315</b>	<b>101,842</b>	<b>123,051</b>	<b>101,371</b>
<i>of which:</i> 1 facility	480,446	216,239	80,634	75,686	45,670
2 facilities	149,112	5,015	20,599	39,870	37,118
3 or 4 facilities	88,142	60	605	7,477	17,938
more than 4 facilities	37,463	1	4	18	645
<b>Producer households</b>	<b>442,218</b>	<b>178,900</b>	<b>88,930</b>	<b>86,524</b>	<b>35,854</b>
<i>of which:</i> 1 facility	377,529	174,862	76,969	65,968	20,631
2 facilities	49,722	3,980	11,498	17,370	10,525
3 or 4 facilities	13,580	58	461	3,169	4,531
more than 4 facilities	1,387	-	2	17	167
<b>Consumer households and others</b>	<b>2,353,230</b>	<b>874,047</b>	<b>637,567</b>	<b>515,484</b>	<b>104,335</b>
<i>of which:</i> 1 facility	2,275,461	865,640	621,776	489,205	88,452
2 facilities	69,756	8,239	15,272	24,261	13,590
3 or 4 facilities	7,581	168	515	2,004	2,231
more than 4 facilities	432	-	4	14	62

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

Source: Central Credit Register

## Credit Conditions and Risk

### Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

4th 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
<b>TOTAL</b>	<b>110,739</b>	<b>77,316</b>	<b>29,459</b>	<b>25,651</b>	<b>5,898</b>
<i>of which:</i> 1 facility	45,594	22,193	5,843	3,694	623
2 facilities	33,366	18,661	5,242	3,149	468
3 or 4 facilities	28,306	26,675	9,596	5,999	871
more than 4 facilities	3,473	9,787	8,778	12,809	3,936
<b>General government</b>	<b>879</b>	<b>1,663</b>	<b>1,116</b>	<b>1,189</b>	<b>406</b>
<i>of which:</i> 1 facility	654	977	481	337	38
2 facilities	182	498	358	381	81
3 or 4 facilities	41	177	260	411	169
more than 4 facilities	2	11	17	60	118
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>621</b>	<b>749</b>	<b>517</b>	<b>836</b>	<b>561</b>
<i>of which:</i> 1 facility	362	468	245	413	249
2 facilities	150	186	191	261	106
3 or 4 facilities	96	77	61	97	96
more than 4 facilities	13	18	20	65	110
<b>Non-financial companies</b>	<b>75,487</b>	<b>62,713</b>	<b>25,323</b>	<b>22,430</b>	<b>4,836</b>
<i>of which:</i> 1 facility	24,217	14,728	4,056	2,507	320
2 facilities	24,738	14,869	4,074	2,196	260
3 or 4 facilities	23,558	23,991	8,716	5,186	578
more than 4 facilities	2,974	9,125	8,477	12,541	3,678
<b>Producer households</b>	<b>13,069</b>	<b>5,284</b>	<b>954</b>	<b>302</b>	<b>6</b>
<i>of which:</i> 1 facility	5,353	1,603	224	56	-
2 facilities	4,102	1,469	204	63	2
3 or 4 facilities	3,224	1,692	318	102	2
more than 4 facilities	390	520	208	81	2
<b>Consumer households and others</b>	<b>20,540</b>	<b>6,850</b>	<b>1,543</b>	<b>893</b>	<b>89</b>
<i>of which:</i> 1 facility	14,903	4,381	833	380	16
2 facilities	4,166	1,623	414	248	19
3 or 4 facilities	1,377	733	241	203	26
more than 4 facilities	94	113	55	62	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)

4th quarter 2020

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000
<b>TOTAL</b>	Average number of banks per borrower	1.21	1.01	1.06	1.15
	First bank's share of total credit granted (%)	67	99	98	95
<b>General government</b>	Average number of banks per borrower	1.77	1.09	1.16	1.21
	First bank's share of total credit granted (%)	68	100	98	97
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Average number of banks per borrower	1.54	1.04	1.22	1.40
	First bank's share of total credit granted (%)	88	98	92	88
<b>Non-financial companies</b>	Average number of banks per borrower	1.75	1.02	1.21	1.45
	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	1.21	1.51
	First bank's share of total credit granted (%)	41	99	91	83
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	86
Services	Average number of banks per borrower	1.59	1.02	1.22	1.44
	First bank's share of total credit granted (%)	53	99	91	86
<b>Producer households</b>	Average number of banks per borrower	1.19	1.02	1.14	1.28
	First bank's share of total credit granted (%)	88	99	95	91
<b>Consumer households and others</b>	Average number of banks per borrower	1.04	1.01	1.03	1.06
	First bank's share of total credit granted (%)	97	100	99	99

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

4th 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
<b>TOTAL</b>	Average number of banks per borrower	1.49	2.02	2.66	3.53
	First bank's share of total credit granted (%)	87	78	70	62
<b>General government</b>	Average number of banks per borrower	1.23	1.32	1.56	1.91
	First bank's share of total credit granted (%)	95	94	91	87
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Average number of banks per borrower	1.57	1.68	1.60	1.84
	First bank's share of total credit granted (%)	87	87	87	83
<b>Non-financial companies</b>	Average number of banks per borrower	1.78	2.21	2.84	3.76
	First bank's share of total credit granted (%)	79	73	67	59
<i>of which:</i>					
Industry	Average number of banks per borrower	1.95	2.48	3.22	4.23
	First bank's share of total credit granted (%)	74	66	59	52
Building	Average number of banks per borrower	1.75	2.08	2.53	3.17
	First bank's share of total credit granted (%)	81	77	73	69
Services	Average number of banks per borrower	1.73	2.13	2.69	3.56
	First bank's share of total credit granted (%)	81	76	70	63
<b>Producer households</b>	Average number of banks per borrower	1.59	2.01	2.50	3.09
	First bank's share of total credit granted (%)	86	81	78	76
<b>Consumer households and others</b>	Average number of banks per borrower	1.18	1.37	1.56	1.79
	First bank's share of total credit granted (%)	96	93	91	88

## Credit Conditions and Risk

### Average number of banks per borrower

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

(numbers in unit, percentages)

4th quarter 2020

Reporting institutions: **Banks**

		From 5,000,000 to 25,000,000	More than 25,000,000
<b>TOTAL</b>	Average number of banks per borrower	4.90	7.59
	First bank's share of total credit granted (%)	53	60
<b>General government</b>	Average number of banks per borrower	2.35	3.90
	First bank's share of total credit granted (%)	87	64
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Average number of banks per borrower	2.14	4.16
	First bank's share of total credit granted (%)	83	88
<b>Non-financial companies</b>	Average number of banks per borrower	5.27	8.37
	First bank's share of total credit granted (%)	49	37
<i>of which:</i>			
Industry	Average number of banks per borrower	5.93	9.03
	First bank's share of total credit granted (%)	42	33
Building	Average number of banks per borrower	3.99	6.43
	First bank's share of total credit granted (%)	64	45
Services	Average number of banks per borrower	4.94	7.87
	First bank's share of total credit granted (%)	53	39
<b>Producer households</b>	Average number of banks per borrower	3.52	3.67
	First bank's share of total credit granted (%)	73	70
<b>Consumer households and others</b>	Average number of banks per borrower	2.15	3.96
	First bank's share of total credit granted (%)	82	61

## Credit Conditions and Risk

Access to data:

[TRI30101](#)

### Summary data based on Central Credit Register observations

(numbers in unit, stocks in millions of euro)

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

	Total		Banks		Financial institutions and vehicles	
<b>Number of borrowers for loans and collateral granted to customers</b>	8,752,428	8,745,452	4,045,264	4,080,509	4,707,164	4,664,943
<i>of which:</i> joint borrowers	2,412,597	2,415,510	933,496	993,193	1,479,101	1,422,317
<b>Loans (excluding bad loans)</b>						
facilities granted	2,205,067	2,227,730	1,815,476	1,838,523	389,591	389,207
margin used	1,727,308	1,743,868	1,338,828	1,354,427	388,480	389,441
breach of overdraft limits	35,147	33,468	22,571	20,712	12,576	12,756
margin available	512,905	517,329	499,218	504,808	13,687	12,522
<b>Account receivables financing</b>						
facilities granted	239,210	243,304	205,688	206,011	33,522	37,293
margin used	101,860	107,065	78,774	79,053	23,086	28,012
<b>Term loans</b>						
facilities granted	1,768,213	1,789,457	1,414,717	1,440,754	353,496	348,703
margin used	1,545,201	1,558,911	1,186,028	1,204,575	359,172	354,336
<b>Revocable loans</b>						
facilities granted	188,944	189,650	186,375	186,443	2,569	3,206
margin used	74,613	72,596	68,395	65,507	6,218	7,089
<b>Collateral granted</b>						
facilities granted	356,880	354,704	349,113	346,598	7,767	8,106
margin used	167,719	169,525	160,527	162,024	7,192	7,501
<b>Bad loans (gross of write-downs and net of write-offs)</b>	157,533	148,735	63,516	47,573	94,017	101,162
<b>Number of guarantors</b>	4,089,984	4,052,768	2,298,932	2,304,519	1,791,052	1,748,249
<i>of which:</i> joint guarantors	1,441,122	1,424,124	861,920	858,644	579,202	565,480
<b>Guarantees received</b>	781,116	781,019	502,686	498,571	278,430	282,448

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

Source: Central Credit Register



## Credit Conditions and Risk

Access to data:

[TRI30126](#)

### Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 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
<b>Number of borrowers</b>	6,220,576	2,500,356	1,621,979	1,069,366	244,878
<b>Facilities granted</b>	1,990,555	131,468	166,367	188,427	96,596
<b>Margin used</b>	1,551,119	123,033	157,587	176,415	81,255
<i>of which</i> : backed by real security	626,465	87,311	140,242	148,954	51,004
<b>Margin available</b>	468,578	10,448	9,839	13,439	16,648
<b>Breach of overdraft limits</b>	29,142	2,013	1,058	1,427	1,308

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

Source: Central Credit Register

## Credit Conditions and Risk

### Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 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
<b>Number of borrowers</b>	96,412	63,464	23,150	18,566	3,859
<b>Facilities granted</b>	84,136	126,289	102,330	239,827	800,988
<b>Margin used</b>	64,947	93,635	75,721	172,723	600,778
<i>of which</i> : backed by real security	29,083	35,158	25,088	47,035	62,030
<b>Margin available</b>	20,590	35,139	28,949	74,003	210,381
<b>Breach of overdraft limits</b>	1,402	2,485	2,340	6,900	10,171

## Credit Conditions and Risk

Access to data:

[TRI30146](#)

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

(numbers in unit, stocks in millions of euro)

4th quarter 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
<b>ITALY</b>	Number of borrowers	3,577,370	1,281,639	831,596	728,087	243,508
	Facilities granted	1,604,853	59,208	75,329	107,167	66,995
	Margin used	1,165,017	53,041	69,773	97,526	54,175
<b>Piedmont</b>	Number of borrowers	270,236	100,654	63,449	52,861	18,080
	Facilities granted	103,840	4,666	5,690	7,661	4,906
	Margin used	74,122	4,158	5,206	6,845	3,853
<b>Valle d'Aosta</b>	Number of borrowers	8,228	2,807	1,700	1,825	691
	Facilities granted	2,472	128	143	255	173
	Margin used	1,894	108	128	227	147
<b>Lombardy</b>	Number of borrowers	691,916	214,976	162,968	152,806	54,603
	Facilities granted	587,862	10,092	14,890	22,763	15,115
	Margin used	425,755	8,872	13,667	20,556	11,846
<b>Liguria</b>	Number of borrowers	84,002	30,883	19,623	17,570	5,986
	Facilities granted	23,299	1,413	1,733	2,482	1,558
	Margin used	17,297	1,232	1,569	2,240	1,269
<b>Trentino Alto Adige</b>	Number of borrowers	122,890	33,939	24,309	30,171	13,750
	Facilities granted	47,267	1,631	2,296	4,897	4,072
	Margin used	37,102	1,390	2,089	4,518	3,505
<b>Veneto</b>	Number of borrowers	337,179	110,629	83,242	71,933	23,417
	Facilities granted	176,888	5,188	7,596	10,520	6,412
	Margin used	129,966	4,597	7,060	9,501	5,002
<b>Friuli-Venezia Giulia</b>	Number of borrowers	90,091	33,781	23,380	17,099	4,915
	Facilities granted	32,004	1,623	2,116	2,482	1,361
	Margin used	21,567	1,493	2,004	2,284	1,102

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

Source: Central Credit Register

## Credit Conditions and Risk

### Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 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
<b>ITALY</b>	Number of borrowers	110,739	77,316	29,459	25,651	5,898
	Facilities granted	62,479	96,856	82,159	208,917	844,110
	Margin used	46,284	69,426	57,261	136,175	576,620
<b>Piedmont</b>	Number of borrowers	8,523	5,660	2,200	1,823	429
	Facilities granted	4,794	7,113	6,178	15,061	47,668
	Margin used	3,442	4,953	4,173	9,637	31,554
<b>Valle d'Aosta</b>	Number of borrowers	301	177	71	59	7
	Facilities granted	152	169	167	375	906
	Margin used	122	121	124	304	607
<b>Lombardy</b>	Number of borrowers	26,446	19,750	8,126	7,625	2,088
	Facilities granted	15,069	25,307	23,255	64,247	396,861
	Margin used	10,686	17,292	15,506	40,218	286,113
<b>Liguria</b>	Number of borrowers	2,403	1,448	476	434	103
	Facilities granted	1,300	1,737	1,278	3,392	8,372
	Margin used	966	1,237	889	2,226	5,566
<b>Trentino Alto Adige</b>	Number of borrowers	5,857	3,975	1,407	1,064	176
	Facilities granted	3,404	5,199	4,021	8,291	13,376
	Margin used	2,787	4,186	3,180	6,108	9,272
<b>Veneto</b>	Number of borrowers	11,808	8,718	3,491	2,958	625
	Facilities granted	6,644	10,815	9,766	24,409	95,397
	Margin used	4,702	7,478	6,504	15,054	69,633
<b>Friuli-Venezia Giulia</b>	Number of borrowers	2,279	1,606	601	547	126
	Facilities granted	1,298	2,014	1,602	4,259	15,204
	Margin used	962	1,457	1,118	2,761	8,308

## Credit Conditions and Risk

### Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 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
<b>Emilia Romagna</b>	Number of borrowers	334,231	112,879	79,393	68,654	23,487
	Facilities granted	139,922	5,271	7,211	10,022	6,516
	Margin used	95,286	4,563	6,592	8,910	4,989
<b>Tuscany</b>	Number of borrowers	259,213	86,454	58,170	57,882	19,458
	Facilities granted	77,468	3,976	5,269	8,466	5,312
	Margin used	56,343	3,467	4,816	7,683	4,321
<b>Umbria</b>	Number of borrowers	53,653	21,103	12,265	9,172	3,199
	Facilities granted	13,841	974	1,085	1,308	876
	Margin used	10,254	867	997	1,161	695
<b>Marche</b>	Number of borrowers	115,705	43,019	27,301	20,359	7,090
	Facilities granted	30,470	2,025	2,492	3,019	2,065
	Margin used	21,430	1,806	2,305	2,689	1,621
<b>Lazio</b>	Number of borrowers	344,819	119,941	77,911	81,306	24,479
	Facilities granted	206,241	5,474	7,211	12,368	6,681
	Margin used	144,006	4,998	6,785	11,668	5,827
<b>Abruzzo</b>	Number of borrowers	68,906	28,516	15,284	11,456	3,842
	Facilities granted	15,546	1,303	1,354	1,642	1,048
	Margin used	11,717	1,183	1,266	1,476	852
<b>Molise</b>	Number of borrowers	12,702	5,579	2,881	2,051	684
	Facilities granted	2,048	253	252	293	186
	Margin used	1,567	229	234	264	153
<b>Campania</b>	Number of borrowers	206,445	83,145	44,507	38,681	12,696
	Facilities granted	47,378	3,675	3,992	5,638	3,439
	Margin used	37,681	3,374	3,715	5,202	2,881

## Credit Conditions and Risk

### Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

4th 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
<b>Emilia Romagna</b>	Number of borrowers	11,350	8,378	3,175	2,975	733
	Facilities granted	6,503	10,730	9,034	25,166	59,303
	Margin used	4,512	7,115	5,873	15,655	36,726
<b>Tuscany</b>	Number of borrowers	8,910	6,059	2,295	1,834	307
	Facilities granted	5,026	7,616	6,464	15,014	20,209
	Margin used	3,792	5,516	4,611	9,806	12,060
<b>Umbria</b>	Number of borrowers	1,640	1,070	388	345	78
	Facilities granted	936	1,330	1,058	2,785	3,460
	Margin used	706	954	756	1,870	2,177
<b>Marche</b>	Number of borrowers	3,420	2,396	828	698	138
	Facilities granted	1,982	2,999	2,265	5,209	8,340
	Margin used	1,438	2,093	1,513	3,293	4,519
<b>Lazio</b>	Number of borrowers	8,862	5,753	2,036	1,954	539
	Facilities granted	4,888	7,173	5,671	15,781	140,847
	Margin used	3,914	5,724	4,398	11,830	88,203
<b>Abruzzo</b>	Number of borrowers	1,822	1,214	471	360	72
	Facilities granted	1,028	1,427	1,246	2,776	3,682
	Margin used	783	1,033	886	1,869	2,279
<b>Molise</b>	Number of borrowers	320	179	61	34	8
	Facilities granted	167	212	152	199	329
	Margin used	126	157	109	115	163
<b>Campania</b>	Number of borrowers	5,596	3,822	1,345	1,093	194
	Facilities granted	3,078	4,512	3,488	8,260	11,203
	Margin used	2,440	3,542	2,762	6,067	7,330

## Credit Conditions and Risk

### Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

4th 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
<b>Apulia</b>	Number of borrowers	180,264	73,075	43,793	32,578	9,405
	Facilities granted	33,279	3,348	3,909	4,629	2,573
	Margin used	26,188	3,092	3,701	4,294	2,175
<b>Basilicata</b>	Number of borrowers	23,434	10,091	5,050	3,959	1,325
	Facilities granted	4,327	454	446	577	365
	Margin used	3,421	415	416	525	307
<b>Calabria</b>	Number of borrowers	68,162	31,480	14,075	10,490	3,269
	Facilities granted	9,986	1,405	1,239	1,513	880
	Margin used	7,930	1,288	1,148	1,371	725
<b>Sicily</b>	Number of borrowers	222,797	102,974	50,737	34,125	9,477
	Facilities granted	33,975	4,681	4,506	4,863	2,547
	Margin used	27,087	4,380	4,254	4,483	2,132
<b>Sardinia</b>	Number of borrowers	82,497	35,714	21,558	13,109	3,655
	Facilities granted	16,740	1,628	1,899	1,768	909
	Margin used	14,404	1,528	1,819	1,628	774

## Credit Conditions and Risk

### Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 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
<b>Apulia</b>	Number of borrowers	4,265	2,821	964	739	96
	Facilities granted	2,439	3,562	2,679	5,765	4,290
	Margin used	1,929	2,750	2,002	3,862	2,157
<b>Basilicata</b>	Number of borrowers	565	380	151	109	13
	Facilities granted	314	461	381	734	581
	Margin used	252	354	269	487	367
<b>Calabria</b>	Number of borrowers	1,303	825	296	178	29
	Facilities granted	701	888	667	1,115	1,541
	Margin used	550	668	524	789	774
<b>Sicily</b>	Number of borrowers	3,638	2,233	782	561	99
	Facilities granted	2,017	2,631	2,046	4,236	6,318
	Margin used	1,584	2,033	1,497	2,832	3,582
<b>Sardinia</b>	Number of borrowers	1,431	852	295	261	38
	Facilities granted	739	961	741	1,843	6,223
	Margin used	593	765	568	1,392	5,229



## Credit Conditions and Risk

Access to data:

[TRI30156](#)

### Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

4th quarter 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	
<b>TOTAL</b>	Number of borrowers	3,577,370	1,281,639	831,596	728,087	243,508	
	Facilities granted	1,604,853	59,208	75,329	107,167	66,995	
	Margin used	1,165,017	53,041	69,773	97,526	54,175	
<b>General government</b>	Number of borrowers	6,930	230	153	287	562	
	Facilities granted	48,350	7	11	33	108	
	Margin used	26,249	24	28	58	81	
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Number of borrowers	10,374	2,767	1,332	1,371	947	
	Facilities granted	371,958	120	118	205	271	
	Margin used	287,088	88	85	166	197	
<b>Non-financial companies</b>	Number of borrowers	755,163	221,315	101,842	123,051	101,371	
	Facilities granted	888,280	9,702	9,021	19,178	30,319	
	Margin used	578,744	7,152	6,269	13,530	21,294	
<i>of which:</i>	Industry	Number of borrowers	151,613	27,422	16,174	22,697	22,778
		Facilities granted	353,498	1,241	1,463	3,638	7,064
		Margin used	209,216	838	898	2,224	4,210
	Building	Number of borrowers	95,542	27,568	13,120	15,887	13,549
		Facilities granted	67,173	1,212	1,176	2,527	4,140
		Margin used	52,305	847	771	1,690	2,868
	Services	Number of borrowers	487,893	161,380	70,202	81,348	62,208
		Facilities granted	442,895	7,044	6,174	12,515	18,249
		Margin used	297,168	5,305	4,428	9,199	13,482
<b>Producer households</b>	Number of borrowers	442,218	178,900	88,930	86,524	35,854	
	Facilities granted	56,852	8,020	7,811	12,602	9,775	
	Margin used	49,418	6,714	6,845	11,177	8,403	
<b>Consumer households and others</b>	Number of borrowers	2,353,230	874,047	637,567	515,484	104,335	
	Facilities granted	238,559	41,164	58,216	74,949	26,403	
	Margin used	222,811	38,908	56,416	72,421	24,099	

**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)

4th 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	
<b>TOTAL</b>	Number of borrowers	110,739	77,316	29,459	25,651	5,898	
	Facilities granted	62,479	96,856	82,159	208,917	844,110	
	Margin used	46,284	69,426	57,261	136,175	576,620	
<b>General government</b>	Number of borrowers	879	1,663	1,116	1,189	406	
	Facilities granted	285	1,072	1,468	5,264	40,100	
	Margin used	171	551	704	2,187	22,258	
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Number of borrowers	621	749	517	836	561	
	Facilities granted	371	1,041	1,601	8,230	359,998	
	Margin used	275	644	820	4,500	280,079	
<b>Non-financial companies</b>	Number of borrowers	75,487	62,713	25,323	22,430	4,836	
	Facilities granted	43,929	79,958	71,691	185,776	438,529	
	Margin used	30,577	55,875	49,643	122,016	270,047	
<i>of which:</i>	Industry	Number of borrowers	20,024	19,593	9,146	9,426	2,376
		Facilities granted	12,072	25,923	26,683	82,382	193,018
		Margin used	7,078	15,351	15,936	48,193	114,186
	Building	Number of borrowers	10,069	8,136	2,949	2,030	282
		Facilities granted	5,825	10,040	7,812	14,235	20,192
		Margin used	4,211	7,801	6,226	11,323	15,834
	Services	Number of borrowers	43,191	32,705	12,191	10,173	2,043
		Facilities granted	24,704	40,960	34,094	82,793	216,215
		Margin used	18,155	30,116	24,871	57,395	132,953
<b>Producer households</b>	Number of borrowers	13,069	5,284	954	302	6	
	Facilities granted	7,160	6,281	2,596	2,045	266	
	Margin used	6,138	5,488	2,306	1,713	203	
<b>Consumer households and others</b>	Number of borrowers	20,540	6,850	1,543	893	89	
	Facilities granted	10,655	8,435	4,785	7,592	5,218	
	Margin used	9,058	6,815	3,775	5,750	4,033	

## Credit Conditions and Risk

Access to data:

[TRI30190](#)

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

(numbers in unit, stocks in millions of euro)

4th quarter 2020

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

		Consumer households		
		Female	Male	Joint loans
<b>ITALY</b>	Number of borrowers	1,092,542	1,802,277	1,992,227
	Facilities granted	89,280	158,342	202,956
	Margin used	87,148	151,656	200,082
<b>Piedmont</b>	Number of borrowers	86,456	129,288	164,680
	Facilities granted	6,568	11,023	16,147
	Margin used	6,381	10,447	15,770
<b>Valle d'Aosta</b>	Number of borrowers	3,465	4,552	4,504
	Facilities granted	271	385	460
	Margin used	267	366	450
<b>Lombardy</b>	Number of borrowers	223,900	358,564	428,576
	Facilities granted	19,742	35,994	47,303
	Margin used	19,027	33,825	46,483
<b>Liguria</b>	Number of borrowers	33,841	51,324	48,852
	Facilities granted	2,719	4,571	4,998
	Margin used	2,670	4,360	4,900
<b>Trentino-Alto Adige</b>	Number of borrowers	25,426	44,969	29,113
	Facilities granted	2,625	5,333	3,792
	Margin used	2,528	4,990	3,667
<b>Veneto</b>	Number of borrowers	92,020	162,531	183,177
	Facilities granted	7,461	14,566	18,632
	Margin used	7,289	13,998	18,434
<b>Friuli Venezia Giulia</b>	Number of borrowers	28,569	45,367	42,319
	Facilities granted	2,054	3,689	4,023
	Margin used	2,033	3,567	3,986

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

Source: Central Credit Register

## Credit Conditions and Risk

### Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

4th quarter 2020

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

		Consumer households		
		Female	Male	Joint loans
<b>Emilia-Romagna</b>	Number of borrowers	97,569	146,605	151,691
	Facilities granted	7,787	13,372	15,819
	Margin used	7,592	12,691	15,522
<b>Tuscany</b>	Number of borrowers	83,814	126,555	132,461
	Facilities granted	7,140	11,384	14,110
	Margin used	6,982	10,917	13,880
<b>Umbria</b>	Number of borrowers	16,236	26,627	25,349
	Facilities granted	1,129	1,996	2,236
	Margin used	1,104	1,926	2,218
<b>Marche</b>	Number of borrowers	29,856	46,629	43,523
	Facilities granted	2,212	3,792	4,025
	Margin used	2,150	3,585	3,985
<b>Lazio</b>	Number of borrowers	127,662	187,051	205,288
	Facilities granted	11,946	18,188	23,497
	Margin used	11,690	17,528	23,207
<b>Abruzzo</b>	Number of borrowers	20,882	36,787	31,689
	Facilities granted	1,458	2,668	2,755
	Margin used	1,445	2,622	2,733
<b>Molise</b>	Number of borrowers	3,724	7,286	6,494
	Facilities granted	258	507	551
	Margin used	256	494	545
<b>Campania</b>	Number of borrowers	53,687	111,980	147,822
	Facilities granted	4,309	8,751	14,632
	Margin used	4,221	8,525	14,490
<b>Apulia</b>	Number of borrowers	50,538	105,186	127,110
	Facilities granted	3,737	7,787	11,125
	Margin used	3,693	7,656	11,077

## Credit Conditions and Risk

### Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

4th quarter 2020

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

		Consumer households		
		Female	Male	Joint loans
<b>Basilicata</b>	Number of borrowers	6,242	12,729	12,422
	Facilities granted	445	905	1,066
	Margin used	452	892	1,061
<b>Calabria</b>	Number of borrowers	19,732	36,795	38,247
	Facilities granted	1,332	2,409	3,269
	Margin used	1,320	2,372	3,250
<b>Sicily</b>	Number of borrowers	61,708	121,429	123,312
	Facilities granted	4,161	8,209	10,628
	Margin used	4,139	8,111	10,560
<b>Sardinia</b>	Number of borrowers	27,215	40,023	45,598
	Facilities granted	1,926	2,815	3,886
	Margin used	1,910	2,783	3,864

## Credit Conditions and Risk

Access to data:

[TRI30871](#)

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

by initial period of rate fixation and customer geographical area

(percentages)

4th quarter 2020

Reporting institutions: **Sample of banks**

Product households: sole proprietorship		
<i>Initial period of rate fixation</i>		
Up to 1 year	Over 1 and up to 5 years	More than 5 years

<b>ITALY</b>	<b>2.86</b>	<b>3.05</b>	<b>1.92</b>
North West Italy	2.90	2.99	1.87
North East Italy	2.62	2.57	1.84
Central Italy	2.58	3.49	1.85
Southern Italy	3.57	3.31	2.07
Islands	3.15	3.79	2.08

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**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.

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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)

4th quarter 2020

Data: Sample of banks

	Total	of which:			
		Term loans			Revocable loans
		initial period of rate fixation			
	Up to 1 year	Over 1 and up to 5 years	More than 5 years		
<b>ITALY</b>	<b>1.68</b>	<b>1.52</b>	<b>2.48</b>	<b>1.78</b>	<b>1.97</b>
<b>North West Italy</b>	<b>1.61</b>	<b>1.45</b>	<b>2.38</b>	<b>1.69</b>	<b>1.84</b>
Piedmont	1.65	1.54	2.34	1.70	1.86
Valle d'Aosta	1.72	1.58	1.97	1.70	2.43
Lombardy	1.59	1.43	2.36	1.69	1.80
Liguria	1.59	1.33	2.80	1.67	2.07
<b>North East Italy</b>	<b>1.66</b>	<b>1.54</b>	<b>2.09</b>	<b>1.71</b>	<b>2.25</b>
Trentino-Alto Adige	1.74	1.71	2.19	1.61	2.97
Veneto	1.72	1.58	1.83	1.76	2.43
Friuli Venezia Giulia	1.71	1.61	3.07	1.69	2.58
Emilia-Romagna	1.57	1.42	2.20	1.71	1.84
<b>Central Italy</b>	<b>1.72</b>	<b>1.49</b>	<b>2.61</b>	<b>1.86</b>	<b>1.75</b>
Tuscany	1.62	1.49	2.54	1.67	1.76
Umbria	1.79	1.60	2.81	1.85	2.34
Marche	1.67	1.48	3.44	1.82	1.87
Lazio	1.77	1.49	2.45	1.95	1.69
<b>Southern Italy</b>	<b>1.78</b>	<b>1.61</b>	<b>2.82</b>	<b>1.83</b>	<b>1.99</b>
Abruzzo	1.91	1.69	3.21	2.00	2.33
Molise	1.82	1.72	3.46	1.78	2.36
Campania	1.70	1.50	2.83	1.79	1.61
Apulia	1.83	1.73	2.69	1.84	2.16
Basilicata	1.75	1.66	2.78	1.73	2.64
Calabria	1.85	1.56	2.94	1.89	3.74
<b>Islands</b>	<b>1.90</b>	<b>1.71</b>	<b>3.56</b>	<b>1.97</b>	<b>3.09</b>
Sicily	1.90	1.75	3.52	1.95	3.14
Sardinia	1.88	1.52	3.73	1.98	2.82

**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)

4th quarter 2020

Reporting institutions: **Sample of banks**

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

<b>ITALY</b>	<b>1.44</b>	<b>1.68</b>
<b>North West Italy</b>	<b>1.35</b>	<b>1.60</b>
Piedmont and Valle d'Aosta	1.40	1.61
Lombardy	1.34	1.61
Liguria	1.21	1.56
<b>North East Italy</b>	<b>1.49</b>	<b>1.65</b>
Trentino-Alto Adige	1.57	1.55
Veneto	1.51	1.69
Friuli Venezia Giulia	1.52	1.61
Emilia-Romagna	1.43	1.64
<b>Central Italy</b>	<b>1.45</b>	<b>1.75</b>
Tuscany	1.43	1.54
Umbria	1.66	1.73
Marche	1.35	1.71
Lazio	1.46	1.84
<b>Southern Italy</b>	<b>1.52</b>	<b>1.71</b>
Abruzzo e Molise	1.55	1.83
Campania	1.45	1.69
Apulia	1.62	1.70
Basilicata	1.50	1.57
Calabria	1.47	1.78
<b>Islands</b>	<b>1.63</b>	<b>1.85</b>
Sicily	1.66	1.83
Sardinia	1.48	1.88

**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



**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)

**4th quarter 2020**

Reporting institutions: **Sample of banks**

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

<b>ITALY</b>	<b>1.65</b>	<b>1.57</b>
North West Italy	1.67	1.54
North East Italy	1.69	1.64
Central Italy	1.54	1.51
Southern Italy	1.65	1.57
Islands	1.69	1.65

**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 original maturity, 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		

<b>ITALY</b>	<b>1.68</b>	<b>1.90</b>	<b>1.56</b>	<b>3.50</b>	<b>2.02</b>	<b>0.99</b>	<b>1.25</b>	<b>1.06</b>	<b>2.75</b>	<b>1.43</b>
<b>North West Italy</b>	1.69	1.79	1.55	3.95	1.79	1.00	1.04	0.98	2.54	1.22
<b>North East Italy</b>	1.40	1.73	1.51	2.86	1.84	0.80	1.24	1.02	3.31	1.35
<b>Central Italy</b>	1.71	2.05	1.55	3.15	2.25	0.92	1.45	1.21	2.42	1.55
<b>Southern Italy and Islands</b>	2.52	2.50	1.79	3.39	2.88	1.92	1.80	1.23	2.56	2.30

**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/condizioni-rischiosita/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 original maturity, 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)	<i>of which:</i>			
	Non-financial companies and producer households			
	Total of branches	<i>of which:</i>		
Industry		Building	Services	

<b>ITALY</b>	<b>2.16</b>	<b>2.30</b>	<b>1.89</b>	<b>3.62</b>	<b>2.42</b>
<b>North West Italy</b>	2.00	2.27	1.93	4.14	2.18
<b>North East Italy</b>	2.00	2.02	1.79	2.75	2.17
<b>Central Italy</b>	2.45	2.44	1.76	3.28	2.79
<b>Southern Italy and Islands</b>	2.98	2.96	2.32	3.49	3.23

## Credit Conditions and Risk

### APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter by original maturity, 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		

<b>ITALY</b>	<b>1.59</b>	<b>1.87</b>	<b>1.71</b>	<b>3.44</b>	<b>1.86</b>	<b>0.90</b>	<b>1.26</b>	<b>1.24</b>	<b>3.92</b>	<b>1.22</b>
<b>North West Italy</b>	1.87	1.87	1.77	3.98	1.83	1.31	1.35	1.50	6.20	1.25
<b>North East Italy</b>	1.28	1.77	1.63	2.62	1.79	0.65	1.18	1.13	1.59	1.17
<b>Central Italy</b>	1.32	1.58	1.47	2.96	1.50	0.63	0.95	0.91	1.65	0.92
<b>Southern Italy and Islands</b>	2.65	2.72	2.10	3.85	2.98	1.70	1.83	1.40	3.74	2.12

**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/condizioni-rischiosita/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 original maturity, 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)	<i>of which:</i>			
	Non-financial companies and producer households			
	Total of branches	<i>of which:</i>		
Industry		Building	Services	

<b>ITALY</b>	<b>2.25</b>	<b>2.34</b>	<b>2.08</b>	<b>3.31</b>	<b>2.36</b>
<b>North West Italy</b>	2.31	2.32	1.97	3.29	2.42
<b>North East Italy</b>	2.09	2.18	1.99	2.95	2.24
<b>Central Italy</b>	1.98	2.08	2.15	3.28	1.92
<b>Southern Italy and Islands</b>	3.23	3.22	2.69	3.86	3.41

## Credit Conditions and Risk

### APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter by original maturity, 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		

<b>ITALY</b>	<b>1.48</b>	<b>1.78</b>	<b>1.52</b>	<b>2.94</b>	<b>1.91</b>	<b>0.81</b>	<b>1.08</b>	<b>0.93</b>	<b>2.30</b>	<b>1.22</b>
<b>North West Italy</b>	1.53	1.67	1.47	2.76	1.90	1.00	1.04	0.83	2.20	1.39
<b>North East Italy</b>	1.28	1.71	1.43	2.67	1.85	0.59	1.07	0.89	2.05	1.17
<b>Central Italy</b>	1.26	1.64	1.49	3.27	1.57	0.67	0.90	0.95	2.91	0.84
<b>Southern Italy and Islands</b>	2.66	2.73	2.09	3.50	3.02	1.69	1.83	1.40	2.57	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. 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/condizioni-rischiosita/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 original maturity, 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)	<i>of which:</i>			
	Non-financial companies and producer households			
	Total of branches	<i>of which:</i>		
Industry		Building	Services	

<b>ITALY</b>	<b>2.12</b>	<b>2.35</b>	<b>1.97</b>	<b>3.10</b>	<b>2.55</b>
<b>North West Italy</b>	1.86	2.25	1.97	2.96	2.44
<b>North East Italy</b>	2.11	2.10	1.76	2.79	2.34
<b>Central Italy</b>	2.20	2.38	2.00	3.34	2.43
<b>Southern Italy and Islands</b>	3.24	3.22	2.69	3.67	3.44

## Credit Conditions and Risk

### APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter by original maturity, 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		

<b>ITALY</b>	<b>1.40</b>	<b>1.66</b>	<b>1.44</b>	<b>2.90</b>	<b>1.73</b>	<b>0.76</b>	<b>1.06</b>	<b>0.90</b>	<b>1.98</b>	<b>1.24</b>
<b>North West Italy</b>	1.52	1.46	1.29	2.72	1.56	0.82	0.85	0.75	2.09	1.07
<b>North East Italy</b>	1.22	1.70	1.48	2.93	1.81	0.60	1.11	0.88	1.91	1.31
<b>Central Italy</b>	1.15	1.67	1.61	2.71	1.55	0.70	1.17	1.10	1.87	1.15
<b>Southern Italy and Islands</b>	2.28	2.38	1.79	3.75	2.77	1.53	1.59	1.22	1.97	2.05

**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/condizioni-rischiosita/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 original maturity, 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)	<i>of which:</i>			
	Non-financial companies and producer households			
	Total of branches	<i>of which:</i>		
Industry		Building	Services	

<b>ITALY</b>	<b>2.08</b>	<b>2.10</b>	<b>1.89</b>	<b>3.17</b>	<b>2.09</b>
<b>North West Italy</b>	1.96	1.91	1.70	2.93	1.88
<b>North East Italy</b>	2.10	2.09	1.90	3.15	2.16
<b>Central Italy</b>	1.96	2.06	2.10	3.01	1.89
<b>Southern Italy and Islands</b>	2.87	3.02	2.50	4.13	3.23

## Credit Conditions and Risk

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

<b>ITALY</b>	<b>1.29</b>	<b>1.75</b>	<b>1.53</b>	<b>2.89</b>	<b>1.80</b>	<b>0.59</b>	<b>1.12</b>	<b>1.08</b>	<b>2.33</b>	<b>1.15</b>
<b>North West Italy</b>	1.55	1.57	1.42	2.82	1.57	0.86	0.87	0.93	2.60	0.85
<b>North East Italy</b>	1.24	1.61	1.45	2.76	1.61	0.64	1.17	1.08	2.10	1.20
<b>Central Italy</b>	0.78	2.05	1.68	2.98	2.19	0.31	1.41	1.23	2.20	1.49
<b>Southern Italy and Islands</b>	2.38	2.42	2.01	3.20	2.53	1.72	1.80	1.51	1.80	1.99

**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/condizioni-rischiosita/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 original maturity, 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)	<i>of which:</i>			
	Non-financial companies and producer households			
	Total of branches	<i>of which:</i>		
Industry		Building	Services	

<b>ITALY</b>	<b>2.01</b>	<b>2.15</b>	<b>1.85</b>	<b>3.03</b>	<b>2.18</b>
<b>North West Italy</b>	1.92	2.12	1.84	2.89	2.10
<b>North East Italy</b>	1.81	1.82	1.64	2.88	1.80
<b>Central Italy</b>	2.22	2.48	2.04	3.22	2.64
<b>Southern Italy and Islands</b>	2.68	2.71	2.35	3.46	2.75

## Credit Conditions and Risk

### APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter by original maturity, 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		

<b>ITALY</b>	<b>1.16</b>	<b>1.43</b>	<b>1.30</b>	<b>2.65</b>	<b>1.36</b>	<b>0.65</b>	<b>0.86</b>	<b>0.92</b>	<b>2.10</b>	<b>0.77</b>
<b>North West Italy</b>	1.10	1.30	1.26	2.53	1.15	0.60	0.73	0.88	2.15	0.60
<b>North East Italy</b>	1.03	1.44	1.19	2.58	1.56	0.52	0.98	0.80	2.06	1.14
<b>Central Italy</b>	1.09	1.29	1.25	2.76	1.19	0.71	0.78	0.89	2.35	0.69
<b>Southern Italy and Islands</b>	2.25	2.29	1.86	2.87	2.52	1.52	1.62	1.46	1.59	1.75

**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/condizioni-rischiosita/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 original maturity, 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	

<b>ITALY</b>	<b>1.81</b>	<b>1.88</b>	<b>1.59</b>	<b>2.80</b>	<b>1.90</b>
<b>North West Italy</b>	1.70	1.79	1.56	2.67	1.70
<b>North East Italy</b>	1.66	1.70	1.46	2.67	1.78
<b>Central Italy</b>	1.81	1.89	1.55	2.87	1.96
<b>Southern Italy and Islands</b>	2.65	2.64	2.12	3.17	2.90

## Credit Conditions and Risk

### APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter by original maturity, 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		

<b>ITALY</b>	<b>1.23</b>	<b>1.39</b>	<b>1.34</b>	<b>1.98</b>	<b>1.33</b>	<b>0.67</b>	<b>0.85</b>	<b>0.83</b>	<b>1.45</b>	<b>0.84</b>
<b>North West Italy</b>	1.22	1.35	1.37	1.97	1.20	0.66	0.76	0.92	1.65	0.70
<b>North East Italy</b>	1.19	1.49	1.46	2.05	1.46	0.50	0.99	0.89	1.30	1.08
<b>Central Italy</b>	1.12	1.21	1.04	1.90	1.24	0.74	0.72	0.59	1.16	0.77
<b>Southern Italy and Islands</b>	1.72	1.72	1.50	2.00	1.80	1.51	1.55	1.17	1.84	1.93

**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/condizioni-rischiosita/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 original maturity, 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)	<i>of which:</i>			
	Non-financial companies and producer households			
	Total of branches	<i>of which:</i>		
Industry		Building	Services	

<b>ITALY</b>	<b>1.53</b>	<b>1.57</b>	<b>1.50</b>	<b>2.05</b>	<b>1.50</b>
<b>North West Italy</b>	1.51	1.56	1.47	2.01	1.42
<b>North East Italy</b>	1.59	1.62	1.62	2.19	1.55
<b>Central Italy</b>	1.41	1.44	1.30	1.98	1.46
<b>Southern Italy and Islands</b>	1.76	1.76	1.62	2.02	1.78

## Credit Conditions and Risk

### APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter by original maturity, 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		

<b>ITALY</b>	<b>1.26</b>	<b>1.53</b>	<b>1.40</b>	<b>2.22</b>	<b>1.46</b>	<b>0.63</b>	<b>0.87</b>	<b>0.89</b>	<b>2.05</b>	<b>0.81</b>
<b>North West Italy</b>	1.17	1.49	1.39	2.37	1.30	0.61	0.78	0.78	1.95	0.71
<b>North East Italy</b>	1.26	1.60	1.48	2.21	1.65	0.58	1.28	1.12	3.08	1.46
<b>Central Italy</b>	1.24	1.37	1.22	1.99	1.39	0.60	0.66	0.76	1.19	0.60
<b>Southern Italy and Islands</b>	1.84	1.85	1.57	2.21	1.99	1.44	1.51	1.07	2.01	2.00

**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/condizioni-rischiosita/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 original maturity, 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)	<i>of which:</i>			
	Non-financial companies and producer households			
	Total of branches	<i>of which:</i>		
Industry		Building	Services	

<b>ITALY</b>	<b>1.73</b>	<b>1.79</b>	<b>1.56</b>	<b>2.23</b>	<b>1.80</b>
<b>North West Italy</b>	1.81	1.94	1.61	2.41	1.87
<b>North East Italy</b>	1.61	1.67	1.57	2.17	1.68
<b>Central Italy</b>	1.59	1.60	1.36	2.04	1.69
<b>Southern Italy and Islands</b>	1.92	1.92	1.71	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 original maturity, customer geographical area, sector and economic activity

(percentages)

4th 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		

<b>ITALY</b>	<b>1.27</b>	<b>1.54</b>	<b>1.57</b>	<b>2.29</b>	<b>1.42</b>	<b>0.67</b>	<b>0.86</b>	<b>1.06</b>	<b>1.71</b>	<b>0.74</b>
<b>North West Italy</b>	1.10	1.39	1.67	2.27	1.16	0.60	0.70	1.04	1.80	0.58
<b>North East Italy</b>	1.32	1.55	1.51	2.16	1.48	0.70	1.09	1.06	1.47	1.09
<b>Central Italy</b>	1.35	1.64	1.40	2.27	1.68	0.73	0.93	0.80	1.56	0.97
<b>Southern Italy and Islands</b>	1.94	1.97	1.65	2.62	2.09	1.45	1.51	1.45	2.20	1.52

**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/condizioni-rischiosita/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 original maturity, customer geographical area, sector and economic activity

(percentages)

4th 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	

<b>ITALY</b>	<b>1.77</b>	<b>1.86</b>	<b>1.74</b>	<b>2.35</b>	<b>1.85</b>
<b>North West Italy</b>	1.72	1.89	1.90	2.34	1.80
<b>North East Italy</b>	1.70	1.67	1.63	2.22	1.59
<b>Central Italy</b>	1.78	1.89	1.62	2.33	1.96
<b>Southern Italy and Islands</b>	2.08	2.09	1.73	2.65	2.22

## Credit Conditions and Risk

### APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter by original maturity, available amount (size classes), customer geographical area and sector

(percentages)

4th quarter 2018

Reporting institutions: **Banks**

Total of size classes			Up to 50,000 euro			From 50,000 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	Total of periods	Up to 1 year	More than 1 year

#### ITALY

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

1.68 0.99 2.16 4.57 3.78 5.35 3.47 2.83 3.79

of which: Non-financial companies and producer households

1.90 1.25 2.30 4.57 3.78 5.41 3.47 2.84 3.81

#### North West Italy

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

1.69 1.00 2.00 4.43 3.61 5.26 3.28 2.63 3.64

of which: Non-financial companies and producer households

1.79 1.04 2.27 4.41 3.60 5.27 3.28 2.66 3.63

#### North East Italy

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

1.40 0.80 2.00 4.20 3.54 4.96 3.11 2.66 3.39

of which: Non-financial companies and producer households

1.73 1.24 2.02 4.18 3.53 4.96 3.11 2.65 3.39

#### Central Italy

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

1.71 0.92 2.45 4.69 4.08 5.21 3.67 3.15 3.89

of which: Non-financial companies and producer households

2.05 1.45 2.44 4.79 4.10 5.50 3.72 3.16 3.99

#### Southern Italy and Islands

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

2.52 1.92 2.98 5.19 4.13 6.12 4.13 3.26 4.47

of which: Non-financial companies and producer households

2.50 1.80 2.96 5.16 4.13 6.12 4.12 3.25 4.47

**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. 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/condizioni-rischiosita/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 original maturity, 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)**

**2.76    2.29    2.98    1.40    0.72    1.89**

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

**2.74    2.30    2.96    1.56    0.88    1.98**

### North West Italy

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

2.56    1.99    2.82    1.49    0.74    1.82

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

2.56    2.01    2.82    1.54    0.76    2.05

### North East Italy

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

2.48    2.20    2.64    1.16    0.57    1.77

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

2.48    2.19    2.65    1.44    0.88    1.76

### Central Italy

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

3.01    2.54    3.19    1.38    0.67    2.13

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

2.98    2.62    3.15    1.64    1.03    2.05

### Southern Italy and Islands

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

3.30    2.78    3.56    1.90    1.49    2.26

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

3.29    2.77    3.56    1.82    1.20    2.24

## Credit Conditions and Risk

### APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter by original maturity, available amount (size classes), customer geographical area and sector

(percentages)

1st quarter 2019

Reporting institutions: **Banks**

Total of size classes			Up to 50,000 euro			From 50,000 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	Total of periods	Up to 1 year	More than 1 year

#### ITALY

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

1.59 0.90 2.25 4.42 3.09 5.64 3.62 2.60 4.13

of which: Non-financial companies and producer households

1.87 1.26 2.34 4.41 3.08 5.69 3.62 2.62 4.14

#### North West Italy

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

1.87 1.31 2.31 4.26 2.98 5.58 3.43 2.43 3.99

of which: Non-financial companies and producer households

1.87 1.35 2.32 4.23 2.97 5.58 3.43 2.47 3.98

#### North East Italy

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

1.28 0.65 2.09 3.93 2.84 5.16 3.19 2.42 3.66

of which: Non-financial companies and producer households

1.77 1.18 2.18 3.92 2.84 5.17 3.18 2.42 3.66

#### Central Italy

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

1.32 0.63 1.98 4.58 3.26 5.54 3.82 2.73 4.24

of which: Non-financial companies and producer households

1.58 0.95 2.08 4.64 3.28 5.76 3.86 2.75 4.30

#### Southern Italy and Islands

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

2.65 1.70 3.23 5.19 3.54 6.37 4.32 3.19 4.79

of which: Non-financial companies and producer households

2.72 1.83 3.22 5.15 3.53 6.37 4.30 3.19 4.77

**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/condizioni-rischiosita/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 original maturity, 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)**

**2.86    2.17    3.21    1.28    0.70    1.88**

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

**2.86    2.19    3.21    1.49    0.99    1.89**

### North West Italy

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

2.66    1.90    3.05    1.61    1.14    2.00

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

2.67    1.94    3.04    1.58    1.17    1.95

### North East Italy

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

2.59    2.10    2.87    1.03    0.48    1.80

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

2.59    2.10    2.87    1.47    0.90    1.87

### Central Italy

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

3.05    2.28    3.36    1.06    0.50    1.66

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

3.06    2.33    3.36    1.17    0.69    1.57

### Southern Italy and Islands

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

3.48    2.75    3.83    1.94    1.15    2.46

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

3.48    2.75    3.83    2.01    1.27    2.46

## Credit Conditions and Risk

**APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter**  
**by original maturity, available amount (size classes), customer geographical area and sector**  
*(percentages)*

**2nd quarter 2019**

Reporting institutions: **Banks**

Total of size classes			Up to 50,000 euro			From 50,000 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	Total of periods	Up to 1 year	More than 1 year

### ITALY

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

**1.48    0.81    2.12    4.30    2.98    5.54    3.61    2.61    4.08**

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

**1.78    1.08    2.35    4.29    2.97    5.60    3.62    2.63    4.10**

### North West Italy

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

1.53    1.00    1.86    4.25    3.05    5.54    3.40    2.37    3.95

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

1.67    1.04    2.25    4.22    3.05    5.53    3.41    2.41    3.94

### North East Italy

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

1.28    0.59    2.11    3.83    2.74    5.07    3.22    2.41    3.65

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

1.71    1.07    2.10    3.81    2.74    5.08    3.21    2.40    3.65

### Central Italy

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

1.26    0.67    2.20    4.46    3.12    5.42    3.75    2.83    4.11

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

1.64    0.90    2.38    4.54    3.13    5.71    3.82    2.88    4.23

### Southern Italy and Islands

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

2.66    1.69    3.24    4.84    3.06    6.17    4.37    3.23    4.78

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

2.73    1.83    3.22    4.79    3.05    6.16    4.35    3.22    4.77

**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/condizioni-rischiosita/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 original maturity, 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)**

**2.83    2.11    3.17    1.18    0.62    1.75**

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

**2.84    2.12    3.17    1.41    0.82    1.92**

### North West Italy

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

2.63    1.88    3.00    1.30    0.83    1.61

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

2.63    1.90    3.00    1.39    0.85    1.92

### North East Italy

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

2.58    2.04    2.85    1.01    0.41    1.80

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

2.57    2.03    2.85    1.37    0.73    1.75

### Central Italy

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

3.05    2.25    3.35    0.97    0.55    1.76

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

3.12    2.33    3.43    1.25    0.68    1.90

### Southern Italy and Islands

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

3.36    2.57    3.71    1.97    1.22    2.47

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

3.35    2.56    3.70    2.05    1.35    2.47

## Credit Conditions and Risk

**APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter**  
**by original maturity, available amount (size classes), customer geographical area and sector**  
*(percentages)*

**3rd quarter 2019**

Reporting institutions: **Banks**

Total of size classes			Up to 50,000 euro			From 50,000 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	Total of periods	Up to 1 year	More than 1 year

### ITALY

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

**1.40    0.76    2.08    4.17    2.89    5.49    3.48    2.63    3.96**

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

**1.66    1.06    2.10    4.17    2.88    5.61    3.50    2.63    4.01**

### North West Italy

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

1.52    0.82    1.96    4.17    2.97    5.59    3.28    2.40    3.86

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

1.46    0.85    1.91    4.15    2.96    5.59    3.28    2.42    3.85

### North East Italy

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

1.22    0.60    2.10    3.62    2.50    5.11    3.13    2.39    3.56

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

1.70    1.11    2.09    3.60    2.49    5.13    3.12    2.38    3.56

### Central Italy

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

1.15    0.70    1.96    4.24    3.11    5.19    3.65    2.98    3.97

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

1.67    1.17    2.06    4.41    3.11    5.69    3.81    3.00    4.23

### Southern Italy and Islands

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

2.28    1.53    2.87    4.86    3.19    6.12    4.19    3.15    4.72

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

2.38    1.59    3.02    4.82    3.18    6.11    4.18    3.15    4.71

**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 original maturity, 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)**

**2.71    2.14    3.00    1.13    0.58    1.75**

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

**2.73    2.16    3.04    1.32    0.78    1.73**

### North West Italy

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

2.56    1.93    2.90    1.29    0.60    1.73

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

2.56    1.95    2.89    1.19    0.61    1.62

### North East Italy

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

2.48    2.02    2.72    0.99    0.45    1.82

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

2.48    2.02    2.73    1.44    0.85    1.82

### Central Italy

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

2.86    2.36    3.07    0.88    0.59    1.52

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

3.01    2.42    3.27    1.26    0.90    1.57

### Southern Italy and Islands

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

3.23    2.59    3.61    1.67    1.11    2.14

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

3.22    2.59    3.60    1.77    1.17    2.31

## Credit Conditions and Risk

### APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter by original maturity, available amount (size classes), customer geographical area and sector

(percentages)

4th quarter 2019

Reporting institutions: **Banks**

Total of size classes			Up to 50,000 euro			From 50,000 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	Total of periods	Up to 1 year	More than 1 year

#### ITALY

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

1.29 0.59 2.01 4.37 3.20 5.31 3.39 2.74 3.71

of which: Non-financial companies and producer households

1.75 1.12 2.15 4.38 3.20 5.39 3.41 2.75 3.74

#### North West Italy

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

1.55 0.86 1.92 4.33 3.21 5.33 3.25 2.55 3.61

of which: Non-financial companies and producer households

1.57 0.87 2.12 4.31 3.21 5.33 3.25 2.58 3.60

#### North East Italy

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

1.24 0.64 1.81 3.95 2.87 4.93 3.06 2.56 3.34

of which: Non-financial companies and producer households

1.61 1.17 1.82 3.93 2.86 4.93 3.05 2.55 3.34

#### Central Italy

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

0.78 0.31 2.22 4.42 3.56 5.09 3.47 3.06 3.66

of which: Non-financial companies and producer households

2.05 1.41 2.48 4.58 3.56 5.47 3.59 3.08 3.86

#### Southern Italy and Islands

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

2.38 1.72 2.68 4.97 3.26 5.94 4.04 3.10 4.41

of which: Non-financial companies and producer households

2.42 1.80 2.71 4.93 3.24 5.93 4.03 3.09 4.40

**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. 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 original maturity, 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)**

**2.66    2.23    2.87    1.03    0.41    1.72**

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

**2.68    2.24    2.90    1.41    0.80    1.80**

#### North West Italy

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

2.53    2.03    2.76    1.35    0.65    1.73

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

2.54    2.07    2.76    1.30    0.63    1.84

#### North East Italy

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

2.40    2.09    2.56    1.01    0.46    1.57

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

2.40    2.08    2.57    1.35    0.86    1.57

#### Central Italy

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

2.84    2.51    2.97    0.56    0.21    1.84

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

2.93    2.57    3.08    1.63    1.01    2.06

#### Southern Italy and Islands

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

3.16    2.58    3.44    1.73    1.22    1.97

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

3.17    2.56    3.47    1.78    1.30    1.99

## Credit Conditions and Risk

### APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter by original maturity, available amount (size classes), customer geographical area and sector

(percentages)

1st quarter 2020

Reporting institutions: **Banks**

Total of size classes			Up to 50,000 euro			From 50,000 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	Total of periods	Up to 1 year	More than 1 year

#### ITALY

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

1.16 0.65 1.81 4.08 2.72 5.18 3.26 2.44 3.64

of which: Non-financial companies and producer households

1.43 0.86 1.88 4.10 2.71 5.28 3.30 2.45 3.70

#### North West Italy

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

1.10 0.60 1.70 3.97 2.72 5.22 3.16 2.34 3.59

of which: Non-financial companies and producer households

1.30 0.73 1.79 3.95 2.71 5.22 3.17 2.36 3.61

#### North East Italy

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

1.03 0.52 1.66 3.63 2.45 4.81 2.94 2.23 3.31

of which: Non-financial companies and producer households

1.44 0.98 1.70 3.61 2.44 4.80 2.93 2.21 3.31

#### Central Italy

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

1.09 0.71 1.81 4.12 2.89 4.89 3.25 2.59 3.49

of which: Non-financial companies and producer households

1.29 0.78 1.89 4.30 2.90 5.32 3.42 2.60 3.75

#### Southern Italy and Islands

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

2.25 1.52 2.65 4.84 3.01 5.82 3.90 2.86 4.30

of which: Non-financial companies and producer households

2.29 1.62 2.64 4.80 3.00 5.80 3.89 2.85 4.29

**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 original maturity, 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)**

**2.51    1.98    2.75    0.91    0.53    1.46**

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

**2.53    2.00    2.78    1.12    0.65    1.51**

### North West Italy

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

2.37    1.77    2.69    0.91    0.50    1.45

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

2.38    1.80    2.69    1.07    0.56    1.51

### North East Italy

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

2.30    1.88    2.51    0.81    0.39    1.38

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

2.29    1.88    2.51    1.17    0.74    1.42

### Central Italy

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

2.59    2.19    2.72    0.86    0.62    1.39

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

2.67    2.20    2.84    0.96    0.62    1.41

### Southern Italy and Islands

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

3.02    2.44    3.26    1.64    1.14    1.95

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

3.01    2.44    3.26    1.70    1.23    1.95

## Credit Conditions and Risk

**APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter**  
**by original maturity, available amount (size classes), customer geographical area and sector**  
*(percentages)*

**2nd quarter 2020**

Reporting institutions: **Banks**

Total of size classes			Up to 50,000 euro			From 50,000 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	Total of periods	Up to 1 year	More than 1 year

### ITALY

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

**1.23 0.67 1.53 1.53 2.50 1.44 2.70 2.07 2.97**

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

**1.39 0.85 1.57 1.53 2.50 1.44 2.74 2.09 3.04**

### North West Italy

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

1.22 0.66 1.51 1.54 2.50 1.44 2.67 1.97 3.03

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

1.35 0.76 1.56 1.54 2.49 1.44 2.68 1.99 3.03

### North East Italy

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

1.19 0.50 1.59 1.53 2.44 1.43 2.52 1.95 2.79

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

1.49 0.99 1.62 1.54 2.44 1.43 2.51 1.95 2.79

### Central Italy

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

1.12 0.74 1.41 1.52 2.42 1.46 2.66 2.33 2.77

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

1.21 0.72 1.44 1.52 2.43 1.46 2.89 2.38 3.08

### Southern Italy and Islands

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

1.72 1.51 1.76 1.53 2.67 1.46 3.10 2.31 3.43

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

1.72 1.55 1.76 1.54 2.67 1.46 3.09 2.31 3.41

**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/condizioni-rischiosita/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 original maturity, 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)**

**2.25    1.75    2.41    1.12    0.58    1.47**

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

**2.27    1.78    2.44    1.28    0.67    1.50**

### North West Italy

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

2.17    1.56    2.39    1.15    0.59    1.46

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

2.18    1.60    2.39    1.27    0.62    1.51

### North East Italy

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

2.14    1.69    2.30    1.08    0.38    1.54

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

2.14    1.69    2.30    1.40    0.76    1.56

### Central Italy

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

2.29    1.95    2.38    1.00    0.67    1.30

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

2.40    2.02    2.51    1.06    0.60    1.33

### Southern Italy and Islands

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

2.59    2.20    2.71    1.58    1.18    1.70

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

2.59    2.20    2.71    1.59    1.22    1.69

## Credit Conditions and Risk

### APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter by original maturity, available amount (size classes), customer geographical area and sector

(percentages)

3rd quarter 2020

Reporting institutions: **Banks**

Total of size classes			Up to 50,000 euro			From 50,000 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	Total of periods	Up to 1 year	More than 1 year

#### ITALY

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

1.26 0.63 1.73 1.82 2.68 1.58 2.87 2.18 3.07

of which: Non-financial companies and producer households

1.53 0.87 1.79 1.85 2.68 1.60 2.89 2.19 3.10

#### North West Italy

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

1.17 0.61 1.81 1.88 2.59 1.66 2.85 2.05 3.10

of which: Non-financial companies and producer households

1.49 0.78 1.94 1.91 2.59 1.67 2.85 2.07 3.10

#### North East Italy

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

1.26 0.58 1.61 1.90 2.67 1.59 2.64 2.08 2.82

of which: Non-financial companies and producer households

1.60 1.28 1.67 1.93 2.67 1.60 2.63 2.08 2.81

#### Central Italy

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

1.24 0.60 1.59 1.76 2.70 1.55 2.86 2.35 2.97

of which: Non-financial companies and producer households

1.37 0.66 1.60 1.80 2.71 1.57 3.00 2.41 3.13

#### Southern Italy and Islands

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

1.84 1.44 1.92 1.74 2.84 1.53 3.28 2.47 3.51

of which: Non-financial companies and producer households

1.85 1.51 1.92 1.76 2.83 1.55 3.27 2.47 3.50

**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/condizioni-rischiosita/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 original maturity, 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)**

**2.40    1.79    2.50    1.12    0.55    1.61**

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

**2.41    1.80    2.51    1.38    0.71    1.67**

### North West Italy

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

2.40    1.60    2.53    1.06    0.57    1.71

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

2.41    1.63    2.53    1.36    0.69    1.84

### North East Italy

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

2.25    1.75    2.34    1.11    0.42    1.49

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

2.24    1.73    2.34    1.46    1.01    1.55

### Central Italy

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

2.39    2.00    2.44    1.09    0.49    1.46

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

2.45    2.05    2.50    1.21    0.47    1.46

### Southern Italy and Islands

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

2.67    2.06    2.78    1.66    1.07    1.77

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

2.66    2.06    2.77    1.67    1.14    1.77

## Credit Conditions and Risk

**APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter**  
**by original maturity, available amount (size classes), customer geographical area and sector**  
*(percentages)*

**4th quarter 2020**

Reporting institutions: **Banks**

Total of size classes			Up to 50,000 euro			From 50,000 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	Total of periods	Up to 1 year	More than 1 year

### ITALY

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

**1.27    0.67    1.77    2.22    2.65    2.07    2.98    2.26    3.22**

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

**1.54    0.86    1.86    2.25    2.64    2.11    3.02    2.26    3.27**

### North West Italy

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

1.10    0.60    1.72    2.33    2.63    2.19    2.91    2.14    3.20

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

1.39    0.70    1.89    2.34    2.62    2.21    2.91    2.14    3.21

### North East Italy

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

1.32    0.70    1.70    2.08    2.44    1.92    2.68    2.10    2.92

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

1.55    1.09    1.67    2.09    2.43    1.93    2.68    2.08    2.93

### Central Italy

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

1.35    0.73    1.78    2.17    2.73    2.01    2.96    2.52    3.06

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

1.64    0.93    1.89    2.24    2.74    2.08    3.11    2.57    3.23

### Southern Italy and Islands

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

1.94    1.45    2.08    2.27    2.93    2.14    3.52    2.53    3.79

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

1.97    1.51    2.09    2.30    2.92    2.16    3.52    2.53    3.79

**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/condizioni-rischiosita/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 original maturity, available amount (size classes), customer geographical area and sector**  
*(percentages)*

**4th 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)**

**2.45    1.86    2.59    1.12    0.59    1.62**

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

**2.47    1.88    2.61    1.37    0.70    1.70**

### North West Italy

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

2.39    1.73    2.57    0.99    0.55    1.60

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

2.40    1.75    2.57    1.25    0.59    1.77

### North East Italy

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

2.23    1.78    2.35    1.21    0.60    1.60

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

2.23    1.78    2.35    1.42    0.89    1.56

### Central Italy

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

2.50    2.11    2.56    1.16    0.63    1.60

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

2.57    2.17    2.64    1.42    0.70    1.70

### Southern Italy and Islands

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

2.82    2.05    2.98    1.65    1.19    1.79

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

2.82    2.03    2.99    1.68    1.25    1.80

## 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

<b>ITALY</b>	<b>1.68</b>	<b>1.90</b>
<b>North West Italy</b>	<b>1.69</b>	<b>1.79</b>
Piedmont	1.38	1.37
Valle d'Aosta	1.24	1.48
Lombardy	1.74	1.91
Liguria	1.98	1.86
<b>North East Italy</b>	<b>1.40</b>	<b>1.73</b>
Trentino-Alto Adige	1.43	1.41
Veneto	1.75	1.78
Friuli Venezia Giulia	2.04	2.03
Emilia-Romagna	1.11	1.72
<b>Central Italy</b>	<b>1.71</b>	<b>2.05</b>
Tuscany	2.22	2.24
Umbria	2.29	2.29
Marche	2.13	2.15
Lazio	1.41	1.83
<b>Southern Italy and Islands</b>	<b>2.52</b>	<b>2.50</b>
Abruzzo	1.89	1.88
Molise	3.16	3.18
Campania	2.62	2.61
Apulia	2.52	2.49
Basilicata	2.50	2.48
Calabria	3.01	3.07
Sicily	2.71	2.69
Sardinia	2.06	2.43

**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/condizioni-rischiosita/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

<b>ITALY</b>	<b>1.59</b>	<b>1.87</b>
<b>North West Italy</b>	<b>1.87</b>	<b>1.87</b>
Piedmont	1.74	1.84
Valle d'Aosta	1.48	2.46
Lombardy	1.91	1.88
Liguria	1.80	1.78
<b>North East Italy</b>	<b>1.28</b>	<b>1.77</b>
Trentino-Alto Adige	1.51	1.48
Veneto	1.76	1.87
Friuli Venezia Giulia	1.79	1.78
Emilia-Romagna	0.97	1.76
<b>Central Italy</b>	<b>1.32</b>	<b>1.58</b>
Tuscany	2.00	2.01
Umbria	2.10	2.09
Marche	2.13	2.11
Lazio	1.07	1.21
<b>Southern Italy and Islands</b>	<b>2.65</b>	<b>2.72</b>
Abruzzo	2.07	2.07
Molise	3.25	3.20
Campania	2.79	2.77
Apulia	2.72	2.72
Basilicata	2.78	2.77
Calabria	3.33	3.37
Sicily	2.80	2.78
Sardinia	2.10	3.12

**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/condizioni-rischiosita/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)	of which:
	Non-financial companies and producer households

<b>ITALY</b>	<b>1.48</b>	<b>1.78</b>
<b>North West Italy</b>	<b>1.53</b>	<b>1.67</b>
Piedmont	1.87	1.98
Valle d'Aosta	0.99	2.68
Lombardy	1.48	1.61
Liguria	1.74	1.69
<b>North East Italy</b>	<b>1.28</b>	<b>1.71</b>
Trentino-Alto Adige	1.47	1.47
Veneto	1.84	1.81
Friuli Venezia Giulia	1.86	1.66
Emilia-Romagna	0.89	1.67
<b>Central Italy</b>	<b>1.26</b>	<b>1.64</b>
Tuscany	2.06	2.05
Umbria	2.18	2.17
Marche	1.81	1.81
Lazio	0.95	1.33
<b>Southern Italy and Islands</b>	<b>2.66</b>	<b>2.73</b>
Abruzzo	1.98	1.97
Molise	3.98	3.96
Campania	2.82	2.80
Apulia	2.54	2.55
Basilicata	2.69	2.68
Calabria	3.39	3.35
Sicily	2.94	2.92
Sardinia	2.22	3.28

**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/condizioni-rischiosita/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

<b>ITALY</b>	<b>1.40</b>	<b>1.66</b>
<b>North West Italy</b>	<b>1.52</b>	<b>1.46</b>
Piedmont	1.30	1.24
Valle d'Aosta	0.78	2.32
Lombardy	1.57	1.50
Liguria	1.63	1.63
<b>North East Italy</b>	<b>1.22</b>	<b>1.70</b>
Trentino-Alto Adige	1.47	1.46
Veneto	1.98	1.98
Friuli Venezia Giulia	1.56	1.55
Emilia-Romagna	0.80	1.52
<b>Central Italy</b>	<b>1.15</b>	<b>1.67</b>
Tuscany	2.03	2.04
Umbria	2.14	2.13
Marche	1.73	1.72
Lazio	0.83	1.36
<b>Southern Italy and Islands</b>	<b>2.28</b>	<b>2.38</b>
Abruzzo	1.99	1.98
Molise	3.18	3.16
Campania	2.52	2.54
Apulia	2.33	2.30
Basilicata	2.42	2.41
Calabria	3.23	3.23
Sicily	2.48	2.46
Sardinia	1.27	1.89

**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/condizioni-rischiosita/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

<b>ITALY</b>	<b>1.29</b>	<b>1.75</b>
<b>North West Italy</b>	<b>1.55</b>	<b>1.57</b>
Piedmont	1.30	1.23
Valle d'Aosta	1.02	2.16
Lombardy	1.59	1.63
Liguria	1.96	1.93
<b>North East Italy</b>	<b>1.24</b>	<b>1.61</b>
Trentino-Alto Adige	1.39	1.39
Veneto	1.61	1.60
Friuli Venezia Giulia	2.08	2.09
Emilia-Romagna	0.91	1.61
<b>Central Italy</b>	<b>0.78</b>	<b>2.05</b>
Tuscany	2.12	2.13
Umbria	1.96	1.96
Marche	1.85	1.84
Lazio	0.49	2.05
<b>Southern Italy and Islands</b>	<b>2.38</b>	<b>2.42</b>
Abruzzo	1.93	1.94
Molise	2.34	2.35
Campania	2.42	2.43
Apulia	2.26	2.27
Basilicata	2.70	2.74
Calabria	3.08	3.10
Sicily	2.69	2.69
Sardinia	2.12	2.60

**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/condizioni-rischiosita/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

<b>ITALY</b>	<b>1.16</b>	<b>1.43</b>
<b>North West Italy</b>	<b>1.10</b>	<b>1.30</b>
Piedmont	1.08	1.09
Valle d'Aosta	0.49	1.41
Lombardy	1.08	1.34
Liguria	1.77	1.75
<b>North East Italy</b>	<b>1.03</b>	<b>1.44</b>
Trentino-Alto Adige	1.05	1.04
Veneto	1.67	1.65
Friuli Venezia Giulia	1.44	1.45
Emilia-Romagna	0.71	1.39
<b>Central Italy</b>	<b>1.09</b>	<b>1.29</b>
Tuscany	1.70	1.70
Umbria	1.72	1.70
Marche	1.71	1.71
Lazio	0.86	0.99
<b>Southern Italy and Islands</b>	<b>2.25</b>	<b>2.29</b>
Abruzzo	1.80	1.80
Molise	2.94	2.92
Campania	2.41	2.40
Apulia	2.30	2.29
Basilicata	2.41	2.40
Calabria	2.82	2.82
Sicily	2.41	2.39
Sardinia	1.82	2.14

**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/condizioni-rischiosita/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

<b>ITALY</b>	<b>1.23</b>	<b>1.39</b>
<b>North West Italy</b>	<b>1.22</b>	<b>1.35</b>
Piedmont	1.36	1.34
Valle d'Aosta	0.81	1.72
Lombardy	1.17	1.33
Liguria	1.98	1.98
<b>North East Italy</b>	<b>1.19</b>	<b>1.49</b>
Trentino-Alto Adige	1.34	1.33
Veneto	1.72	1.73
Friuli Venezia Giulia	1.30	1.30
Emilia-Romagna	0.81	1.28
<b>Central Italy</b>	<b>1.12</b>	<b>1.21</b>
Tuscany	1.45	1.45
Umbria	1.32	1.30
Marche	1.56	1.57
Lazio	0.97	1.03
<b>Southern Italy and Islands</b>	<b>1.72</b>	<b>1.72</b>
Abruzzo	1.61	1.61
Molise	1.81	1.82
Campania	1.70	1.70
Apulia	1.70	1.70
Basilicata	1.83	1.84
Calabria	1.82	1.82
Sicily	1.83	1.82
Sardinia	1.64	1.76

**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/condizioni-rischiosita/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 2020

Reporting institutions: **Banks**

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

<b>ITALY</b>	<b>1.26</b>	<b>1.53</b>
<b>North West Italy</b>	<b>1.17</b>	<b>1.49</b>
Piedmont	1.69	1.65
Valle d'Aosta	1.14	1.56
Lombardy	1.07	1.42
Liguria	1.99	1.98
<b>North East Italy</b>	<b>1.26</b>	<b>1.60</b>
Trentino-Alto Adige	1.47	1.47
Veneto	1.77	1.75
Friuli Venezia Giulia	1.16	1.52
Emilia-Romagna	0.88	1.47
<b>Central Italy</b>	<b>1.24</b>	<b>1.37</b>
Tuscany	1.59	1.59
Umbria	1.58	1.57
Marche	1.47	1.46
Lazio	1.06	1.23
<b>Southern Italy and Islands</b>	<b>1.84</b>	<b>1.85</b>
Abruzzo	1.78	1.78
Molise	1.80	1.80
Campania	1.80	1.80
Apulia	1.90	1.89
Basilicata	2.06	2.07
Calabria	2.08	2.08
Sicily	1.93	1.93
Sardinia	1.47	1.65

**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/condizioni-rischiosita/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 2020

Reporting institutions: **Banks**

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

<b>ITALY</b>	<b>1.27</b>	<b>1.54</b>
<b>North West Italy</b>	<b>1.10</b>	<b>1.39</b>
Piedmont	1.29	1.26
Valle d'Aosta	1.18	1.72
Lombardy	1.05	1.41
Liguria	1.80	1.81
<b>North East Italy</b>	<b>1.32</b>	<b>1.55</b>
Trentino-Alto Adige	1.33	1.29
Veneto	1.72	1.76
Friuli Venezia Giulia	1.71	1.36
Emilia-Romagna	1.01	1.47
<b>Central Italy</b>	<b>1.35</b>	<b>1.64</b>
Tuscany	1.73	1.73
Umbria	1.77	1.77
Marche	1.65	1.64
Lazio	1.12	1.55
<b>Southern Italy and Islands</b>	<b>1.94</b>	<b>1.97</b>
Abruzzo	1.84	1.83
Molise	2.25	2.26
Campania	1.98	1.98
Apulia	1.96	1.98
Basilicata	1.97	1.98
Calabria	2.21	2.21
Sicily	2.23	2.24
Sardinia	1.40	1.50

**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/condizioni-rischiosita/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
<b>ITALY</b>	<b>3.35</b>	<b>3.64</b>	<b>3.10</b>	<b>4.58</b>	<b>3.82</b>
<b>North West Italy</b>	<b>3.01</b>	<b>3.30</b>	<b>2.96</b>	<b>4.50</b>	<b>3.31</b>
Piedmont	3.30	3.34	3.13	5.00	3.12
Valle d'Aosta	4.07	4.83	3.18	5.31	5.71
Lombardy	2.85	3.21	2.90	4.29	3.25
Liguria	4.26	4.34	3.16	5.31	4.75
<b>North East Italy</b>	<b>3.14</b>	<b>3.24</b>	<b>2.75</b>	<b>4.16</b>	<b>3.45</b>
Trentino-Alto Adige	3.02	3.09	2.56	3.48	3.27
Veneto	3.17	3.21	2.65	4.42	3.52
Friuli Venezia Giulia	3.46	3.47	2.73	4.38	4.26
Emilia-Romagna	3.10	3.27	2.89	4.20	3.37
<b>Central Italy</b>	<b>3.69</b>	<b>4.09</b>	<b>3.46</b>	<b>4.62</b>	<b>4.28</b>
Tuscany	3.79	3.99	3.28	5.44	4.25
Umbria	4.52	4.55	3.54	6.04	5.08
Marche	3.85	3.89	3.31	4.97	4.30
Lazio	3.49	4.15	3.96	4.14	4.20
<b>Southern Italy and Islands</b>	<b>4.31</b>	<b>4.96</b>	<b>4.09</b>	<b>5.67</b>	<b>5.31</b>
Abruzzo	4.53	4.57	3.61	5.41	5.38
Molise	5.65	5.79	3.36	6.49	7.16
Campania	4.61	4.65	3.89	5.07	5.04
Apulia	4.92	5.05	4.32	6.10	5.21
Basilicata	4.17	4.24	3.94	4.47	4.27
Calabria	5.47	5.86	5.54	6.29	5.90
Sicily	5.13	5.34	4.54	6.32	5.48
Sardinia	2.22	5.20	4.19	6.13	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/condizioni-rischiosita/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	
<b>ITALY</b>	<b>3.44</b>	<b>3.73</b>	<b>3.13</b>	<b>4.57</b>	<b>3.97</b>
<b>North West Italy</b>	<b>3.09</b>	<b>3.41</b>	<b>2.98</b>	<b>4.46</b>	<b>3.52</b>
Piedmont	3.51	3.63	3.17	4.72	3.73
Valle d'Aosta	3.65	4.30	2.90	4.82	4.92
Lombardy	2.91	3.29	2.93	4.33	3.36
Liguria	4.30	4.33	3.12	5.08	4.79
<b>North East Italy</b>	<b>3.21</b>	<b>3.30</b>	<b>2.82</b>	<b>4.13</b>	<b>3.55</b>
Trentino-Alto Adige	3.06	3.14	2.64	3.55	3.28
Veneto	3.26	3.29	2.72	4.45	3.64
Friuli Venezia Giulia	3.51	3.51	2.66	4.62	4.45
Emilia-Romagna	3.16	3.31	2.96	4.06	3.45
<b>Central Italy</b>	<b>3.78</b>	<b>4.12</b>	<b>3.43</b>	<b>4.59</b>	<b>4.38</b>
Tuscany	3.82	3.98	3.29	5.48	4.21
Umbria	4.56	4.59	3.56	6.14	5.21
Marche	3.83	3.88	3.38	4.91	4.17
Lazio	3.64	4.23	3.68	4.12	4.43
<b>Southern Italy and Islands</b>	<b>4.43</b>	<b>5.06</b>	<b>4.22</b>	<b>5.78</b>	<b>5.38</b>
Abruzzo	4.60	4.63	3.64	5.39	5.58
Molise	4.83	4.95	3.41	6.20	5.44
Campania	4.82	4.85	4.03	5.39	5.22
Apulia	5.14	5.21	4.56	6.00	5.36
Basilicata	4.44	4.49	4.01	5.00	4.41
Calabria	5.69	6.10	5.83	6.60	6.10
Sicily	5.14	5.28	4.48	6.61	5.40
Sardinia	2.25	5.28	4.62	5.98	5.52

**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/condizioni-rischiosita/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	
<b>ITALY</b>	<b>3.41</b>	<b>3.68</b>	<b>3.09</b>	<b>4.45</b>	<b>3.97</b>
<b>North West Italy</b>	<b>3.09</b>	<b>3.40</b>	<b>2.94</b>	<b>4.38</b>	<b>3.58</b>
Piedmont	3.47	3.47	3.09	4.50	3.69
Valle d'Aosta	3.78	4.23	2.77	4.93	4.90
Lombardy	2.93	3.32	2.90	4.30	3.45
Liguria	4.33	4.29	3.17	5.10	4.74
<b>North East Italy</b>	<b>3.16</b>	<b>3.25</b>	<b>2.78</b>	<b>3.99</b>	<b>3.50</b>
Trentino-Alto Adige	3.03	3.11	2.39	3.53	3.43
Veneto	3.18	3.20	2.67	4.32	3.50
Friuli Venezia Giulia	3.55	3.55	2.73	4.29	4.48
Emilia-Romagna	3.12	3.28	2.96	3.89	3.42
<b>Central Italy</b>	<b>3.76</b>	<b>4.09</b>	<b>3.37</b>	<b>4.50</b>	<b>4.40</b>
Tuscany	3.77	3.94	3.28	5.49	4.19
Umbria	4.58	4.61	3.52	6.16	5.31
Marche	3.72	3.76	3.24	4.84	4.14
Lazio	3.65	4.22	3.60	4.00	4.50
<b>Southern Italy and Islands</b>	<b>4.33</b>	<b>4.99</b>	<b>4.16</b>	<b>5.58</b>	<b>5.34</b>
Abruzzo	4.57	4.57	3.58	5.29	5.55
Molise	4.82	4.93	3.50	6.20	5.34
Campania	4.77	4.81	4.00	5.32	5.19
Apulia	4.90	5.02	4.38	5.29	5.34
Basilicata	4.30	4.32	3.96	4.53	4.32
Calabria	5.65	6.09	5.61	6.84	6.13
Sicily	5.14	5.28	4.62	6.60	5.35
Sardinia	2.15	5.16	4.33	6.23	5.46

**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/condizioni-rischiosita/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	
<b>ITALY</b>	<b>3.33</b>	<b>3.61</b>	<b>3.06</b>	<b>4.41</b>	<b>3.85</b>
<b>North West Italy</b>	<b>2.99</b>	<b>3.32</b>	<b>2.93</b>	<b>4.36</b>	<b>3.44</b>
Piedmont	3.35	3.36	3.01	4.32	3.64
Valle d'Aosta	3.88	4.38	3.26	5.16	4.77
Lombardy	2.83	3.24	2.89	4.28	3.30
Liguria	4.17	4.21	3.13	5.52	4.58
<b>North East Italy</b>	<b>3.12</b>	<b>3.22</b>	<b>2.77</b>	<b>3.97</b>	<b>3.45</b>
Trentino-Alto Adige	2.95	3.02	2.41	3.52	3.23
Veneto	3.18	3.21	2.67	4.31	3.53
Friuli Venezia Giulia	3.42	3.62	2.73	4.46	4.58
Emilia-Romagna	3.06	3.22	2.92	3.84	3.33
<b>Central Italy</b>	<b>3.62</b>	<b>3.92</b>	<b>3.28</b>	<b>4.38</b>	<b>4.16</b>
Tuscany	3.66	3.85	3.17	5.35	4.14
Umbria	4.49	4.51	3.31	6.15	5.22
Marche	3.70	3.76	3.31	4.77	4.04
Lazio	3.48	3.93	3.45	3.85	4.08
<b>Southern Italy and Islands</b>	<b>4.34</b>	<b>4.92</b>	<b>4.12</b>	<b>5.58</b>	<b>5.25</b>
Abruzzo	4.45	4.46	3.44	5.20	5.49
Molise	4.62	4.78	3.22	6.19	5.31
Campania	4.73	4.75	4.03	5.30	5.11
Apulia	4.85	4.97	4.39	5.44	5.20
Basilicata	4.39	4.44	3.90	4.62	4.54
Calabria	5.57	6.07	5.63	6.83	6.08
Sicily	5.10	5.25	4.54	6.51	5.33
Sardinia	2.24	4.95	4.30	6.21	5.19

**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/condizioni-rischiosita/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	
<b>ITALY</b>	<b>3.39</b>	<b>3.68</b>	<b>3.16</b>	<b>4.40</b>	<b>3.92</b>
<b>North West Italy</b>	<b>2.98</b>	<b>3.32</b>	<b>3.00</b>	<b>4.23</b>	<b>3.40</b>
Piedmont	3.31	3.30	3.03	4.27	3.48
Valle d'Aosta	3.43	4.08	3.29	5.66	3.92
Lombardy	2.83	3.27	2.98	4.14	3.29
Liguria	4.10	4.14	3.09	5.15	4.53
<b>North East Italy</b>	<b>3.16</b>	<b>3.28</b>	<b>2.84</b>	<b>3.90</b>	<b>3.53</b>
Trentino-Alto Adige	2.90	3.00	2.42	3.43	3.25
Veneto	3.26	3.28	2.74	4.31	3.63
Friuli Venezia Giulia	3.67	3.67	2.96	4.48	4.30
Emilia-Romagna	3.07	3.29	3.00	3.73	3.44
<b>Central Italy</b>	<b>3.70</b>	<b>4.09</b>	<b>3.45</b>	<b>4.50</b>	<b>4.35</b>
Tuscany	3.73	3.92	3.25	5.34	4.19
Umbria	4.52	4.55	3.51	6.40	5.09
Marche	3.99	4.02	3.54	5.07	4.33
Lazio	3.51	4.18	3.74	3.95	4.37
<b>Southern Italy and Islands</b>	<b>4.64</b>	<b>5.11</b>	<b>4.21</b>	<b>5.87</b>	<b>5.49</b>
Abruzzo	4.74	4.76	3.68	5.67	5.84
Molise	5.01	5.31	3.35	6.40	6.39
Campania	4.80	4.84	4.07	5.35	5.20
Apulia	4.90	5.02	4.35	6.22	5.20
Basilicata	4.58	4.68	4.47	4.68	4.67
Calabria	6.02	6.77	6.00	7.48	6.85
Sicily	5.14	5.40	4.61	6.42	5.56
Sardinia	3.17	5.53	4.12	6.50	6.14

**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/condizioni-rischiosita/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	
<b>ITALY</b>	<b>3.35</b>	<b>3.67</b>	<b>3.16</b>	<b>4.34</b>	<b>3.93</b>
<b>North West Italy</b>	<b>2.96</b>	<b>3.34</b>	<b>3.02</b>	<b>4.25</b>	<b>3.43</b>
Piedmont	3.25	3.29	3.00	4.18	3.50
Valle d'Aosta	3.41	4.09	3.27	5.77	3.95
Lombardy	2.82	3.29	3.02	4.17	3.31
Liguria	4.19	4.18	3.12	5.47	4.58
<b>North East Italy</b>	<b>3.15</b>	<b>3.30</b>	<b>2.86</b>	<b>3.77</b>	<b>3.60</b>
Trentino-Alto Adige	2.98	3.09	2.66	3.43	3.26
Veneto	3.19	3.27	2.71	4.18	3.67
Friuli Venezia Giulia	3.74	3.72	3.09	4.11	4.41
Emilia-Romagna	3.08	3.31	3.00	3.57	3.54
<b>Central Italy</b>	<b>3.68</b>	<b>4.06</b>	<b>3.52</b>	<b>4.44</b>	<b>4.26</b>
Tuscany	3.74	3.96	3.21	5.33	4.30
Umbria	4.41	4.43	3.48	6.11	4.97
Marche	4.12	4.15	3.66	5.38	4.42
Lazio	3.46	4.07	4.06	3.84	4.13
<b>Southern Italy and Islands</b>	<b>4.47</b>	<b>5.01</b>	<b>4.02</b>	<b>5.89</b>	<b>5.44</b>
Abruzzo	4.54	4.54	3.32	5.77	5.79
Molise	5.06	5.29	3.40	6.02	6.36
Campania	4.71	4.74	3.98	5.28	5.10
Apulia	4.91	5.00	4.43	6.25	5.11
Basilicata	4.64	4.69	4.47	4.82	4.60
Calabria	5.99	6.67	5.86	7.32	6.72
Sicily	5.20	5.42	4.59	6.42	5.62
Sardinia	2.56	5.06	3.12	6.82	6.13

**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/condizioni-rischiosita/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
<b>ITALY</b>	<b>3.31</b>	<b>3.64</b>	<b>3.15</b>	<b>4.30</b>	<b>3.89</b>
<b>North West Italy</b>	<b>3.00</b>	<b>3.30</b>	<b>3.05</b>	<b>4.25</b>	<b>3.36</b>
Piedmont	3.16	3.25	3.15	4.26	3.52
Valle d'Aosta	3.47	4.29	3.81	5.86	4.03
Lombardy	2.90	3.26	3.02	4.15	3.24
Liguria	3.96	4.00	3.16	5.45	4.19
<b>North East Italy</b>	<b>3.08</b>	<b>3.28</b>	<b>2.84</b>	<b>3.76</b>	<b>3.59</b>
Trentino-Alto Adige	3.03	3.18	2.75	3.38	3.37
Veneto	3.12	3.27	2.74	4.05	3.69
Friuli Venezia Giulia	3.66	3.61	2.91	4.15	4.39
Emilia-Romagna	2.99	3.26	2.93	3.65	3.49
<b>Central Italy</b>	<b>3.57</b>	<b>3.98</b>	<b>3.37</b>	<b>4.34</b>	<b>4.25</b>
Tuscany	3.75	4.01	3.24	5.41	4.39
Umbria	4.37	4.37	3.49	5.80	4.88
Marche	3.91	4.14	3.64	5.39	4.43
Lazio	3.28	3.86	3.34	3.68	4.07
<b>Southern Italy and Islands</b>	<b>4.29</b>	<b>4.99</b>	<b>4.07</b>	<b>5.69</b>	<b>5.40</b>
Abruzzo	4.62	4.63	3.45	5.82	5.76
Molise	4.93	5.15	3.35	5.84	6.27
Campania	4.62	4.66	4.02	4.79	5.01
Apulia	4.89	4.99	4.29	6.10	5.22
Basilicata	4.57	4.56	4.53	4.55	4.46
Calabria	5.96	6.64	5.87	7.54	6.62
Sicily	5.17	5.44	4.63	6.41	5.62
Sardinia	1.94	5.14	3.48	6.72	6.00

**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/condizioni-rischiosita/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
<b>ITALY</b>	<b>3.22</b>	<b>3.56</b>	<b>3.13</b>	<b>4.19</b>	<b>3.74</b>
<b>North West Italy</b>	<b>2.92</b>	<b>3.25</b>	<b>3.02</b>	<b>4.12</b>	<b>3.25</b>
Piedmont	3.28	3.35	3.07	4.12	3.48
Valle d'Aosta	3.22	4.03	3.19	5.42	4.02
Lombardy	2.78	3.18	3.01	4.02	3.13
Liguria	3.86	3.90	3.02	5.68	4.07
<b>North East Italy</b>	<b>3.01</b>	<b>3.23</b>	<b>2.85</b>	<b>3.78</b>	<b>3.47</b>
Trentino-Alto Adige	2.96	3.11	2.75	3.26	3.27
Veneto	3.05	3.22	2.75	4.08	3.55
Friuli Venezia Giulia	3.64	3.64	3.00	4.15	4.26
Emilia-Romagna	2.91	3.22	2.94	3.75	3.37
<b>Central Italy</b>	<b>3.41</b>	<b>3.89</b>	<b>3.44</b>	<b>4.11</b>	<b>4.06</b>
Tuscany	3.73	3.95	3.23	5.36	4.25
Umbria	4.36	4.37	3.64	5.26	4.79
Marche	3.58	3.91	3.45	4.91	4.25
Lazio	3.10	3.76	3.75	3.47	3.85
<b>Southern Italy and Islands</b>	<b>4.24</b>	<b>4.82</b>	<b>3.91</b>	<b>5.54</b>	<b>5.24</b>
Abruzzo	4.57	4.58	3.49	5.79	5.60
Molise	5.76	5.86	4.58	6.21	6.51
Campania	4.44	4.49	3.81	4.63	4.89
Apulia	4.68	4.78	4.18	5.88	4.93
Basilicata	4.49	4.46	4.62	4.41	4.33
Calabria	5.69	6.52	5.78	7.45	6.49
Sicily	5.03	5.33	4.51	6.02	5.52
Sardinia	2.40	4.65	2.95	6.76	5.85

**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/condizioni-rischiosita/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 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	
<b>ITALY</b>	<b>3.10</b>	<b>3.49</b>	<b>3.08</b>	<b>4.24</b>	<b>3.64</b>
<b>North West Italy</b>	<b>2.78</b>	<b>3.15</b>	<b>2.95</b>	<b>4.06</b>	<b>3.14</b>
Piedmont	3.15	3.20	3.09	4.01	3.29
Valle d'Aosta	3.41	4.62	3.45	6.23	4.56
Lombardy	2.63	3.08	2.92	3.97	3.01
Liguria	3.86	3.90	2.90	5.53	4.15
<b>North East Italy</b>	<b>2.94</b>	<b>3.16</b>	<b>2.78</b>	<b>3.75</b>	<b>3.38</b>
Trentino-Alto Adige	2.74	2.87	2.32	3.25	3.11
Veneto	3.01	3.16	2.71	3.95	3.44
Friuli Venezia Giulia	3.52	3.53	2.86	4.07	4.17
Emilia-Romagna	2.87	3.19	2.91	3.80	3.32
<b>Central Italy</b>	<b>3.30</b>	<b>3.88</b>	<b>3.46</b>	<b>4.47</b>	<b>3.96</b>
Tuscany	3.67	3.87	3.28	5.32	4.07
Umbria	4.31	4.36	3.63	5.69	4.70
Marche	3.56	3.94	3.48	5.11	4.23
Lazio	2.94	3.79	3.72	3.89	3.78
<b>Southern Italy and Islands</b>	<b>4.14</b>	<b>4.77</b>	<b>3.80</b>	<b>5.64</b>	<b>5.19</b>
Abruzzo	4.21	4.21	3.00	5.71	5.56
Molise	5.65	5.93	4.90	6.43	6.35
Campania	4.37	4.42	3.63	4.84	4.83
Apulia	4.66	4.76	3.99	5.98	5.02
Basilicata	4.41	4.39	4.58	4.50	4.17
Calabria	5.85	6.45	5.58	7.47	6.43
Sicily	4.96	5.22	4.49	5.91	5.36
Sardinia	2.30	5.32	4.03	7.24	5.72

**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/condizioni-rischiosita/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 50,000 euro	From 50,000 to 125,000 euro	From 125,000 to 250,000 euro	More than 250,000 euro
<b>ITALY</b>					
<b>Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)</b>	<b>3.35</b>	<b>7.69</b>	<b>6.09</b>	<b>4.88</b>	<b>2.31</b>
<i>of which:</i> <b>Non-financial companies and producer households</b>	<b>3.64</b>	<b>7.69</b>	<b>6.10</b>	<b>4.89</b>	<b>2.52</b>
<b>North West Italy</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.01	7.63	5.91	4.71	2.10
<i>of which:</i> Non-financial companies and producer households	3.30	7.63	5.92	4.73	2.30
<b>North East Italy</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.14	7.08	5.40	4.27	2.26
<i>of which:</i> Non-financial companies and producer households	3.24	7.08	5.40	4.28	2.35
<b>Central Italy</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.69	7.94	6.34	5.19	2.52
<i>of which:</i> Non-financial companies and producer households	4.09	7.93	6.33	5.19	2.81
<b>Southern Italy and Islands</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	4.31	8.34	7.25	6.02	2.81
<i>of which:</i> Non-financial companies and producer households	4.96	8.34	7.25	6.03	3.37

**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/condizioni-rischiosita/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 50,000 euro	From 50,000 to 125,000 euro	From 125,000 to 250,000 euro	More than 250,000 euro
<b>ITALY</b>					
<b>Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)</b>	<b>3.44</b>	<b>7.68</b>	<b>6.17</b>	<b>4.96</b>	<b>2.38</b>
<i>of which:</i> <b>Non-financial companies and producer households</b>	<b>3.73</b>	<b>7.67</b>	<b>6.18</b>	<b>4.96</b>	<b>2.60</b>
<b>North West Italy</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.09	7.51	5.94	4.75	2.17
<i>of which:</i> Non-financial companies and producer households	3.41	7.51	5.94	4.77	2.40
<b>North East Italy</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.21	7.14	5.48	4.34	2.34
<i>of which:</i> Non-financial companies and producer households	3.30	7.13	5.49	4.34	2.42
<b>Central Italy</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.78	7.86	6.42	5.29	2.62
<i>of which:</i> Non-financial companies and producer households	4.12	7.85	6.42	5.29	2.87
<b>Southern Italy and Islands</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	4.43	8.48	7.40	6.16	2.85
<i>of which:</i> Non-financial companies and producer households	5.06	8.48	7.40	6.17	3.39

**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/condizioni-rischiosita/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 50,000 euro	From 50,000 to 125,000 euro	From 125,000 to 250,000 euro	More than 250,000 euro
<b>ITALY</b>					
<b>Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)</b>	<b>3.41</b>	<b>7.65</b>	<b>6.16</b>	<b>4.96</b>	<b>2.37</b>
<i>of which:</i> <b>Non-financial companies and producer households</b>	<b>3.68</b>	<b>7.64</b>	<b>6.16</b>	<b>4.96</b>	<b>2.58</b>
<b>North West Italy</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.09	7.52	5.94	4.77	2.21
<i>of which:</i> Non-financial companies and producer households	3.40	7.51	5.94	4.78	2.42
<b>North East Italy</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.16	7.03	5.45	4.32	2.30
<i>of which:</i> Non-financial companies and producer households	3.25	7.02	5.45	4.32	2.37
<b>Central Italy</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.76	7.84	6.43	5.28	2.60
<i>of which:</i> Non-financial companies and producer households	4.09	7.83	6.41	5.28	2.84
<b>Southern Italy and Islands</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	4.33	8.52	7.39	6.18	2.75
<i>of which:</i> Non-financial companies and producer households	4.99	8.51	7.39	6.18	3.31

**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/condizioni-rischiosita/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 50,000 euro	From 50,000 to 125,000 euro	From 125,000 to 250,000 euro	More than 250,000 euro
<b>ITALY</b>					
<b>Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)</b>	<b>3.33</b>	<b>7.50</b>	<b>6.13</b>	<b>4.90</b>	<b>2.30</b>
<i>of which:</i> <b>Non-financial companies and producer households</b>	<b>3.61</b>	<b>7.49</b>	<b>6.13</b>	<b>4.91</b>	<b>2.51</b>
<b>North West Italy</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	2.99	7.35	5.97	4.72	2.10
<i>of which:</i> Non-financial companies and producer households	3.32	7.34	5.97	4.73	2.33
<b>North East Italy</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.12	6.95	5.41	4.25	2.27
<i>of which:</i> Non-financial companies and producer households	3.22	6.95	5.41	4.25	2.35
<b>Central Italy</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.62	7.60	6.37	5.27	2.48
<i>of which:</i> Non-financial companies and producer households	3.91	7.59	6.37	5.27	2.68
<b>Southern Italy and Islands</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	4.34	8.37	7.30	6.11	2.83
<i>of which:</i> Non-financial companies and producer households	4.92	8.37	7.31	6.11	3.29

**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/condizioni-rischiosita/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 50,000 euro	From 50,000 to 125,000 euro	From 125,000 to 250,000 euro	More than 250,000 euro
<b>ITALY</b>					
<b>Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)</b>	<b>3.39</b>	<b>7.59</b>	<b>6.16</b>	<b>4.94</b>	<b>2.32</b>
<i>of which:</i> <b>Non-financial companies and producer households</b>	<b>3.68</b>	<b>7.58</b>	<b>6.16</b>	<b>4.94</b>	<b>2.51</b>
<b>North West Italy</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	2.98	7.37	5.90	4.68	2.06
<i>of which:</i> Non-financial companies and producer households	3.32	7.35	5.89	4.69	2.30
<b>North East Italy</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.16	7.06	5.46	4.34	2.24
<i>of which:</i> Non-financial companies and producer households	3.28	7.05	5.46	4.35	2.34
<b>Central Italy</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.70	7.66	6.40	5.30	2.51
<i>of which:</i> Non-financial companies and producer households	4.09	7.65	6.40	5.30	2.79
<b>Southern Italy and Islands</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	4.64	8.60	7.50	6.21	3.11
<i>of which:</i> Non-financial companies and producer households	5.11	8.60	7.50	6.21	3.36

**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/condizioni-rischiosita/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 50,000 euro	From 50,000 to 125,000 euro	From 125,000 to 250,000 euro	More than 250,000 euro
<b>ITALY</b>					
<b>Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)</b>	<b>3.35</b>	<b>7.42</b>	<b>6.16</b>	<b>4.94</b>	<b>2.26</b>
<i>of which:</i> <b>Non-financial companies and producer households</b>	<b>3.67</b>	<b>7.41</b>	<b>6.15</b>	<b>4.94</b>	<b>2.49</b>
<b>North West Italy</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	2.96	7.23	5.88	4.69	2.02
<i>of which:</i> Non-financial companies and producer households	3.34	7.22	5.88	4.70	2.30
<b>North East Italy</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.15	6.99	5.49	4.33	2.22
<i>of which:</i> Non-financial companies and producer households	3.30	6.98	5.50	4.34	2.34
<b>Central Italy</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.68	7.40	6.45	5.34	2.46
<i>of which:</i> Non-financial companies and producer households	4.06	7.38	6.45	5.34	2.74
<b>Southern Italy and Islands</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	4.47	8.40	7.42	6.22	2.86
<i>of which:</i> Non-financial companies and producer households	5.01	8.39	7.42	6.22	3.22

**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. 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/condizioni-rischiosita/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 50,000 euro	From 50,000 to 125,000 euro	From 125,000 to 250,000 euro	More than 250,000 euro
<b>ITALY</b>					
<b>Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)</b>	<b>3.31</b>	<b>7.29</b>	<b>6.20</b>	<b>5.02</b>	<b>2.23</b>
<i>of which:</i> <b>Non-financial companies and producer households</b>	<b>3.64</b>	<b>7.28</b>	<b>6.20</b>	<b>5.03</b>	<b>2.47</b>
<b>North West Italy</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.00	7.07	5.92	4.79	2.09
<i>of which:</i> Non-financial companies and producer households	3.30	7.06	5.92	4.80	2.29
<b>North East Italy</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.08	6.90	5.55	4.42	2.16
<i>of which:</i> Non-financial companies and producer households	3.28	6.89	5.56	4.43	2.33
<b>Central Italy</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.57	7.21	6.49	5.41	2.38
<i>of which:</i> Non-financial companies and producer households	3.98	7.20	6.49	5.41	2.68
<b>Southern Italy and Islands</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	4.29	8.32	7.40	6.23	2.67
<i>of which:</i> Non-financial companies and producer households	4.99	8.32	7.40	6.22	3.23

**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/condizioni-rischiosita/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 50,000 euro	From 50,000 to 125,000 euro	From 125,000 to 250,000 euro	More than 250,000 euro
<b>ITALY</b>					
<b>Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)</b>	<b>3.22</b>	<b>7.53</b>	<b>6.21</b>	<b>5.01</b>	<b>2.19</b>
<i>of which:</i> <b>Non-financial companies and producer households</b>	<b>3.56</b>	<b>7.53</b>	<b>6.21</b>	<b>5.01</b>	<b>2.43</b>
<b>North West Italy</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	2.92	7.38	5.96	4.79	2.03
<i>of which:</i> Non-financial companies and producer households	3.25	7.38	5.96	4.80	2.27
<b>North East Italy</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.01	7.10	5.54	4.42	2.14
<i>of which:</i> Non-financial companies and producer households	3.23	7.10	5.55	4.43	2.33
<b>Central Italy</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.41	7.49	6.54	5.39	2.26
<i>of which:</i> Non-financial companies and producer households	3.89	7.46	6.54	5.40	2.58
<b>Southern Italy and Islands</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	4.24	8.48	7.37	6.16	2.77
<i>of which:</i> Non-financial companies and producer households	4.82	8.47	7.37	6.15	3.11

**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/condizioni-rischiosita/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 2020

Reporting institutions: **Banks**

	Total	Up to 50,000 euro	From 50,000 to 125,000 euro	From 125,000 to 250,000 euro	More than 250,000 euro
<b>ITALY</b>					
<b>Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)</b>	<b>3.10</b>	<b>7.49</b>	<b>6.16</b>	<b>4.95</b>	<b>2.09</b>
<i>of which:</i> <b>Non-financial companies and producer households</b>	<b>3.49</b>	<b>7.48</b>	<b>6.15</b>	<b>4.95</b>	<b>2.35</b>
<b>North West Italy</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	2.78	7.29	5.90	4.75	1.91
<i>of which:</i> Non-financial companies and producer households	3.15	7.29	5.91	4.76	2.16
<b>North East Italy</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	2.94	7.03	5.47	4.35	2.08
<i>of which:</i> Non-financial companies and producer households	3.16	7.02	5.48	4.36	2.26
<b>Central Italy</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.30	7.46	6.51	5.32	2.15
<i>of which:</i> Non-financial companies and producer households	3.88	7.45	6.48	5.32	2.56
<b>Southern Italy and Islands</b>					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	4.14	8.49	7.35	6.10	2.64
<i>of which:</i> Non-financial companies and producer households	4.77	8.48	7.34	6.09	3.04

**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/condizioni-rischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey



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