



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

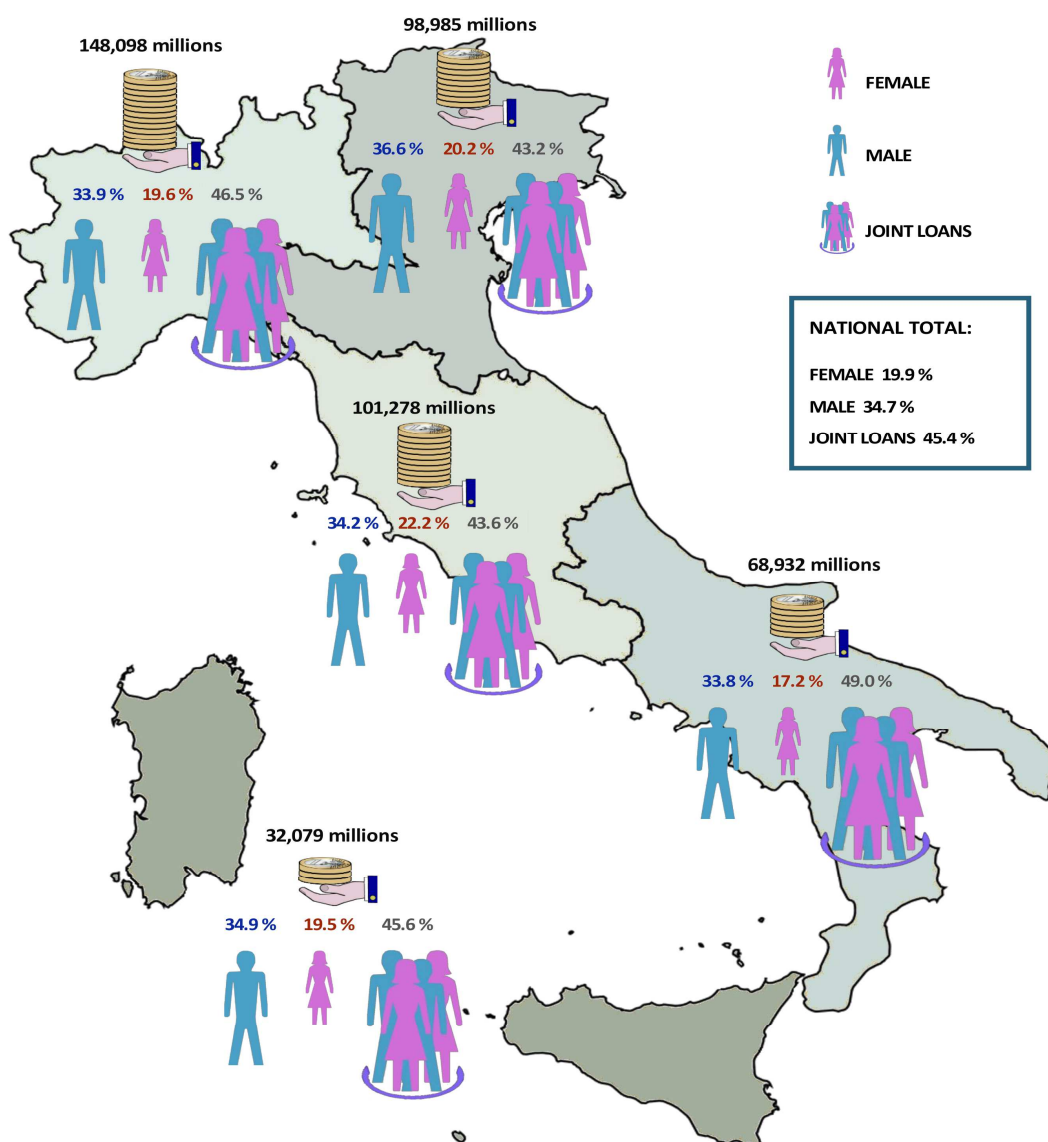
30 September 2021

For further information: statistiche@bancaditalia.it
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Figure 1

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

(stock in millions of euros and percentages; data at 30 June 2021)

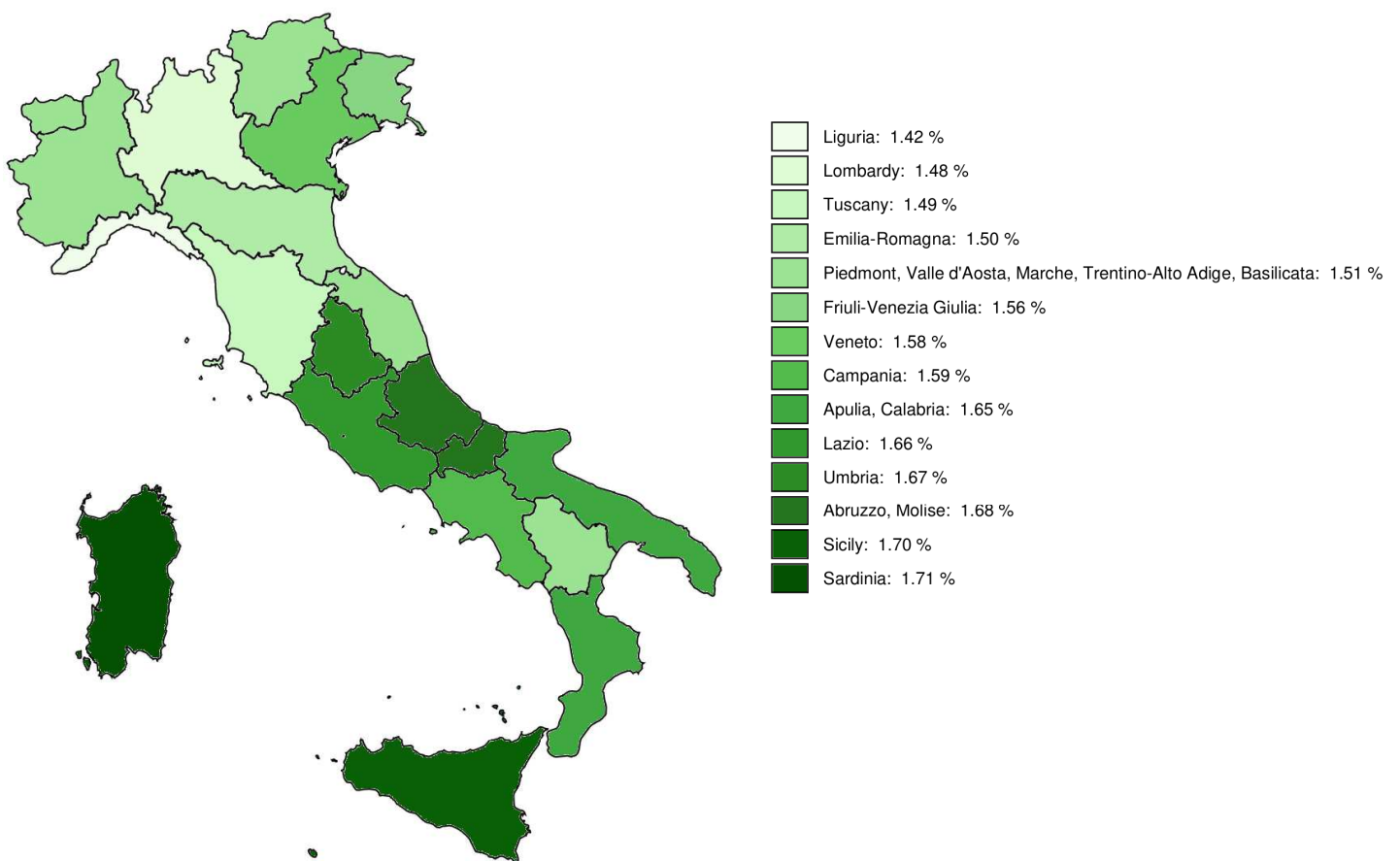


Reference period: June 2021

Figure 2

Interest rates on loans to consumer households for home purchase¹

(per cent; data at 30 June 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: June 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 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 the tables TRI30890 (Lending rates (Effective APR) applied to loans (excluding bad loans) to consumer households for house purchase) and TRI30900 (APRC applied to loans (excluding bad loans) to consumer households for house purchase) have been updated and they now include a higher detail of the size classes of the granted amount. The newly calculated data are now available in the online Statistical Database.

Key to symbols and information in the index

The following information is provided for each table (from left to right):

Frequency:

M Monthly
Q Quarterly
H Half-yearly
A Annual

Source:

SR Supervisory reports
CCR Central Credit register
SIR Analytical survey of interest rates
AN AnaCredit survey

Description of the table

Identification code of the table

Page in which the table is reproduced in this report

Notice to readers

I. Symbols:

- the phenomenon does not exist, or it exists and data are collected but no cases were recorded
- the phenomenon exists but no data are available
- .. the data are known but the value is below the minimum considered significant
- == the data are confidential
- :: the data are not statistically significant

II. The intervals for the classification by size include the lower limit and exclude the upper limit.

III. The source must be cited in any use or dissemination of the information contained in the publications. The Bank of Italy is not responsible for any errors of interpretation or mistaken conclusions drawn on the basis of the information published.

IV. The row and column totals of some tables may not tally with the sum of the entries because they include data that cannot be allocated.

V. A brief description of the methodology, the main statistical sources and the revisions to methodology concerning the data provided in this report is available in '*Banks and Financial Institutions: Credit Conditions and Risk by Sector and Geographical Area*, Bank of Italy, Publications, [Methods and Sources: Methodological Notes](#).

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

Frequency Source

Access to
data

Non-performing Loans

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

Non-performing loans rate and bad loan rates

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

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

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

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

Multiple-bank Borrowing

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

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

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

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

Q	CCR	Largest borrowers' share of loans (excluding bad loans) by province of customer	TRI30361
Q	CCR	Largest borrowers' share of bad loans (gross of write-downs and net of write-offs) by province of customer	TRI30401

Summary Data

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

Q	CCR	Loans (excluding bad loans) by total margin used (size classes)	TRI30126	p. 33
Q	CCR	Loans (excluding bad loans) by customer region and total facilities granted (size classes)	TRI30146	p. 35
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Tables distributed on the “BDS on-line statistical database” only

Q	CCR	Loans (excluding bad loans) by original maturity, currency and total facilities granted (size classes)	TRI30136	
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Q	CCR	Loans (excluding bad loans) by customer economic activity and total facilities granted (size classes)	TRI30166	
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Lending rates

Q	SIR	APRC on term loans to the sole proprietorships: new business in the quarter by initial period of rate fixation and customer geographical area	TRI30871	p. 46
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Q	SIR	Lending rates (Effective APR) on loans (excluding bad loans) to consumer households and sole proprietorships: stocks by type of transaction, initial period of rate fixation and customer region	TRI30881	p. 47
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Q	SIR	Lending rates (Effective APR) applied to loans (excluding bad loans) to consumer households for house purchase: stocks by initial period of rate fixation, customer region and total facilities granted (size classes)	TRI30890	p. 48
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Q	SIR	APRC applied to loans (excluding bad loans) to consumer households for house purchase: new business in the quarter by initial period of rate fixation, customer geographical area and total facilities granted (size classes)	TRI30900	p. 49
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Q	AN	APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter by initial period of contract fixation, customer geographical area, sector and economic activity	TRI30950	p. 50
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Q	AN	APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter by initial period of contract fixation, available amount (size classes), customer geographical area and sector	TRI30951	p. 52
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Q	AN	APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter by customer region and sector	TRI30952	p. 54
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Q	AN	Effective APR applied to loans (excluding bad loans) related to liquidity needs: stocks by customer region, sector and economic activity	TRI31100	p. 55
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Q	AN	Effective APR applied to loans (excluding bad loans) related to liquidity needs: stocks by available amount (size classes), customer geographical area and sector	TRI31101	p. 56
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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
Q	CCR	Bad loans (gross of write-downs and write-offs) by type of guarantee and customer economic activity	TRI30226
Q	CCR	Bad loans (gross of write-downs and write-offs) by type of guarantee, customer geographical area, sector and economic activity	TRI30033
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Q	CCR	Bad loans (gross of write-downs and net of write-offs): flows by customer sector and economic activity	TRI30251
Q	CCR	Bad loans (gross of write-downs and net of write-offs) by customer sex, location (region) and sector	TRI30290

Credit Conditions and Risk

Access to data:

[TRI30266](#)

Loans

by type of default

(stocks in millions of euro)

Reporting institutions: **Banks and CDP**

2021-Q2	2021-Q1	2020-Q4
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Non-performing loans	95,782	100,074	99,049
Bad loans (gross of write-downs and net of write-offs)			
Loans subject to forbearance	7,148	7,816	7,570
Other exposures	38,253	39,392	39,257
Likely defaults			
Loans subject to forbearance	24,518	25,288	24,827
Other exposures	21,936	23,430	24,097
Non-performing past due loans/exposures			
Loans subject to forbearance	329	335	430
Other exposures	3,460	3,672	2,721
Performing loans			
Loans subject to forbearance	28,917	23,854	19,985
Other exposures	1,769,930	1,771,077	1,770,403
Total loans to customers	1,894,629	1,895,006	1,889,437

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

Source: supervisory reports

Credit Conditions and Risk

Access to data:

[TRI30267](#)

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

2nd quarter 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	45,058	29,220	3,680	1,506	5,133
North West Italy	13,024	8,678	910	306	1,703
Piedmont and Valle d'Aosta	2,726	1,774	278	86	340
Lombardy	9,431	6,362	569	193	1,196
Liguria	867	542	64	27	166
North East Italy	8,690	6,140	661	156	795
Trentino-Alto Adige	611	455	59	7	13
Veneto	3,472	2,319	257	65	364
Friuli Venezia Giulia	708	487	90	16	50
Emilia-Romagna	3,899	2,879	255	69	369
Central Italy	11,771	8,123	837	330	1,054
Tuscany	3,463	2,448	342	90	261
Umbria	995	718	82	19	88
Marche	1,572	1,039	139	29	147
Lazio	5,742	3,917	274	192	558
Southern Italy	7,739	4,230	853	478	1,073
Abruzzo and Molise	1,168	745	140	40	122
Campania	3,122	1,801	254	243	458
Apulia and Basilicata	2,537	1,254	331	129	379
Calabria	912	430	128	66	114
Islands	3,833	2,049	420	236	509
Sicily	2,569	1,161	279	195	396
Sardinia	1,264	888	141	42	113

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

Source: supervisory reports

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

2nd quarter 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	44,949	29,975	2,597	1,757	5,351
North West Italy	15,357	11,053	633	398	1,582
Piedmont and Valle d'Aosta	2,226	1,302	179	126	354
Lombardy	12,382	9,281	401	236	1,106
Liguria	749	470	53	36	122
North East Italy	10,115	7,270	674	216	928
Trentino-Alto Adige	1,228	860	177	10	81
Veneto	3,866	2,720	220	90	401
Friuli Venezia Giulia	674	457	64	22	70
Emilia-Romagna	4,347	3,233	213	94	376
Central Italy	10,863	7,147	588	403	1,287
Tuscany	2,704	1,782	230	111	295
Umbria	726	509	51	24	78
Marche	1,151	746	96	34	121
Lazio	6,282	4,109	210	234	793
Southern Italy	5,661	3,199	445	485	973
Abruzzo and Molise	768	441	81	48	114
Campania	2,732	1,711	141	219	451
Apulia and Basilicata	1,628	818	154	146	308
Calabria	533	230	69	71	100
Islands	2,954	1,305	257	255	580
Sicily	2,246	872	200	201	478
Sardinia	707	433	57	54	102

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

2nd 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	3,752	739	342	946	858
North West Italy	937	195	76	211	242
Piedmont and Valle d'Aosta	237	49	25	65	56
Lombardy	615	130	40	125	164
Liguria	85	16	10	20	22
North East Italy	512	128	58	124	107
Trentino-Alto Adige	57	25	10	7	6
Veneto	202	46	22	51	47
Friuli Venezia Giulia	49	11	6	12	9
Emilia-Romagna	204	46	20	55	44
Central Italy	952	214	85	218	222
Tuscany	232	48	25	57	43
Umbria	71	20	8	14	12
Marche	76	18	9	17	14
Lazio	572	128	42	128	153
Southern Italy	887	148	84	258	180
Abruzzo and Molise	102	21	15	25	19
Campania	389	59	27	118	82
Apulia and Basilicata	257	43	29	77	61
Calabria	138	25	14	38	17
Islands	464	55	38	135	107
Sicily	366	40	25	102	85
Sardinia	98	15	13	32	22

Credit Conditions and Risk

Access to data:

[TRI30265](#)

Adjusted bad loans

by customer region

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

2nd quarter 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	517,698	52,761	1.15	38,253	2,527	3,847	575
North West Italy	125,042	15,667	1.23	8,631	781	784	214
Piedmont	33,748	2,909	1.11	2,613	132	192	54
Valle D'Aosta	645	35	1.19	56	1	4	..
Lombardy	79,486	11,770	1.28	5,176	601	519	154
Liguria	11,163	953	1.10	786	47	69	6
North East Italy	75,376	9,620	1.11	5,549	395	540	99
Veneto	30,557	3,881	1.12	2,169	171	191	31
Friuli-Venezia Giulia	7,292	776	1.11	563	31	62	14
Emilia Romagna	33,500	4,281	1.11	2,481	171	244	47
Trentino Alto Adige	4,027	682	1.09	336	22	43	6
Central Italy	118,591	14,283	1.14	8,297	562	912	138
Tuscany	35,608	3,961	1.09	2,356	180	267	46
Umbria	10,623	1,184	1.12	585	26	75	6
Marche	15,509	1,777	1.10	770	52	113	10
Lazio	56,851	7,360	1.18	4,586	303	457	76
Southern Italy	135,471	8,844	1.09	9,961	418	1,030	76
Abruzzo	14,022	1,197	1.11	753	33	114	10
Molise	2,671	166	1.16	162	5	26	1
Campania	62,071	3,710	1.10	4,838	205	424	29
Apulia	33,266	2,353	1.07	2,384	82	289	24
Basilicata	3,743	312	1.07	266	10	30	3
Calabria	19,698	1,105	1.08	1,558	84	147	9
Islands	63,218	4,348	1.08	5,815	372	581	48
Sicily	48,602	2,900	1.09	4,875	327	472	42
Sardinia	14,616	1,447	1.07	940	45	109	6

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30271](#)

Adjusted bad loans

by customer sector and economic activity

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

2nd quarter 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	517,698	52,761	1.15	38,253	2,527	3,847	575
General government	121	311	1.18	34	253	4	2
Financial companies (excluding Monetary Financial Institutions)	833	983	1.15	29	110	2	..
Non-financial companies	111,745	35,936	1.20	3,282	1,347	497	384
<i>of which:</i>							
Industry	22,162	8,956	1.39	485	289	94	113
Building	21,084	9,245	1.17	521	250	90	67
Services	62,302	16,118	1.13	2,046	735	278	184
Producer households	67,755	4,314	1.07	3,646	163	565	43
Consumer households and e others	335,595	11,169	1.03	31,150	652	2,769	146

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-Q3	2018-Q4	2019-Q1	2019-Q2	2019-Q3	2019-Q4
TOTAL	1.52	1.33	1.33	1.30	1.18	1.07
From 250 to 125,000 euro	1.03	0.98	1.03	0.93	0.92	0.91
From 125,000 to 500,000 euro	1.51	1.39	1.39	1.29	1.27	1.23
More than 500,000 euro	1.68	1.42	1.40	1.42	1.23	1.08
General government	0.43	0.40	0.46	0.50	0.51	0.59
From 250 to 125,000 euro	4.26	3.21	5.71	5.75	5.34	11.28
From 125,000 to 500,000 euro	2.94	4.19	4.16	6.83	7.41	5.75
More than 500,000 euro	0.42	0.38	0.44	0.47	0.47	0.56
Financial companies (excluding Monetary Financial Institutions)	0.33	0.25	0.30	0.28	0.28	0.19
From 250 to 125,000 euro	1.88	1.50	1.59	1.51	1.50	1.49
From 125,000 to 500,000 euro	2.48	2.17	2.07	2.08	2.33	2.19
More than 500,000 euro	0.32	0.24	0.30	0.28	0.27	0.19
Non-financial companies	2.42	2.09	2.02	2.06	1.81	1.65
From 250 to 125,000 euro	2.73	2.61	2.59	2.49	2.46	2.40
From 125,000 to 500,000 euro	2.80	2.67	2.61	2.52	2.54	2.52
More than 500,000 euro	2.38	2.02	1.95	2.01	1.72	1.55
Producer households	2.08	1.90	1.94	1.81	1.72	1.64
From 250 to 125,000 euro	1.77	1.67	1.75	1.58	1.55	1.54
From 125,000 to 500,000 euro	2.19	1.96	1.98	1.86	1.82	1.73
More than 500,000 euro	2.29	2.10	2.11	2.01	1.79	1.61
Consumer households	0.96	0.89	0.91	0.82	0.80	0.78
From 250 to 125,000 euro	0.82	0.79	0.83	0.74	0.74	0.73
From 125,000 to 500,000 euro	0.98	0.90	0.89	0.82	0.79	0.76
More than 500,000 euro	2.01	1.80	1.74	1.54	1.45	1.31
Other sectors	1.09	0.74	0.87	0.91	0.75	0.65
From 250 to 125,000 euro	1.38	1.39	1.59	1.32	1.34	1.13
From 125,000 to 500,000 euro	1.32	1.06	0.83	0.95	0.97	0.85
More than 500,000 euro	1.01	0.61	0.81	0.86	0.64	0.55

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**

	2020-Q1	2020-Q2	2020-Q3	2020-Q4	2021-Q1	2021-Q2
TOTAL	1.09	1.03	0.98	0.94	0.96	0.86
From 250 to 125,000 euro	0.97	0.95	0.92	0.90	1.03	0.98
From 125,000 to 500,000 euro	1.28	1.20	1.08	0.99	1.09	1.03
More than 500,000 euro	1.08	1.01	0.97	0.94	0.90	0.79
General government	0.48	0.43	0.63	0.53	0.56	0.88
From 250 to 125,000 euro	7.87	8.21	7.95	5.96	5.70	7.57
From 125,000 to 500,000 euro	5.43	7.08	3.48	2.27	2.44	2.96
More than 500,000 euro	0.46	0.39	0.61	0.51	0.55	0.86
Financial companies (excluding Monetary Financial Institutions)	0.10	0.10	0.16	0.24	0.26	0.19
From 250 to 125,000 euro	1.24	1.15	1.04	1.03	1.24	1.16
From 125,000 to 500,000 euro	1.85	1.80	1.33	1.04	1.24	0.69
More than 500,000 euro	0.10	0.10	0.16	0.24	0.25	0.19
Non-financial companies	1.71	1.63	1.50	1.38	1.28	1.12
From 250 to 125,000 euro	2.47	2.49	2.08	1.73	1.58	1.35
From 125,000 to 500,000 euro	2.56	2.43	2.05	1.70	1.61	1.57
More than 500,000 euro	1.61	1.53	1.43	1.34	1.24	1.07
Producer households	1.69	1.61	1.49	1.38	1.44	1.36
From 250 to 125,000 euro	1.59	1.60	1.45	1.33	1.42	1.28
From 125,000 to 500,000 euro	1.80	1.73	1.62	1.44	1.55	1.44
More than 500,000 euro	1.65	1.43	1.33	1.37	1.30	1.35
Consumer households	0.81	0.78	0.76	0.76	0.93	0.88
From 250 to 125,000 euro	0.79	0.77	0.78	0.79	0.95	0.92
From 125,000 to 500,000 euro	0.79	0.75	0.72	0.71	0.86	0.81
More than 500,000 euro	1.11	1.05	0.92	0.85	1.19	1.01
Other sectors	0.73	0.62	0.63	1.25	1.15	1.33
From 250 to 125,000 euro	1.43	1.82	1.61	1.43	1.16	1.28
From 125,000 to 500,000 euro	0.92	0.82	0.77	0.86	0.96	1.05
More than 500,000 euro	0.61	0.45	0.49	1.31	1.20	1.40

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-Q3	2018-Q4	2019-Q1	2019-Q2	2019-Q3	2019-Q4
ITALY	1.52	1.33	1.33	1.30	1.18	1.07
<i>of which:</i> General government	0.43	0.40	0.46	0.50	0.51	0.59
Non-financial companies	2.42	2.09	2.02	2.06	1.81	1.65
Producer households	2.08	1.90	1.94	1.81	1.72	1.64
Consumer households	0.96	0.89	0.91	0.82	0.80	0.78
Piedmont	1.32	1.14	1.13	1.07	0.98	0.94
<i>of which:</i> General government	0.02	0.00	0.01	0.00	0.04	0.10
Non-financial companies	2.08	1.59	1.55	1.47	1.31	1.25
Producer households	1.41	1.61	1.76	1.68	1.74	1.39
Consumer households	0.69	0.70	0.70	0.65	0.64	0.64
Valle d'Aosta	1.68	1.51	1.35	1.27	1.10	1.05
<i>of which:</i> General government	0.00	0.00	0.00	0.00	23.19	2.01
Non-financial companies	2.72	2.16	1.88	1.86	1.50	1.62
Producer households	1.63	1.80	1.10	1.08	1.26	1.19
Consumer households	0.81	0.85	0.80	0.65	0.59	0.47
Lombardy	0.91	0.85	0.84	0.78	0.74	0.67
<i>of which:</i> General government	2.70	2.91	2.51	2.13	0.11	0.07
Non-financial companies	1.58	1.44	1.37	1.34	1.30	1.26
Producer households	1.71	1.56	1.53	1.42	1.30	1.26
Consumer households	0.85	0.79	0.81	0.73	0.69	0.71
Liguria	2.25	1.74	1.63	1.41	0.91	0.89
<i>of which:</i> General government	1.36	0.02	0.02	0.02	0.03	0.01
Non-financial companies	3.76	2.89	2.57	2.30	1.18	1.11
Producer households	2.00	1.79	1.95	1.66	1.77	1.64
Consumer households	0.79	0.82	0.80	0.66	0.67	0.69
Veneto	1.34	0.98	0.94	1.01	1.00	0.98
<i>of which:</i> General government	0.30	1.21	0.96	1.56	1.73	0.45
Non-financial companies	1.99	1.58	1.53	1.66	1.66	1.60
Producer households	1.97	1.84	1.68	1.75	1.59	1.37
Consumer households	0.94	0.82	0.81	0.77	0.73	0.65
Friuli Venezia Giulia	0.92	0.92	1.12	1.16	2.11	1.43
<i>of which:</i> General government	0.14	0.12	0.12	0.03	0.06	0.24
Non-financial companies	1.18	1.22	1.55	1.51	3.56	2.34
Producer households	1.58	1.59	1.83	2.05	1.71	1.52
Consumer households	0.65	0.65	0.71	0.83	0.77	0.52

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-Q3	2018-Q4	2019-Q1	2019-Q2	2019-Q3	2019-Q4
Emilia-Romagna	1.54	1.73	1.71	1.93	1.98	1.48
<i>of which:</i> General government	0.01	0.07	0.07	0.07	0.18	0.06
Non-financial companies	1.99	2.44	2.33	2.72	2.82	1.98
Producer households	1.81	1.51	1.65	1.53	1.36	1.30
Consumer households	0.89	0.70	0.72	0.66	0.66	0.64
Trentino-Alto Adige	0.82	0.65	0.65	0.64	0.62	0.69
<i>of which:</i> General government	0.00	0.00	0.12	0.08	0.07	0.05
Non-financial companies	0.88	0.69	0.68	0.69	0.70	0.83
Producer households	1.23	1.01	1.04	1.02	1.02	1.10
Consumer households	0.60	0.47	0.47	0.43	0.41	0.40
Tuscany	1.72	1.57	1.43	1.32	1.23	1.28
<i>of which:</i> General government	0.00	0.05	0.01	0.02	0.07	0.05
Non-financial companies	2.26	2.00	1.75	1.69	1.56	1.65
Producer households	2.50	2.27	2.31	2.03	1.91	1.94
Consumer households	0.97	0.96	0.95	0.81	0.75	0.76
Umbria	2.51	2.39	1.98	1.55	1.45	1.18
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	3.56	3.36	2.52	1.91	1.77	1.26
Producer households	2.35	2.36	2.64	2.46	2.36	2.46
Consumer households	1.05	1.02	1.09	0.93	0.89	0.85
Marche	1.92	1.65	1.61	1.49	1.46	1.21
<i>of which:</i> General government	0.01	0.01	0.02	0.02	0.03	0.03
Non-financial companies	2.36	2.01	1.88	1.82	1.81	1.47
Producer households	2.72	2.14	2.26	2.14	2.01	1.90
Consumer households	1.21	1.11	1.12	0.93	0.94	0.78
Lazio	2.90	2.10	2.25	2.14	1.25	1.10
<i>of which:</i> General government	0.04	0.03	0.04	0.07	0.09	0.06
Non-financial companies	5.57	3.91	3.88	4.00	1.74	1.65
Producer households	2.65	2.23	2.34	1.89	1.72	1.67
Consumer households	0.99	0.91	0.96	0.86	0.87	0.86
Abruzzo	2.71	2.37	2.61	2.12	1.90	1.68
<i>of which:</i> General government	0.27	0.27	0.06	0.15	0.07	0.31
Non-financial companies	3.69	3.18	3.60	2.82	2.42	2.15
Producer households	2.83	2.77	2.72	2.67	2.67	2.44
Consumer households	1.41	1.24	1.25	1.11	1.12	0.97

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-Q3	2018-Q4	2019-Q1	2019-Q2	2019-Q3	2019-Q4
Molise	1.74	2.26	2.23	2.15	2.27	1.67
<i>of which:</i> General government	5.12	3.32	2.37	2.09	0.50	0.01
Non-financial companies	2.49	4.05	3.82	3.92	4.39	2.62
Producer households	1.74	2.04	1.93	2.19	2.30	2.23
Consumer households	1.15	1.04	1.10	0.92	0.91	1.04
Campania	2.00	2.00	1.95	2.26	2.27	2.25
<i>of which:</i> General government	0.19	0.41	1.28	1.25	1.51	2.97
Non-financial companies	2.82	2.87	2.67	3.62	3.69	3.50
Producer households	2.63	2.53	2.43	2.22	2.26	2.21
Consumer households	1.31	1.25	1.24	1.11	1.09	1.06
Apulia	2.05	1.85	1.91	1.81	1.68	1.70
<i>of which:</i> General government	0.19	0.00	0.04	0.19	3.81	3.65
Non-financial companies	3.38	2.98	3.03	2.91	2.48	2.67
Producer households	2.49	2.24	2.38	2.19	2.20	2.05
Consumer households	1.08	1.02	1.07	1.02	1.02	0.97
Basilicata	2.44	1.90	2.18	1.94	1.71	1.76
<i>of which:</i> General government	0.35	0.60	0.38	0.41	0.19	0.00
Non-financial companies	4.20	2.98	3.50	3.20	2.80	3.02
Producer households	2.66	2.00	2.18	2.15	1.67	1.80
Consumer households	0.97	0.99	1.07	0.87	0.88	0.75
Calabria	2.06	1.86	1.70	1.78	1.76	1.68
<i>of which:</i> General government	3.08	1.63	0.66	1.13	1.03	1.34
Non-financial companies	2.75	2.90	2.63	2.81	2.79	2.52
Producer households	2.84	2.51	2.32	2.51	2.46	2.52
Consumer households	1.29	1.20	1.26	1.07	1.11	1.15
Sicily	2.26	2.16	2.48	2.30	2.35	2.40
<i>of which:</i> General government	2.00	2.14	3.44	3.46	4.89	7.27
Non-financial companies	3.38	3.21	3.69	3.62	3.71	3.86
Producer households	3.30	3.12	3.22	2.89	2.80	2.81
Consumer households	1.39	1.36	1.48	1.30	1.28	1.21
Sardinia	1.28	1.16	1.08	1.09	1.12	1.14
<i>of which:</i> General government	0.85	1.08	1.47	0.50	1.44	0.55
Non-financial companies	2.25	1.98	1.73	1.92	1.96	1.83
Producer households	2.04	1.93	1.94	1.88	1.94	1.96
Consumer households	0.83	0.81	0.78	0.69	0.73	0.80

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**

	2020-Q1	2020-Q2	2020-Q3	2020-Q4	2021-Q1	2021-Q2
ITALY	1.09	1.03	0.98	0.94	0.96	0.86
<i>of which:</i> General government	0.48	0.43	0.63	0.53	0.56	0.88
Non-financial companies	1.71	1.63	1.50	1.38	1.28	1.12
Producer households	1.69	1.61	1.49	1.38	1.44	1.36
Consumer households	0.81	0.78	0.76	0.76	0.93	0.88
Piedmont	0.99	1.02	0.92	0.91	0.88	0.73
<i>of which:</i> General government	0.05	0.07	0.03	0.00	0.01	0.01
Non-financial companies	1.34	1.41	1.28	1.26	1.11	0.79
Producer households	1.42	1.44	1.32	1.30	1.38	1.24
Consumer households	0.67	0.67	0.65	0.67	0.81	0.79
Valle d'Aosta	0.82	0.81	0.39	0.32	0.59	0.51
<i>of which:</i> General government	0.22	0.22	0.00	0.00	0.00	0.00
Non-financial companies	1.20	1.16	0.38	0.23	0.36	0.29
Producer households	1.28	1.24	0.81	0.70	1.37	1.16
Consumer households	0.37	0.39	0.39	0.42	0.88	0.79
Lombardy	0.69	0.66	0.70	0.74	0.78	0.74
<i>of which:</i> General government	0.17	0.08	0.02	0.02	0.01	0.01
Non-financial companies	1.31	1.29	1.31	1.33	1.28	1.24
Producer households	1.32	1.22	1.13	1.03	1.07	1.06
Consumer households	0.70	0.67	0.65	0.64	0.80	0.76
Liguria	0.93	1.03	0.86	0.84	0.80	0.73
<i>of which:</i> General government	0.01	0.27	0.00	0.00	0.01	0.00
Non-financial companies	1.14	1.23	0.92	0.87	0.69	0.70
Producer households	1.70	1.63	1.48	1.14	1.24	1.28
Consumer households	0.70	0.77	0.74	0.79	0.88	0.76
Veneto	0.99	0.87	0.89	0.79	0.82	0.63
<i>of which:</i> General government	0.12	0.03	0.00	0.02	0.03	0.03
Non-financial companies	1.62	1.60	1.66	1.43	1.38	0.97
Producer households	1.50	1.34	1.24	1.00	1.17	1.02
Consumer households	0.76	0.62	0.63	0.60	0.69	0.68
Friuli Venezia Giulia	1.49	1.35	0.72	0.68	0.51	0.55
<i>of which:</i> General government	0.05	0.05	0.02	0.03	0.00	0.00
Non-financial companies	2.35	2.20	0.91	0.87	0.48	0.61
Producer households	1.66	1.55	1.49	1.34	1.29	1.09
Consumer households	0.65	0.48	0.48	0.46	0.52	0.48

Credit Conditions and Risk

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

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

	2020-Q1	2020-Q2	2020-Q3	2020-Q4	2021-Q1	2021-Q2
Emilia-Romagna	1.50	1.22	1.15	0.95	0.89	0.70
<i>of which:</i> General government	0.06	0.03	2.42	2.50	2.48	0.00
Non-financial companies	2.03	1.42	1.29	1.01	0.88	0.77
Producer households	1.51	1.41	1.29	1.24	1.00	0.98
Consumer households	0.62	0.62	0.60	0.57	0.65	0.63
Trentino-Alto Adige	0.73	0.75	0.64	0.81	0.81	0.77
<i>of which:</i> General government	0.05	0.00	0.05	0.14	0.06	0.07
Non-financial companies	0.89	0.96	0.79	1.00	0.96	0.81
Producer households	1.17	1.08	0.93	1.37	1.36	1.61
Consumer households	0.36	0.33	0.30	0.36	0.47	0.58
Tuscany	1.24	1.18	1.10	1.14	1.13	1.15
<i>of which:</i> General government	0.04	0.00	0.08	0.00	0.01	0.37
Non-financial companies	1.62	1.49	1.37	1.49	1.34	1.43
Producer households	1.80	1.74	1.69	1.52	1.73	1.60
Consumer households	0.74	0.80	0.75	0.74	0.86	0.81
Umbria	1.21	1.19	1.25	1.14	1.16	1.14
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.06	0.24
Non-financial companies	1.26	1.22	1.45	1.28	1.21	1.24
Producer households	2.30	1.89	1.63	1.52	1.61	1.50
Consumer households	0.96	1.01	0.92	0.88	1.04	0.97
Marche	1.24	1.14	1.05	0.98	1.00	0.95
<i>of which:</i> General government	0.03	0.04	0.01	0.00	0.00	0.00
Non-financial companies	1.50	1.35	1.26	1.18	1.12	1.02
Producer households	1.78	1.51	1.54	1.37	1.36	1.54
Consumer households	0.87	0.84	0.75	0.65	0.78	0.75
Lazio	1.10	1.28	1.15	1.16	1.26	0.98
<i>of which:</i> General government	0.05	0.04	0.01	0.01	0.02	0.07
Non-financial companies	1.90	2.39	2.11	2.02	1.96	1.35
Producer households	1.69	1.63	1.63	1.59	1.99	2.00
Consumer households	0.86	0.84	0.84	0.87	1.21	1.12
Abruzzo	1.75	1.94	1.92	1.90	1.56	1.14
<i>of which:</i> General government	0.36	0.02	0.03	1.75	1.69	1.64
Non-financial companies	2.13	2.59	2.59	2.55	1.85	1.11
Producer households	2.59	2.49	2.15	1.93	1.97	1.63
Consumer households	1.07	1.01	1.04	1.05	1.12	1.08

Credit Conditions and Risk

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

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

	2020-Q1	2020-Q2	2020-Q3	2020-Q4	2021-Q1	2021-Q2
Molise	1.90	1.93	1.52	1.35	1.56	1.46
<i>of which:</i> General government	1.51	0.00	0.56	0.78	0.00	2.28
Non-financial companies	2.89	2.92	1.82	1.66	2.26	1.71
Producer households	2.28	2.69	2.17	1.93	1.79	1.56
Consumer households	1.17	1.20	1.17	1.01	1.05	0.89
Campania	2.31	1.76	1.51	1.22	1.26	1.24
<i>of which:</i> General government	2.75	2.08	0.86	0.23	0.21	0.77
Non-financial companies	3.50	2.40	1.95	1.26	1.10	1.15
Producer households	2.13	2.11	1.94	1.88	2.04	1.78
Consumer households	1.18	1.14	1.15	1.20	1.41	1.29
Apulia	1.92	1.73	1.52	1.33	1.35	1.35
<i>of which:</i> General government	0.82	1.16	0.15	0.85	0.90	0.13
Non-financial companies	3.09	2.72	2.27	1.75	1.63	1.81
Producer households	2.29	2.44	2.18	1.97	1.75	1.49
Consumer households	1.06	0.98	0.96	0.95	1.10	1.04
Basilicata	1.69	1.43	1.26	1.23	1.05	1.05
<i>of which:</i> General government	0.00	0.88	1.57	0.75	1.29	0.75
Non-financial companies	2.48	1.94	1.60	1.55	1.19	1.39
Producer households	1.64	1.91	1.76	1.49	1.50	1.21
Consumer households	1.08	0.94	0.87	0.93	0.84	0.76
Calabria	2.04	1.72	2.21	2.11	2.01	1.81
<i>of which:</i> General government	1.96	1.72	6.56	6.83	7.23	5.10
Non-financial companies	3.04	2.63	2.69	2.37	2.04	2.09
Producer households	2.65	2.32	2.16	2.14	1.94	1.91
Consumer households	1.25	1.16	1.16	1.11	1.25	1.17
Sicily	2.25	2.02	1.85	1.49	1.68	2.03
<i>of which:</i> General government	4.72	5.44	5.90	4.90	6.21	18.33
Non-financial companies	3.48	2.98	2.41	1.40	1.24	1.42
Producer households	2.91	2.66	2.49	2.12	2.26	1.97
Consumer households	1.24	1.18	1.20	1.26	1.65	1.62
Sardinia	1.11	1.11	1.07	0.89	0.86	0.73
<i>of which:</i> General government	0.33	0.21	0.44	0.08	0.06	0.07
Non-financial companies	1.85	1.78	1.80	1.41	1.23	0.97
Producer households	1.76	1.99	1.51	1.22	1.29	0.98
Consumer households	0.84	0.87	0.85	0.78	0.82	0.77

Credit Conditions and Risk

Access to data:

[TRI30431](#)

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

2nd quarter 2021

Reporting institutions: **Banks**

	Total			1 facility		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
ITALY	1,609,474	1,166,104	3,748,745	623,848	521,347	3,312,817
North West Italy	714,937	514,585	1,125,412	290,517	231,527	986,227
Piedmont	107,612	79,510	283,993	27,322	23,838	250,449
Valle d'Aosta	2,475	1,900	8,363	982	786	7,427
Lombardy	581,176	415,355	746,570	253,414	199,003	651,068
Liguria	23,675	17,820	86,486	8,798	7,900	77,283
North East Italy	402,409	287,934	909,830	157,767	132,775	794,849
Trentino Alto Adige	48,173	38,065	125,981	20,535	18,028	114,095
Veneto	182,493	132,483	346,388	91,080	74,123	301,058
Friuli-Venezia Giulia	32,897	22,115	91,479	8,375	7,666	82,136
Emilia Romagna	138,846	95,271	345,982	37,778	32,958	297,560
Central Italy	324,609	227,984	800,843	102,862	89,521	708,951
Tuscany	78,703	57,918	265,538	25,102	22,606	228,469
Umbria	14,380	10,754	55,705	4,369	3,950	48,180
Marche	30,258	21,944	122,916	10,274	9,354	106,834
Lazio	201,268	137,368	356,684	63,116	53,611	325,468
Southern Italy	115,849	92,596	594,950	48,894	45,116	533,474
Abruzzo	16,007	12,032	73,062	5,909	5,375	64,664
Molise	2,086	1,661	13,468	993	902	11,971
Campania	49,231	39,471	220,444	19,171	17,617	197,661
Apulia	33,820	27,497	190,744	15,770	14,688	171,844
Basilicata	4,445	3,597	24,679	1,978	1,811	21,809
Calabria	10,261	8,339	72,553	5,074	4,722	65,525
Islands	51,670	43,005	317,710	23,808	22,407	289,316
Sicily	34,494	28,138	229,976	16,952	15,969	208,501
Sardinia	17,176	14,868	87,734	6,856	6,439	80,815

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

2nd quarter 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	177,538	133,503	284,302	204,136	141,728	113,016
North West Italy	85,149	62,877	88,738	84,977	58,825	37,197
Piedmont	11,595	8,211	22,088	15,667	9,926	8,741
Valle d'Aosta	274	215	694	623	475	208
Lombardy	70,866	52,809	59,726	64,948	46,010	25,981
Liguria	2,414	1,642	6,230	3,740	2,414	2,267
North East Italy	36,911	27,043	71,772	51,472	33,875	31,320
Trentino Alto Adige	7,345	5,943	8,729	6,313	4,743	2,494
Veneto	14,362	10,112	27,697	20,354	12,684	12,654
Friuli-Venezia Giulia	2,685	2,035	6,034	3,798	2,759	2,435
Emilia Romagna	12,520	8,954	29,312	21,006	13,688	13,737
Central Italy	33,713	26,702	60,262	38,053	27,220	23,527
Tuscany	9,618	7,262	23,150	13,360	9,086	10,196
Umbria	1,655	1,246	4,768	2,141	1,492	2,017
Marche	3,637	2,752	10,218	4,948	3,046	4,403
Lazio	18,803	15,442	22,126	17,603	13,596	6,911
Southern Italy	15,789	12,145	42,695	18,947	13,972	14,729
Abruzzo	2,310	1,653	5,713	2,479	1,659	2,058
Molise	317	248	1,053	337	219	361
Campania	6,459	4,986	15,522	8,127	6,312	5,584
Apulia	4,576	3,566	13,234	5,353	3,846	4,443
Basilicata	607	483	1,980	800	549	713
Calabria	1,520	1,208	5,193	1,851	1,388	1,570
Islands	5,975	4,737	20,835	10,687	7,836	6,243
Sicily	4,123	3,225	15,574	5,497	3,412	4,825
Sardinia	1,852	1,512	5,261	5,190	4,424	1,418

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

2nd quarter 2021

Reporting institutions: **Banks**

More than 4 facilities		
Facilities granted	Margin used	Number of borrowers

ITALY	603,952	369,526	38,610
North West Italy	254,294	161,355	13,250
Piedmont	53,027	37,535	2,715
Valle d'Aosta	595	423	34
Lombardy	191,949	117,533	9,795
Liguria	8,723	5,864	706
North East Italy	156,259	94,241	11,889
Trentino Alto Adige	13,980	9,351	663
Veneto	56,697	35,564	4,979
Friuli-Venezia Giulia	18,039	9,655	874
Emilia Romagna	67,542	39,671	5,373
Central Italy	149,982	84,542	8,103
Tuscany	30,622	18,965	3,723
Umbria	6,215	4,066	740
Marche	11,398	6,792	1,461
Lazio	101,746	54,719	2,179
Southern Italy	32,219	21,363	4,052
Abruzzo	5,309	3,345	627
Molise	439	291	83
Campania	15,474	10,556	1,677
Apulia	8,121	5,396	1,223
Basilicata	1,060	754	177
Calabria	1,815	1,020	265
Islands	11,199	8,025	1,316
Sicily	7,921	5,532	1,076
Sardinia	3,278	2,493	240

Credit Conditions and Risk

Access to data:

[TRI30446](#)

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

2nd quarter 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	3,748,745	1,357,255	876,457	767,590	254,430
<i>of which:</i> 1 facility	3,312,817	1,337,996	825,088	669,304	164,719
2 facilities	284,302	18,976	49,692	85,564	63,741
3 or 4 facilities	113,016	282	1,673	12,672	25,185
more than 4 facilities	38,610	1	4	50	785
General government	6,620	201	135	276	527
<i>of which:</i> 1 facility	3,795	187	127	237	426
2 facilities	1,618	8	3	28	89
3 or 4 facilities	1,016	6	5	9	11
more than 4 facilities	191	-	-	2	1
Financial companies (excluding Monetary Financial Institutions)	10,707	2,949	1,342	1,446	985
<i>of which:</i> 1 facility	7,864	2,830	1,083	998	587
2 facilities	1,956	117	246	356	267
3 or 4 facilities	654	2	13	92	122
more than 4 facilities	233	-	-	-	9
Non-financial companies	770,798	227,306	103,250	126,493	104,015
<i>of which:</i> 1 facility	492,132	222,162	82,261	78,755	47,175
2 facilities	152,927	5,102	20,379	40,485	38,308
3 or 4 facilities	89,397	41	610	7,233	17,977
more than 4 facilities	36,342	1	-	20	555
Producer households	458,352	186,271	92,328	90,437	37,290
<i>of which:</i> 1 facility	391,058	181,878	80,146	68,996	21,269
2 facilities	51,737	4,318	11,677	18,196	11,108
3 or 4 facilities	14,135	75	503	3,229	4,760
more than 4 facilities	1,422	-	2	16	153
Consumer households and others	2,492,913	936,199	677,614	547,587	111,179
<i>of which:</i> 1 facility	2,409,240	926,693	659,844	519,183	94,925
2 facilities	75,493	9,348	17,231	26,300	13,891
3 or 4 facilities	7,762	158	537	2,092	2,297
more than 4 facilities	418	-	2	12	66

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

2nd quarter 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	114,233	78,874	30,123	25,948	5,796
<i>of which:</i> 1 facility	47,593	22,635	5,936	3,760	631
2 facilities	34,791	19,542	5,527	3,222	515
3 or 4 facilities	28,626	27,171	10,111	6,274	874
more than 4 facilities	3,223	9,526	8,549	12,692	3,776
General government	856	1,549	1,086	1,130	396
<i>of which:</i> 1 facility	642	936	465	340	46
2 facilities	180	455	353	359	91
3 or 4 facilities	32	152	252	373	154
more than 4 facilities	2	6	16	58	105
Financial companies (excluding Monetary Financial Institutions)	613	767	538	829	598
<i>of which:</i> 1 facility	369	451	261	415	265
2 facilities	150	218	201	261	116
3 or 4 facilities	84	76	54	96	106
more than 4 facilities	10	22	22	57	111
Non-financial companies	77,372	63,880	25,873	22,760	4,698
<i>of which:</i> 1 facility	25,047	14,928	4,105	2,544	305
2 facilities	25,862	15,630	4,304	2,297	283
3 or 4 facilities	23,751	24,490	9,196	5,494	582
more than 4 facilities	2,712	8,832	8,268	12,425	3,528
Producer households	13,495	5,428	964	297	10
<i>of which:</i> 1 facility	5,508	1,641	215	54	1
2 facilities	4,212	1,509	205	53	1
3 or 4 facilities	3,377	1,720	349	93	5
more than 4 facilities	398	558	195	97	3
Consumer households and others	21,760	7,196	1,653	931	94
<i>of which:</i> 1 facility	15,934	4,645	884	406	14
2 facilities	4,355	1,711	463	252	24
3 or 4 facilities	1,372	732	259	218	27
more than 4 facilities	99	108	47	55	29

Credit Conditions and Risk

Access to data:

[TRI30466](#)

Average number of banks per borrower

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

(numbers in unit, percentages)

2nd quarter 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 (%)	69	99	98	95
General government	Average number of banks per borrower	1.75	1.10	1.11	1.21
	First bank's share of total credit granted (%)	71	100	100	97
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.52	1.04	1.20	1.38
	First bank's share of total credit granted (%)	88	98	92	89
Non-financial companies	Average number of banks per borrower	1.74	1.02	1.21	1.44
	First bank's share of total credit granted (%)	51	99	92	86
<i>of which:</i>					
Industry	Average number of banks per borrower	2.32	1.02	1.21	1.50
	First bank's share of total credit granted (%)	43	99	92	83
Building	Average number of banks per borrower	1.61	1.02	1.20	1.44
	First bank's share of total credit granted (%)	65	99	92	86
Services	Average number of banks per borrower	1.58	1.02	1.21	1.43
	First bank's share of total credit granted (%)	55	99	91	86
Producer households	Average number of banks per borrower	1.20	1.02	1.14	1.28
	First bank's share of total credit granted (%)	87	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	98

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)

2nd 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	1.48	2.00	2.63	3.47
	First bank's share of total credit granted (%)	87	78	70	63
General government	Average number of banks per borrower	1.22	1.31	1.53	1.90
	First bank's share of total credit granted (%)	95	93	92	87
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.58	1.62	1.66	1.81
	First bank's share of total credit granted (%)	86	87	86	83
Non-financial companies	Average number of banks per borrower	1.77	2.19	2.81	3.70
	First bank's share of total credit granted (%)	80	74	67	60
<i>of which:</i>					
Industry	Average number of banks per borrower	1.93	2.44	3.16	4.14
	First bank's share of total credit granted (%)	75	67	60	52
Building	Average number of banks per borrower	1.74	2.09	2.55	3.19
	First bank's share of total credit granted (%)	81	77	73	69
Services	Average number of banks per borrower	1.72	2.10	2.66	3.50
	First bank's share of total credit granted (%)	81	76	70	63
Producer households	Average number of banks per borrower	1.59	2.01	2.51	3.10
	First bank's share of total credit granted (%)	86	81	78	75
Consumer households and others	Average number of banks per borrower	1.17	1.36	1.53	1.77
	First bank's share of total credit granted (%)	96	93	91	88

Credit Conditions and Risk

Average number of banks per borrower

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

(numbers in unit, percentages)

2nd 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	4.80	7.25
	First bank's share of total credit granted (%)	53	62
General government	Average number of banks per borrower	2.32	3.71
	First bank's share of total credit granted (%)	88	67
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	2.22	3.85
	First bank's share of total credit granted (%)	83	88
Non-financial companies	Average number of banks per borrower	5.14	8.05
	First bank's share of total credit granted (%)	49	39
<i>of which:</i>			
Industry	Average number of banks per borrower	5.76	8.71
	First bank's share of total credit granted (%)	43	35
Building	Average number of banks per borrower	4.06	6.30
	First bank's share of total credit granted (%)	62	47
Services	Average number of banks per borrower	4.81	7.56
	First bank's share of total credit granted (%)	53	42
Producer households	Average number of banks per borrower	3.67	3.50
	First bank's share of total credit granted (%)	70	70
Consumer households and others	Average number of banks per borrower	2.11	3.83
	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	8,833,663	8,934,898	4,266,411	4,272,920	4,567,252	4,661,978
of which: joint borrowers	2,437,718	2,465,189	1,067,446	1,057,660	1,370,272	1,407,529
Loans (excluding bad loans)						
facilities granted	2,233,498	2,236,827	1,856,760	1,853,786	376,738	383,040
margin used	1,748,422	1,742,412	1,372,053	1,359,541	376,368	382,871
Breach of overdraft limits	30,499	29,685	17,530	16,968	12,969	12,717
margin available	515,576	524,100	502,236	511,213	13,339	12,887
Account receivables financing						
facilities granted	235,635	234,634	201,370	199,788	34,265	34,846
margin used	99,836	103,539	75,471	77,819	24,365	25,721
Term loans						
facilities granted	1,805,386	1,808,840	1,465,693	1,463,366	339,693	345,474
margin used	1,571,459	1,563,875	1,226,427	1,213,380	345,032	350,495
Revocable loans						
facilities granted	187,368	188,427	184,592	185,712	2,776	2,715
margin used	72,027	70,064	65,061	63,414	6,966	6,651
Collateral granted						
facilities granted	358,617	363,365	350,351	355,041	8,265	8,323
margin used	167,778	175,328	160,126	166,706	7,652	8,622
Bad loans (gross of write-downs and net of write-offs)	146,862	147,390	47,941	46,309	98,921	101,081
Number of guarantors	4,083,101	4,046,022	2,361,891	2,316,243	1,721,210	1,729,779
of which: joint guarantors	1,419,162	1,398,894	871,451	851,312	547,711	547,582
Guarantees received	789,540	793,235	511,414	513,806	278,125	279,429

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30126](#)

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

2nd quarter 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	6,350,330	2,562,864	1,643,796	1,100,467	253,970
Facilities granted	1,989,473	134,498	166,023	193,627	99,458
Margin used	1,546,042	125,589	159,675	181,836	84,304
<i>of which : backed by real security</i>	631,935	87,748	141,464	152,717	52,326
Margin available	471,074	10,978	7,390	13,173	16,389
Breach of overdraft limits	27,643	2,069	1,042	1,383	1,235

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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	99,622	64,690	23,674	19,159	3,823
Facilities granted	87,372	125,806	105,388	246,825	772,794
Margin used	67,271	95,750	77,759	178,159	570,984
<i>of which</i> : backed by real security	29,076	34,669	24,782	47,009	61,587
Margin available	21,430	32,331	29,731	75,281	211,367
Breach of overdraft limits	1,329	2,275	2,102	6,614	9,557

Credit Conditions and Risk

Access to data:

[TRI30146](#)

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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	3,748,745	1,357,255	876,457	767,590	254,430
	Facilities granted	1,609,474	62,238	77,976	111,547	70,036
	Margin used	1,166,104	56,184	72,369	101,712	56,982
Piedmont	Number of borrowers	283,993	106,576	67,029	56,031	18,878
	Facilities granted	107,612	4,872	5,853	8,002	5,150
	Margin used	79,510	4,370	5,358	7,156	4,091
Valle d'Aosta	Number of borrowers	8,363	2,813	1,772	1,870	724
	Facilities granted	2,475	127	148	257	181
	Margin used	1,900	109	133	230	151
Lombardy	Number of borrowers	746,570	237,171	179,610	164,272	57,104
	Facilities granted	581,176	11,081	16,093	24,207	15,886
	Margin used	415,355	9,870	14,843	21,967	12,565
Liguria	Number of borrowers	86,486	31,676	20,500	18,148	6,172
	Facilities granted	23,675	1,422	1,756	2,534	1,612
	Margin used	17,820	1,245	1,590	2,280	1,301
Trentino Alto Adige	Number of borrowers	125,981	34,566	24,807	31,280	14,406
	Facilities granted	48,173	1,661	2,336	5,053	4,225
	Margin used	38,065	1,421	2,118	4,655	3,638
Veneto	Number of borrowers	346,388	114,407	85,489	74,433	24,323
	Facilities granted	182,493	5,329	7,638	10,712	6,623
	Margin used	132,483	4,748	7,104	9,667	5,213
Friuli-Venezia Giulia	Number of borrowers	91,479	33,565	23,866	18,141	5,269
	Facilities granted	32,897	1,589	2,085	2,546	1,410
	Margin used	22,115	1,459	1,973	2,343	1,157

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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	114,233	78,874	30,123	25,948	5,796
	Facilities granted	65,035	100,068	85,542	214,053	821,397
	Margin used	48,671	72,402	60,202	142,249	550,747
Piedmont	Number of borrowers	8,719	5,754	2,266	1,819	413
	Facilities granted	4,956	7,359	6,558	15,293	49,466
	Margin used	3,603	5,217	4,495	9,878	35,087
Valle d'Aosta	Number of borrowers	302	181	64	62	7
	Facilities granted	146	186	142	400	884
	Margin used	117	134	114	326	577
Lombardy	Number of borrowers	27,221	20,136	8,290	7,689	2,059
	Facilities granted	15,708	26,132	24,257	65,803	381,750
	Margin used	11,299	18,095	16,386	42,239	266,953
Liguria	Number of borrowers	2,420	1,443	495	457	100
	Facilities granted	1,322	1,755	1,354	3,567	8,321
	Margin used	979	1,245	934	2,379	5,771
Trentino Alto Adige	Number of borrowers	6,102	4,047	1,459	1,067	173
	Facilities granted	3,545	5,327	4,202	8,486	13,260
	Margin used	2,929	4,333	3,346	6,305	9,246
Veneto	Number of borrowers	12,126	8,880	3,582	3,017	622
	Facilities granted	6,893	11,152	10,105	25,026	98,881
	Margin used	4,941	7,690	6,800	15,812	70,171
Friuli-Venezia Giulia	Number of borrowers	2,322	1,605	651	555	120
	Facilities granted	1,322	2,015	1,760	4,444	15,686
	Margin used	993	1,478	1,242	2,932	8,466

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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	345,982	116,601	82,832	72,562	24,488
	Facilities granted	138,846	5,343	7,254	10,333	6,727
	Margin used	95,271	4,648	6,632	9,191	5,171
Tuscany	Number of borrowers	265,538	89,010	59,377	59,892	20,135
	Facilities granted	78,703	4,054	5,245	8,602	5,521
	Margin used	57,918	3,558	4,787	7,811	4,507
Umbria	Number of borrowers	55,705	22,422	12,837	9,355	3,297
	Facilities granted	14,380	1,030	1,125	1,334	913
	Margin used	10,754	926	1,042	1,183	732
Marche	Number of borrowers	122,916	47,268	29,787	21,417	7,313
	Facilities granted	30,258	2,232	2,720	3,184	2,143
	Margin used	21,944	2,021	2,522	2,879	1,681
Lazio	Number of borrowers	356,684	124,672	80,557	84,461	25,425
	Facilities granted	201,268	5,668	7,364	12,722	6,968
	Margin used	137,368	5,191	6,932	11,997	6,081
Abruzzo	Number of borrowers	73,062	30,759	16,427	12,104	3,922
	Facilities granted	16,007	1,408	1,450	1,736	1,072
	Margin used	12,032	1,293	1,358	1,566	873
Molise	Number of borrowers	13,468	5,958	3,015	2,224	733
	Facilities granted	2,086	270	262	317	203
	Margin used	1,661	249	245	289	166
Campania	Number of borrowers	220,444	90,163	47,446	41,664	13,535
	Facilities granted	49,231	3,955	4,204	6,000	3,688
	Margin used	39,471	3,664	3,942	5,527	3,113

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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	11,677	8,493	3,202	2,968	729
	Facilities granted	6,681	10,905	9,219	25,147	57,079
	Margin used	4,650	7,325	6,111	15,776	35,450
Tuscany	Number of borrowers	9,182	6,202	2,287	1,875	301
	Facilities granted	5,287	7,950	6,557	15,496	19,877
	Margin used	4,044	5,837	4,717	10,239	12,204
Umbria	Number of borrowers	1,616	1,136	396	355	79
	Facilities granted	929	1,415	1,120	2,882	3,604
	Margin used	691	1,014	794	1,972	2,330
Marche	Number of borrowers	3,493	2,423	842	706	131
	Facilities granted	2,063	3,071	2,353	5,375	7,047
	Margin used	1,507	2,154	1,581	3,490	3,970
Lazio	Number of borrowers	9,205	5,914	2,120	1,999	521
	Facilities granted	5,113	7,486	6,001	16,510	133,293
	Margin used	4,129	6,026	4,621	12,663	79,073
Abruzzo	Number of borrowers	1,897	1,212	479	378	70
	Facilities granted	1,091	1,458	1,280	3,061	3,412
	Margin used	841	1,055	924	2,073	1,962
Molise	Number of borrowers	325	189	69	36	8
	Facilities granted	174	215	168	206	264
	Margin used	131	157	118	131	158
Campania	Number of borrowers	6,013	3,919	1,404	1,120	193
	Facilities granted	3,324	4,732	3,771	8,517	10,950
	Margin used	2,649	3,731	2,988	6,357	7,165

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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	190,744	78,879	45,874	34,683	9,929
	Facilities granted	33,820	3,590	4,079	4,886	2,731
	Margin used	27,497	3,341	3,867	4,553	2,333
Basilicata	Number of borrowers	24,679	10,719	5,373	4,191	1,371
	Facilities granted	4,445	482	472	608	379
	Margin used	3,597	447	442	552	324
Calabria	Number of borrowers	72,553	34,444	14,801	11,028	3,411
	Facilities granted	10,261	1,535	1,297	1,587	917
	Margin used	8,339	1,426	1,213	1,447	766
Sicily	Number of borrowers	229,976	107,476	52,243	35,503	10,023
	Facilities granted	34,494	4,858	4,595	5,016	2,692
	Margin used	28,138	4,565	4,352	4,644	2,266
Sardinia	Number of borrowers	87,734	38,110	22,815	14,331	3,972
	Facilities granted	17,176	1,732	2,001	1,911	994
	Margin used	14,868	1,632	1,915	1,774	852

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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	4,456	2,894	979	719	92
	Facilities granted	2,567	3,709	2,731	5,687	3,758
	Margin used	2,052	2,889	2,065	3,922	2,258
Basilicata	Number of borrowers	587	401	150	108	12
	Facilities granted	334	485	401	751	523
	Margin used	265	370	290	515	362
Calabria	Number of borrowers	1,327	860	296	185	30
	Facilities granted	722	953	669	1,137	1,406
	Margin used	575	714	523	812	763
Sicily	Number of borrowers	3,767	2,299	793	570	100
	Facilities granted	2,092	2,754	2,143	4,355	5,866
	Margin used	1,650	2,140	1,573	2,965	3,649
Sardinia	Number of borrowers	1,476	886	299	263	36
	Facilities granted	768	1,007	751	1,911	6,072
	Margin used	623	798	580	1,465	5,131

Credit Conditions and Risk

Access to data:

[TRI30156](#)

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

2nd quarter 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	3,748,745	1,357,255	876,457	767,590	254,430
	Facilities granted	1,609,474	62,238	77,976	111,547	70,036
	Margin used	1,166,104	56,184	72,369	101,712	56,982
General government	Number of borrowers	6,620	201	135	276	527
	Facilities granted	45,125	6	10	30	106
	Margin used	26,296	30	30	89	82
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	10,707	2,949	1,342	1,446	985
	Facilities granted	371,267	129	118	218	285
	Margin used	275,372	124	85	174	208
Non-financial companies	Number of borrowers	770,798	227,306	103,250	126,493	104,015
	Facilities granted	883,197	9,922	9,175	19,868	31,439
	Margin used	579,489	7,454	6,490	14,299	22,478
<i>of which:</i>	Industry	Number of borrowers	152,435	27,632	16,079	22,760
		Facilities granted	348,266	1,245	1,462	3,667
		Margin used	207,874	861	925	2,279
	Building	Number of borrowers	97,958	28,331	13,362	16,467
		Facilities granted	68,530	1,235	1,191	2,614
		Margin used	53,308	897	797	1,829
	Services	Number of borrowers	498,408	165,735	71,167	83,844
		Facilities granted	442,015	7,210	6,293	13,044
		Margin used	298,995	5,500	4,578	9,731
Producer households	Number of borrowers	458,352	186,271	92,328	90,437	37,290
	Facilities granted	59,376	8,323	8,061	13,132	10,209
	Margin used	51,852	7,043	7,111	11,696	8,805
Consumer households and others	Number of borrowers	2,492,913	936,199	677,614	547,587	111,179
	Facilities granted	249,667	43,666	60,458	78,107	27,879
	Margin used	232,405	41,376	58,524	75,288	25,310

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)

2nd 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	114,233	78,874	30,123	25,948	5,796
	Facilities granted	65,035	100,068	85,542	214,053	821,397
	Margin used	48,671	72,402	60,202	142,249	550,747
General government	Number of borrowers	856	1,549	1,086	1,130	396
	Facilities granted	264	990	1,468	5,026	37,223
	Margin used	156	531	775	2,293	22,105
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	613	767	538	829	598
	Facilities granted	376	1,068	1,716	8,114	359,239
	Margin used	277	657	824	4,625	268,082
Non-financial companies	Number of borrowers	77,372	63,880	25,873	22,760	4,698
	Facilities granted	45,654	82,522	74,484	190,874	419,097
	Margin used	32,353	58,273	52,168	127,547	256,287
<i>of which:</i>						
Industry	Number of borrowers	20,241	19,900	9,227	9,534	2,297
	Facilities granted	12,331	26,559	27,400	84,200	184,241
	Margin used	7,451	16,140	16,735	50,279	108,579
Building	Number of borrowers	10,488	8,321	3,060	2,072	268
	Facilities granted	6,148	10,354	8,220	14,750	19,749
	Margin used	4,472	7,846	6,479	11,655	15,658
Services	Number of borrowers	44,228	33,249	12,529	10,291	2,002
	Facilities granted	25,712	42,359	35,640	84,784	207,736
	Margin used	19,171	31,486	26,255	59,912	126,874
Producer households	Number of borrowers	13,495	5,428	964	297	10
	Facilities granted	7,467	6,588	2,741	2,080	477
	Margin used	6,390	5,786	2,459	1,737	416
Consumer households and others	Number of borrowers	21,760	7,196	1,653	931	94
	Facilities granted	11,201	8,832	5,108	7,950	5,361
	Margin used	9,436	7,103	3,961	6,039	3,857

Credit Conditions and Risk

Access to data:

[TRI30190](#)

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

2nd quarter 2021

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

		Consumer households		
		Female	Male	Joint loans
ITALY	Number of borrowers	1,127,480	1,858,484	2,035,416
	Facilities granted	91,909	162,909	207,415
	Margin used	89,588	155,685	204,096
Piedmont	Number of borrowers	89,670	133,968	168,565
	Facilities granted	6,743	11,315	16,497
	Margin used	6,539	10,680	16,068
Valle d'Aosta	Number of borrowers	3,544	4,632	4,551
	Facilities granted	278	391	470
	Margin used	273	371	458
Lombardy	Number of borrowers	230,354	369,407	437,757
	Facilities granted	20,229	37,126	48,286
	Margin used	19,517	34,700	47,321
Liguria	Number of borrowers	34,985	53,042	50,162
	Facilities granted	2,784	4,689	5,085
	Margin used	2,727	4,466	4,975
Trentino-Alto Adige	Number of borrowers	25,869	45,919	30,074
	Facilities granted	2,685	5,456	3,951
	Margin used	2,572	5,074	3,797
Veneto	Number of borrowers	95,082	167,694	187,633
	Facilities granted	7,663	15,011	19,124
	Margin used	7,486	14,403	18,897
Friuli Venezia Giulia	Number of borrowers	29,618	47,326	43,930
	Facilities granted	2,127	3,818	4,160
	Margin used	2,102	3,688	4,121

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

2nd quarter 2021

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

		Consumer households		
		Female	Male	Joint loans
Emilia-Romagna	Number of borrowers	101,770	153,043	157,672
	Facilities granted	8,032	13,842	16,265
	Margin used	7,807	13,116	15,920
Tuscany	Number of borrowers	86,867	130,978	135,945
	Facilities granted	7,371	11,751	14,468
	Margin used	7,176	11,249	14,215
Umbria	Number of borrowers	16,672	27,158	25,756
	Facilities granted	1,153	2,040	2,282
	Margin used	1,127	1,962	2,258
Marche	Number of borrowers	29,786	46,701	44,102
	Facilities granted	2,226	3,829	4,070
	Margin used	2,159	3,628	4,019
Lazio	Number of borrowers	131,363	191,887	208,568
	Facilities granted	12,304	18,528	23,959
	Margin used	12,028	17,835	23,622
Abruzzo	Number of borrowers	21,301	37,498	32,245
	Facilities granted	1,510	2,743	2,804
	Margin used	1,489	2,684	2,780
Molise	Number of borrowers	3,811	7,511	6,591
	Facilities granted	267	521	567
	Margin used	264	509	559
Campania	Number of borrowers	56,049	116,224	150,475
	Facilities granted	4,521	9,080	14,946
	Margin used	4,422	8,844	14,778
Apulia	Number of borrowers	52,144	108,321	129,305
	Facilities granted	3,878	8,023	11,353
	Margin used	3,828	7,890	11,303

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

2nd quarter 2021

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

		Consumer households		
		Female	Male	Joint loans
Basilicata	Number of borrowers	6,358	13,018	12,686
	Facilities granted	461	936	1,100
	Margin used	463	925	1,091
Calabria	Number of borrowers	20,381	37,933	38,668
	Facilities granted	1,372	2,474	3,310
	Margin used	1,361	2,448	3,293
Sicily	Number of borrowers	63,542	124,776	124,518
	Facilities granted	4,305	8,426	10,759
	Margin used	4,264	8,337	10,684
Sardinia	Number of borrowers	28,314	41,448	46,213
	Facilities granted	1,998	2,908	3,962
	Margin used	1,982	2,874	3,937

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

2nd quarter 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	2.73	2.86	2.10
North West Italy	2.96	2.76	2.02
North East Italy	2.21	2.48	2.01
Central Italy	2.90	3.10	1.99
Southern Italy	2.87	3.25	2.30
Islands	3.51	3.44	2.44

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)

2nd 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	
1.66	1.47	3.36	1.76	1.81
1.59	1.41	4.11	1.69	1.71
1.63	1.51	2.40	1.71	1.69
1.77	1.61	2.26	1.72	2.62
1.58	1.39	4.97	1.69	1.68
1.56	1.27	2.71	1.66	1.95
1.63	1.52	2.08	1.68	2.05
1.68	1.65	2.33	1.55	2.95
1.67	1.54	1.80	1.74	1.95
1.69	1.59	2.99	1.69	2.46
1.56	1.41	2.22	1.65	1.79
1.69	1.43	3.09	1.85	1.61
1.62	1.44	2.82	1.71	1.63
1.75	1.45	3.32	1.86	2.20
1.66	1.50	4.29	1.80	1.49
1.73	1.40	2.91	1.91	1.57
1.75	1.57	3.18	1.81	1.85
1.87	1.64	3.59	1.95	2.16
1.80	1.70	3.51	1.77	2.43
1.68	1.47	2.84	1.76	1.52
1.80	1.67	3.33	1.82	1.99
1.71	1.60	2.74	1.69	2.79
1.81	1.50	3.57	1.87	3.11
1.84	1.63	3.54	1.92	2.85
1.85	1.67	3.53	1.92	2.85
1.83	1.44	3.61	1.92	2.86

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, total facilities granted (size classes) and customer region
(percentages)

2nd quarter 2021

Reporting institutions: **Sample of banks**

	Up to 1 year				More than 1 year			
	Total of size classes	From 250 to 125,000 euro	From 125,000 to 250,000 euro	More than 250,000 euro	Total of size classes	From 250 to 125,000 euro	From 125,000 to 250,000 euro	More than 250,000 euro
ITALY	1.39	1.46	1.38	1.24	1.66	1.88	1.61	1.34
North West Italy	1.31	1.37	1.30	1.19	1.61	1.86	1.56	1.29
Piedmont and Valle d'Aosta	1.34	1.34	1.36	1.27	1.62	1.84	1.54	1.30
Lombardy	1.32	1.38	1.30	1.19	1.61	1.87	1.57	1.29
Liguria	1.14	1.18	1.17	1.01	1.55	1.79	1.47	1.29
North East Italy	1.45	1.53	1.43	1.32	1.61	1.81	1.55	1.34
Trentino-Alto Adige	1.52	1.63	1.53	1.44	1.50	1.60	1.50	1.42
Veneto	1.46	1.56	1.44	1.25	1.67	1.89	1.58	1.35
Friuli Venezia Giulia	1.49	1.63	1.41	1.23	1.60	1.77	1.51	1.30
Emilia-Romagna	1.38	1.44	1.36	1.26	1.59	1.77	1.54	1.30
Central Italy	1.36	1.41	1.39	1.18	1.73	1.96	1.71	1.38
Tuscany	1.36	1.39	1.39	1.18	1.57	1.75	1.55	1.29
Umbria	1.50	1.51	1.49	1.50	1.75	1.92	1.64	1.40
Marche	1.30	1.30	1.30	1.26	1.69	1.84	1.61	1.35
Lazio	1.37	1.46	1.40	1.16	1.80	2.09	1.79	1.42
Southern Italy	1.46	1.55	1.43	1.28	1.68	1.89	1.60	1.38
Abruzzo e Molise	1.50	1.56	1.47	1.34	1.77	1.91	1.68	1.54
Campania	1.42	1.50	1.40	1.25	1.66	1.89	1.60	1.35
Apulia	1.54	1.62	1.48	1.31	1.69	1.87	1.58	1.38
Basilicata	1.41	1.51	1.32	1.37	1.54	1.68	1.47	1.35
Calabria	1.41	1.53	1.33	1.22	1.75	1.98	1.63	1.42
Islands	1.53	1.63	1.47	1.27	1.81	2.00	1.71	1.41
Sicily	1.56	1.67	1.50	1.28	1.81	2.04	1.69	1.36
Sardinia	1.39	1.44	1.36	1.25	1.82	1.93	1.77	1.53

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30900](#)

APRC applied to loans (excluding bad loans) to consumer households for house purchase - new business in the quarter

by initial period of rate fixation, total facilities granted (size classes) and customer region
(percentages)

2nd quarter 2021

Reporting institutions: **Sample of banks**

Up to 1 year				More than 1 year			
Total of size classes	From 250 to 125,000 euro	From 125,000 to 250,000 euro	More than 250,000 euro	Total of size classes	From 250 to 125,000 euro	From 125,000 to 250,000 euro	More than 250,000 euro

ITALY	1.79	2.12	1.80	1.50	1.68	1.83	1.69	1.41
North West Italy	1.72	1.95	1.79	1.47	1.66	1.86	1.68	1.38
North East Italy	1.77	2.16	1.76	1.52	1.73	1.92	1.72	1.45
Central Italy	1.78	2.08	1.76	1.58	1.61	1.72	1.65	1.39
Southern Italy	2.04	2.38	2.05	1.43	1.70	1.78	1.73	1.44
Islands	1.92	2.24	1.78	1.51	1.75	1.86	1.74	1.49

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)

2nd 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	1.07	1.36	1.19	2.37	1.30	0.60	0.78	0.75	2.19	0.71
North West Italy	1.01	1.27	1.10	2.40	1.19	0.63	0.75	0.67	2.40	0.72
North East Italy	1.09	1.47	1.14	2.00	1.66	0.51	1.07	0.85	1.30	1.11
Central Italy	0.93	1.13	1.08	2.42	1.02	0.50	0.48	0.54	1.89	0.43
Southern Italy and Islands	2.04	2.10	1.87	2.94	2.11	1.34	1.40	1.24	2.86	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. 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 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 **1.73** **1.81** **1.49** **2.39** **1.88**

North West Italy 1.76 1.86 1.47 2.39 1.96

North East Italy 1.60 1.62 1.27 2.07 1.88

Central Italy 1.55 1.63 1.49 2.47 1.55

Southern Italy and Islands 2.31 2.37 2.26 2.93 2.30

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)

2nd 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)

1.07 0.60 1.73 2.96 2.70 3.04 3.01 2.25 3.28

of which: Non-financial companies and producer households

1.36 0.78 1.81 2.99 2.70 3.08 3.05 2.26 3.34

North West Italy

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

1.01 0.63 1.76 3.07 2.68 3.28 2.86 2.12 3.20

of which: Non-financial companies and producer households

1.27 0.75 1.86 3.07 2.68 3.28 2.85 2.13 3.19

North East Italy

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

1.09 0.51 1.60 2.78 2.53 2.88 2.78 2.15 3.03

of which: Non-financial companies and producer households

1.47 1.07 1.62 2.78 2.53 2.89 2.78 2.14 3.03

Central Italy

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

0.93 0.50 1.55 2.85 2.56 2.94 2.98 2.41 3.12

of which: Non-financial companies and producer households

1.13 0.48 1.63 2.96 2.57 3.10 3.17 2.45 3.36

Southern Italy and Islands

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

2.04 1.34 2.31 3.10 3.21 3.01 3.58 2.55 3.92

of which: Non-financial companies and producer households

2.10 1.40 2.37 3.11 3.20 3.02 3.57 2.54 3.91

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

2.42 1.89 2.57 0.91 0.53 1.51

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

2.44 1.92 2.60 1.14 0.64 1.56

North West Italy

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

2.31 1.79 2.50 0.90 0.58 1.60

of which: Non-financial companies and producer households

2.32 1.84 2.49 1.12 0.67 1.69

North East Italy

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

2.23 1.92 2.33 0.91 0.38 1.41

of which: Non-financial companies and producer households

2.23 1.92 2.33 1.25 0.86 1.42

Central Italy

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

2.44 1.94 2.54 0.77 0.45 1.31

of which: Non-financial companies and producer households

2.57 2.00 2.68 0.87 0.36 1.33

Southern Italy and Islands

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

2.85 2.02 3.09 1.63 1.01 1.90

of which: Non-financial companies and producer households

2.85 2.02 3.09 1.69 1.06 1.96

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

by customer region and sector

(percentages)

2nd 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	1.07	1.36
North West Italy	1.01	1.27
Piedmont	0.93	1.00
Valle d'Aosta	0.55	1.98
Lombardy	1.01	1.33
Liguria	1.51	1.48
North East Italy	1.09	1.46
Trentino-Alto Adige	1.45	1.41
Veneto	1.41	1.41
Friuli Venezia Giulia	1.40	1.41
Emilia-Romagna	0.78	1.55
Central Italy	0.93	1.13
Tuscany	1.65	1.65
Umbria	1.69	1.69
Marche	1.54	1.58
Lazio	0.71	0.80
Southern Italy and Islands	2.04	2.10
Abruzzo	2.73	2.72
Molise	2.24	2.24
Campania	1.94	1.94
Apulia	2.05	2.03
Basilicata	2.08	2.08
Calabria	2.48	2.47
Sicily	2.06	2.04
Sardinia	1.39	1.87

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)

2nd 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
2.93	3.36	2.95	4.22	3.46
2.65	3.07	2.87	4.12	3.00
3.15	3.39	3.14	4.33	3.37
3.34	4.92	3.08	6.52	5.23
2.47	2.93	2.80	3.93	2.83
3.77	3.79	2.81	5.84	3.92
2.75	2.97	2.61	3.64	3.13
2.72	2.83	2.24	3.22	3.03
2.77	2.92	2.51	4.00	3.11
3.22	3.24	2.55	4.26	3.81
2.67	3.01	2.79	3.52	3.11
3.16	3.76	3.36	4.60	3.77
3.36	3.67	3.11	5.12	3.78
4.33	4.37	3.77	5.77	4.64
3.42	3.72	3.26	4.75	4.05
2.86	3.75	3.77	4.17	3.64
3.87	4.67	3.74	5.40	5.06
4.40	4.42	3.40	5.11	5.39
5.07	5.38	3.80	6.12	6.35
4.26	4.31	3.60	4.53	4.70
4.54	4.64	3.89	6.20	4.84
4.23	4.26	4.29	4.54	4.05
6.30	6.76	5.47	7.72	6.95
4.65	4.93	4.09	5.45	5.11
1.56	5.07	3.32	7.42	5.71

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

Credit Conditions and Risk

Access to data:

[TRI31101](#)

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 2021

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

ITALY

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

2.93 7.79 6.15 4.88 1.92

of which: Non-financial companies and producer households

3.36 7.80 6.16 4.89 2.21

North West Italy

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

2.65 7.70 6.01 4.75 1.79

of which: Non-financial companies and producer households

3.07 7.71 6.03 4.77 2.07

North East Italy

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

2.75 7.26 5.44 4.32 1.87

of which: Non-financial companies and producer households

2.97 7.27 5.44 4.33 2.05

Central Italy

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

3.16 7.65 6.46 5.18 2.03

of which: Non-financial companies and producer households

3.76 7.64 6.44 5.17 2.44

Southern Italy and Islands

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

3.87 8.87 7.27 5.96 2.32

of which: Non-financial companies and producer households

4.67 8.87 7.27 5.95 2.91

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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