



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

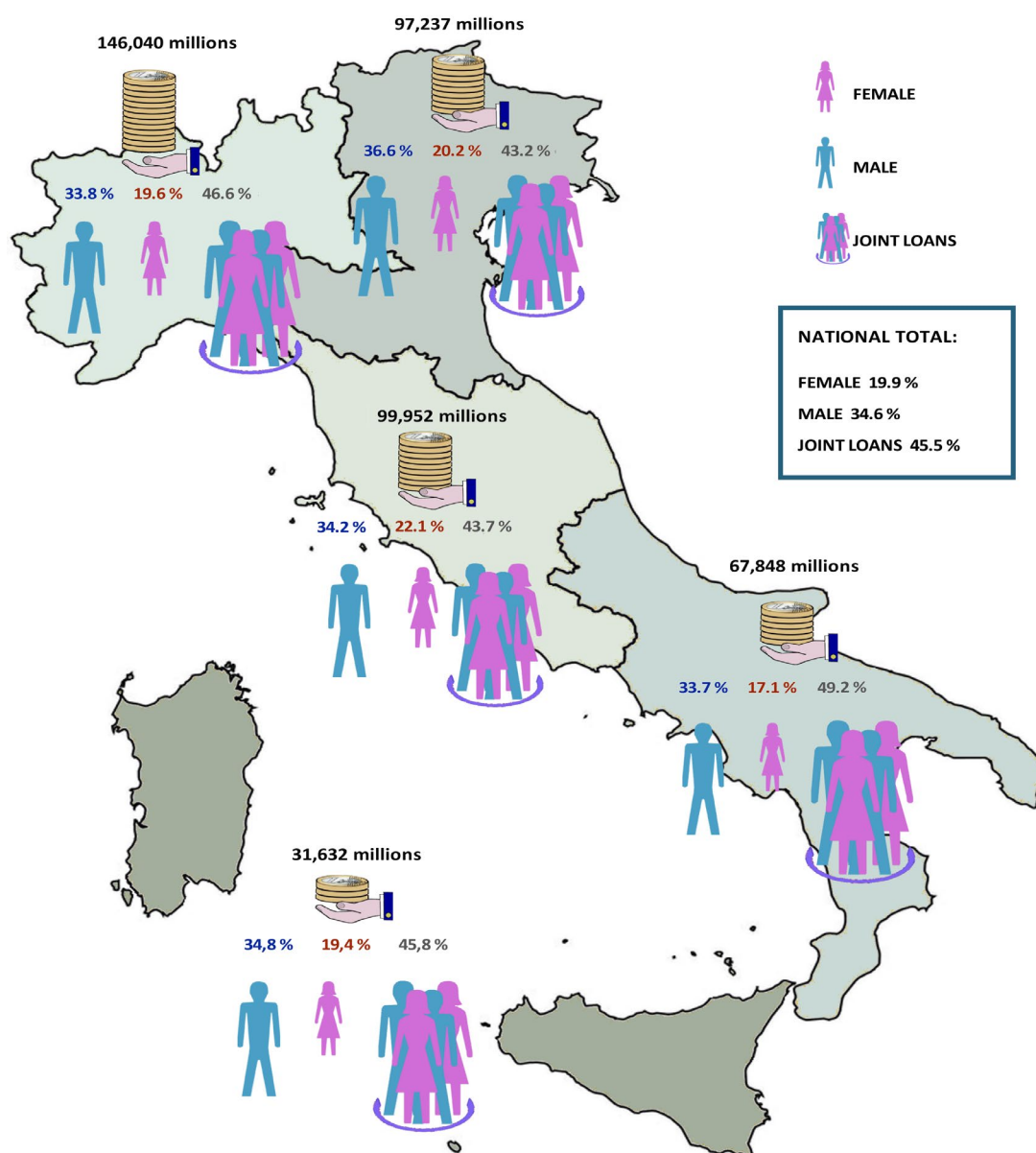
30 June 2021

For further information: statistiche@bancaditalia.it
www.bancaditalia.it/publicazioni/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 March 2021)

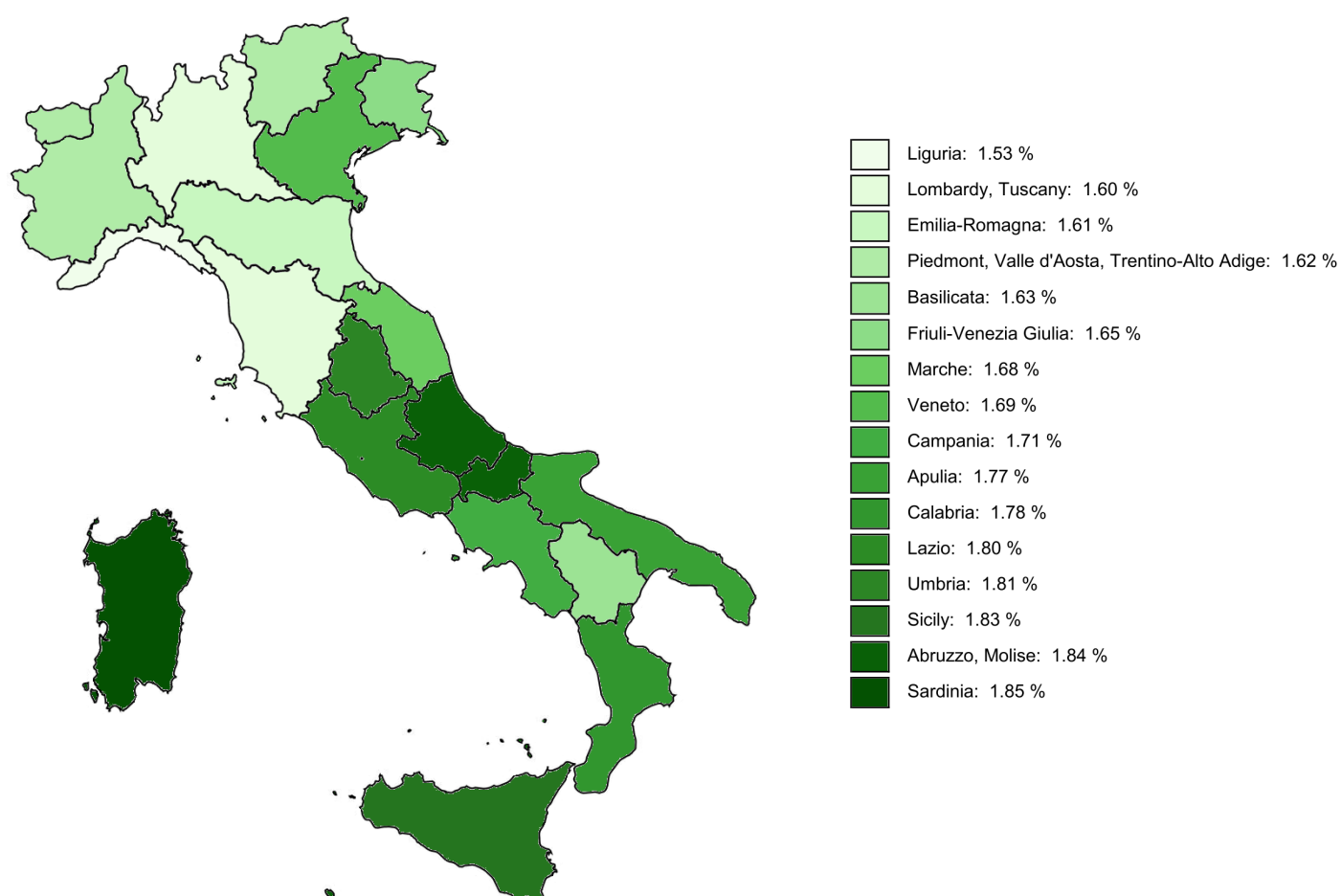


Reference period: March 2021

Figure 2

Interest rates on loans to consumer households for home purchase¹

(per cent; data at 31 March 2021)



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

Reference period: March 2021

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 56 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 the tables from the AnaCredit survey, referring to lending rates charged by banks to costumers, are now available in the online Statistical Database with data from December 2018 to March 2021.

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

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Q	CCR	Adjusted bad loans by customer sector and economic activity	TRI30271	p. 15

Non-performing loans rate and bad loan rates

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

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

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Q	CCR	Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period by customer sector and total credit used (size classes)	TRI30486	
Q	CCR	Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period by customer region and sector	TRI30496	
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Q	CCR	Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period by customer region and total margin used (size classes)	TRI30516	
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		by customer geographical area and economic activity and total margin used (size classes)	
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Q	CCR	Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period by customer province and sector	TRI30633
Q	CCR	Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period by customer region and total margin used (size classes)	TRI30634
Q	CCR	Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period by customer geographical area, sector and economic activity	TRI30635
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Multiple-bank Borrowing

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

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

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

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Loans

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

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Lending rates

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

Loans

Q	CCR	Loans (excluding bad loans) by currency, original maturity, customer province, sector and economic activity	TRI30021	
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Q	CCR	Loans (excluding bad loans) by customer sector and sub-sector	TRI30171	
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Q	CCR	Loans (excluding bad loans) by customer economic activity	TRI30181	
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Non-performing Loans

Q	CCR	Bad loans (gross of write-downs and net of write-offs) by size class	TRI30206	
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Q	CCR	Bad loans (gross of write-downs and net of write-offs) by customer geographical area, sector and economic activity	TRI30031
Q	CCR	Bad loans (gross of write-downs and net of write-offs) by customer sector and sub-sector	TRI30231
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Credit Conditions and Risk

Access to data:

[TRI30266](#)

Loans

by type of default

(stocks in millions of euro)

Reporting institutions: **Banks and CDP**

2021-Q1	2020-Q4	2020-Q3
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Non-performing loans	100,074	99,049	124,512
Bad loans (gross of write-downs and net of write-offs)			
Loans subject to forbearance	7,816	7,570	11,092
Other exposures	39,392	39,257	51,673
Likely defaults			
Loans subject to forbearance	25,288	24,827	28,833
Other exposures	23,430	24,097	27,825
Non-performing past due loans/exposures			
Loans subject to forbearance	335	430	448
Other exposures	3,672	2,721	4,558
Performing loans			
Loans subject to forbearance	23,854	19,985	19,778
Other exposures	1,771,077	1,770,403	1,765,417
Total loans to customers	1,895,006	1,889,437	1,909,773

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

Source: supervisory reports

Credit Conditions and Risk

Access to data:

[TRI30267](#)

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

1st quarter 2021

Reporting institutions: **Banks and CDP**

Bad loans (gross of write-downs and net of write-offs)				
Total	of which:			
	Non-financial companies	Producer households	Consumer households and others	
			for consumer credit	for purchase of buildings

ITALIA	46,868	30,925	3,967	1,496	5,258
North West Italy	14,027	9,550	1,007	308	1,771
Piedmont and Valle d'Aosta	2,858	1,901	295	84	348
Lombardy	10,264	7,077	641	197	1,250
Liguria	905	572	71	27	173
North East Italy	9,161	6,554	748	154	800
Trentino-Alto Adige	651	489	64	7	12
Veneto	3,693	2,510	306	62	357
Friuli Venezia Giulia	745	516	103	15	50
Emilia-Romagna	4,073	3,039	275	70	381
Central Italy	12,095	8,423	883	326	1,091
Tuscany	3,610	2,585	365	87	254
Umbria	1,021	743	87	19	87
Marche	1,597	1,062	150	31	159
Lazio	5,868	4,033	281	190	590
Southern Italy	7,790	4,314	893	477	1,082
Abruzzo and Molise	1,205	779	149	42	125
Campania	3,106	1,790	260	237	474
Apulia and Basilicata	2,577	1,299	352	129	369
Calabria	903	446	132	69	114
Islands	3,795	2,085	437	231	515
Sicily	2,524	1,182	287	191	398
Sardinia	1,271	903	150	40	116

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

Source: supervisory reports

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

1st quarter 2021

Reporting institutions: **Banks and CDP**

Likely defaults				
Total	of which:			
	Non-financial companies	Producer households	Consumer households and others	
			for consumer credit	for purchase of buildings

ITALIA	47,190	31,847	2,830	1,782	5,144
North West Italy	15,944	11,508	695	397	1,524
Piedmont and Valle d'Aosta	2,358	1,407	203	123	337
Lombardy	12,819	9,615	432	239	1,070
Liguria	767	486	60	35	118
North East Italy	10,708	7,821	726	219	877
Trentino-Alto Adige	1,275	890	179	10	73
Veneto	3,966	2,820	244	91	379
Friuli Venezia Giulia	710	497	71	22	65
Emilia-Romagna	4,757	3,614	232	96	360
Central Italy	11,578	7,816	624	412	1,236
Tuscany	2,827	1,897	240	116	284
Umbria	744	522	60	24	75
Marche	1,172	751	100	35	122
Lazio	6,835	4,646	224	238	755
Southern Italy	5,840	3,328	498	493	941
Abruzzo and Molise	801	474	88	49	107
Campania	2,832	1,797	156	223	439
Apulia and Basilicata	1,631	817	177	148	294
Calabria	576	239	77	73	101
Islands	3,119	1,374	287	262	566
Sicily	2,360	902	220	207	466
Sardinia	759	472	67	55	100

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

1st quarter 2021

Reporting institutions: **Banks and CDP**

Non-performing past due loans/exposures				
Total	of which:			
	Non-financial companies	Producer households	Consumer households and others	
			for consumer credit	for purchase of buildings

ITALIA	3,957	747	343	1,030	915
North West Italy	903	165	76	230	259
Piedmont and Valle d'Aosta	238	41	23	72	59
Lombardy	587	113	42	136	176
Liguria	79	11	10	22	23
North East Italy	523	124	65	133	120
Trentino-Alto Adige	47	15	11	6	6
Veneto	212	45	27	54	53
Friuli Venezia Giulia	57	19	6	13	11
Emilia-Romagna	206	45	22	60	49
Central Italy	1,078	210	85	235	237
Tuscany	245	53	27	61	51
Umbria	66	17	8	16	12
Marche	76	19	7	18	16
Lazio	691	121	43	139	158
Southern Italy	934	162	79	284	188
Abruzzo and Molise	115	28	14	27	22
Campania	390	49	24	132	87
Apulia and Basilicata	286	59	29	82	63
Calabria	143	25	13	42	16
Islands	520	86	38	148	112
Sicily	421	71	26	113	94
Sardinia	98	15	12	35	19

Credit Conditions and Risk

Access to data:

[TRI30265](#)

Adjusted bad loans

by customer region

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

1st quarter 2021

Reporting institutions: **Banks**

	Adjusted bad loans		Adjusted bad loans and bad loans ratio	New adjusted bad loans in the quarter		Adjusted bad loans returned performing in the quarter	
	Number of borrowers	Margin used		Number of borrowers	Margin used	Number of borrowers	Margin used
ITALY	498,536	54,459	1.14	39,541	2,105	3,391	456
North West Italy	121,683	16,520	1.21	9,142	661	797	127
Piedmont	32,813	3,045	1.10	2,545	131	230	26
Valle D'Aosta	655	42	1.32	36	1	3	..
Lombardy	77,412	12,430	1.24	5,687	502	489	96
Liguria	10,803	1,004	1.14	874	27	75	5
North East Italy	73,050	10,163	1.11	5,797	384	456	88
Veneto	29,742	4,027	1.09	2,146	163	187	35
Friuli-Venezia Giulia	7,040	803	1.09	581	20	46	3
Emilia Romagna	32,373	4,638	1.15	2,766	166	205	49
Trentino Alto Adige	3,895	696	1.04	304	35	18	2
Central Italy	114,754	14,526	1.14	8,415	580	742	149
Tuscany	34,326	4,121	1.10	2,322	127	189	25
Umbria	10,430	1,190	1.13	512	20	69	7
Marche	15,360	1,781	1.09	856	44	89	12
Lazio	54,638	7,433	1.17	4,725	389	395	105
Southern Italy	129,287	8,872	1.09	10,755	316	892	53
Abruzzo	13,714	1,206	1.09	827	36	81	6
Molise	2,634	167	1.12	181	4	23	2
Campania	58,534	3,717	1.11	5,403	156	377	25
Apulia	31,817	2,377	1.08	2,611	81	257	13
Basilicata	3,648	308	1.04	260	10	35	2
Calabria	18,940	1,096	1.09	1,473	28	119	6
Islands	59,762	4,378	1.10	5,432	164	504	38
Sicily	45,672	2,918	1.12	4,460	133	401	29
Sardinia	14,090	1,460	1.08	972	31	103	9

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30271](#)

Adjusted bad loans

by customer sector and economic activity

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

1st quarter 2021

Reporting institutions: **Banks**

	Adjusted bad loans		Adjusted bad loans and bad loans ratio	New adjusted bad loans in the quarter		Adjusted bad loans returned performing in the quarter	
	Number of borrowers	Margin used		Number of borrowers	Margin used	Number of borrowers	Margin used
TOTAL	498,536	54,459	1.14	39,541	2,105	3,391	456
General government	121	312	1.89	7	12	5	6
Financial companies (excluding Monetary Financial Institutions)	844	1,080	1.21	20	1	5	2
Non-financial companies	111,590	37,706	1.19	3,525	1,221	402	273
<i>of which:</i>							
Industry	22,295	9,465	1.37	515	252	70	88
Building	21,119	9,902	1.17	581	287	82	128
Services	62,039	16,687	1.12	2,152	635	231	55
Producer households	66,287	4,337	1.07	3,460	161	443	38
Consumer households and e others	318,087	10,976	1.02	32,426	709	2,532	136

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-Q2	2018-Q3	2018-Q4	2019-Q1	2019-Q2	2019-Q3
TOTAL	1.50	1.52	1.33	1.33	1.30	1.18
From 250 to 125,000 euro	1.06	1.03	0.98	1.03	0.93	0.92
From 125,000 to 500,000 euro	1.55	1.51	1.39	1.39	1.29	1.27
More than 500,000 euro	1.61	1.68	1.42	1.40	1.42	1.23
General government	0.51	0.43	0.40	0.46	0.50	0.51
From 250 to 125,000 euro	5.42	4.26	3.21	5.71	5.75	5.34
From 125,000 to 500,000 euro	4.21	2.94	4.19	4.16	6.83	7.41
More than 500,000 euro	0.49	0.42	0.38	0.44	0.47	0.47
Financial companies (excluding Monetary Financial Institutions)	0.29	0.33	0.25	0.30	0.28	0.28
From 250 to 125,000 euro	1.51	1.88	1.50	1.59	1.51	1.50
From 125,000 to 500,000 euro	2.57	2.48	2.17	2.07	2.08	2.33
More than 500,000 euro	0.29	0.32	0.24	0.30	0.28	0.27
Non-financial companies	2.32	2.42	2.09	2.02	2.06	1.81
From 250 to 125,000 euro	2.78	2.73	2.61	2.59	2.49	2.46
From 125,000 to 500,000 euro	2.81	2.80	2.67	2.61	2.52	2.54
More than 500,000 euro	2.26	2.38	2.02	1.95	2.01	1.72
Producer households	2.17	2.08	1.90	1.94	1.81	1.72
From 250 to 125,000 euro	1.86	1.77	1.67	1.75	1.58	1.55
From 125,000 to 500,000 euro	2.24	2.19	1.96	1.98	1.86	1.82
More than 500,000 euro	2.45	2.29	2.10	2.11	2.01	1.79
Consumer households	0.99	0.96	0.89	0.91	0.82	0.80
From 250 to 125,000 euro	0.84	0.82	0.79	0.83	0.74	0.74
From 125,000 to 500,000 euro	1.04	0.98	0.90	0.89	0.82	0.79
More than 500,000 euro	2.12	2.01	1.80	1.74	1.54	1.45
Other sectors	0.78	1.09	0.74	0.87	0.91	0.75
From 250 to 125,000 euro	1.33	1.38	1.39	1.59	1.32	1.34
From 125,000 to 500,000 euro	1.26	1.32	1.06	0.83	0.95	0.97
More than 500,000 euro	0.63	1.01	0.61	0.81	0.86	0.64

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-Q4	2020-Q1	2020-Q2	2020-Q3	2020-Q4	2021-Q1
TOTAL	1.07	1.09	1.03	0.98	0.94	0.94
From 250 to 125,000 euro	0.91	0.97	0.95	0.92	0.90	1.03
From 125,000 to 500,000 euro	1.23	1.28	1.20	1.08	0.99	1.09
More than 500,000 euro	1.08	1.08	1.01	0.97	0.94	0.87
General government	0.59	0.48	0.43	0.63	0.53	0.58
From 250 to 125,000 euro	11.28	7.87	8.21	7.95	5.96	5.70
From 125,000 to 500,000 euro	5.75	5.43	7.08	3.48	2.27	2.45
More than 500,000 euro	0.56	0.46	0.39	0.61	0.51	0.57
Financial companies (excluding Monetary Financial Institutions)	0.19	0.10	0.10	0.16	0.24	0.26
From 250 to 125,000 euro	1.49	1.24	1.15	1.04	1.03	1.23
From 125,000 to 500,000 euro	2.19	1.85	1.80	1.33	1.04	1.25
More than 500,000 euro	0.19	0.10	0.10	0.16	0.24	0.25
Non-financial companies	1.65	1.71	1.63	1.50	1.38	1.23
From 250 to 125,000 euro	2.40	2.47	2.49	2.08	1.73	1.58
From 125,000 to 500,000 euro	2.52	2.56	2.43	2.05	1.70	1.61
More than 500,000 euro	1.55	1.61	1.53	1.43	1.34	1.19
Producer households	1.64	1.69	1.61	1.49	1.38	1.44
From 250 to 125,000 euro	1.54	1.59	1.60	1.45	1.33	1.42
From 125,000 to 500,000 euro	1.73	1.80	1.73	1.62	1.44	1.55
More than 500,000 euro	1.61	1.65	1.43	1.33	1.37	1.28
Consumer households	0.78	0.81	0.78	0.76	0.76	0.93
From 250 to 125,000 euro	0.73	0.79	0.77	0.78	0.79	0.95
From 125,000 to 500,000 euro	0.76	0.79	0.75	0.72	0.71	0.86
More than 500,000 euro	1.31	1.11	1.05	0.92	0.85	1.18
Other sectors	0.65	0.73	0.62	0.63	1.25	1.16
From 250 to 125,000 euro	1.13	1.43	1.82	1.61	1.43	1.15
From 125,000 to 500,000 euro	0.85	0.92	0.82	0.77	0.86	0.96
More than 500,000 euro	0.55	0.61	0.45	0.49	1.31	1.21

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-Q2	2018-Q3	2018-Q4	2019-Q1	2019-Q2	2019-Q3
ITALY	1.50	1.52	1.33	1.33	1.30	1.18
<i>of which:</i> General government	0.51	0.43	0.40	0.46	0.50	0.51
Non-financial companies	2.32	2.42	2.09	2.02	2.06	1.81
Producer households	2.17	2.08	1.90	1.94	1.81	1.72
Consumer households	0.99	0.96	0.89	0.91	0.82	0.80
Piedmont	1.24	1.32	1.14	1.13	1.07	0.98
<i>of which:</i> General government	0.13	0.02	0.00	0.01	0.00	0.04
Non-financial companies	1.84	2.08	1.59	1.55	1.47	1.31
Producer households	1.64	1.41	1.61	1.76	1.68	1.74
Consumer households	0.72	0.69	0.70	0.70	0.65	0.64
Valle d'Aosta	1.17	1.68	1.51	1.35	1.27	1.10
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	23.19
Non-financial companies	1.67	2.72	2.16	1.88	1.86	1.50
Producer households	1.36	1.63	1.80	1.10	1.08	1.26
Consumer households	0.76	0.81	0.85	0.80	0.65	0.59
Lombardy	0.94	0.91	0.85	0.84	0.78	0.74
<i>of which:</i> General government	0.70	2.70	2.91	2.51	2.13	0.11
Non-financial companies	1.72	1.58	1.44	1.37	1.34	1.30
Producer households	1.81	1.71	1.56	1.53	1.42	1.30
Consumer households	0.87	0.85	0.79	0.81	0.73	0.69
Liguria	1.85	2.25	1.74	1.63	1.41	0.91
<i>of which:</i> General government	1.38	1.36	0.02	0.02	0.02	0.03
Non-financial companies	2.79	3.76	2.89	2.57	2.30	1.18
Producer households	2.01	2.00	1.79	1.95	1.66	1.77
Consumer households	0.79	0.79	0.82	0.80	0.66	0.67
Veneto	1.30	1.34	0.98	0.94	1.01	1.00
<i>of which:</i> General government	0.34	0.30	1.21	0.96	1.56	1.73
Non-financial companies	1.91	1.99	1.58	1.53	1.66	1.66
Producer households	1.91	1.97	1.84	1.68	1.75	1.59
Consumer households	1.03	0.94	0.82	0.81	0.77	0.73
Friuli Venezia Giulia	0.99	0.92	0.92	1.12	1.16	2.11
<i>of which:</i> General government	0.13	0.14	0.12	0.12	0.03	0.06
Non-financial companies	1.27	1.18	1.22	1.55	1.51	3.56
Producer households	1.55	1.58	1.59	1.83	2.05	1.71
Consumer households	0.73	0.65	0.65	0.71	0.83	0.77

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-Q2	2018-Q3	2018-Q4	2019-Q1	2019-Q2	2019-Q3
Emilia-Romagna	2.08	1.54	1.73	1.71	1.93	1.98
<i>of which:</i> General government	0.13	0.01	0.07	0.07	0.07	0.18
Non-financial companies	2.89	1.99	2.44	2.33	2.72	2.82
Producer households	1.84	1.81	1.51	1.65	1.53	1.36
Consumer households	0.93	0.89	0.70	0.72	0.66	0.66
Trentino-Alto Adige	1.01	0.82	0.65	0.65	0.64	0.62
<i>of which:</i> General government	0.00	0.00	0.00	0.12	0.08	0.07
Non-financial companies	1.16	0.88	0.69	0.68	0.69	0.70
Producer households	1.37	1.23	1.01	1.04	1.02	1.02
Consumer households	0.63	0.60	0.47	0.47	0.43	0.41
Tuscany	1.73	1.72	1.57	1.43	1.32	1.23
<i>of which:</i> General government	0.00	0.00	0.05	0.01	0.02	0.07
Non-financial companies	2.21	2.26	2.00	1.75	1.69	1.56
Producer households	2.97	2.50	2.27	2.31	2.03	1.91
Consumer households	0.99	0.97	0.96	0.95	0.81	0.75
Umbria	2.62	2.51	2.39	1.98	1.55	1.45
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	3.73	3.56	3.36	2.52	1.91	1.77
Producer households	2.32	2.35	2.36	2.64	2.46	2.36
Consumer households	1.06	1.05	1.02	1.09	0.93	0.89
Marche	1.91	1.92	1.65	1.61	1.49	1.46
<i>of which:</i> General government	0.13	0.01	0.01	0.02	0.02	0.03
Non-financial companies	2.30	2.36	2.01	1.88	1.82	1.81
Producer households	2.62	2.72	2.14	2.26	2.14	2.01
Consumer households	1.26	1.21	1.11	1.12	0.93	0.94
Lazio	2.21	2.90	2.10	2.25	2.14	1.25
<i>of which:</i> General government	0.30	0.04	0.03	0.04	0.07	0.09
Non-financial companies	3.72	5.57	3.91	3.88	4.00	1.74
Producer households	2.61	2.65	2.23	2.34	1.89	1.72
Consumer households	1.02	0.99	0.91	0.96	0.86	0.87
Abruzzo	2.46	2.71	2.37	2.61	2.12	1.90
<i>of which:</i> General government	0.66	0.27	0.27	0.06	0.15	0.07
Non-financial companies	3.10	3.69	3.18	3.60	2.82	2.42
Producer households	3.15	2.83	2.77	2.72	2.67	2.67
Consumer households	1.45	1.41	1.24	1.25	1.11	1.12

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-Q2	2018-Q3	2018-Q4	2019-Q1	2019-Q2	2019-Q3
Molise	1.59	1.74	2.26	2.23	2.15	2.27
<i>of which:</i> General government	1.73	5.12	3.32	2.37	2.09	0.50
Non-financial companies	1.92	2.49	4.05	3.82	3.92	4.39
Producer households	1.79	1.74	2.04	1.93	2.19	2.30
Consumer households	1.28	1.15	1.04	1.10	0.92	0.91
Campania	2.12	2.00	2.00	1.95	2.26	2.27
<i>of which:</i> General government	0.96	0.19	0.41	1.28	1.25	1.51
Non-financial companies	3.01	2.82	2.87	2.67	3.62	3.69
Producer households	2.68	2.63	2.53	2.43	2.22	2.26
Consumer households	1.34	1.31	1.25	1.24	1.11	1.09
Apulia	1.99	2.05	1.85	1.91	1.81	1.68
<i>of which:</i> General government	0.42	0.19	0.00	0.04	0.19	3.81
Non-financial companies	3.14	3.38	2.98	3.03	2.91	2.48
Producer households	2.63	2.49	2.24	2.38	2.19	2.20
Consumer households	1.11	1.08	1.02	1.07	1.02	1.02
Basilicata	2.38	2.44	1.90	2.18	1.94	1.71
<i>of which:</i> General government	0.18	0.35	0.60	0.38	0.41	0.19
Non-financial companies	4.02	4.20	2.98	3.50	3.20	2.80
Producer households	2.61	2.66	2.00	2.18	2.15	1.67
Consumer households	1.01	0.97	0.99	1.07	0.87	0.88
Calabria	2.20	2.06	1.86	1.70	1.78	1.76
<i>of which:</i> General government	3.20	3.08	1.63	0.66	1.13	1.03
Non-financial companies	2.92	2.75	2.90	2.63	2.81	2.79
Producer households	3.28	2.84	2.51	2.32	2.51	2.46
Consumer households	1.37	1.29	1.20	1.26	1.07	1.11
Sicily	2.26	2.26	2.16	2.48	2.30	2.35
<i>of which:</i> General government	1.87	2.00	2.14	3.44	3.46	4.89
Non-financial companies	3.27	3.38	3.21	3.69	3.62	3.71
Producer households	3.35	3.30	3.12	3.22	2.89	2.80
Consumer households	1.46	1.39	1.36	1.48	1.30	1.28
Sardinia	1.39	1.28	1.16	1.08	1.09	1.12
<i>of which:</i> General government	2.01	0.85	1.08	1.47	0.50	1.44
Non-financial companies	2.47	2.25	1.98	1.73	1.92	1.96
Producer households	1.99	2.04	1.93	1.94	1.88	1.94
Consumer households	0.89	0.83	0.81	0.78	0.69	0.73

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-Q4	2020-Q1	2020-Q2	2020-Q3	2020-Q4	2021-Q1
ITALY	1.07	1.09	1.03	0.98	0.94	0.94
<i>of which:</i> General government	0.59	0.48	0.43	0.63	0.53	0.58
Non-financial companies	1.65	1.71	1.63	1.50	1.38	1.23
Producer households	1.64	1.69	1.61	1.49	1.38	1.44
Consumer households	0.78	0.81	0.78	0.76	0.76	0.93
Piedmont	0.94	0.99	1.02	0.92	0.91	0.88
<i>of which:</i> General government	0.10	0.05	0.07	0.03	0.00	0.01
Non-financial companies	1.25	1.34	1.41	1.28	1.26	1.10
Producer households	1.39	1.42	1.44	1.32	1.30	1.38
Consumer households	0.64	0.67	0.67	0.65	0.67	0.81
Valle d'Aosta	1.05	0.82	0.81	0.39	0.32	0.59
<i>of which:</i> General government	2.01	0.22	0.22	0.00	0.00	0.00
Non-financial companies	1.62	1.20	1.16	0.38	0.23	0.36
Producer households	1.19	1.28	1.24	0.81	0.70	1.37
Consumer households	0.47	0.37	0.39	0.39	0.42	0.88
Lombardy	0.67	0.69	0.66	0.70	0.74	0.72
<i>of which:</i> General government	0.07	0.17	0.08	0.02	0.02	0.01
Non-financial companies	1.26	1.31	1.29	1.31	1.33	1.15
Producer households	1.26	1.32	1.22	1.13	1.03	1.08
Consumer households	0.71	0.70	0.67	0.65	0.64	0.80
Liguria	0.89	0.93	1.03	0.86	0.84	0.81
<i>of which:</i> General government	0.01	0.01	0.27	0.00	0.00	0.01
Non-financial companies	1.11	1.14	1.23	0.92	0.87	0.70
Producer households	1.64	1.70	1.63	1.48	1.14	1.24
Consumer households	0.69	0.70	0.77	0.74	0.79	0.88
Veneto	0.98	0.99	0.87	0.89	0.79	0.82
<i>of which:</i> General government	0.45	0.12	0.03	0.00	0.02	0.03
Non-financial companies	1.60	1.62	1.60	1.66	1.43	1.39
Producer households	1.37	1.50	1.34	1.24	1.00	1.12
Consumer households	0.65	0.76	0.62	0.63	0.60	0.69
Friuli Venezia Giulia	1.43	1.49	1.35	0.72	0.68	0.52
<i>of which:</i> General government	0.24	0.05	0.05	0.02	0.03	0.00
Non-financial companies	2.34	2.35	2.20	0.91	0.87	0.50
Producer households	1.52	1.66	1.55	1.49	1.34	1.30
Consumer households	0.52	0.65	0.48	0.48	0.46	0.52

Credit Conditions and Risk

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

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

	2019-Q4	2020-Q1	2020-Q2	2020-Q3	2020-Q4	2021-Q1
Emilia-Romagna	1.48	1.50	1.22	1.15	0.95	0.88
<i>of which:</i> General government	0.06	0.06	0.03	2.42	2.50	2.48
Non-financial companies	1.98	2.03	1.42	1.29	1.01	0.86
Producer households	1.30	1.51	1.41	1.29	1.24	0.99
Consumer households	0.64	0.62	0.62	0.60	0.57	0.65
Trentino-Alto Adige	0.69	0.73	0.75	0.64	0.81	0.81
<i>of which:</i> General government	0.05	0.05	0.00	0.05	0.14	0.06
Non-financial companies	0.83	0.89	0.96	0.79	1.00	0.95
Producer households	1.10	1.17	1.08	0.93	1.37	1.36
Consumer households	0.40	0.36	0.33	0.30	0.36	0.47
Tuscany	1.28	1.24	1.18	1.10	1.14	1.13
<i>of which:</i> General government	0.05	0.04	0.00	0.08	0.00	0.01
Non-financial companies	1.65	1.62	1.49	1.37	1.49	1.33
Producer households	1.94	1.80	1.74	1.69	1.52	1.74
Consumer households	0.76	0.74	0.80	0.75	0.74	0.86
Umbria	1.18	1.21	1.19	1.25	1.14	1.16
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.06
Non-financial companies	1.26	1.26	1.22	1.45	1.28	1.21
Producer households	2.46	2.30	1.89	1.63	1.52	1.59
Consumer households	0.85	0.96	1.01	0.92	0.88	1.04
Marche	1.21	1.24	1.14	1.05	0.98	1.00
<i>of which:</i> General government	0.03	0.03	0.04	0.01	0.00	0.00
Non-financial companies	1.47	1.50	1.35	1.26	1.18	1.12
Producer households	1.90	1.78	1.51	1.54	1.37	1.37
Consumer households	0.78	0.87	0.84	0.75	0.65	0.78
Lazio	1.10	1.10	1.28	1.15	1.16	1.22
<i>of which:</i> General government	0.06	0.05	0.04	0.01	0.01	0.02
Non-financial companies	1.65	1.90	2.39	2.11	2.02	1.87
Producer households	1.67	1.69	1.63	1.63	1.59	2.00
Consumer households	0.86	0.86	0.84	0.84	0.87	1.20
Abruzzo	1.68	1.75	1.94	1.92	1.90	1.62
<i>of which:</i> General government	0.31	0.36	0.02	0.03	1.75	1.69
Non-financial companies	2.15	2.13	2.59	2.59	2.55	1.95
Producer households	2.44	2.59	2.49	2.15	1.93	1.96
Consumer households	0.97	1.07	1.01	1.04	1.05	1.12

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-Q4	2020-Q1	2020-Q2	2020-Q3	2020-Q4	2021-Q1
Molise	1.67	1.90	1.93	1.52	1.35	1.56
<i>of which:</i> General government	0.01	1.51	0.00	0.56	0.78	0.00
Non-financial companies	2.62	2.89	2.92	1.82	1.66	2.25
Producer households	2.23	2.28	2.69	2.17	1.93	1.80
Consumer households	1.04	1.17	1.20	1.17	1.01	1.04
Campania	2.25	2.31	1.76	1.51	1.22	1.28
<i>of which:</i> General government	2.97	2.75	2.08	0.86	0.23	0.56
Non-financial companies	3.50	3.50	2.40	1.95	1.26	1.10
Producer households	2.21	2.13	2.11	1.94	1.88	2.05
Consumer households	1.06	1.18	1.14	1.15	1.20	1.41
Apulia	1.70	1.92	1.73	1.52	1.33	1.34
<i>of which:</i> General government	3.65	0.82	1.16	0.15	0.85	0.90
Non-financial companies	2.67	3.09	2.72	2.27	1.75	1.62
Producer households	2.05	2.29	2.44	2.18	1.97	1.75
Consumer households	0.97	1.06	0.98	0.96	0.95	1.10
Basilicata	1.76	1.69	1.43	1.26	1.23	1.05
<i>of which:</i> General government	0.00	0.00	0.88	1.57	0.75	1.29
Non-financial companies	3.02	2.48	1.94	1.60	1.55	1.19
Producer households	1.80	1.64	1.91	1.76	1.49	1.50
Consumer households	0.75	1.08	0.94	0.87	0.93	0.84
Calabria	1.68	2.04	1.72	2.21	2.11	2.00
<i>of which:</i> General government	1.34	1.96	1.72	6.56	6.83	7.23
Non-financial companies	2.52	3.04	2.63	2.69	2.37	2.03
Producer households	2.52	2.65	2.32	2.16	2.14	1.94
Consumer households	1.15	1.25	1.16	1.16	1.11	1.24
Sicily	2.40	2.25	2.02	1.85	1.49	1.68
<i>of which:</i> General government	7.27	4.72	5.44	5.90	4.90	6.21
Non-financial companies	3.86	3.48	2.98	2.41	1.40	1.24
Producer households	2.81	2.91	2.66	2.49	2.12	2.28
Consumer households	1.21	1.24	1.18	1.20	1.26	1.65
Sardinia	1.14	1.11	1.11	1.07	0.89	0.86
<i>of which:</i> General government	0.55	0.33	0.21	0.44	0.08	0.06
Non-financial companies	1.83	1.85	1.78	1.80	1.41	1.23
Producer households	1.96	1.76	1.99	1.51	1.22	1.30
Consumer households	0.80	0.84	0.87	0.85	0.78	0.82

Credit Conditions and Risk

Access to data:

[TRI30431](#)

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

1st quarter 2021

Reporting institutions: **Banks**

	Total			1 facility		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
ITALY	1,603,008	1,167,241	3,744,508	616,289	523,580	3,312,513
North West Italy	712,735	512,573	1,125,345	287,567	232,569	987,930
Piedmont	105,995	76,660	282,426	27,340	23,981	249,050
Valle d'Aosta	2,518	1,943	8,360	984	800	7,430
Lombardy	580,355	416,034	746,302	250,235	199,616	652,563
Liguria	23,867	17,937	88,257	9,008	8,172	78,887
North East Italy	397,158	286,563	907,618	151,774	130,616	793,075
Trentino Alto Adige	47,826	37,927	124,307	20,162	17,768	112,542
Veneto	177,091	130,225	346,657	85,238	72,049	301,588
Friuli-Venezia Giulia	32,283	22,212	92,261	8,466	7,752	82,891
Emilia Romagna	139,958	96,199	344,393	37,907	33,047	296,054
Central Italy	326,250	232,594	803,755	104,030	92,485	712,111
Tuscany	79,083	58,333	267,793	25,656	23,228	230,743
Umbria	14,276	10,678	55,807	4,386	3,999	48,277
Marche	31,089	22,141	122,615	10,333	9,484	106,581
Lazio	201,801	141,442	357,540	63,655	55,773	326,510
Southern Italy	115,300	92,361	591,881	49,012	45,279	531,354
Abruzzo	15,892	11,912	72,583	5,798	5,318	64,227
Molise	2,068	1,642	13,405	995	909	11,941
Campania	48,644	39,189	218,501	19,254	17,757	196,221
Apulia	33,926	27,527	190,234	15,887	14,717	171,579
Basilicata	4,397	3,574	24,506	1,941	1,792	21,688
Calabria	10,374	8,517	72,652	5,137	4,787	65,698
Islands	51,566	43,148	315,909	23,906	22,631	288,043
Sicily	34,340	28,403	229,692	17,126	16,225	208,621
Sardinia	17,225	14,746	86,217	6,780	6,407	79,422

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

1st quarter 2021

Reporting institutions: **Banks**

	2 facilities			3 or 4 facilities		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
ITALY	175,040	131,450	279,675	197,053	137,206	112,506
North West Italy	85,459	63,084	86,284	80,381	55,576	37,213
Piedmont	11,277	8,179	21,794	15,282	9,456	8,744
Valle d'Aosta	273	215	690	310	218	200
Lombardy	71,537	53,033	57,493	61,193	43,512	25,955
Liguria	2,373	1,657	6,307	3,597	2,390	2,314
North East Italy	36,374	26,853	71,397	50,639	33,415	31,053
Trentino Alto Adige	7,302	5,921	8,611	6,678	5,077	2,484
Veneto	14,024	9,963	27,488	19,752	12,548	12,535
Friuli-Venezia Giulia	2,628	2,031	6,084	3,453	2,506	2,401
Emilia Romagna	12,419	8,939	29,214	20,756	13,284	13,633
Central Italy	32,251	25,061	59,757	37,475	27,001	23,533
Tuscany	9,154	6,977	23,050	13,017	9,066	10,230
Umbria	1,655	1,223	4,747	2,008	1,411	1,994
Marche	3,390	2,530	10,023	4,712	2,955	4,432
Lazio	18,053	14,330	21,937	17,738	13,568	6,877
Southern Italy	14,977	11,706	41,748	18,587	13,588	14,624
Abruzzo	2,124	1,560	5,639	2,577	1,729	2,065
Molise	323	259	1,036	322	203	347
Campania	6,055	4,739	15,102	7,835	6,097	5,482
Apulia	4,366	3,461	12,972	5,389	3,713	4,418
Basilicata	631	518	1,930	740	510	709
Calabria	1,479	1,170	5,069	1,725	1,335	1,603
Islands	5,979	4,747	20,489	9,970	7,626	6,083
Sicily	4,108	3,212	15,331	4,869	3,319	4,685
Sardinia	1,871	1,535	5,158	5,102	4,307	1,398

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

1st quarter 2021

Reporting institutions: **Banks**

More than 4 facilities		
Facilities granted	Margin used	Number of borrowers

ITALY	614,626	375,004	39,814
North West Italy	259,327	161,344	13,918
Piedmont	52,097	35,044	2,838
Valle d'Aosta	951	709	40
Lombardy	197,390	119,872	10,291
Liguria	8,890	5,718	749
North East Italy	158,372	95,679	12,093
Trentino Alto Adige	13,684	9,162	670
Veneto	58,076	35,665	5,046
Friuli-Venezia Giulia	17,735	9,923	885
Emilia Romagna	68,876	40,930	5,492
Central Italy	152,494	88,049	8,354
Tuscany	31,257	19,061	3,770
Umbria	6,227	4,045	789
Marche	12,655	7,172	1,579
Lazio	102,355	57,771	2,216
Southern Italy	32,724	21,788	4,155
Abruzzo	5,394	3,306	652
Molise	427	271	81
Campania	15,500	10,596	1,696
Apulia	8,283	5,636	1,265
Basilicata	1,086	754	179
Calabria	2,033	1,224	282
Islands	11,709	8,144	1,294
Sicily	8,237	5,647	1,055
Sardinia	3,472	2,496	239

Credit Conditions and Risk

Access to data:

[TRI30446](#)

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

1st quarter 2021

Reporting institutions: **Banks**

	Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
TOTAL	3,744,508	1,348,911	885,316	769,725	250,819
<i>of which:</i> 1 facility	3,312,513	1,330,552	834,504	671,795	161,536
2 facilities	279,675	18,067	49,119	84,880	63,104
3 or 4 facilities	112,506	290	1,686	12,990	25,313
more than 4 facilities	39,814	2	7	60	866
General government	6,644	219	150	283	521
<i>of which:</i> 1 facility	3,791	196	139	240	425
2 facilities	1,589	14	6	35	82
3 or 4 facilities	1,062	9	5	8	13
more than 4 facilities	202	-	-	-	1
Financial companies (excluding Monetary Financial Institutions)	10,577	2,888	1,351	1,394	979
<i>of which:</i> 1 facility	7,768	2,763	1,080	946	594
2 facilities	1,927	122	252	360	255
3 or 4 facilities	646	3	19	87	121
more than 4 facilities	236	-	-	1	9
Non-financial companies	762,609	224,536	102,205	124,805	102,448
<i>of which:</i> 1 facility	485,494	219,355	81,000	77,029	46,211
2 facilities	150,597	5,127	20,554	40,258	37,518
3 or 4 facilities	89,012	52	649	7,496	18,098
more than 4 facilities	37,506	2	2	22	621
Producer households	456,324	185,093	92,286	90,113	36,789
<i>of which:</i> 1 facility	389,767	180,854	80,032	68,865	20,992
2 facilities	51,161	4,167	11,765	17,951	10,880
3 or 4 facilities	13,960	72	487	3,282	4,742
more than 4 facilities	1,436	-	2	15	175
Consumer households and others	2,498,866	931,759	687,520	551,760	109,635
<i>of which:</i> 1 facility	2,416,853	923,052	670,608	523,569	92,970
2 facilities	73,822	8,553	16,387	26,076	14,291
3 or 4 facilities	7,758	154	522	2,094	2,314
more than 4 facilities	433	-	3	21	60

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

1st quarter 2021

Reporting institutions: **Banks**

	From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
TOTAL	112,484	77,880	29,636	25,658	5,809
<i>of which:</i> 1 facility	46,338	22,240	5,849	3,688	620
2 facilities	33,945	18,979	5,302	3,091	477
3 or 4 facilities	28,703	26,820	9,701	6,001	838
more than 4 facilities	3,498	9,841	8,784	12,878	3,874
General government	845	1,536	1,112	1,119	382
<i>of which:</i> 1 facility	622	913	474	338	40
2 facilities	181	454	357	332	83
3 or 4 facilities	38	159	260	395	148
more than 4 facilities	4	10	21	54	111
Financial companies (excluding Monetary Financial Institutions)	617	767	524	827	577
<i>of which:</i> 1 facility	371	457	250	425	265
2 facilities	141	216	199	248	107
3 or 4 facilities	93	75	54	94	93
more than 4 facilities	12	19	21	60	112
Non-financial companies	76,446	63,210	25,466	22,511	4,752
<i>of which:</i> 1 facility	24,421	14,779	4,047	2,480	298
2 facilities	25,125	15,109	4,103	2,216	265
3 or 4 facilities	23,927	24,167	8,823	5,196	571
more than 4 facilities	2,973	9,155	8,493	12,619	3,618
Producer households	13,271	5,342	934	299	7
<i>of which:</i> 1 facility	5,434	1,612	219	56	-
2 facilities	4,158	1,514	208	55	1
3 or 4 facilities	3,268	1,667	310	104	3
more than 4 facilities	411	549	197	84	3
Consumer households and others	21,169	6,964	1,592	901	91
<i>of which:</i> 1 facility	15,398	4,445	852	388	17
2 facilities	4,306	1,663	435	240	21
3 or 4 facilities	1,367	748	253	212	23
more than 4 facilities	98	108	52	61	30

Credit Conditions and Risk

Access to data:

[TRI30466](#)

Average number of banks per borrower

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

(numbers in unit, percentages)

1st quarter 2021

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000
TOTAL	Average number of banks per borrower	1.20	1.01	1.06	1.15
	First bank's share of total credit granted (%)	68	99	98	95
General government	Average number of banks per borrower	1.76	1.16	1.12	1.20
	First bank's share of total credit granted (%)	69	100	99	97
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.53	1.04	1.21	1.39
	First bank's share of total credit granted (%)	88	98	92	88
Non-financial companies	Average number of banks per borrower	1.75	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	2.35	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	1.44
	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	1.43
	First bank's share of total credit granted (%)	53	99	91	86
Producer households	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
Consumer households and others	Average number of banks per borrower	1.04	1.01	1.03	1.06
	First bank's share of total credit granted (%)	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)

1st quarter 2021

Reporting institutions: **Banks**

		From 250,000 to 500,000	From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000
TOTAL	Average number of banks per borrower	1.49	2.02	2.66	3.53
	First bank's share of total credit granted (%)	87	78	70	62
General government	Average number of banks per borrower	1.22	1.34	1.55	1.92
	First bank's share of total credit granted (%)	95	93	91	88
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.57	1.66	1.63	1.83
	First bank's share of total credit granted (%)	86	87	87	83
Non-financial companies	Average number of banks per borrower	1.78	2.21	2.84	3.76
	First bank's share of total credit granted (%)	80	73	67	59
<i>of which:</i>					
Industry	Average number of banks per borrower	1.94	2.48	3.21	4.25
	First bank's share of total credit granted (%)	74	67	59	52
Building	Average number of banks per borrower	1.76	2.09	2.56	3.18
	First bank's share of total credit granted (%)	81	77	73	69
Services	Average number of banks per borrower	1.72	2.13	2.69	3.56
	First bank's share of total credit granted (%)	81	76	70	62
Producer households	Average number of banks per borrower	1.60	2.01	2.50	3.09
	First bank's share of total credit granted (%)	86	81	78	75
Consumer households and others	Average number of banks per borrower	1.18	1.37	1.55	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)

1st quarter 2021

Reporting institutions: **Banks**

		From 5,000,000 to 25,000,000	More than 25,000,000
TOTAL	Average number of banks per borrower	4.91	7.58
	First bank's share of total credit granted (%)	52	60
General government	Average number of banks per borrower	2.33	3.85
	First bank's share of total credit granted (%)	87	65
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	2.11	4.10
	First bank's share of total credit granted (%)	83	88
Non-financial companies	Average number of banks per borrower	5.27	8.38
	First bank's share of total credit granted (%)	49	37
<i>of which:</i>			
Industry	Average number of banks per borrower	5.93	9.09
	First bank's share of total credit granted (%)	41	32
Building	Average number of banks per borrower	4.07	6.48
	First bank's share of total credit granted (%)	63	45
Services	Average number of banks per borrower	4.93	7.81
	First bank's share of total credit granted (%)	53	39
Producer households	Average number of banks per borrower	3.57	4.14
	First bank's share of total credit granted (%)	71	67
Consumer households and others	Average number of banks per borrower	2.15	3.89
	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	
Number of borrowers for loans and collateral granted to customers	8,745,452	8,833,663	4,080,509	4,266,411	4,664,943	4,567,252
of which: joint borrowers	2,415,510	2,437,718	993,193	1,067,446	1,422,317	1,370,272
Loans (excluding bad loans)						
facilities granted	2,227,730	2,233,498	1,838,523	1,856,760	389,207	376,738
margin used	1,743,868	1,748,422	1,354,427	1,372,053	389,441	376,368
Breach of overdraft limits	33,468	30,499	20,712	17,530	12,756	12,969
margin available	517,329	515,576	504,808	502,236	12,522	13,339
Account receivables financing						
facilities granted	243,304	235,635	206,011	201,370	37,293	34,265
margin used	107,065	99,836	79,053	75,471	28,012	24,365
Term loans						
facilities granted	1,789,457	1,805,386	1,440,754	1,465,693	348,703	339,693
margin used	1,558,911	1,571,459	1,204,575	1,226,427	354,336	345,032
Revocable loans						
facilities granted	189,650	187,368	186,443	184,592	3,206	2,776
margin used	72,596	72,027	65,507	65,061	7,089	6,966
Collateral granted						
facilities granted	354,704	358,617	346,598	350,351	8,106	8,265
margin used	169,525	167,778	162,024	160,126	7,501	7,652
Bad loans (gross of write-downs and net of write-offs)	148,735	146,862	47,573	47,941	101,162	98,921
Number of guarantors	4,052,768	4,083,101	2,304,519	2,361,891	1,748,249	1,721,210
of which: joint guarantors	1,424,124	1,419,162	858,644	871,451	565,480	547,711
Guarantees received	781,019	789,540	498,571	511,414	282,448	278,125

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30126](#)

Loans (excluding bad loans)
by total margin used (size classes)
(numbers in unit, stocks in millions of euro)

1st quarter 2021

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

	Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
Number of borrowers	6,275,529	2,531,670	1,632,375	1,083,744	249,354
Facilities granted	1,976,442	135,147	164,791	190,406	97,508
Margin used	1,540,220	124,305	158,577	178,926	82,770
<i>of which : backed by real security</i>	629,160	87,477	140,645	150,453	51,401
Margin available	464,617	12,886	7,295	12,916	16,031
Breach of overdraft limits	28,395	2,043	1,081	1,437	1,293

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2021

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

	From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
Number of borrowers	98,374	64,319	23,435	18,910	3,840
Facilities granted	86,578	127,996	103,243	242,403	776,106
Margin used	66,380	94,987	76,761	175,593	577,222
<i>of which</i> : backed by real security	29,023	34,957	24,874	46,974	62,812
Margin available	21,602	35,481	28,741	73,534	208,529
Breach of overdraft limits	1,403	2,471	2,259	6,724	9,646

Credit Conditions and Risk

Access to data:

[TRI30146](#)

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2021

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
ITALY	Number of borrowers	3,744,508	1,348,911	885,316	769,725	250,819
	Facilities granted	1,603,008	62,465	79,914	112,900	69,282
	Margin used	1,167,241	56,567	74,505	103,481	56,660
Piedmont	Number of borrowers	282,426	105,905	67,231	55,673	18,644
	Facilities granted	105,995	4,909	5,994	8,040	5,101
	Margin used	76,660	4,419	5,520	7,236	4,042
Valle d'Aosta	Number of borrowers	8,360	2,829	1,766	1,872	701
	Facilities granted	2,518	129	148	261	177
	Margin used	1,943	111	134	235	150
Lombardy	Number of borrowers	746,302	237,918	181,533	164,681	56,392
	Facilities granted	580,355	11,251	16,555	24,546	15,715
	Margin used	416,034	10,031	15,346	22,388	12,482
Liguria	Number of borrowers	88,257	32,590	21,025	18,617	6,176
	Facilities granted	23,867	1,497	1,856	2,639	1,636
	Margin used	17,937	1,324	1,698	2,400	1,349
Trentino Alto Adige	Number of borrowers	124,307	34,198	24,498	30,715	14,037
	Facilities granted	47,826	1,642	2,309	4,968	4,133
	Margin used	37,927	1,411	2,109	4,602	3,583
Veneto	Number of borrowers	346,657	113,579	86,514	75,012	23,873
	Facilities granted	177,091	5,315	7,831	10,877	6,551
	Margin used	130,225	4,748	7,308	9,864	5,183
Friuli-Venezia Giulia	Number of borrowers	92,261	34,558	24,194	17,662	5,008
	Facilities granted	32,283	1,660	2,173	2,551	1,377
	Margin used	22,212	1,536	2,062	2,358	1,129

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2021

Reporting institutions: **Banks**

		From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
ITALY	Number of borrowers	112,484	77,880	29,636	25,658	5,809
	Facilities granted	64,035	98,619	83,770	211,225	819,185
	Margin used	48,042	71,336	58,758	139,480	553,663
Piedmont	Number of borrowers	8,592	5,697	2,217	1,805	419
	Facilities granted	4,911	7,274	6,351	15,081	48,232
	Margin used	3,578	5,152	4,297	9,733	32,417
Valle d'Aosta	Number of borrowers	297	179	70	57	7
	Facilities granted	149	177	163	383	926
	Margin used	122	129	127	316	611
Lombardy	Number of borrowers	26,773	19,939	8,151	7,603	2,049
	Facilities granted	15,414	25,738	23,668	64,754	382,452
	Margin used	11,051	17,814	15,879	41,099	268,834
Liguria	Number of borrowers	2,405	1,429	483	440	99
	Facilities granted	1,323	1,751	1,309	3,499	8,327
	Margin used	992	1,262	917	2,344	5,556
Trentino Alto Adige	Number of borrowers	5,996	3,986	1,425	1,068	178
	Facilities granted	3,471	5,258	4,086	8,445	13,436
	Margin used	2,888	4,278	3,267	6,262	9,464
Veneto	Number of borrowers	11,905	8,799	3,535	2,951	623
	Facilities granted	6,746	10,994	9,965	24,696	93,976
	Margin used	4,835	7,526	6,687	15,518	68,182
Friuli-Venezia Giulia	Number of borrowers	2,294	1,619	621	549	127
	Facilities granted	1,317	2,046	1,684	4,292	15,140
	Margin used	989	1,503	1,180	2,806	8,571

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2021

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
Emilia Romagna	Number of borrowers	344,393	115,870	82,600	72,047	24,253
	Facilities granted	139,958	5,410	7,465	10,421	6,688
	Margin used	96,199	4,746	6,857	9,319	5,166
Tuscany	Number of borrowers	267,793	89,059	60,890	60,756	19,949
	Facilities granted	79,083	4,102	5,493	8,864	5,490
	Margin used	58,333	3,615	5,055	8,110	4,509
Umbria	Number of borrowers	55,807	22,260	13,031	9,467	3,236
	Facilities granted	14,276	1,032	1,152	1,363	901
	Margin used	10,678	930	1,066	1,219	726
Marche	Number of borrowers	122,615	46,955	29,832	21,464	7,202
	Facilities granted	31,089	2,228	2,737	3,205	2,121
	Margin used	22,141	2,020	2,556	2,890	1,672
Lazio	Number of borrowers	357,540	124,002	81,618	85,625	25,398
	Facilities granted	201,801	5,678	7,519	12,949	6,962
	Margin used	141,442	5,218	7,103	12,253	6,111
Abruzzo	Number of borrowers	72,583	30,454	16,430	12,106	3,864
	Facilities granted	15,892	1,397	1,457	1,739	1,060
	Margin used	11,912	1,281	1,372	1,580	868
Molise	Number of borrowers	13,405	5,940	3,069	2,176	728
	Facilities granted	2,068	271	269	311	198
	Margin used	1,642	249	251	285	165
Campania	Number of borrowers	218,501	88,073	47,886	41,742	13,218
	Facilities granted	48,644	3,898	4,283	6,065	3,602
	Margin used	39,189	3,633	4,018	5,620	3,079

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2021

Reporting institutions: **Banks**

		From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
Emilia Romagna	Number of borrowers	11,570	8,422	3,152	2,972	723
	Facilities granted	6,620	10,843	9,055	25,395	57,903
	Margin used	4,617	7,229	5,941	15,912	36,080
Tuscany	Number of borrowers	9,056	6,119	2,291	1,847	305
	Facilities granted	5,189	7,828	6,536	15,138	20,329
	Margin used	3,973	5,732	4,680	9,966	12,461
Umbria	Number of borrowers	1,637	1,101	390	348	77
	Facilities granted	934	1,388	1,089	2,858	3,530
	Margin used	703	1,004	772	1,917	2,271
Marche	Number of borrowers	3,478	2,363	840	699	131
	Facilities granted	2,044	2,994	2,321	5,364	8,003
	Margin used	1,495	2,107	1,554	3,440	4,253
Lazio	Number of borrowers	9,033	5,811	2,073	1,968	533
	Facilities granted	5,044	7,311	5,846	16,055	134,294
	Margin used	4,111	5,876	4,532	12,317	83,230
Abruzzo	Number of borrowers	1,833	1,215	466	373	71
	Facilities granted	1,054	1,463	1,251	2,951	3,481
	Margin used	820	1,056	893	1,985	1,973
Molise	Number of borrowers	322	176	68	31	7
	Facilities granted	173	215	181	180	263
	Margin used	131	161	129	111	142
Campania	Number of borrowers	5,856	3,844	1,369	1,106	186
	Facilities granted	3,256	4,646	3,672	8,467	10,663
	Margin used	2,599	3,692	2,927	6,284	6,978

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2021

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
Apulia	Number of borrowers	190,234	77,448	46,829	34,857	9,712
	Facilities granted	33,926	3,543	4,164	4,913	2,665
	Margin used	27,527	3,302	3,959	4,596	2,275
Basilicata	Number of borrowers	24,506	10,585	5,379	4,190	1,362
	Facilities granted	4,397	476	474	607	377
	Margin used	3,574	443	446	556	322
Calabria	Number of borrowers	72,652	33,900	15,227	11,226	3,348
	Facilities granted	10,374	1,521	1,344	1,623	906
	Margin used	8,517	1,418	1,262	1,489	759
Sicily	Number of borrowers	229,692	105,611	53,045	35,765	9,878
	Facilities granted	34,340	4,810	4,698	5,078	2,662
	Margin used	28,403	4,528	4,464	4,735	2,261
Sardinia	Number of borrowers	86,217	37,177	22,719	14,072	3,840
	Facilities granted	17,225	1,697	1,995	1,882	960
	Margin used	14,746	1,603	1,918	1,748	829

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2021

Reporting institutions: **Banks**

		From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
Apulia	Number of borrowers	4,351	2,834	955	735	95
	Facilities granted	2,502	3,604	2,650	5,711	4,090
	Margin used	2,015	2,837	1,995	3,907	2,407
Basilicata	Number of borrowers	574	382	146	105	12
	Facilities granted	329	473	384	722	542
	Margin used	266	370	279	484	378
Calabria	Number of borrowers	1,340	820	305	183	30
	Facilities granted	725	897	692	1,139	1,488
	Margin used	581	681	536	794	901
Sicily	Number of borrowers	3,715	2,272	777	564	100
	Facilities granted	2,071	2,719	2,090	4,266	5,818
	Margin used	1,656	2,119	1,565	2,889	3,835
Sardinia	Number of borrowers	1,457	873	302	254	37
	Facilities granted	762	1,002	777	1,829	6,293
	Margin used	620	808	600	1,394	5,120

Credit Conditions and Risk

Access to data:

[TRI30156](#)

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

1st quarter 2021

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
TOTAL	Number of borrowers	3,744,508	1,348,911	885,316	769,725	250,819
	Facilities granted	1,603,008	62,465	79,914	112,900	69,282
	Margin used	1,167,241	56,567	74,505	103,481	56,660
General government	Number of borrowers	6,644	219	150	283	521
	Facilities granted	43,620	7	11	31	102
	Margin used	26,866	48	19	75	96
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	10,577	2,888	1,351	1,394	979
	Facilities granted	361,335	125	119	212	283
	Margin used	270,160	92	88	168	207
Non-financial companies	Number of borrowers	762,609	224,536	102,205	124,805	102,448
	Facilities granted	886,203	9,835	9,093	19,586	30,973
	Margin used	581,627	7,426	6,483	14,179	22,185
<i>of which:</i>	Industry	Number of borrowers	152,079	27,629	16,052	22,822
		Facilities granted	351,584	1,250	1,458	3,676
		Margin used	209,624	864	914	2,292
	Building	Number of borrowers	96,686	28,095	13,246	16,109
		Facilities granted	67,781	1,229	1,186	2,572
		Margin used	53,138	901	806	1,815
	Services	Number of borrowers	492,945	163,673	70,398	82,583
		Facilities granted	442,459	7,139	6,230	12,818
		Margin used	299,862	5,485	4,578	9,627
Producer households	Number of borrowers	456,324	185,093	92,286	90,113	36,789
	Facilities granted	58,683	8,307	8,124	13,142	10,091
	Margin used	51,464	7,057	7,201	11,767	8,741
Consumer households and others	Number of borrowers	2,498,866	931,759	687,520	551,760	109,635
	Facilities granted	252,298	43,993	62,411	79,727	27,713
	Margin used	236,404	41,783	60,582	77,115	25,330

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)

1st quarter 2021

Reporting institutions: **Banks**

		From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
TOTAL	Number of borrowers	112,484	77,880	29,636	25,658	5,809
	Facilities granted	64,035	98,619	83,770	211,225	819,185
	Margin used	48,042	71,336	58,758	139,480	553,663
General government	Number of borrowers	845	1,536	1,112	1,119	382
	Facilities granted	260	973	1,456	4,869	35,911
	Margin used	171	557	821	2,351	22,534
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	617	767	524	827	577
	Facilities granted	370	1,078	1,654	7,927	349,562
	Margin used	263	655	793	4,472	263,081
Non-financial companies	Number of borrowers	76,446	63,210	25,466	22,511	4,752
	Facilities granted	45,029	81,524	73,098	188,729	428,164
	Margin used	31,903	57,495	50,941	125,092	263,678
<i>of which:</i>						
Industry	Number of borrowers	20,169	19,699	9,126	9,442	2,313
	Facilities granted	12,312	26,351	27,065	83,737	188,577
	Margin used	7,381	15,831	16,321	49,469	111,937
Building	Number of borrowers	10,243	8,229	2,990	2,036	270
	Facilities granted	5,986	10,253	7,963	14,398	20,002
	Margin used	4,383	7,869	6,327	11,427	15,975
Services	Number of borrowers	43,711	32,962	12,293	10,203	2,040
	Facilities granted	25,339	41,809	34,891	83,874	211,464
	Margin used	18,941	31,099	25,613	58,809	130,326
Producer households	Number of borrowers	13,271	5,342	934	299	7
	Facilities granted	7,303	6,380	2,575	2,071	390
	Margin used	6,287	5,605	2,303	1,735	340
Consumer households and others	Number of borrowers	21,169	6,964	1,592	901	91
	Facilities granted	10,996	8,592	4,962	7,619	5,159
	Margin used	9,355	6,969	3,885	5,822	4,030

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

(numbers in unit, stocks in millions of euro)

1st quarter 2021

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

		Consumer households		
		Female	Male	Joint loans
ITALY	Number of borrowers	1,104,423	1,819,790	2,008,866
	Facilities granted	90,329	159,816	204,566
	Margin used	88,128	152,997	201,584
Piedmont	Number of borrowers	87,547	130,776	166,022
	Facilities granted	6,633	11,107	16,266
	Margin used	6,435	10,545	15,875
Valle d'Aosta	Number of borrowers	3,479	4,552	4,519
	Facilities granted	274	385	462
	Margin used	270	367	452
Lombardy	Number of borrowers	225,482	360,793	431,917
	Facilities granted	19,923	36,313	47,638
	Margin used	19,230	34,070	46,765
Liguria	Number of borrowers	34,248	51,868	49,340
	Facilities granted	2,747	4,623	5,029
	Margin used	2,698	4,407	4,926
Trentino-Alto Adige	Number of borrowers	25,550	45,245	29,448
	Facilities granted	2,643	5,362	3,852
	Margin used	2,543	5,019	3,721
Veneto	Number of borrowers	93,175	164,264	185,065
	Facilities granted	7,540	14,738	18,830
	Margin used	7,356	14,150	18,620
Friuli Venezia Giulia	Number of borrowers	28,812	45,823	42,732
	Facilities granted	2,073	3,744	4,057
	Margin used	2,047	3,586	4,021

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

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

1st quarter 2021

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

		Consumer households		
		Female	Male	Joint loans
Emilia-Romagna	Number of borrowers	98,982	148,539	153,628
	Facilities granted	7,900	13,520	15,953
	Margin used	7,683	12,835	15,656
Tuscany	Number of borrowers	84,909	128,264	133,545
	Facilities granted	7,255	11,536	14,229
	Margin used	7,065	11,066	14,005
Umbria	Number of borrowers	16,335	26,816	25,579
	Facilities granted	1,134	2,012	2,262
	Margin used	1,112	1,940	2,242
Marche	Number of borrowers	29,607	46,270	43,802
	Facilities granted	2,226	3,803	4,043
	Margin used	2,162	3,597	4,001
Lazio	Number of borrowers	129,135	188,858	206,705
	Facilities granted	12,087	18,239	23,687
	Margin used	11,822	17,559	23,383
Abruzzo	Number of borrowers	21,045	37,001	31,969
	Facilities granted	1,472	2,686	2,773
	Margin used	1,459	2,637	2,754
Molise	Number of borrowers	3,764	7,367	6,549
	Facilities granted	262	511	559
	Margin used	259	500	552
Campania	Number of borrowers	54,595	113,521	148,995
	Facilities granted	4,393	8,880	14,756
	Margin used	4,305	8,646	14,610
Apulia	Number of borrowers	51,322	106,632	128,333
	Facilities granted	3,799	7,886	11,216
	Margin used	3,755	7,758	11,169

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

1st quarter 2021

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

		Consumer households		
		Female	Male	Joint loans
Basilicata	Number of borrowers	6,260	12,854	12,577
	Facilities granted	448	912	1,081
	Margin used	456	904	1,073
Calabria	Number of borrowers	20,017	37,193	38,470
	Facilities granted	1,352	2,433	3,287
	Margin used	1,342	2,404	3,267
Sicily	Number of borrowers	62,339	122,477	123,686
	Facilities granted	4,204	8,258	10,656
	Margin used	4,184	8,174	10,588
Sardinia	Number of borrowers	27,820	40,677	45,985
	Facilities granted	1,964	2,867	3,928
	Margin used	1,947	2,834	3,906

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

1st quarter 2021

Reporting institutions: **Sample of banks**

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

ITALY	3.22	3.07	2.07
North West Italy	3.48	2.96	1.98
North East Italy	2.74	2.55	1.95
Central Italy	2.94	3.20	2.02
Southern Italy	4.03	3.51	2.21
Islands	3.30	3.87	2.38

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30881](#)

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

(percentages)

1st quarter 2021

Data: Sample of banks

Total	of which:			
	Term loans			Revocable loans
	initial period of rate fixation			
	Up to 1 years	More than 1 up to 5 years	More than 5 years	
1.65	1.46	2.53	1.75	1.87
1.58	1.40	2.40	1.68	1.76
1.63	1.51	2.31	1.70	1.76
1.73	1.59	1.94	1.70	2.36
1.56	1.37	2.41	1.69	1.72
1.55	1.28	2.71	1.64	2.02
1.63	1.51	2.09	1.67	2.13
1.71	1.67	2.25	1.58	2.97
1.66	1.54	1.85	1.71	2.18
1.68	1.59	3.14	1.65	2.63
1.55	1.40	2.19	1.67	1.78
1.68	1.42	2.92	1.82	1.63
1.57	1.42	2.73	1.64	1.67
1.74	1.46	3.02	1.85	2.23
1.61	1.42	3.88	1.80	1.45
1.73	1.41	2.75	1.91	1.60
1.75	1.57	2.85	1.80	1.93
1.88	1.66	3.65	1.95	2.32
1.78	1.68	3.12	1.75	2.28
1.68	1.47	2.84	1.76	1.56
1.79	1.67	2.62	1.81	2.09
1.73	1.65	2.69	1.70	2.80
1.80	1.50	3.16	1.86	3.61
1.85	1.63	3.55	1.92	2.92
1.85	1.67	3.48	1.91	2.94
1.85	1.45	3.85	1.95	2.85

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

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)

1st quarter 2021

Reporting institutions: **Sample of banks**

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

ITALY	1.38	1.66
North West Italy	1.29	1.61
Piedmont and Valle d'Aosta	1.33	1.61
Lombardy	1.30	1.61
Liguria	1.14	1.54
North East Italy	1.44	1.62
Trentino-Alto Adige	1.54	1.53
Veneto	1.47	1.65
Friuli Venezia Giulia	1.48	1.59
Emilia-Romagna	1.36	1.61
Central Italy	1.36	1.72
Tuscany	1.35	1.52
Umbria	1.50	1.76
Marche	1.30	1.71
Lazio	1.38	1.80
Southern Italy	1.47	1.69
Abruzzo e Molise	1.51	1.79
Campania	1.40	1.66
Apulia	1.55	1.69
Basilicata	1.42	1.56
Calabria	1.40	1.75
Islands	1.53	1.82
Sicily	1.56	1.81
Sardinia	1.40	1.85

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)

1st quarter 2021

Reporting institutions: **Sample of banks**

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

ITALY	1.65	1.63
North West Italy	1.56	1.61
North East Italy	1.75	1.70
Central Italy	1.57	1.57
Southern Italy	1.77	1.62
Islands	1.80	1.69

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

Access to data:

[TRI30950](#)

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 2021

Reporting institutions: **Banks**

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

ITALY	1.16	1.48	1.47	2.36	1.35	0.60	0.81	0.89	1.90	0.73
North West Italy	1.01	1.25	1.40	2.29	1.07	0.55	0.65	0.72	2.03	0.60
North East Italy	1.17	1.56	1.42	2.20	1.55	0.52	1.07	1.07	1.90	0.98
Central Italy	1.20	1.63	1.53	2.34	1.57	0.69	0.89	0.93	1.44	0.85
Southern Italy and Islands	2.11	2.14	1.85	2.77	2.17	1.48	1.56	1.37	2.19	1.64

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 2021

Reporting institutions: **Banks**

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

ITALY **1.78** **1.87** **1.75** **2.40** **1.82**

North West Italy 1.66 1.78 1.84 2.31 1.61

North East Italy 1.71 1.73 1.56 2.22 1.74

Central Italy 1.84 1.99 1.75 2.40 2.03

Southern Italy and Islands 2.30 2.30 2.02 2.81 2.32

Credit Conditions and Risk

Access to data:

[TRI30951](#)

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 2021

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 0.60 1.78 2.54 2.55 2.53 2.98 2.21 3.22

of which: Non-financial companies and producer households

1.48 0.81 1.87 2.57 2.55 2.57 3.03 2.22 3.29

North West Italy

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

1.01 0.55 1.66 2.70 2.54 2.79 2.89 2.09 3.18

of which: Non-financial companies and producer households

1.25 0.65 1.78 2.71 2.54 2.80 2.89 2.09 3.18

North East Italy

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

1.17 0.52 1.71 2.45 2.33 2.53 2.73 2.07 2.97

of which: Non-financial companies and producer households

1.56 1.07 1.73 2.46 2.33 2.54 2.72 2.06 2.96

Central Italy

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

1.20 0.69 1.84 2.40 2.54 2.34 2.92 2.35 3.04

of which: Non-financial companies and producer households

1.63 0.89 1.99 2.50 2.54 2.48 3.14 2.37 3.33

Southern Italy and Islands

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

2.11 1.48 2.30 2.56 2.95 2.44 3.53 2.53 3.84

of which: Non-financial companies and producer households

2.14 1.56 2.30 2.57 2.95 2.46 3.52 2.53 3.83

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 2021

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 1.88 2.58 0.99 0.53 1.58

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

2.48 1.90 2.62 1.27 0.65 1.66

North West Italy

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

2.38 1.72 2.56 0.90 0.51 1.51

of which: Non-financial companies and producer households

2.39 1.77 2.56 1.10 0.55 1.61

North East Italy

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

2.24 1.80 2.36 1.00 0.41 1.54

of which: Non-financial companies and producer households

2.24 1.79 2.36 1.38 0.84 1.56

Central Italy

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

2.46 2.09 2.52 1.01 0.62 1.61

of which: Non-financial companies and producer households

2.58 2.11 2.66 1.36 0.70 1.73

Southern Italy and Islands

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

2.87 2.20 3.00 1.75 1.08 1.95

of which: Non-financial companies and producer households

2.86 2.21 3.00 1.78 1.16 1.95

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

by customer region and sector

(percentages)

1st quarter 2021Reporting institutions: **Banks**

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

ITALY	1.16	1.48
North West Italy	1.01	1.25
Piedmont	1.06	1.05
Valle d'Aosta	0.78	1.12
Lombardy	0.98	1.28
Liguria	1.83	1.81
North East Italy	1.17	1.56
Trentino-Alto Adige	1.36	1.31
Veneto	1.73	1.69
Friuli Venezia Giulia	1.62	1.62
Emilia-Romagna	0.82	1.51
Central Italy	1.20	1.63
Tuscany	1.75	1.76
Umbria	1.80	1.80
Marche	1.92	1.93
Lazio	0.95	1.45
Southern Italy and Islands	2.11	2.14
Abruzzo	2.06	2.06
Molise	2.41	2.41
Campania	2.10	2.10
Apulia	2.09	2.09
Basilicata	2.17	2.17
Calabria	2.58	2.57
Sicily	2.23	2.23
Sardinia	1.73	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. 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

Access to data:

[TRI31100](#)

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

by customer region, sector and economic activity

(percentages)

1st quarter 2021

Reporting institutions: **Banks**

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:				
	Non-financial companies and producer households				
	Total of branches	of which:			
		Industry	Building	Services	
ITALY	3.06	3.51	3.09	4.34	3.64
North West Italy	2.76	3.21	2.99	4.24	3.19
Piedmont	3.17	3.41	3.21	4.45	3.41
Valle d'Aosta	3.05	4.95	3.11	6.87	5.23
Lombardy	2.58	3.10	2.92	4.06	3.03
Liguria	3.94	3.95	3.05	5.63	4.10
North East Italy	2.90	3.14	2.78	3.72	3.34
Trentino-Alto Adige	2.78	2.92	2.44	3.27	3.10
Veneto	2.97	3.13	2.69	4.08	3.39
Friuli Venezia Giulia	3.46	3.48	2.81	4.20	4.07
Emilia-Romagna	2.82	3.16	2.91	3.63	3.30
Central Italy	3.29	3.89	3.47	4.76	3.89
Tuscany	3.63	3.88	3.28	5.41	4.01
Umbria	4.43	4.47	3.70	6.32	4.83
Marche	3.47	3.84	3.40	4.86	4.13
Lazio	2.95	3.82	3.80	4.32	3.68
Southern Italy and Islands	3.95	4.77	3.83	5.54	5.16
Abruzzo	4.48	4.50	3.41	5.58	5.62
Molise	5.49	5.67	4.20	6.55	6.45
Campania	4.36	4.40	3.64	4.62	4.83
Apulia	4.65	4.69	3.98	6.06	4.87
Basilicata	4.27	4.32	4.67	4.61	3.97
Calabria	6.10	6.54	5.75	7.40	6.53
Sicily	4.84	5.11	4.23	5.61	5.33
Sardinia	1.57	5.24	3.56	7.45	5.82

Notes: The effective APR 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

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 2021Reporting 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

ITALY

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

3.06 7.73 6.28 5.01 2.01

of which: Non-financial companies and producer households

3.51 7.73 6.29 5.02 2.34

North West Italy

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

2.76 7.59 6.05 4.84 1.87

of which: Non-financial companies and producer households

3.21 7.60 6.08 4.87 2.19

North East Italy

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

2.90 7.26 5.59 4.43 2.01

of which: Non-financial companies and producer households

3.14 7.26 5.60 4.45 2.20

Central Italy

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

3.29 7.62 6.61 5.36 2.14

of which: Non-financial companies and producer households

3.89 7.60 6.61 5.35 2.55

Southern Italy and Islands

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

3.95 8.76 7.44 6.14 2.33

of which: Non-financial companies and producer households

4.77 8.76 7.44 6.14 2.96

Notes: The effective APR 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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