

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

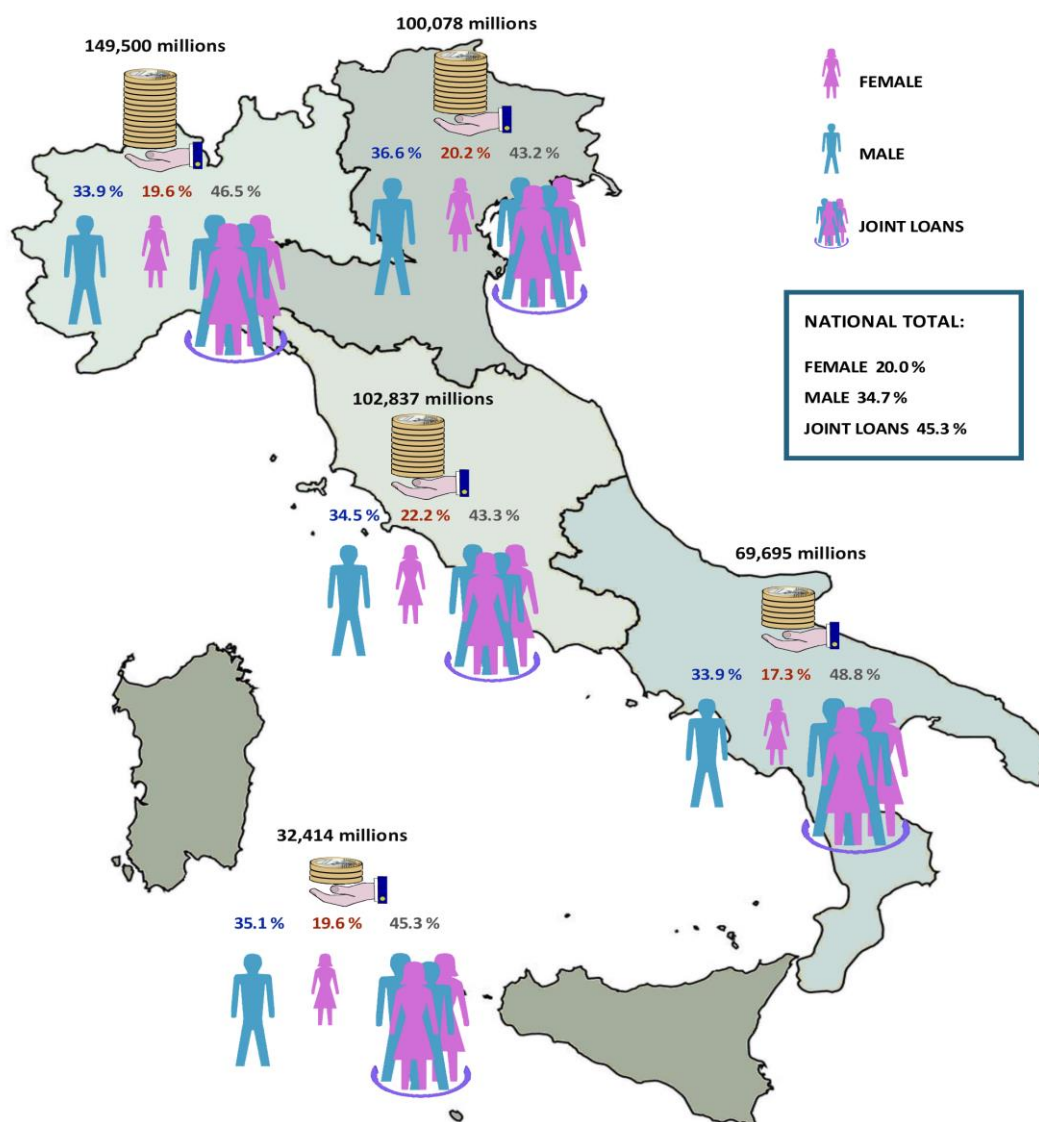
31 December 2021

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Figure 1

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

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

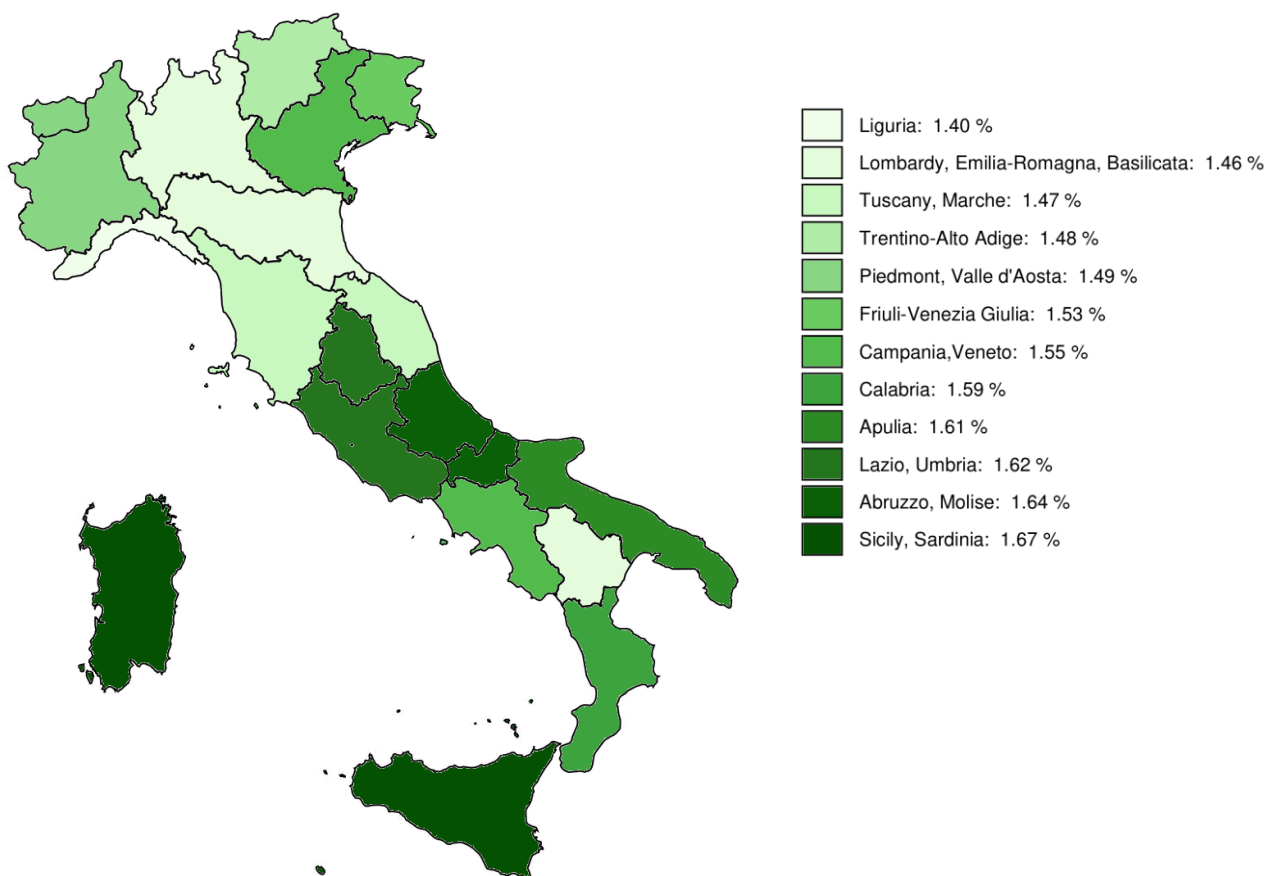


Reference period: September 2021

Figure 2

Interest rates on loans to consumer households for home purchase¹

(per cent; data at 30 September 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: September 2021

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

Banks and Financial Institutions: Credit Conditions and Risk by Sector and Geographical Area is one of the three new stand-alone specialized publications which are replacing the [Statistical Bulletin](#) over the course of 2017. The new report will be published quarterly and contains statistical data on the financial and credit system, and in particular on the borrowers' characteristics, on the loans quality and on the lending conditions (rates and guarantees) disaggregated by sector and Geographical Area.

A more detailed description of the content of the report and of the sources used is provided in *Banks and Financial Institutions: Conditions and Credit Riskiness by Sector and by Territory* in [Methods and Sources: Methodological Notes](#).

The 56 tables (of which 33 tables distributed on the "[BDS online statistical database](#)" only) which make up the publication derive from *Statistical Bulletin's* Section B – Information on Banking and Financial Business, Sub-Sections B3 and B4, in Section D – Information on Customers and on Risk and in Section E1 – Lending Rates.

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

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

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

* * *

Key to symbols and information in the index

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

Frequency:

M Monthly
Q Quarterly
H Half-yearly
A Annual

Source:

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

Description of the table

Identification code of the table

Page in which the table is reproduced in this report

Notice to readers

I. Symbols:

- the phenomenon does not exist, or it exists and data are collected but no cases were recorded

.... the phenomenon exists but no data are available

.. the data are known but the value is below the minimum considered significant

== the data are confidential

:: the data are not statistically significant

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

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

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

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

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

Frequency Source

Access to
data

Non-performing Loans

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Non-performing loans rate and bad loan rates

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

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Q	CCR	Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period by customer region and sector	TRI30496	
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Q	CCR	Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period by customer 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)	
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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

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

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

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Loans

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

Access to data:

[TRI30266](#)

Loans

by type of default

(stocks in millions of euro)

Reporting institutions: **Banks and CDP**

2021-Q3	2021-Q2	2021-Q1
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Non-performing loans	91,987	95,729	100,074
Bad loans (gross of write-downs and net of write-offs)			
Loans subject to forbearance	7,327	7,148	7,816
Other exposures	35,203	38,220	39,392
Likely defaults			
Loans subject to forbearance	24,282	24,518	25,288
Other exposures	20,981	21,946	23,430
Non-performing past due loans/exposures			
Loans subject to forbearance	348	331	335
Other exposures	3,711	3,427	3,672
Performing loans			
Loans subject to forbearance	32,969	29,009	23,854
Other exposures	1,764,098	1,769,825	1,771,077
Total loans to customers	1,889,053	1,894,563	1,895,006

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

Source: supervisory reports

Credit Conditions and Risk

Access to data:

[TRI30267](#)

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

3rd quarter 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	42,220	27,516	3,302	1,394	4,835
North West Italy	12,199	8,171	817	279	1,567
Piedmont and Valle d'Aosta	2,576	1,696	237	77	321
Lombardy	8,837	5,980	524	175	1,098
Liguria	786	495	55	26	148
North East Italy	8,185	5,780	617	147	744
Trentino-Alto Adige	554	408	56	6	13
Veneto	3,237	2,162	225	62	341
Friuli Venezia Giulia	652	444	84	14	47
Emilia-Romagna	3,741	2,766	252	64	343
Central Italy	10,987	7,649	742	306	1,019
Tuscany	3,155	2,238	295	86	243
Umbria	909	655	68	18	86
Marche	1,434	952	117	26	137
Lazio	5,490	3,804	261	176	553
Southern Italy	7,188	3,955	737	440	1,017
Abruzzo and Molise	1,055	680	112	39	115
Campania	2,918	1,702	222	217	439
Apulia and Basilicata	2,391	1,185	295	123	357
Calabria	824	388	108	61	105
Islands	3,661	1,960	390	223	489
Sicily	2,465	1,114	259	181	388
Sardinia	1,196	846	131	42	101

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

Source: supervisory reports

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

3rd quarter 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	43,773	29,179	2,501	1,718	5,289
North West Italy	15,215	11,059	611	390	1,553
Piedmont and Valle d'Aosta	2,193	1,295	169	124	345
Lombardy	12,265	9,285	389	231	1,087
Liguria	756	479	54	36	121
North East Italy	9,778	7,063	639	213	915
Trentino-Alto Adige	1,217	864	167	10	82
Veneto	3,799	2,664	219	88	401
Friuli Venezia Giulia	649	440	59	22	69
Emilia-Romagna	4,113	3,095	194	93	364
Central Italy	10,449	6,777	568	392	1,280
Tuscany	2,611	1,716	220	107	294
Umbria	708	494	50	24	79
Marche	1,086	697	92	32	116
Lazio	6,044	3,870	206	228	791
Southern Italy	5,451	3,029	432	478	967
Abruzzo and Molise	764	439	78	48	115
Campania	2,556	1,552	138	214	442
Apulia and Basilicata	1,596	799	149	145	312
Calabria	535	240	66	70	97
Islands	2,881	1,251	251	245	573
Sicily	2,187	832	194	192	470
Sardinia	694	419	57	53	103

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

3rd 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	3,837	628	314	1,201	942
North West Italy	929	160	68	261	270
Piedmont and Valle d'Aosta	235	35	22	79	60
Lombardy	610	114	38	156	187
Liguria	85	11	8	26	23
North East Italy	514	100	53	155	119
Trentino-Alto Adige	41	12	8	8	6
Veneto	203	35	19	67	51
Friuli Venezia Giulia	51	11	5	15	11
Emilia-Romagna	220	42	21	64	51
Central Italy	942	185	79	250	239
Tuscany	208	34	25	66	42
Umbria	69	18	6	16	12
Marche	74	11	8	20	16
Lazio	592	121	39	148	169
Southern Italy	987	138	81	355	203
Abruzzo and Molise	112	26	15	32	21
Campania	456	56	27	170	95
Apulia and Basilicata	261	37	25	96	65
Calabria	159	20	14	57	21
Islands	463	45	35	180	111
Sicily	362	34	23	138	88
Sardinia	101	10	12	42	23

Credit Conditions and Risk

Access to data:

[TRI30265](#)

Adjusted bad loans

by customer region

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

3rd quarter 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	515,826	49,872	1.16	34,613	1,661	4,207	507
North West Italy	123,549	14,878	1.25	7,854	475	932	164
Piedmont	33,431	2,734	1.10	2,169	114	267	19
Valle D'Aosta	639	32	1.16	51	1	8	..
Lombardy	78,410	11,188	1.31	4,900	339	584	138
Liguria	11,069	925	1.15	734	20	73	6
North East Italy	74,415	9,104	1.10	4,895	347	564	113
Veneto	30,295	3,632	1.11	2,006	112	228	60
Friuli-Venezia Giulia	7,192	713	1.10	483	29	81	3
Emilia Romagna	33,008	4,124	1.09	2,157	193	222	46
Trentino Alto Adige	3,920	634	1.11	249	12	33	4
Central Italy	118,385	13,282	1.15	7,604	391	986	100
Tuscany	35,738	3,577	1.08	2,205	115	270	24
Umbria	10,600	1,073	1.13	501	18	92	9
Marche	15,551	1,491	1.14	726	28	124	7
Lazio	56,496	7,142	1.20	4,172	231	500	60
Southern Italy	136,115	8,249	1.11	9,390	300	1,065	76
Abruzzo	14,129	1,076	1.12	781	30	120	7
Molise	2,666	149	1.17	146	3	18	1
Campania	62,012	3,519	1.12	4,426	149	433	33
Apulia	33,455	2,166	1.07	2,513	82	278	24
Basilicata	3,814	294	1.06	220	6	41	3
Calabria	20,039	1,045	1.13	1,304	29	175	9
Islands	63,362	4,358	1.13	4,870	148	660	54
Sicily	48,581	2,983	1.16	3,831	128	518	44
Sardinia	14,781	1,375	1.07	1,039	21	142	10

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30271](#)

Adjusted bad loans

by customer sector and economic activity

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

3rd 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	515,826	49,872	1.16	34,613	1,661	4,207	507
General government	151	566	2.13	9	12	5	20
Financial companies (excluding Monetary Financial Institutions)	835	977	1.29	27	7	6	2
Non-financial companies	111,491	33,946	1.20	3,417	956	483	297
<i>of which:</i>							
Industry	22,012	8,437	1.40	480	218	86	141
Building	20,902	8,632	1.15	533	215	83	67
Services	62,386	15,332	1.15	2,108	487	289	84
Producer households	67,919	3,946	1.08	3,272	157	570	44
Consumer households and e others	333,797	10,392	1.05	27,785	527	3,132	143

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-Q4	2019-Q1	2019-Q2	2019-Q3	2019-Q4	2020-Q1
TOTAL	1.33	1.33	1.30	1.18	1.07	1.09
From 250 to 125,000 euro	0.98	1.03	0.93	0.92	0.91	0.97
From 125,000 to 500,000 euro	1.39	1.39	1.29	1.27	1.23	1.28
More than 500,000 euro	1.42	1.40	1.42	1.23	1.08	1.08
General government	0.40	0.46	0.50	0.51	0.59	0.48
From 250 to 125,000 euro	3.21	5.71	5.75	5.34	11.28	7.87
From 125,000 to 500,000 euro	4.19	4.16	6.83	7.41	5.75	5.43
More than 500,000 euro	0.38	0.44	0.47	0.47	0.56	0.46
Financial companies (excluding Monetary Financial Institutions)	0.25	0.30	0.28	0.28	0.19	0.10
From 250 to 125,000 euro	1.50	1.59	1.51	1.50	1.49	1.24
From 125,000 to 500,000 euro	2.17	2.07	2.08	2.33	2.19	1.85
More than 500,000 euro	0.24	0.30	0.28	0.27	0.19	0.10
Non-financial companies	2.09	2.02	2.06	1.81	1.65	1.71
From 250 to 125,000 euro	2.61	2.59	2.49	2.46	2.40	2.47
From 125,000 to 500,000 euro	2.67	2.61	2.52	2.54	2.52	2.56
More than 500,000 euro	2.02	1.95	2.01	1.72	1.55	1.61
Producer households	1.90	1.94	1.81	1.72	1.64	1.69
From 250 to 125,000 euro	1.67	1.75	1.58	1.55	1.54	1.59
From 125,000 to 500,000 euro	1.96	1.98	1.86	1.82	1.73	1.80
More than 500,000 euro	2.10	2.11	2.01	1.79	1.61	1.65
Consumer households	0.89	0.91	0.82	0.80	0.78	0.81
From 250 to 125,000 euro	0.79	0.83	0.74	0.74	0.73	0.79
From 125,000 to 500,000 euro	0.90	0.89	0.82	0.79	0.76	0.79
More than 500,000 euro	1.80	1.74	1.54	1.45	1.31	1.11
Other sectors	0.74	0.87	0.91	0.75	0.65	0.73
From 250 to 125,000 euro	1.39	1.59	1.32	1.34	1.13	1.43
From 125,000 to 500,000 euro	1.06	0.83	0.95	0.97	0.85	0.92
More than 500,000 euro	0.61	0.81	0.86	0.64	0.55	0.61

Note: The size classes are expressed in euros and do not include the upper bounds of the intervals. The data only include transactions with resident customers, excluding Monetary Financial Institutions.

Source: Central Credit Register

Credit Conditions and Risk

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

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

	2020-Q2	2020-Q3	2020-Q4	2021-Q1	2021-Q2	2021-Q3
TOTAL	1.03	0.98	0.94	0.96	0.86	0.90
From 250 to 125,000 euro	0.95	0.92	0.90	1.03	0.98	0.96
From 125,000 to 500,000 euro	1.20	1.08	0.99	1.09	1.04	1.06
More than 500,000 euro	1.01	0.97	0.94	0.90	0.78	0.84
General government	0.43	0.63	0.53	0.56	0.88	0.83
From 250 to 125,000 euro	8.21	7.95	5.96	5.70	7.57	5.06
From 125,000 to 500,000 euro	7.08	3.48	2.27	2.44	2.96	2.69
More than 500,000 euro	0.39	0.61	0.51	0.55	0.87	0.81
Financial companies (excluding Monetary Financial Institutions)	0.10	0.16	0.24	0.26	0.19	0.14
From 250 to 125,000 euro	1.15	1.04	1.03	1.24	1.15	0.86
From 125,000 to 500,000 euro	1.80	1.33	1.04	1.24	0.71	0.71
More than 500,000 euro	0.10	0.16	0.24	0.25	0.19	0.14
Non-financial companies	1.63	1.50	1.38	1.28	1.11	1.20
From 250 to 125,000 euro	2.49	2.08	1.73	1.58	1.35	1.37
From 125,000 to 500,000 euro	2.43	2.05	1.70	1.61	1.57	1.65
More than 500,000 euro	1.53	1.43	1.34	1.24	1.07	1.16
Producer households	1.61	1.49	1.38	1.44	1.36	1.39
From 250 to 125,000 euro	1.60	1.45	1.33	1.42	1.28	1.24
From 125,000 to 500,000 euro	1.73	1.62	1.44	1.55	1.44	1.40
More than 500,000 euro	1.43	1.33	1.37	1.30	1.35	1.57
Consumer households	0.78	0.76	0.76	0.93	0.89	0.87
From 250 to 125,000 euro	0.77	0.78	0.79	0.95	0.92	0.89
From 125,000 to 500,000 euro	0.75	0.72	0.71	0.86	0.82	0.82
More than 500,000 euro	1.05	0.92	0.85	1.19	1.02	0.95
Other sectors	0.62	0.63	1.25	1.15	1.33	1.69
From 250 to 125,000 euro	1.82	1.61	1.43	1.16	1.27	1.34
From 125,000 to 500,000 euro	0.82	0.77	0.86	0.96	1.05	1.41
More than 500,000 euro	0.45	0.49	1.31	1.20	1.40	1.79

Credit Conditions and Risk

Access to data:

[TRI30602](#)

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

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

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

Note: The data only include transactions with resident customers, excluding Monetary Financial Institutions.

Source: Central Credit Register

Credit Conditions and Risk

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

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

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

Credit Conditions and Risk

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

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

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

Credit Conditions and Risk

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

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

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

Credit Conditions and Risk

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

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

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

Credit Conditions and Risk

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

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

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

Credit Conditions and Risk

Access to data:

[TRI30431](#)

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

3rd quarter 2021

Reporting institutions: **Banks**

	Total			1 facility		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
ITALY	1,612,636	1,168,938	3,804,590	632,853	532,624	3,371,124
North West Italy	715,657	512,824	1,139,075	290,961	232,406	1,002,382
Piedmont	106,883	78,192	287,717	27,805	24,575	254,370
Valle d'Aosta	2,504	1,922	8,517	1,000	805	7,571
Lombardy	582,363	414,629	754,785	253,138	198,919	661,501
Liguria	23,908	18,082	88,056	9,018	8,107	78,940
North East Italy	401,532	288,111	917,194	158,584	133,600	802,779
Trentino Alto Adige	48,628	38,106	127,531	20,762	18,139	115,558
Veneto	181,287	131,706	352,194	90,792	73,956	307,014
Friuli-Venezia Giulia	32,823	22,291	91,426	8,488	7,789	82,168
Emilia Romagna	138,793	96,008	346,043	38,542	33,716	298,039
Central Italy	324,015	229,729	815,128	107,827	96,423	723,129
Tuscany	79,791	58,893	269,614	25,999	23,467	232,447
Umbria	14,554	10,904	56,856	4,532	4,112	49,348
Marche	30,534	22,090	124,000	10,552	9,624	108,104
Lazio	199,135	137,842	364,658	66,744	59,220	333,230
Southern Italy	117,656	94,606	608,993	50,985	47,153	547,184
Abruzzo	16,158	12,312	74,514	6,170	5,617	66,042
Molise	2,137	1,729	13,712	1,018	929	12,211
Campania	50,005	40,130	225,266	20,105	18,509	202,345
Apulia	34,410	28,278	196,195	16,414	15,353	177,273
Basilicata	4,496	3,648	25,039	2,020	1,851	22,159
Calabria	10,451	8,508	74,267	5,258	4,894	67,154
Islands	53,776	43,668	324,200	24,496	23,042	295,650
Sicily	34,834	28,411	233,797	17,374	16,352	212,250
Sardinia	18,942	15,257	90,403	7,123	6,690	83,400

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

3rd quarter 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	174,265	129,394	283,080	206,027	141,765	112,055
North West Italy	85,092	61,959	86,835	86,163	59,478	36,683
Piedmont	11,692	8,341	21,984	15,586	9,820	8,653
Valle d'Aosta	287	218	707	646	491	205
Lombardy	70,641	51,682	57,958	66,261	46,829	25,601
Liguria	2,473	1,718	6,186	3,670	2,338	2,224
North East Italy	37,280	27,335	71,632	51,320	33,519	31,026
Trentino Alto Adige	7,489	5,952	8,830	6,548	4,770	2,480
Veneto	14,358	10,103	27,653	20,170	12,529	12,578
Friuli-Venezia Giulia	2,709	2,088	6,000	3,761	2,794	2,381
Emilia Romagna	12,724	9,192	29,149	20,841	13,426	13,587
Central Italy	30,241	23,204	60,524	37,654	27,107	23,441
Tuscany	9,854	7,421	23,386	12,937	8,685	10,105
Umbria	1,659	1,251	4,785	2,130	1,486	1,987
Marche	3,505	2,636	10,061	4,921	3,040	4,386
Lazio	15,224	11,896	22,292	17,666	13,897	6,963
Southern Italy	15,647	12,115	43,055	18,757	13,830	14,691
Abruzzo	2,204	1,650	5,818	2,543	1,734	2,035
Molise	318	252	1,062	349	236	355
Campania	6,357	4,903	15,663	7,966	6,144	5,567
Apulia	4,600	3,599	13,265	5,289	3,783	4,442
Basilicata	622	493	1,987	792	543	705
Calabria	1,546	1,218	5,260	1,819	1,389	1,587
Islands	6,004	4,781	21,034	12,132	7,831	6,214
Sicily	4,119	3,255	15,658	5,525	3,391	4,831
Sardinia	1,885	1,527	5,376	6,607	4,440	1,383

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

3rd quarter 2021

Reporting institutions: **Banks**

More than 4 facilities		
Facilities granted	Margin used	Number of borrowers

ITALY	599,492	365,155	38,331
North West Italy	253,441	158,981	13,175
Piedmont	51,800	35,455	2,710
Valle d'Aosta	570	407	34
Lombardy	192,324	117,199	9,725
Liguria	8,746	5,919	706
North East Italy	154,348	93,657	11,757
Trentino Alto Adige	13,830	9,246	663
Veneto	55,967	35,118	4,949
Friuli-Venezia Giulia	17,865	9,619	877
Emilia Romagna	66,686	39,674	5,268
Central Italy	148,293	82,996	8,034
Tuscany	31,001	19,321	3,676
Umbria	6,234	4,055	736
Marche	11,557	6,791	1,449
Lazio	99,501	52,829	2,173
Southern Italy	32,267	21,508	4,063
Abruzzo	5,240	3,310	619
Molise	451	313	84
Campania	15,577	10,574	1,691
Apulia	8,108	5,544	1,215
Basilicata	1,063	760	188
Calabria	1,828	1,008	266
Islands	11,144	8,014	1,302
Sicily	7,817	5,413	1,058
Sardinia	3,327	2,601	244

Credit Conditions and Risk

Access to data:

[TRI30446](#)

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

3rd quarter 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	3,804,590	1,377,853	892,286	786,323	257,341
<i>of which:</i> 1 facility	3,371,124	1,359,252	840,985	688,268	168,079
2 facilities	283,080	18,338	49,644	85,506	63,585
3 or 4 facilities	112,055	260	1,652	12,504	24,907
more than 4 facilities	38,331	3	5	45	770
General government	6,586	201	130	290	526
<i>of which:</i> 1 facility	3,785	188	122	250	431
2 facilities	1,598	9	4	28	82
3 or 4 facilities	1,019	3	4	11	11
more than 4 facilities	184	1	-	1	2
Financial companies (excluding Monetary Financial Institutions)	10,741	2,950	1,383	1,452	997
<i>of which:</i> 1 facility	7,877	2,832	1,113	1,006	604
2 facilities	1,976	116	258	345	272
3 or 4 facilities	657	2	12	100	113
more than 4 facilities	231	-	-	1	8
Non-financial companies	769,163	227,575	103,044	126,293	103,642
<i>of which:</i> 1 facility	491,888	222,486	82,083	78,859	47,111
2 facilities	152,324	5,049	20,337	40,268	38,189
3 or 4 facilities	88,834	39	623	7,149	17,797
more than 4 facilities	36,117	1	1	17	545
Producer households	458,366	186,018	92,615	91,042	37,231
<i>of which:</i> 1 facility	391,831	181,709	80,518	69,840	21,398
2 facilities	51,267	4,244	11,591	18,002	11,017
3 or 4 facilities	13,866	64	504	3,185	4,664
more than 4 facilities	1,402	1	2	15	152
Consumer households and others	2,550,508	956,823	693,369	565,921	114,512
<i>of which:</i> 1 facility	2,467,107	947,817	675,563	537,188	98,206
2 facilities	75,379	8,854	17,300	26,680	13,942
3 or 4 facilities	7,628	152	504	2,042	2,303
more than 4 facilities	394	-	2	11	61

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

3rd quarter 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	114,244	78,609	29,931	25,785	5,767
<i>of which:</i> 1 facility	48,017	22,569	5,948	3,660	627
2 facilities	34,607	19,520	5,523	3,265	522
3 or 4 facilities	28,429	27,052	10,000	6,234	862
more than 4 facilities	3,191	9,468	8,460	12,626	3,756
General government	860	1,541	1,083	1,101	395
<i>of which:</i> 1 facility	647	931	462	324	50
2 facilities	178	441	359	353	95
3 or 4 facilities	34	161	248	372	146
more than 4 facilities	1	8	14	52	104
Financial companies (excluding Monetary Financial Institutions)	635	775	497	828	585
<i>of which:</i> 1 facility	383	436	236	407	254
2 facilities	155	245	186	259	117
3 or 4 facilities	83	78	55	100	105
more than 4 facilities	14	16	20	62	109
Non-financial companies	77,061	63,572	25,681	22,639	4,683
<i>of which:</i> 1 facility	24,997	14,813	4,095	2,477	305
2 facilities	25,721	15,558	4,297	2,334	288
3 or 4 facilities	23,658	24,398	9,106	5,464	575
more than 4 facilities	2,685	8,803	8,183	12,364	3,515
Producer households	13,463	5,406	949	283	11
<i>of which:</i> 1 facility	5,530	1,658	222	51	-
2 facilities	4,235	1,494	205	55	1
3 or 4 facilities	3,298	1,715	323	87	6
more than 4 facilities	400	539	199	90	4
Consumer households and others	22,091	7,263	1,712	933	93
<i>of which:</i> 1 facility	16,365	4,696	927	400	18
2 facilities	4,286	1,766	476	264	21
3 or 4 facilities	1,349	699	266	211	30
more than 4 facilities	91	102	43	58	24

Credit Conditions and Risk

Access to data:

[TRI30466](#)

Average number of banks per borrower

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

(numbers in unit, percentages)

3rd quarter 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	1.14
	First bank's share of total credit granted (%)	69	99	98	96
General government	Average number of banks per borrower	1.74	1.10	1.09	1.20
	First bank's share of total credit granted (%)	70	99	100	97
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.52	1.04	1.20	1.39
	First bank's share of total credit granted (%)	88	98	92	89
Non-financial companies	Average number of banks per borrower	1.73	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	1.43
	First bank's share of total credit granted (%)	64	99	92	86
Services	Average number of banks per borrower	1.57	1.02	1.21	1.42
	First bank's share of total credit granted (%)	55	99	91	86
Producer households	Average number of banks per borrower	1.19	1.02	1.14	1.27
	First bank's share of total credit granted (%)	88	99	95	92
Consumer households and others	Average number of banks per borrower	1.04	1.01	1.03	1.05
	First bank's share of total credit granted (%)	97	100	99	99

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

Source: Central Credit Register

Credit Conditions and Risk

Average number of banks per borrower

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

(numbers in unit, percentages)

3rd 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	1.47	1.99	2.63	3.47
	First bank's share of total credit granted (%)	88	78	70	63
General government	Average number of banks per borrower	1.22	1.30	1.54	1.90
	First bank's share of total credit granted (%)	95	94	92	88
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.56	1.63	1.66	1.84
	First bank's share of total credit granted (%)	87	87	86	84
Non-financial companies	Average number of banks per borrower	1.76	2.19	2.81	3.69
	First bank's share of total credit granted (%)	80	74	67	60
<i>of which:</i>					
Industry	Average number of banks per borrower	1.92	2.43	3.17	4.14
	First bank's share of total credit granted (%)	75	67	60	53
Building	Average number of banks per borrower	1.75	2.09	2.57	3.18
	First bank's share of total credit granted (%)	81	77	73	69
Services	Average number of banks per borrower	1.71	2.10	2.65	3.49
	First bank's share of total credit granted (%)	81	76	70	63
Producer households	Average number of banks per borrower	1.59	2.00	2.49	3.10
	First bank's share of total credit granted (%)	86	81	78	76
Consumer households and others	Average number of banks per borrower	1.17	1.35	1.52	1.76
	First bank's share of total credit granted (%)	96	93	91	88

Credit Conditions and Risk

Average number of banks per borrower

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

(numbers in unit, percentages)

3rd quarter 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	7.23
	First bank's share of total credit granted (%)	53	62
General government	Average number of banks per borrower	2.31	3.66
	First bank's share of total credit granted (%)	88	66
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	2.24	3.89
	First bank's share of total credit granted (%)	83	88
Non-financial companies	Average number of banks per borrower	5.14	8.03
	First bank's share of total credit granted (%)	49	39
<i>of which:</i>			
Industry	Average number of banks per borrower	5.77	8.67
	First bank's share of total credit granted (%)	43	35
Building	Average number of banks per borrower	4.07	6.47
	First bank's share of total credit granted (%)	63	44
Services	Average number of banks per borrower	4.80	7.51
	First bank's share of total credit granted (%)	53	41
Producer households	Average number of banks per borrower	3.63	4.27
	First bank's share of total credit granted (%)	72	65
Consumer households and others	Average number of banks per borrower	2.12	3.67
	First bank's share of total credit granted (%)	82	66

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	
	2021 June	2021 Sept.	2021 June	2021 Sept.	2021 June	2021 Sept.
Number of borrowers for loans and collateral granted to customers	8,934,898	8,922,937	4,272,920	4,273,281	4,661,978	4,649,656
of which: joint borrowers	2,465,189	2,461,987	1,057,660	1,073,683	1,407,529	1,388,304
Loans (excluding bad loans)						
facilities granted	2,236,827	2,229,291	1,853,786	1,854,719	383,040	374,572
margin used	1,742,412	1,733,962	1,359,541	1,359,931	382,871	374,031
Breach of overdraft limits	29,685	29,278	16,968	16,254	12,717	13,024
margin available	524,100	524,607	511,213	511,042	12,887	13,565
Account receivables financing						
facilities granted	234,634	230,711	199,788	197,066	34,846	33,644
margin used	103,539	100,264	77,819	76,308	25,721	23,956
Term loans						
facilities granted	1,808,840	1,807,656	1,463,366	1,469,434	345,474	338,222
margin used	1,563,875	1,560,252	1,213,380	1,216,662	350,495	343,590
Revocable loans						
facilities granted	188,427	186,128	185,712	183,426	2,715	2,701
margin used	70,064	68,658	63,414	62,178	6,651	6,480
Collateral granted						
facilities granted	363,365	369,012	355,041	360,704	8,323	8,308
margin used	175,328	178,799	166,706	170,180	8,622	8,619
Bad loans (gross of write-downs and net of write-offs)	147,390	143,585	46,309	43,199	101,081	100,385
Number of guarantors	4,046,022	4,020,066	2,316,243	2,304,719	1,729,779	1,715,347
of which: joint guarantors	1,398,894	1,382,796	851,312	840,600	547,582	542,196
Guarantees received	793,235	789,691	513,806	513,834	279,429	275,857

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30126](#)

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

3rd quarter 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	6,390,377	2,588,106	1,653,822	1,111,105	256,135
Facilities granted	1,984,295	135,241	167,118	195,844	100,068
Margin used	1,540,247	126,764	160,657	183,759	85,072
<i>of which : backed by real security</i>	633,670	88,310	142,309	154,536	52,900
Margin available	471,443	10,542	7,489	13,426	16,183
Breach of overdraft limits	27,395	2,064	1,028	1,342	1,187

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 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	99,871	64,473	23,540	18,941	3,817
Facilities granted	86,713	126,559	105,136	244,046	767,884
Margin used	67,502	95,516	77,443	175,377	563,523
<i>of which</i> : backed by real security	29,077	34,274	24,471	46,219	61,031
Margin available	20,488	33,258	29,756	74,918	214,294
Breach of overdraft limits	1,277	2,215	2,063	6,249	9,934

Credit Conditions and Risk

Access to data:

[TRI30146](#)

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 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	3,804,590	1,377,853	892,286	786,323	257,341
	Facilities granted	1,612,636	63,675	80,751	116,264	71,706
	Margin used	1,168,938	57,660	75,154	106,405	58,616
Piedmont	Number of borrowers	287,717	108,103	68,124	57,343	19,055
	Facilities granted	106,883	5,012	6,091	8,341	5,260
	Margin used	78,192	4,514	5,603	7,488	4,185
Valle d'Aosta	Number of borrowers	8,517	2,862	1,809	1,913	736
	Facilities granted	2,504	128	153	265	186
	Margin used	1,922	110	137	237	155
Lombardy	Number of borrowers	754,785	239,329	181,717	168,079	57,593
	Facilities granted	582,363	11,321	16,647	25,324	16,246
	Margin used	414,629	10,093	15,409	23,062	12,944
Liguria	Number of borrowers	88,056	32,420	20,898	18,603	6,178
	Facilities granted	23,908	1,487	1,848	2,672	1,643
	Margin used	18,082	1,314	1,682	2,419	1,333
Trentino Alto Adige	Number of borrowers	127,531	34,778	25,135	31,871	14,747
	Facilities granted	48,628	1,671	2,369	5,175	4,337
	Margin used	38,106	1,427	2,145	4,745	3,709
Veneto	Number of borrowers	352,194	116,184	87,584	76,322	24,638
	Facilities granted	181,287	5,444	7,943	11,180	6,782
	Margin used	131,706	4,875	7,404	10,142	5,372
Friuli-Venezia Giulia	Number of borrowers	91,426	33,827	23,934	18,027	5,170
	Facilities granted	32,823	1,622	2,153	2,604	1,422
	Margin used	22,291	1,497	2,042	2,408	1,160

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 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	114,244	78,609	29,931	25,785	5,767
	Facilities granted	65,509	100,064	85,192	212,639	815,268
	Margin used	49,289	72,369	59,809	141,004	544,179
Piedmont	Number of borrowers	8,688	5,723	2,253	1,801	417
	Facilities granted	4,979	7,338	6,530	15,051	48,179
	Margin used	3,635	5,212	4,468	9,728	33,092
Valle d'Aosta	Number of borrowers	319	176	69	61	7
	Facilities granted	157	179	158	391	884
	Margin used	124	128	124	319	579
Lombardy	Number of borrowers	27,309	20,027	8,246	7,638	2,050
	Facilities granted	15,841	26,026	24,120	65,453	381,126
	Margin used	11,393	17,966	16,194	41,778	264,692
Liguria	Number of borrowers	2,411	1,455	517	440	99
	Facilities granted	1,336	1,779	1,413	3,471	8,227
	Margin used	996	1,270	971	2,364	5,642
Trentino Alto Adige	Number of borrowers	6,182	4,055	1,433	1,056	179
	Facilities granted	3,615	5,356	4,130	8,439	13,458
	Margin used	2,965	4,317	3,253	6,216	9,265
Veneto	Number of borrowers	12,041	8,867	3,561	3,000	614
	Facilities granted	6,886	11,160	10,069	24,924	96,766
	Margin used	5,109	7,745	6,814	15,655	68,265
Friuli-Venezia Giulia	Number of borrowers	2,225	1,639	623	545	122
	Facilities granted	1,276	2,084	1,741	4,321	15,559
	Margin used	968	1,519	1,251	2,842	8,535

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 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	346,043	116,050	82,657	73,427	24,666
	Facilities granted	138,793	5,400	7,446	10,673	6,832
	Margin used	96,008	4,705	6,810	9,529	5,256
Tuscany	Number of borrowers	269,614	90,073	60,652	61,462	20,386
	Facilities granted	79,791	4,143	5,493	9,047	5,685
	Margin used	58,893	3,652	5,038	8,244	4,652
Umbria	Number of borrowers	56,856	23,020	13,162	9,592	3,337
	Facilities granted	14,554	1,059	1,164	1,378	931
	Margin used	10,904	956	1,081	1,228	747
Marche	Number of borrowers	124,000	47,861	30,103	21,702	7,355
	Facilities granted	30,534	2,263	2,759	3,234	2,154
	Margin used	22,090	2,059	2,563	2,910	1,691
Lazio	Number of borrowers	364,658	127,206	82,489	87,439	26,041
	Facilities granted	199,135	5,798	7,624	13,308	7,238
	Margin used	137,842	5,336	7,198	12,616	6,372
Abruzzo	Number of borrowers	74,514	31,540	16,876	12,346	3,944
	Facilities granted	16,158	1,445	1,492	1,781	1,089
	Margin used	12,312	1,331	1,397	1,614	889
Molise	Number of borrowers	13,712	6,074	3,107	2,230	740
	Facilities granted	2,137	275	271	322	204
	Margin used	1,729	254	254	295	167
Campania	Number of borrowers	225,266	92,264	48,741	43,028	13,780
	Facilities granted	50,005	4,063	4,385	6,317	3,818
	Margin used	40,130	3,766	4,124	5,870	3,260

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 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	11,688	8,393	3,158	2,959	713
	Facilities granted	6,719	10,810	9,105	25,133	56,519
	Margin used	4,688	7,247	6,034	15,886	35,537
Tuscany	Number of borrowers	9,159	6,142	2,296	1,848	303
	Facilities granted	5,334	7,918	6,628	15,212	20,219
	Margin used	4,114	5,787	4,765	10,074	12,352
Umbria	Number of borrowers	1,615	1,122	391	357	81
	Facilities granted	938	1,407	1,107	2,869	3,673
	Margin used	702	1,022	770	1,947	2,379
Marche	Number of borrowers	3,466	2,408	855	692	132
	Facilities granted	2,059	3,077	2,368	5,285	7,266
	Margin used	1,522	2,157	1,597	3,414	4,034
Lazio	Number of borrowers	9,268	5,932	2,111	2,010	524
	Facilities granted	5,187	7,558	5,978	16,310	129,994
	Margin used	4,203	6,062	4,633	12,595	78,202
Abruzzo	Number of borrowers	1,892	1,232	470	378	67
	Facilities granted	1,086	1,492	1,261	3,127	3,345
	Margin used	836	1,083	913	2,129	2,035
Molise	Number of borrowers	343	191	69	35	8
	Facilities granted	180	224	174	202	280
	Margin used	139	163	124	128	189
Campania	Number of borrowers	6,035	3,924	1,398	1,126	187
	Facilities granted	3,361	4,753	3,759	8,664	10,795
	Margin used	2,674	3,820	2,934	6,264	7,089

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 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	196,195	81,152	47,604	35,936	10,091
	Facilities granted	34,410	3,713	4,271	5,138	2,805
	Margin used	28,278	3,468	4,065	4,800	2,414
Basilicata	Number of borrowers	25,039	10,873	5,488	4,325	1,338
	Facilities granted	4,496	489	482	635	378
	Margin used	3,648	458	452	580	324
Calabria	Number of borrowers	74,267	35,516	15,174	11,324	3,450
	Facilities granted	10,451	1,587	1,337	1,648	940
	Margin used	8,508	1,478	1,254	1,511	789
Sicily	Number of borrowers	233,797	109,404	53,372	36,479	10,009
	Facilities granted	34,834	4,962	4,729	5,214	2,723
	Margin used	28,411	4,673	4,491	4,836	2,315
Sardinia	Number of borrowers	90,403	39,317	23,660	14,875	4,087
	Facilities granted	18,942	1,791	2,092	2,008	1,032
	Margin used	15,257	1,692	2,002	1,871	883

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 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	4,444	2,896	964	723	92
	Facilities granted	2,586	3,712	2,703	5,700	3,699
	Margin used	2,072	2,904	2,050	3,949	2,339
Basilicata	Number of borrowers	596	402	145	111	12
	Facilities granted	345	489	395	773	498
	Margin used	277	371	284	523	352
Calabria	Number of borrowers	1,319	862	296	187	28
	Facilities granted	730	961	683	1,170	1,357
	Margin used	584	716	518	863	699
Sicily	Number of borrowers	3,764	2,272	790	559	97
	Facilities granted	2,115	2,724	2,153	4,255	5,839
	Margin used	1,661	2,077	1,566	2,854	3,644
Sardinia	Number of borrowers	1,480	891	286	259	35
	Facilities granted	780	1,016	717	1,892	7,585
	Margin used	628	803	546	1,476	5,261

Credit Conditions and Risk

Access to data:

[TRI30156](#)

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

3rd quarter 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	3,804,590	1,377,853	892,286	786,323	257,341
	Facilities granted	1,612,636	63,675	80,751	116,264	71,706
	Margin used	1,168,938	57,660	75,154	106,405	58,616
General government	Number of borrowers	6,586	201	130	290	526
	Facilities granted	45,052	7	10	32	107
	Margin used	25,109	24	19	66	107
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	10,741	2,950	1,383	1,452	997
	Facilities granted	368,258	129	122	223	294
	Margin used	269,711	97	89	178	219
Non-financial companies	Number of borrowers	769,163	227,575	103,044	126,293	103,642
	Facilities granted	878,180	9,954	9,195	19,921	31,535
	Margin used	578,012	7,523	6,531	14,368	22,546
<i>of which:</i>	Industry	Number of borrowers	151,457	27,403	15,826	22,580
		Facilities granted	348,828	1,237	1,436	3,648
		Margin used	208,931	859	906	2,262
	Building	Number of borrowers	98,048	28,400	13,417	16,571
		Facilities granted	67,367	1,238	1,199	2,638
		Margin used	52,836	905	802	1,854
	Services	Number of borrowers	499,417	167,112	71,418	83,882
		Facilities granted	435,793	7,277	6,349	13,111
		Margin used	295,011	5,588	4,651	9,805
Producer households	Number of borrowers	458,366	186,018	92,615	91,042	37,231
	Facilities granted	59,667	8,342	8,160	13,332	10,255
	Margin used	52,279	7,093	7,223	11,914	8,871
Consumer households and others	Number of borrowers	2,550,508	956,823	693,369	565,921	114,512
	Facilities granted	260,644	45,053	63,115	82,566	29,396
	Margin used	243,133	42,768	61,165	79,713	26,774

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

3rd quarter 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	114,244	78,609	29,931	25,785	5,767
	Facilities granted	65,509	100,064	85,192	212,639	815,268
	Margin used	49,289	72,369	59,809	141,004	544,179
General government	Number of borrowers	860	1,541	1,083	1,101	395
	Facilities granted	275	1,009	1,482	4,985	37,145
	Margin used	152	573	699	2,203	21,054
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	635	775	497	828	585
	Facilities granted	385	1,124	1,588	8,072	356,317
	Margin used	277	678	804	4,518	262,562
Non-financial companies	Number of borrowers	77,061	63,572	25,681	22,639	4,683
	Facilities granted	45,697	82,313	74,067	189,519	415,818
	Margin used	32,576	58,109	51,772	126,520	255,986
<i>of which:</i>	Industry	Number of borrowers	20,240	19,827	9,234	2,301
		Facilities granted	12,338	26,529	27,406	185,674
		Margin used	7,456	16,170	16,746	109,969
	Building	Number of borrowers	10,437	8,326	3,065	258
		Facilities granted	6,166	10,393	8,239	18,439
		Margin used	4,648	7,875	6,456	15,031
	Services	Number of borrowers	44,058	33,072	12,337	2,001
		Facilities granted	25,756	42,175	35,229	202,411
		Margin used	19,225	31,299	25,887	123,885
Producer households	Number of borrowers	13,463	5,406	949	283	11
	Facilities granted	7,492	6,567	2,733	1,979	515
	Margin used	6,441	5,785	2,445	1,672	440
Consumer households and others	Number of borrowers	22,091	7,263	1,712	933	93
	Facilities granted	11,587	8,986	5,294	8,073	5,474
	Margin used	9,784	7,170	4,072	6,083	4,137

Credit Conditions and Risk

Access to data:

[TRI30190](#)

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

3rd quarter 2021

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

		Consumer households		
		Female	Male	Joint loans
ITALY	Number of borrowers	1,134,167	1,869,369	2,032,498
	Facilities granted	93,074	165,334	209,275
	Margin used	90,695	157,881	205,947
Piedmont	Number of borrowers	89,896	134,450	167,875
	Facilities granted	6,836	11,456	16,638
	Margin used	6,621	10,795	16,209
Valle d'Aosta	Number of borrowers	3,566	4,655	4,537
	Facilities granted	278	395	470
	Margin used	274	375	458
Lombardy	Number of borrowers	230,709	369,546	436,029
	Facilities granted	20,455	37,553	48,727
	Margin used	19,697	35,040	47,740
Liguria	Number of borrowers	35,049	53,198	49,848
	Facilities granted	2,817	4,748	5,125
	Margin used	2,756	4,521	5,014
Trentino-Alto Adige	Number of borrowers	26,101	46,280	30,494
	Facilities granted	2,720	5,521	4,067
	Margin used	2,595	5,127	3,899
Veneto	Number of borrowers	95,728	168,780	188,087
	Facilities granted	7,761	15,190	19,353
	Margin used	7,574	14,560	19,104
Friuli Venezia Giulia	Number of borrowers	29,378	46,818	43,359
	Facilities granted	2,125	3,819	4,163
	Margin used	2,099	3,686	4,123

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

3rd quarter 2021

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

		Consumer households		
		Female	Male	Joint loans
Emilia-Romagna	Number of borrowers	102,044	153,391	156,556
	Facilities granted	8,157	14,045	16,446
	Margin used	7,911	13,284	16,117
Tuscany	Number of borrowers	87,181	131,334	135,799
	Facilities granted	7,457	11,925	14,654
	Margin used	7,272	11,380	14,404
Umbria	Number of borrowers	16,834	27,456	25,892
	Facilities granted	1,167	2,078	2,300
	Margin used	1,140	2,000	2,273
Marche	Number of borrowers	30,113	47,101	44,474
	Facilities granted	2,251	3,876	4,121
	Margin used	2,183	3,677	4,069
Lazio	Number of borrowers	132,574	193,748	208,944
	Facilities granted	12,462	19,088	24,160
	Margin used	12,199	18,403	23,836
Abruzzo	Number of borrowers	21,592	37,915	32,420
	Facilities granted	1,532	2,766	2,831
	Margin used	1,510	2,707	2,806
Molise	Number of borrowers	3,856	7,573	6,604
	Facilities granted	272	527	566
	Margin used	269	513	559
Campania	Number of borrowers	56,565	117,384	150,192
	Facilities granted	4,598	9,223	15,032
	Margin used	4,503	8,981	14,882
Apulia	Number of borrowers	52,736	109,537	129,448
	Facilities granted	3,937	8,148	11,410
	Margin used	3,893	8,020	11,366

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

3rd quarter 2021

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

		Consumer households		
		Female	Male	Joint loans
Basilicata	Number of borrowers	6,460	13,147	12,695
	Facilities granted	467	945	1,111
	Margin used	470	933	1,100
Calabria	Number of borrowers	20,755	38,622	38,529
	Facilities granted	1,398	2,524	3,317
	Margin used	1,388	2,497	3,298
Sicily	Number of borrowers	64,345	126,121	124,428
	Facilities granted	4,351	8,534	10,788
	Margin used	4,327	8,444	10,719
Sardinia	Number of borrowers	28,685	42,313	46,288
	Facilities granted	2,031	2,973	3,999
	Margin used	2,014	2,938	3,972

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

3rd quarter 2021

Reporting institutions: **Sample of banks**

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

ITALY	3.22	2.69	2.13
North West Italy	3.24	3.90	2.03
North East Italy	2.44	2.30	2.02
Central Italy	3.71	1.51	2.02
Southern Italy	4.33	3.61	2.36
Islands	3.68	3.64	2.52

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30881](#)

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

(percentages)

3rd quarter 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	
1.62	1.44	2.58	1.70	1.73
1.55	1.38	2.48	1.64	1.66
1.60	1.46	2.33	1.67	1.64
1.76	1.64	2.32	1.66	2.75
1.54	1.37	2.54	1.63	1.63
1.53	1.22	2.72	1.62	1.91
1.59	1.50	2.13	1.62	1.95
1.64	1.62	2.37	1.51	2.91
1.63	1.52	1.91	1.68	1.81
1.66	1.60	2.81	1.63	2.37
1.53	1.39	2.22	1.60	1.70
1.65	1.40	2.96	1.78	1.51
1.58	1.42	2.76	1.65	1.59
1.70	1.42	2.98	1.79	2.02
1.57	1.38	4.20	1.73	1.38
1.69	1.39	2.79	1.84	1.45
1.70	1.54	2.89	1.74	1.72
1.82	1.62	3.53	1.87	2.08
1.74	1.65	3.13	1.71	2.33
1.63	1.44	2.77	1.70	1.47
1.75	1.66	2.74	1.77	1.74
1.65	1.55	2.89	1.63	2.51
1.75	1.47	3.31	1.80	2.90
1.79	1.61	3.54	1.84	2.66
1.80	1.66	3.51	1.84	2.64
1.78	1.41	3.66	1.85	2.79

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)

3rd 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	1.37	1.45	1.36	1.21	1.61	1.81	1.57	1.32
North West Italy	1.30	1.37	1.30	1.14	1.56	1.79	1.52	1.28
Piedmont and Valle d'Aosta	1.34	1.36	1.36	1.26	1.58	1.77	1.52	1.29
Lombardy	1.30	1.38	1.29	1.12	1.57	1.80	1.53	1.27
Liguria	1.13	1.17	1.13	1.05	1.51	1.72	1.44	1.28
North East Italy	1.43	1.52	1.41	1.30	1.56	1.75	1.50	1.32
Trentino-Alto Adige	1.50	1.61	1.50	1.42	1.47	1.56	1.47	1.39
Veneto	1.46	1.56	1.43	1.24	1.62	1.82	1.53	1.33
Friuli Venezia Giulia	1.50	1.64	1.43	1.24	1.55	1.70	1.47	1.30
Emilia-Romagna	1.36	1.43	1.34	1.23	1.54	1.72	1.48	1.27
Central Italy	1.35	1.39	1.37	1.17	1.67	1.87	1.66	1.36
Tuscany	1.34	1.37	1.38	1.16	1.53	1.68	1.52	1.29
Umbria	1.49	1.50	1.48	1.49	1.68	1.84	1.57	1.39
Marche	1.27	1.27	1.27	1.21	1.63	1.76	1.56	1.31
Lazio	1.36	1.43	1.39	1.15	1.73	1.99	1.73	1.39
Southern Italy	1.45	1.53	1.41	1.27	1.63	1.81	1.56	1.35
Abruzzo e Molise	1.46	1.52	1.44	1.30	1.71	1.84	1.62	1.50
Campania	1.40	1.47	1.38	1.24	1.60	1.80	1.56	1.33
Apulia	1.53	1.62	1.47	1.33	1.64	1.80	1.55	1.35
Basilicata	1.36	1.45	1.31	1.27	1.49	1.63	1.43	1.30
Calabria	1.37	1.48	1.30	1.17	1.67	1.88	1.59	1.38
Islands	1.52	1.62	1.47	1.28	1.74	1.90	1.66	1.39
Sicily	1.56	1.67	1.50	1.29	1.73	1.93	1.63	1.35
Sardinia	1.36	1.40	1.34	1.26	1.76	1.84	1.72	1.49

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)

3rd 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	1.77	2.12	1.75	1.50	1.69	1.86	1.71	1.43
North West Italy	1.69	2.05	1.72	1.42	1.66	1.86	1.69	1.37
North East Italy	1.79	2.19	1.75	1.59	1.75	1.93	1.72	1.55
Central Italy	1.76	2.01	1.79	1.48	1.63	1.75	1.67	1.44
Southern Italy	1.94	2.27	1.85	1.48	1.72	1.86	1.74	1.43
Islands	1.82	2.19	1.67	1.54	1.78	1.87	1.79	1.54

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)

3rd 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	1.14	1.50	1.30	2.60	1.34	0.64	0.94	0.95	2.65	0.83
North West Italy	1.18	1.54	1.20	2.63	1.30	0.67	0.99	1.02	2.81	0.82
North East Italy	1.00	1.41	1.28	2.37	1.36	0.51	1.09	0.89	3.03	1.21
Central Italy	0.93	1.22	1.21	2.49	1.08	0.56	0.60	0.74	1.66	0.50
Southern Italy and Islands	2.13	2.14	1.76	3.00	2.30	1.44	1.47	1.15	2.29	1.88

Notes: The APRC is calculated as the average of the rates weighted by the respective amounts; the following types of instruments are included: leasing, repo and non-revolving loans. Transactions for import or export purposes are excluded. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. Industry is referred to industrial-economic activities excluding construction. For further details on the new survey and the changes that have taken place, please refer to the "Methods and sources: methodological notes" file at the following link: <https://www.bancaditalia.it/pubblicazioni/condizioni-rischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

Credit Conditions and Risk

APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter
by original maturity, customer geographical area, sector and economic activity
(percentages)

3rd quarter 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 **1.74** **1.82** **1.53** **2.59** **1.66**

North West Italy 1.76 1.82 1.30 2.57 1.56

North East Italy 1.51 1.54 1.49 2.27 1.42

Central Italy 1.61 1.84 1.67 2.61 1.77

Southern Italy and Islands 2.49 2.49 2.30 3.04 2.46

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)

3rd 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)

1.14 0.64 1.74 3.74 2.85 4.37 3.06 2.39 3.40

of which: Non-financial companies and producer households

1.50 0.94 1.82 3.79 2.85 4.51 3.11 2.40 3.48

North West Italy

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

1.18 0.67 1.76 3.66 2.78 4.53 2.93 2.26 3.35

of which: Non-financial companies and producer households

1.54 0.99 1.82 3.64 2.77 4.54 2.90 2.26 3.32

North East Italy

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

1.00 0.51 1.51 3.50 2.72 4.16 2.79 2.22 3.13

of which: Non-financial companies and producer households

1.41 1.09 1.54 3.49 2.72 4.18 2.78 2.21 3.12

Central Italy

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

0.93 0.56 1.61 3.54 2.94 3.88 2.99 2.58 3.12

of which: Non-financial companies and producer households

1.22 0.60 1.84 3.79 2.94 4.36 3.25 2.61 3.51

Southern Italy and Islands

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

2.13 1.44 2.49 4.35 3.13 4.90 3.71 2.78 4.08

of which: Non-financial companies and producer households

2.14 1.47 2.49 4.34 3.13 4.90 3.70 2.78 4.07

Notes: The APRC is calculated as the average of the rates weighted by the respective amounts; the following types of instruments are included: leasing, repo and non-revolving loans. Transactions for import or export purposes are excluded. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. The size classes are expressed in euros and do not include the upper bounds of the intervals. For further details on the new survey and the changes that have taken place, please refer to the "Methods and sources: methodological notes" file at the following link:
<https://www.bancaditalia.it/pubblicazioni/condizioni-rischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

Credit Conditions and Risk

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

3rd quarter 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 1.96 2.63 0.98 0.54 1.53

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

2.45 1.98 2.68 1.28 0.73 1.59

North West Italy

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

2.29 1.80 2.57 1.07 0.59 1.63

of which: Non-financial companies and producer households

2.29 1.83 2.55 1.39 0.80 1.68

North East Italy

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

2.22 1.85 2.40 0.84 0.40 1.33

of which: Non-financial companies and producer households

2.22 1.85 2.39 1.20 0.85 1.34

Central Italy

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

2.42 2.17 2.50 0.76 0.49 1.33

of which: Non-financial companies and producer households

2.59 2.15 2.76 0.95 0.44 1.52

Southern Italy and Islands

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

2.94 2.34 3.18 1.66 1.10 1.98

of which: Non-financial companies and producer households

2.93 2.35 3.17 1.67 1.13 1.98

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

by customer region and sector

(percentages)

3rd 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	1.14	1.50
North West Italy	1.18	1.54
Piedmont	1.26	1.26
Valle d'Aosta	1.24	2.18
Lombardy	1.15	1.60
Liguria	1.59	1.56
North East Italy	1.00	1.40
Trentino-Alto Adige	1.62	1.46
Veneto	1.36	1.35
Friuli Venezia Giulia	2.01	1.99
Emilia-Romagna	0.67	1.36
Central Italy	0.92	1.22
Tuscany	1.60	1.59
Umbria	1.64	1.63
Marche	1.55	1.55
Lazio	0.74	0.98
Southern Italy and Islands	2.13	2.14
Abruzzo	2.28	2.28
Molise	1.69	1.69
Campania	1.98	1.98
Apulia	2.18	2.18
Basilicata	2.73	2.72
Calabria	2.74	2.73
Sicily	2.04	2.03
Sardinia	2.19	2.67

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)

3rd quarter 2021

Reporting institutions: **Banks**

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:				
	Non-financial companies and producer households				
	Total of branches	of which:			
		Industry	Building	Services	
ITALY	2.87	3.24	2.85	4.12	3.32
North West Italy	2.58	2.99	2.79	4.02	2.93
Piedmont	3.14	3.39	3.11	4.46	3.35
Valle d'Aosta	2.60	4.51	2.65	6.27	4.93
Lombardy	2.40	2.84	2.71	3.76	2.74
Liguria	3.77	3.72	2.75	5.74	3.88
North East Italy	2.63	2.86	2.50	3.56	3.00
Trentino-Alto Adige	2.60	2.72	2.10	3.17	2.90
Veneto	2.58	2.76	2.37	3.86	2.91
Friuli Venezia Giulia	2.98	3.01	2.32	4.24	3.61
Emilia-Romagna	2.64	2.96	2.72	3.47	3.04
Central Italy	3.08	3.57	3.19	4.47	3.56
Tuscany	3.17	3.47	3.01	4.94	3.53
Umbria	4.23	4.23	3.74	5.40	4.36
Marche	3.23	3.50	3.02	4.77	3.83
Lazio	2.87	3.56	3.51	4.09	3.45
Southern Italy and Islands	4.14	4.53	3.67	5.26	4.88
Abruzzo	4.40	4.50	3.56	4.75	5.64
Molise	5.69	6.06	3.77	5.88	7.77
Campania	4.13	4.16	3.55	4.53	4.48
Apulia	4.26	4.34	3.59	6.04	4.53
Basilicata	4.07	4.12	3.75	4.42	4.07
Calabria	6.08	6.54	5.19	7.54	6.83
Sicily	4.57	4.76	3.84	5.43	4.98
Sardinia	2.66	5.00	3.66	7.21	5.40

Notes: The effective APR measures the cost actually incurred, both in terms of interest and commissions and expenses, compared to the amount actually used in the period. This indicator is calculated on the following types of instruments: overdrafts, factoring, revolving loans and loans for import or export purposes. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. Industry is referred to industrial-economic activities excluding construction. For further details on the new survey and the changes that have taken place, please refer to the "Methods and sources: methodological notes" file at the following link: <https://www.bancaditalia.it/pubblicazioni/condizioni-rischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

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

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

(percentages)

3rd quarter 2021Reporting institutions: **Banks**

Total	Up to 50,000 euro	From 50,000 to 125,000 euro	From 125,000 to 250,000 euro	More than 250,000 euro

ITALY

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

2.87 7.77 6.07 4.79 1.91

of which: Non-financial companies and producer households

3.24 7.77 6.08 4.80 2.16

North West Italy

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

2.58 7.74 5.98 4.73 1.76

of which: Non-financial companies and producer households

2.99 7.75 6.00 4.76 2.04

North East Italy

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

2.63 7.16 5.35 4.19 1.82

of which: Non-financial companies and producer households

2.86 7.17 5.35 4.20 1.99

Central Italy

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

3.08 7.67 6.34 5.09 2.00

of which: Non-financial companies and producer households

3.57 7.65 6.33 5.08 2.31

Southern Italy and Islands

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

4.14 8.78 7.15 5.78 2.68

of which: Non-financial companies and producer households

4.53 8.78 7.14 5.78 2.88

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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