

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

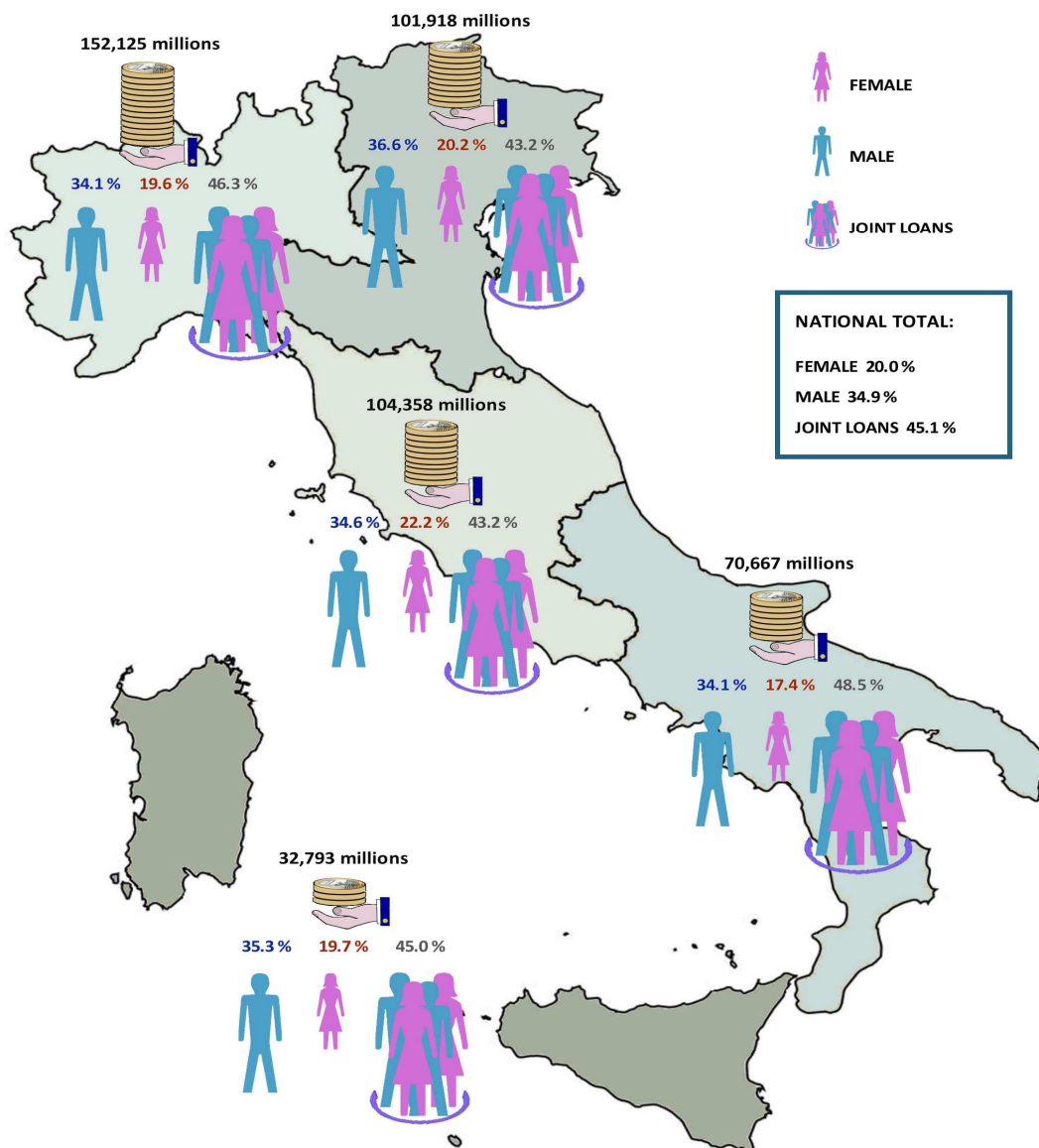
31 March 2022

For further information: statistiche@bancaditalia.it
www.bancaditalia.it/pubblicazioni/condizioni-rischiosita/

Figure 1

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

(stock in millions of euros and percentages; data at 31 December 2021)

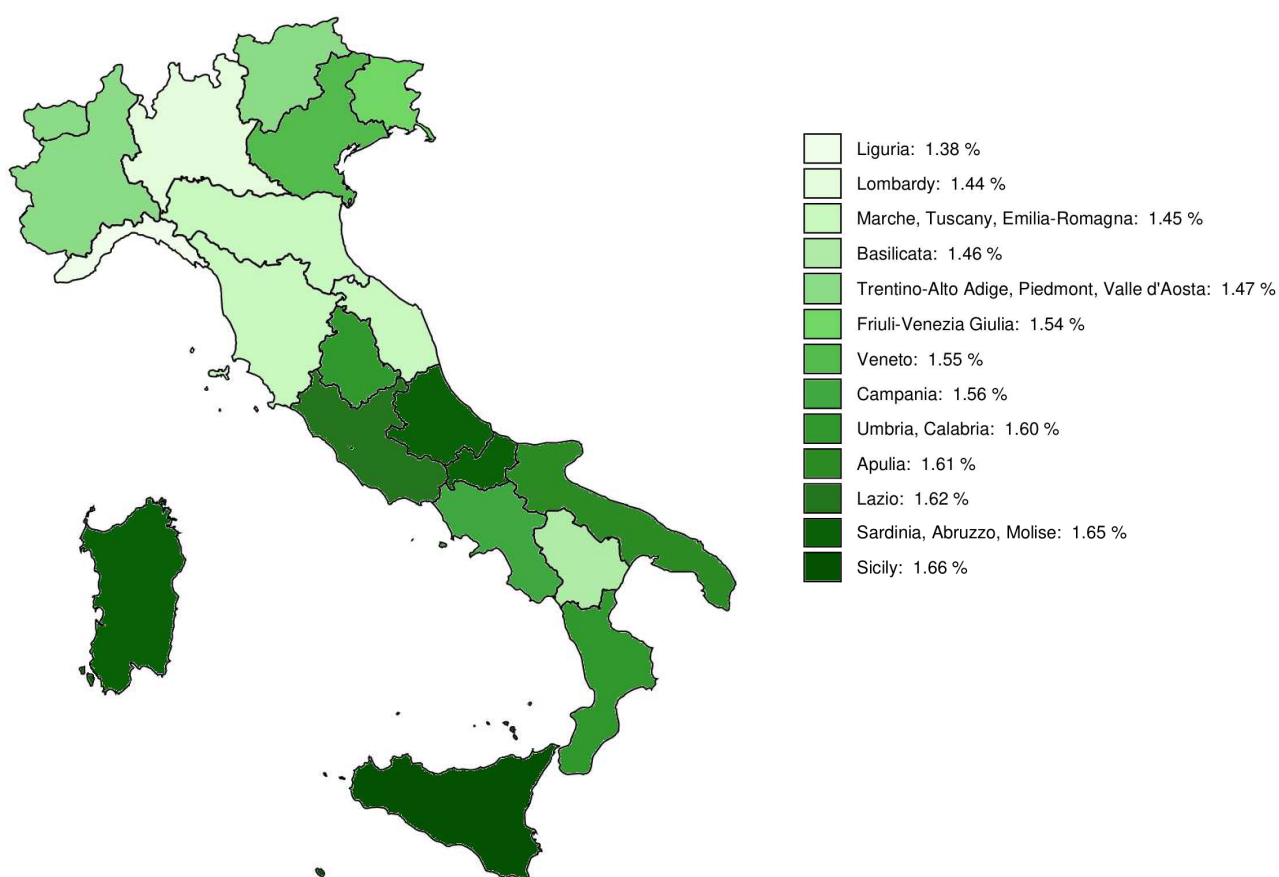


Reference period: December 2021

Figure 2

Interest rates on loans to consumer households for home purchase¹

(per cent; data at 31 December 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: December 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

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
---	-----	--	--------------------------

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
---	-----	---	--------------------------------

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
Q	CCR	Loans (excluding bad loans) by customer sector and economic activity and total facilities granted (size classes)	TRI30156 p. 41

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

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
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
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
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
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
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
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
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
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

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	
Q	CCR	Loans (excluding bad loans) by customer sector and sub-sector	TRI30171	
Q	CCR	Loans (excluding bad loans) by customer economic activity	TRI30181	

Non-performing Loans

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

Q	CCR	Bad loans (gross of write-downs and net of write-offs) by customer geographical area, sector and economic activity	TRI30031
Q	CCR	Bad loans (gross of write-downs and net of write-offs) by customer sector and sub-sector	TRI30231
Q	CCR	Bad loans (gross of write-downs and write-offs) by type of guarantee and customer economic activity	TRI30226
Q	CCR	Bad loans (gross of write-downs and write-offs) by type of guarantee, customer geographical area, sector and economic activity	TRI30033
Q	CCR	Bad loans (gross of write-downs and net of write-offs) by customer province, sector and economic activity	TRI30211
Q	CCR	Bad loans (gross of write-downs and net of write-offs): flows by customer region	TRI30241
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-Q4	2021-Q3	2021-Q2
Non-performing loans	78,693	91,985	95,729
Bad loans (gross of write-downs and net of write-offs)			
Loans subject to forbearance	5,676	7,327	7,148
Other exposures	27,700	35,203	38,220
Likely defaults			
Loans subject to forbearance	21,877	24,282	24,518
Other exposures	19,445	20,981	21,946
Non-performing past due loans/exposures			
Loans subject to forbearance	444	347	331
Other exposures	3,419	3,711	3,427
Performing loans			
Loans subject to forbearance	32,158	33,021	29,009
Other exposures	1,787,042	1,764,046	1,769,825
Total loans to customers	1,897,893	1,889,052	1,894,563

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

Source: supervisory reports

Credit Conditions and Risk

Access to data:

[TRI30267](#)

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

4th quarter 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	33,099	21,223	2,570	1,282	3,964
North West Italy	9,218	6,130	597	260	1,262
Piedmont and Valle d'Aosta	1,965	1,252	187	71	260
Lombardy	6,684	4,550	368	164	872
Liguria	569	327	42	25	130
North East Italy	6,460	4,452	475	134	620
Trentino-Alto Adige	440	324	42	6	12
Veneto	2,660	1,716	194	59	292
Friuli Venezia Giulia	516	344	68	14	40
Emilia-Romagna	2,843	2,068	170	56	277
Central Italy	8,368	5,762	570	285	841
Tuscany	2,525	1,754	251	81	211
Umbria	678	483	46	17	70
Marche	852	546	73	23	99
Lazio	4,312	2,980	200	165	461
Southern Italy	5,923	3,176	605	403	857
Abruzzo and Molise	843	540	95	36	102
Campania	2,454	1,426	184	198	372
Apulia and Basilicata	1,922	890	235	112	291
Calabria	703	321	91	56	92
Islands	3,130	1,702	323	201	384
Sicily	2,037	921	197	164	295
Sardinia	1,093	782	125	37	89

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

Source: supervisory reports

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

4th quarter 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	39,723	26,348	2,383	1,683	4,887
North West Italy	13,579	9,784	589	392	1,441
Piedmont and Valle d'Aosta	2,154	1,306	157	126	319
Lombardy	10,707	8,015	382	230	1,012
Liguria	718	463	50	36	109
North East Italy	8,816	6,264	624	208	861
Trentino-Alto Adige	1,298	932	178	10	83
Veneto	3,224	2,175	200	88	371
Friuli Venezia Giulia	583	378	58	21	68
Emilia-Romagna	3,711	2,778	188	88	339
Central Italy	9,883	6,457	513	380	1,172
Tuscany	2,496	1,645	207	106	284
Umbria	651	449	43	24	74
Marche	855	545	68	30	93
Lazio	5,881	3,818	194	220	720
Southern Italy	4,902	2,624	415	465	895
Abruzzo and Molise	676	384	74	47	102
Campania	2,188	1,236	136	209	404
Apulia and Basilicata	1,552	788	145	140	302
Calabria	485	216	60	68	87
Islands	2,543	1,220	242	238	519
Sicily	1,887	815	187	186	431
Sardinia	656	406	54	52	88

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

4th 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	3,630	592	283	1,083	817
North West Italy	978	177	67	244	239
Piedmont and Valle d'Aosta	215	31	24	72	55
Lombardy	686	136	37	148	167
Liguria	78	10	6	23	18
North East Italy	447	88	46	141	101
Trentino-Alto Adige	39	12	9	8	4
Veneto	177	31	14	60	43
Friuli Venezia Giulia	41	4	6	13	11
Emilia-Romagna	190	42	17	61	43
Central Italy	868	162	68	230	207
Tuscany	184	32	22	61	35
Umbria	53	9	5	15	10
Marche	73	14	8	21	15
Lazio	558	108	32	133	147
Southern Italy	917	126	70	306	175
Abruzzo and Molise	105	25	12	28	19
Campania	387	56	25	143	82
Apulia and Basilicata	233	28	22	86	55
Calabria	192	17	12	49	19
Islands	419	39	32	162	94
Sicily	331	30	22	124	74
Sardinia	88	9	10	38	20

Credit Conditions and Risk

Access to data:

[TRI30265](#)

Adjusted bad loans

by customer region

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

4th quarter 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	491,287	40,164	1.18	79,252	2,084	5,023	1,430
North West Italy	117,283	11,755	1.27	19,245	580	1,132	1,102
Piedmont	31,849	2,118	1.11	5,721	125	312	26
Valle D'Aosta	578	27	1.24	111	1	7	..
Lombardy	73,929	8,947	1.33	11,694	428	716	1,063
Liguria	10,927	664	1.15	1,719	26	97	13
North East Italy	70,192	7,199	1.11	11,447	514	731	75
Veneto	27,972	2,898	1.09	4,592	161	283	44
Friuli-Venezia Giulia	6,500	574	1.14	1,042	33	81	4
Emilia Romagna	31,872	3,203	1.11	5,299	302	321	22
Trentino Alto Adige	3,848	524	1.15	514	18	46	5
Central Italy	111,411	10,488	1.18	16,579	532	1,149	138
Tuscany	32,352	2,869	1.09	4,268	137	333	42
Umbria	9,121	823	1.11	1,018	26	78	5
Marche	12,746	1,036	1.15	1,690	116	142	14
Lazio	57,192	5,760	1.25	9,603	252	596	77
Southern Italy	128,461	6,984	1.12	20,765	303	1,274	73
Abruzzo	12,350	905	1.15	1,585	34	162	10
Molise	2,427	126	1.23	397	9	31	2
Campania	58,794	3,026	1.13	10,532	135	544	27
Apulia	32,460	1,787	1.09	4,661	92	306	22
Basilicata	3,650	204	1.07	427	8	48	2
Calabria	18,780	936	1.16	3,163	25	183	10
Islands	63,940	3,738	1.14	11,216	154	737	42
Sicily	49,643	2,472	1.17	9,287	124	609	34
Sardinia	14,297	1,265	1.09	1,929	30	128	8

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30271](#)

Adjusted bad loans

by customer sector and economic activity

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

4th quarter 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	491,287	40,164	1.19	79,252	2,084	5,023	1,430
General government	155	547	2.09	5	10	5	7
Financial companies (excluding Monetary Financial Institutions)	585	530	1.56	41	8	6	..
Non-financial companies	95,609	27,329	1.24	5,073	1,250	702	1,221
<i>of which:</i>							
Industry	18,874	6,851	1.46	691	350	121	1,012
Building	17,962	6,514	1.21	735	260	151	78
Services	53,266	12,641	1.17	3,264	562	398	128
Producer households	65,674	3,130	1.08	7,609	172	792	46
Consumer households and e others	327,672	8,592	1.04	66,227	642	3,506	154

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**

	2019-Q1	2019-Q2	2019-Q3	2019-Q4	2020-Q1	2020-Q2
TOTAL	1.33	1.30	1.18	1.07	1.09	1.03
From 250 to 125,000 euro	1.03	0.93	0.92	0.91	0.97	0.95
From 125,000 to 500,000 euro	1.39	1.29	1.27	1.23	1.28	1.20
More than 500,000 euro	1.40	1.42	1.23	1.08	1.08	1.01
General government	0.46	0.50	0.51	0.59	0.48	0.43
From 250 to 125,000 euro	5.71	5.75	5.34	11.28	7.87	8.21
From 125,000 to 500,000 euro	4.16	6.83	7.41	5.75	5.43	7.08
More than 500,000 euro	0.44	0.47	0.47	0.56	0.46	0.39
Financial companies (excluding Monetary Financial Institutions)	0.30	0.28	0.28	0.19	0.10	0.10
From 250 to 125,000 euro	1.59	1.51	1.50	1.49	1.24	1.15
From 125,000 to 500,000 euro	2.07	2.08	2.33	2.19	1.85	1.80
More than 500,000 euro	0.30	0.28	0.27	0.19	0.10	0.10
Non-financial companies	2.02	2.06	1.81	1.65	1.71	1.63
From 250 to 125,000 euro	2.59	2.49	2.46	2.40	2.47	2.49
From 125,000 to 500,000 euro	2.61	2.52	2.54	2.52	2.56	2.43
More than 500,000 euro	1.95	2.01	1.72	1.55	1.61	1.53
Producer households	1.94	1.81	1.72	1.64	1.69	1.61
From 250 to 125,000 euro	1.75	1.58	1.55	1.54	1.59	1.60
From 125,000 to 500,000 euro	1.98	1.86	1.82	1.73	1.80	1.73
More than 500,000 euro	2.11	2.01	1.79	1.61	1.65	1.43
Consumer households	0.91	0.82	0.80	0.78	0.81	0.78
From 250 to 125,000 euro	0.83	0.74	0.74	0.73	0.79	0.77
From 125,000 to 500,000 euro	0.89	0.82	0.79	0.76	0.79	0.75
More than 500,000 euro	1.74	1.54	1.45	1.31	1.11	1.05
Other sectors	0.87	0.91	0.75	0.65	0.73	0.62
From 250 to 125,000 euro	1.59	1.32	1.34	1.13	1.43	1.82
From 125,000 to 500,000 euro	0.83	0.95	0.97	0.85	0.92	0.82
More than 500,000 euro	0.81	0.86	0.64	0.55	0.61	0.45

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-Q3	2020-Q4	2021-Q1	2021-Q2	2021-Q3	2021-Q4
TOTAL	0.98	0.94	0.96	0.86	0.90	0.96
From 250 to 125,000 euro	0.92	0.90	1.03	0.98	0.96	0.93
From 125,000 to 500,000 euro	1.08	0.99	1.09	1.04	1.06	1.06
More than 500,000 euro	0.97	0.94	0.90	0.78	0.84	0.94
General government	0.63	0.53	0.56	0.88	0.83	0.64
From 250 to 125,000 euro	7.95	5.96	5.70	7.57	5.04	2.85
From 125,000 to 500,000 euro	3.48	2.27	2.44	2.96	2.69	1.53
More than 500,000 euro	0.61	0.51	0.55	0.87	0.81	0.64
Financial companies (excluding Monetary Financial Institutions)	0.16	0.24	0.26	0.19	0.13	0.06
From 250 to 125,000 euro	1.04	1.03	1.24	1.15	0.67	0.64
From 125,000 to 500,000 euro	1.33	1.04	1.24	0.71	0.66	0.71
More than 500,000 euro	0.16	0.24	0.25	0.19	0.13	0.06
Non-financial companies	1.50	1.38	1.28	1.11	1.20	1.41
From 250 to 125,000 euro	2.08	1.73	1.58	1.35	1.37	1.61
From 125,000 to 500,000 euro	2.05	1.70	1.61	1.57	1.65	1.84
More than 500,000 euro	1.43	1.34	1.24	1.07	1.16	1.36
Producer households	1.49	1.38	1.44	1.36	1.38	1.43
From 250 to 125,000 euro	1.45	1.33	1.42	1.28	1.24	1.25
From 125,000 to 500,000 euro	1.62	1.44	1.55	1.44	1.39	1.44
More than 500,000 euro	1.33	1.37	1.30	1.35	1.57	1.65
Consumer households	0.76	0.76	0.93	0.89	0.87	0.82
From 250 to 125,000 euro	0.78	0.79	0.95	0.92	0.89	0.84
From 125,000 to 500,000 euro	0.72	0.71	0.86	0.82	0.82	0.76
More than 500,000 euro	0.92	0.85	1.19	1.02	0.95	0.96
Other sectors	0.63	1.25	1.15	1.33	1.69	1.17
From 250 to 125,000 euro	1.61	1.43	1.16	1.27	1.34	1.33
From 125,000 to 500,000 euro	0.77	0.86	0.96	1.05	1.41	1.51
More than 500,000 euro	0.49	1.31	1.20	1.40	1.79	1.08

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**

	2019-Q1	2019-Q2	2019-Q3	2019-Q4	2020-Q1	2020-Q2
ITALY	1.33	1.30	1.18	1.07	1.09	1.03
<i>of which:</i> General government	0.46	0.50	0.51	0.59	0.48	0.43
Non-financial companies	2.02	2.06	1.81	1.65	1.71	1.63
Producer households	1.94	1.81	1.72	1.64	1.69	1.61
Consumer households	0.91	0.82	0.80	0.78	0.81	0.78
Piedmont	1.13	1.07	0.98	0.94	0.99	1.02
<i>of which:</i> General government	0.01	0.00	0.04	0.10	0.05	0.07
Non-financial companies	1.55	1.47	1.31	1.25	1.34	1.41
Producer households	1.76	1.68	1.74	1.39	1.42	1.44
Consumer households	0.70	0.65	0.64	0.64	0.67	0.67
Valle d'Aosta	1.35	1.27	1.10	1.05	0.82	0.81
<i>of which:</i> General government	0.00	0.00	23.19	2.01	0.22	0.22
Non-financial companies	1.88	1.86	1.50	1.62	1.20	1.16
Producer households	1.10	1.08	1.26	1.19	1.28	1.24
Consumer households	0.80	0.65	0.59	0.47	0.37	0.39
Lombardy	0.84	0.78	0.74	0.67	0.69	0.66
<i>of which:</i> General government	2.51	2.13	0.11	0.07	0.17	0.08
Non-financial companies	1.37	1.34	1.30	1.26	1.31	1.29
Producer households	1.53	1.42	1.30	1.26	1.32	1.22
Consumer households	0.81	0.73	0.69	0.71	0.70	0.67
Liguria	1.63	1.41	0.91	0.89	0.93	1.03
<i>of which:</i> General government	0.02	0.02	0.03	0.01	0.01	0.27
Non-financial companies	2.57	2.30	1.18	1.11	1.14	1.23
Producer households	1.95	1.66	1.77	1.64	1.70	1.63
Consumer households	0.80	0.66	0.67	0.69	0.70	0.77
Veneto	0.94	1.01	1.00	0.98	0.99	0.87
<i>of which:</i> General government	0.96	1.56	1.73	0.45	0.12	0.03
Non-financial companies	1.53	1.66	1.66	1.60	1.62	1.60
Producer households	1.68	1.75	1.59	1.37	1.50	1.34
Consumer households	0.81	0.77	0.73	0.65	0.76	0.62
Friuli Venezia Giulia	1.12	1.16	2.11	1.43	1.49	1.35
<i>of which:</i> General government	0.12	0.03	0.06	0.24	0.05	0.05
Non-financial companies	1.55	1.51	3.56	2.34	2.35	2.20
Producer households	1.83	2.05	1.71	1.52	1.66	1.55
Consumer households	0.71	0.83	0.77	0.52	0.65	0.48

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**

	2019-Q1	2019-Q2	2019-Q3	2019-Q4	2020-Q1	2020-Q2
Emilia-Romagna	1.71	1.93	1.98	1.48	1.50	1.22
<i>of which:</i> General government	0.07	0.07	0.18	0.06	0.06	0.03
Non-financial companies	2.33	2.72	2.82	1.98	2.03	1.42
Producer households	1.65	1.53	1.36	1.30	1.51	1.41
Consumer households	0.72	0.66	0.66	0.64	0.62	0.62
Trentino-Alto Adige	0.65	0.64	0.62	0.69	0.73	0.75
<i>of which:</i> General government	0.12	0.08	0.07	0.05	0.05	0.00
Non-financial companies	0.68	0.69	0.70	0.83	0.89	0.96
Producer households	1.04	1.02	1.02	1.10	1.17	1.08
Consumer households	0.47	0.43	0.41	0.40	0.36	0.33
Tuscany	1.43	1.32	1.23	1.28	1.24	1.18
<i>of which:</i> General government	0.01	0.02	0.07	0.05	0.04	0.00
Non-financial companies	1.75	1.69	1.56	1.65	1.62	1.49
Producer households	2.31	2.03	1.91	1.94	1.80	1.74
Consumer households	0.95	0.81	0.75	0.76	0.74	0.80
Umbria	1.98	1.55	1.45	1.18	1.21	1.19
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	2.52	1.91	1.77	1.26	1.26	1.22
Producer households	2.64	2.46	2.36	2.46	2.30	1.89
Consumer households	1.09	0.93	0.89	0.85	0.96	1.01
Marche	1.61	1.49	1.46	1.21	1.24	1.14
<i>of which:</i> General government	0.02	0.02	0.03	0.03	0.03	0.04
Non-financial companies	1.88	1.82	1.81	1.47	1.50	1.35
Producer households	2.26	2.14	2.01	1.90	1.78	1.51
Consumer households	1.12	0.93	0.94	0.78	0.87	0.84
Lazio	2.25	2.14	1.25	1.10	1.10	1.28
<i>of which:</i> General government	0.04	0.07	0.09	0.06	0.05	0.04
Non-financial companies	3.88	4.00	1.74	1.65	1.90	2.39
Producer households	2.34	1.89	1.72	1.67	1.69	1.63
Consumer households	0.96	0.86	0.87	0.86	0.86	0.84
Abruzzo	2.61	2.12	1.90	1.68	1.75	1.94
<i>of which:</i> General government	0.06	0.15	0.07	0.31	0.36	0.02
Non-financial companies	3.60	2.82	2.42	2.15	2.13	2.59
Producer households	2.72	2.67	2.67	2.44	2.59	2.49
Consumer households	1.25	1.11	1.12	0.97	1.07	1.01

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-Q1	2019-Q2	2019-Q3	2019-Q4	2020-Q1	2020-Q2
Molise	2.23	2.15	2.27	1.67	1.90	1.93
<i>of which:</i> General government	2.37	2.09	0.50	0.01	1.51	0.00
Non-financial companies	3.82	3.92	4.39	2.62	2.89	2.92
Producer households	1.93	2.19	2.30	2.23	2.28	2.69
Consumer households	1.10	0.92	0.91	1.04	1.17	1.20
Campania	1.95	2.26	2.27	2.25	2.31	1.76
<i>of which:</i> General government	1.28	1.25	1.51	2.97	2.75	2.08
Non-financial companies	2.67	3.62	3.69	3.50	3.50	2.40
Producer households	2.43	2.22	2.26	2.21	2.13	2.11
Consumer households	1.24	1.11	1.09	1.06	1.18	1.14
Apulia	1.91	1.81	1.68	1.70	1.92	1.73
<i>of which:</i> General government	0.04	0.19	3.81	3.65	0.82	1.16
Non-financial companies	3.03	2.91	2.48	2.67	3.09	2.72
Producer households	2.38	2.19	2.20	2.05	2.29	2.44
Consumer households	1.07	1.02	1.02	0.97	1.06	0.98
Basilicata	2.18	1.94	1.71	1.76	1.69	1.43
<i>of which:</i> General government	0.38	0.41	0.19	0.00	0.00	0.88
Non-financial companies	3.50	3.20	2.80	3.02	2.48	1.94
Producer households	2.18	2.15	1.67	1.80	1.64	1.91
Consumer households	1.07	0.87	0.88	0.75	1.08	0.94
Calabria	1.70	1.78	1.76	1.68	2.04	1.72
<i>of which:</i> General government	0.66	1.13	1.03	1.34	1.96	1.72
Non-financial companies	2.63	2.81	2.79	2.52	3.04	2.63
Producer households	2.32	2.51	2.46	2.52	2.65	2.32
Consumer households	1.26	1.07	1.11	1.15	1.25	1.16
Sicily	2.48	2.30	2.35	2.40	2.25	2.02
<i>of which:</i> General government	3.44	3.46	4.89	7.27	4.72	5.44
Non-financial companies	3.69	3.62	3.71	3.86	3.48	2.98
Producer households	3.22	2.89	2.80	2.81	2.91	2.66
Consumer households	1.48	1.30	1.28	1.21	1.24	1.18
Sardinia	1.08	1.09	1.12	1.14	1.11	1.11
<i>of which:</i> General government	1.47	0.50	1.44	0.55	0.33	0.21
Non-financial companies	1.73	1.92	1.96	1.83	1.85	1.78
Producer households	1.94	1.88	1.94	1.96	1.76	1.99
Consumer households	0.78	0.69	0.73	0.80	0.84	0.87

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-Q3	2020-Q4	2021-Q1	2021-Q2	2021-Q3	2021-Q4
ITALY	0.98	0.94	0.96	0.86	0.90	0.96
<i>of which:</i> General government	0.63	0.53	0.56	0.88	0.83	0.64
Non-financial companies	1.50	1.38	1.28	1.11	1.20	1.41
Producer households	1.49	1.38	1.44	1.36	1.38	1.43
Consumer households	0.76	0.76	0.93	0.89	0.87	0.82
Piedmont	0.92	0.91	0.88	0.73	0.83	0.78
<i>of which:</i> General government	0.03	0.00	0.01	0.01	0.01	0.01
Non-financial companies	1.28	1.26	1.11	0.79	0.97	0.91
Producer households	1.32	1.30	1.38	1.24	1.24	1.20
Consumer households	0.65	0.67	0.81	0.79	0.77	0.70
Valle d'Aosta	0.39	0.32	0.59	0.51	0.95	0.77
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.38	0.23	0.36	0.29	0.79	0.77
Producer households	0.81	0.70	1.37	1.15	2.23	1.55
Consumer households	0.39	0.42	0.88	0.79	1.10	0.81
Lombardy	0.70	0.74	0.78	0.74	0.74	0.79
<i>of which:</i> General government	0.02	0.02	0.01	0.01	0.01	0.03
Non-financial companies	1.31	1.33	1.28	1.23	1.30	1.49
Producer households	1.13	1.03	1.07	1.06	1.04	1.19
Consumer households	0.65	0.64	0.80	0.76	0.75	0.73
Liguria	0.86	0.84	0.80	0.73	0.94	0.81
<i>of which:</i> General government	0.00	0.00	0.01	0.00	0.27	0.00
Non-financial companies	0.92	0.87	0.69	0.70	1.17	0.91
Producer households	1.48	1.14	1.24	1.28	1.01	1.30
Consumer households	0.74	0.79	0.88	0.76	0.76	0.69
Veneto	0.89	0.79	0.82	0.64	0.66	0.63
<i>of which:</i> General government	0.00	0.02	0.03	0.03	0.04	0.00
Non-financial companies	1.66	1.43	1.38	0.97	0.87	0.94
Producer households	1.24	1.00	1.17	1.06	1.11	1.10
Consumer households	0.63	0.60	0.69	0.70	0.67	0.64
Friuli Venezia Giulia	0.72	0.68	0.51	0.58	0.52	0.65
<i>of which:</i> General government	0.02	0.03	0.00	0.00	0.00	0.00
Non-financial companies	0.91	0.87	0.48	0.62	0.52	0.74
Producer households	1.49	1.34	1.29	1.14	1.17	1.22
Consumer households	0.48	0.46	0.52	0.53	0.52	0.53

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-Q3	2020-Q4	2021-Q1	2021-Q2	2021-Q3	2021-Q4
Emilia-Romagna	1.15	0.95	0.89	0.71	0.81	0.85
<i>of which:</i> General government	2.42	2.50	2.48	0.00	0.00	0.00
Non-financial companies	1.29	1.01	0.88	0.79	0.96	1.04
Producer households	1.29	1.24	1.00	0.97	0.94	0.97
Consumer households	0.60	0.57	0.65	0.63	0.64	0.59
Trentino-Alto Adige	0.64	0.81	0.81	0.77	0.85	0.95
<i>of which:</i> General government	0.05	0.14	0.06	0.07	0.08	0.00
Non-financial companies	0.79	1.00	0.96	0.81	0.91	1.10
Producer households	0.93	1.37	1.36	1.60	1.64	1.62
Consumer households	0.30	0.36	0.47	0.58	0.54	0.53
Tuscany	1.10	1.14	1.13	1.16	1.15	1.13
<i>of which:</i> General government	0.08	0.00	0.01	0.37	0.36	0.37
Non-financial companies	1.37	1.49	1.34	1.43	1.44	1.41
Producer households	1.69	1.52	1.73	1.62	1.66	1.72
Consumer households	0.75	0.74	0.86	0.81	0.75	0.73
Umbria	1.25	1.14	1.16	1.08	1.36	1.36
<i>of which:</i> General government	0.00	0.00	0.06	0.24	0.00	0.00
Non-financial companies	1.45	1.28	1.21	1.14	1.68	1.68
Producer households	1.63	1.52	1.61	1.47	1.38	1.28
Consumer households	0.92	0.88	1.04	0.97	0.95	0.94
Marche	1.05	0.98	1.00	0.95	0.89	1.16
<i>of which:</i> General government	0.01	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.26	1.18	1.12	1.01	0.91	1.43
Producer households	1.54	1.37	1.36	1.54	1.38	1.38
Consumer households	0.75	0.65	0.78	0.75	0.73	0.74
Lazio	1.15	1.16	1.26	0.99	1.02	1.25
<i>of which:</i> General government	0.01	0.01	0.02	0.07	0.05	0.00
Non-financial companies	2.11	2.02	1.96	1.36	1.43	2.12
Producer households	1.63	1.59	1.99	2.01	2.17	2.09
Consumer households	0.84	0.87	1.21	1.11	1.10	1.01
Abruzzo	1.92	1.90	1.56	1.14	1.04	1.12
<i>of which:</i> General government	0.03	1.75	1.69	1.86	1.92	0.29
Non-financial companies	2.59	2.55	1.85	1.11	0.92	1.13
Producer households	2.15	1.93	1.97	1.59	1.56	1.66
Consumer households	1.04	1.05	1.12	1.08	1.09	1.04

Credit Conditions and Risk

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

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

	2020-Q3	2020-Q4	2021-Q1	2021-Q2	2021-Q3	2021-Q4
Molise	1.52	1.35	1.56	1.43	2.53	2.36
<i>of which:</i> General government	0.56	0.78	0.00	2.28	3.29	0.40
Non-financial companies	1.82	1.66	2.26	1.61	4.75	4.42
Producer households	2.17	1.93	1.79	1.56	1.44	1.65
Consumer households	1.17	1.01	1.05	0.90	0.91	0.81
Campania	1.51	1.22	1.26	1.23	1.34	1.31
<i>of which:</i> General government	0.86	0.23	0.21	0.77	0.78	0.28
Non-financial companies	1.95	1.26	1.10	1.14	1.40	1.63
Producer households	1.94	1.88	2.04	1.77	1.76	1.80
Consumer households	1.15	1.20	1.41	1.29	1.28	1.17
Apulia	1.52	1.33	1.35	1.35	1.40	1.52
<i>of which:</i> General government	0.15	0.85	0.90	0.13	0.54	0.60
Non-financial companies	2.27	1.75	1.63	1.81	1.90	2.27
Producer households	2.18	1.97	1.75	1.49	1.72	1.75
Consumer households	0.96	0.95	1.10	1.04	1.01	0.96
Basilicata	1.26	1.23	1.05	1.06	0.99	0.88
<i>of which:</i> General government	1.57	0.75	1.29	0.75	0.20	0.26
Non-financial companies	1.60	1.55	1.19	1.39	1.30	1.04
Producer households	1.76	1.49	1.50	1.20	1.13	1.29
Consumer households	0.87	0.93	0.84	0.77	0.70	0.67
Calabria	2.21	2.11	2.01	1.82	1.57	1.50
<i>of which:</i> General government	6.56	6.83	7.23	5.10	1.12	1.31
Non-financial companies	2.69	2.37	2.04	2.12	2.29	2.15
Producer households	2.16	2.14	1.94	1.91	2.01	1.69
Consumer households	1.16	1.11	1.25	1.18	1.18	1.12
Sicily	1.85	1.49	1.68	2.01	2.07	2.36
<i>of which:</i> General government	5.90	4.90	6.21	18.33	18.89	24.79
Non-financial companies	2.41	1.40	1.24	1.35	1.55	2.65
Producer households	2.49	2.12	2.26	1.96	1.88	2.09
Consumer households	1.20	1.26	1.65	1.62	1.55	1.40
Sardinia	1.07	0.89	0.86	0.73	0.78	0.82
<i>of which:</i> General government	0.44	0.08	0.06	0.07	0.35	0.08
Non-financial companies	1.80	1.41	1.23	0.97	1.04	1.18
Producer households	1.51	1.22	1.29	0.99	1.06	1.19
Consumer households	0.85	0.78	0.82	0.77	0.78	0.74

Credit Conditions and Risk

Access to data:

[TRI30431](#)

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

4th quarter 2021

Reporting institutions: **Banks**

	Total			1 facility		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
ITALY	1,614,630	1,175,737	3,786,519	627,365	530,438	3,354,246
North West Italy	716,765	517,453	1,131,005	290,158	233,967	995,262
Piedmont	104,331	75,936	284,258	27,247	24,013	251,169
Valle d'Aosta	2,552	2,044	8,418	983	791	7,473
Lombardy	585,601	420,883	751,273	253,024	201,181	658,594
Liguria	24,281	18,591	87,056	8,904	7,981	78,026
North East Italy	401,605	289,629	918,706	156,488	132,841	804,727
Trentino Alto Adige	49,030	38,858	129,374	21,004	18,444	117,271
Veneto	180,015	131,763	353,208	88,286	72,337	308,143
Friuli-Venezia Giulia	32,990	22,542	91,902	8,589	7,902	82,725
Emilia Romagna	139,570	96,465	344,222	38,609	34,158	296,588
Central Italy	325,610	230,920	808,133	106,159	94,367	716,430
Tuscany	79,887	58,374	267,748	25,814	23,261	230,692
Umbria	14,319	10,786	55,849	4,443	4,007	48,382
Marche	30,137	21,560	121,225	10,101	9,015	105,468
Lazio	201,268	140,199	363,311	65,801	58,084	331,888
Southern Italy	117,540	94,778	604,187	50,376	46,528	542,178
Abruzzo	15,824	12,234	73,341	6,049	5,511	64,856
Molise	2,153	1,753	13,627	1,005	915	12,129
Campania	50,059	40,302	224,950	19,941	18,320	201,927
Apulia	34,578	28,447	194,354	16,212	15,135	175,372
Basilicata	4,481	3,633	24,523	2,013	1,850	21,653
Calabria	10,445	8,409	73,392	5,155	4,799	66,241
Islands	53,110	42,958	324,488	24,184	22,736	295,649
Sicily	34,402	27,989	233,995	17,083	16,043	212,247
Sardinia	18,708	14,969	90,493	7,102	6,693	83,402

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

4th quarter 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	177,623	134,383	281,827	207,314	141,740	112,152
North West Italy	86,104	65,173	86,093	83,924	56,502	36,520
Piedmont	10,287	7,505	21,816	16,758	10,121	8,568
Valle d'Aosta	282	210	709	698	595	203
Lombardy	73,069	55,772	57,443	62,794	43,411	25,546
Liguria	2,465	1,686	6,125	3,674	2,375	2,203
North East Italy	38,655	28,842	71,226	52,801	34,917	31,026
Trentino Alto Adige	6,926	5,571	8,926	7,634	5,502	2,512
Veneto	16,629	12,280	27,556	20,286	12,860	12,552
Friuli-Venezia Giulia	2,605	2,035	5,892	3,836	2,875	2,412
Emilia Romagna	12,495	8,957	28,852	21,046	13,679	13,550
Central Italy	31,162	23,416	60,254	39,803	28,630	23,445
Tuscany	9,568	7,249	23,331	13,796	9,254	10,049
Umbria	1,581	1,176	4,734	2,134	1,525	1,999
Marche	3,485	2,618	9,893	5,154	3,164	4,419
Lazio	16,528	12,373	22,296	18,719	14,687	6,978
Southern Italy	15,628	12,138	43,008	18,972	13,906	14,886
Abruzzo	2,082	1,515	5,818	2,633	1,829	2,031
Molise	317	250	1,055	363	257	360
Campania	6,470	5,000	15,621	7,952	6,081	5,687
Apulia	4,665	3,692	13,276	5,217	3,796	4,469
Basilicata	612	496	1,965	806	552	728
Calabria	1,481	1,186	5,273	2,000	1,390	1,611
Islands	6,074	4,814	21,246	11,813	7,785	6,275
Sicily	4,163	3,281	15,834	5,444	3,375	4,846
Sardinia	1,911	1,533	5,412	6,370	4,410	1,429

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

4th quarter 2021

Reporting institutions: **Banks**

More than 4 facilities		
Facilities granted	Margin used	Number of borrowers

ITALY	602,328	369,176	38,294
North West Italy	256,579	161,811	13,130
Piedmont	50,038	34,296	2,705
Valle d'Aosta	588	447	33
Lombardy	196,714	120,519	9,690
Liguria	9,238	6,548	702
North East Italy	153,660	93,029	11,727
Trentino Alto Adige	13,466	9,341	665
Veneto	54,815	34,287	4,957
Friuli-Venezia Giulia	17,960	9,730	873
Emilia Romagna	67,420	39,671	5,232
Central Italy	148,486	84,507	8,004
Tuscany	30,709	18,611	3,676
Umbria	6,161	4,078	734
Marche	11,397	6,763	1,445
Lazio	100,220	55,055	2,149
Southern Italy	32,564	22,206	4,115
Abruzzo	5,059	3,379	636
Molise	467	332	83
Campania	15,696	10,901	1,715
Apulia	8,483	5,825	1,237
Basilicata	1,050	735	177
Calabria	1,809	1,034	267
Islands	11,038	7,623	1,318
Sicily	7,713	5,291	1,068
Sardinia	3,326	2,333	250

Credit Conditions and Risk

Access to data:

[TRI30446](#)

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

4th quarter 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	3,786,519	1,381,265	880,191	776,804	257,414
<i>of which:</i> 1 facility	3,354,246	1,362,486	828,939	679,609	168,704
2 facilities	281,827	18,520	49,619	84,705	63,161
3 or 4 facilities	112,152	257	1,627	12,442	24,782
more than 4 facilities	38,294	2	6	48	767
General government	6,519	193	128	284	515
<i>of which:</i> 1 facility	3,719	182	118	242	421
2 facilities	1,606	5	6	31	83
3 or 4 facilities	1,019	6	3	10	10
more than 4 facilities	175	-	1	1	1
Financial companies (excluding Monetary Financial Institutions)	8,147	2,570	1,166	1,184	738
<i>of which:</i> 1 facility	5,965	2,470	908	781	388
2 facilities	1,583	97	249	312	243
3 or 4 facilities	421	3	8	89	92
more than 4 facilities	178	-	1	2	15
Non-financial companies	768,048	226,672	102,768	126,034	103,808
<i>of which:</i> 1 facility	490,987	221,627	81,911	79,127	47,409
2 facilities	151,749	5,005	20,212	39,815	38,149
3 or 4 facilities	89,184	38	645	7,076	17,706
more than 4 facilities	36,128	2	-	16	544
Producer households	456,387	185,639	92,141	90,225	37,225
<i>of which:</i> 1 facility	389,840	181,349	79,981	69,145	21,308
2 facilities	51,198	4,230	11,682	17,850	11,075
3 or 4 facilities	13,940	60	477	3,214	4,697
more than 4 facilities	1,409	-	1	16	145
Consumer households and others	2,538,389	961,990	682,268	557,786	114,687
<i>of which:</i> 1 facility	2,455,306	952,727	664,459	529,235	98,839
2 facilities	75,144	9,113	17,315	26,503	13,528
3 or 4 facilities	7,539	150	491	2,035	2,260
more than 4 facilities	400	-	3	13	60

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

4th 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	114,355	78,592	29,818	25,742	5,733
<i>of which:</i> 1 facility	48,107	22,451	5,856	3,535	610
2 facilities	34,607	19,587	5,478	3,140	499
3 or 4 facilities	28,423	27,178	10,139	6,320	843
more than 4 facilities	3,218	9,376	8,345	12,747	3,781
General government	828	1,574	1,088	1,118	400
<i>of which:</i> 1 facility	623	965	474	325	56
2 facilities	169	446	365	365	89
3 or 4 facilities	34	159	234	378	155
more than 4 facilities	2	4	15	50	100
Financial companies (excluding Monetary Financial Institutions)	333	363	259	520	487
<i>of which:</i> 1 facility	148	163	114	259	233
2 facilities	106	156	117	179	105
3 or 4 facilities	67	31	14	45	66
more than 4 facilities	12	13	14	37	83
Non-financial companies	77,136	63,778	25,727	22,866	4,740
<i>of which:</i> 1 facility	24,980	14,820	4,080	2,491	307
2 facilities	25,772	15,694	4,297	2,271	275
3 or 4 facilities	23,688	24,542	9,282	5,595	588
more than 4 facilities	2,696	8,722	8,068	12,509	3,570
Producer households	13,504	5,402	964	289	9
<i>of which:</i> 1 facility	5,571	1,646	208	53	-
2 facilities	4,210	1,484	218	55	1
3 or 4 facilities	3,307	1,735	338	91	4
more than 4 facilities	416	537	200	90	4
Consumer households and others	22,426	7,419	1,773	948	97
<i>of which:</i> 1 facility	16,694	4,814	977	406	14
2 facilities	4,321	1,795	481	270	29
3 or 4 facilities	1,319	710	269	211	30
more than 4 facilities	92	100	46	61	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)

4th 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	1.75	1.09	1.13	1.21
	First bank's share of total credit granted (%)	70	100	99	97
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.54	1.04	1.23	1.43
	First bank's share of total credit granted (%)	90	98	91	87
Non-financial companies	Average number of banks per borrower	1.73	1.02	1.21	1.43
	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	1.49
	First bank's share of total credit granted (%)	43	99	92	83
Building	Average number of banks per borrower	1.62	1.02	1.20	1.44
	First bank's share of total credit granted (%)	64	99	92	86
Services	Average number of banks per borrower	1.57	1.02	1.21	1.42
	First bank's share of total credit granted (%)	55	99	92	87
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	1.06
	First bank's share of total credit granted (%)	97	100	99	99

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

Source: Central Credit Register

Credit Conditions and Risk

Average number of banks per borrower

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

(numbers in unit, percentages)

4th quarter 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	1.21	1.31	1.52	1.87
	First bank's share of total credit granted (%)	96	94	92	88
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.69	1.93	1.81	1.90
	First bank's share of total credit granted (%)	84	83	84	83
Non-financial companies	Average number of banks per borrower	1.76	2.19	2.80	3.68
	First bank's share of total credit granted (%)	80	74	67	60
<i>of which:</i>					
Industry	Average number of banks per borrower	1.91	2.43	3.15	4.13
	First bank's share of total credit granted (%)	75	67	60	53
Building	Average number of banks per borrower	1.76	2.11	2.57	3.21
	First bank's share of total credit granted (%)	81	77	72	68
Services	Average number of banks per borrower	1.71	2.10	2.65	3.46
	First bank's share of total credit granted (%)	82	76	70	63
Producer households	Average number of banks per borrower	1.59	2.01	2.49	3.13
	First bank's share of total credit granted (%)	86	81	78	76
Consumer households and others	Average number of banks per borrower	1.16	1.34	1.52	1.74
	First bank's share of total credit granted (%)	96	93	91	88

Credit Conditions and Risk

Average number of banks per borrower

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

(numbers in unit, percentages)

4th quarter 2021

Reporting institutions: **Banks**

		From 5,000,000 to 25,000,000	More than 25,000,000
TOTAL	Average number of banks per borrower	4.84	7.32
	First bank's share of total credit granted (%)	53	62
General government	Average number of banks per borrower	2.32	3.61
	First bank's share of total credit granted (%)	88	66
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	2.32	3.93
	First bank's share of total credit granted (%)	83	90
Non-financial companies	Average number of banks per borrower	5.15	8.06
	First bank's share of total credit granted (%)	49	39
<i>of which:</i>			
Industry	Average number of banks per borrower	5.73	8.76
	First bank's share of total credit granted (%)	43	35
Building	Average number of banks per borrower	4.13	6.29
	First bank's share of total credit granted (%)	62	44
Services	Average number of banks per borrower	4.84	7.53
	First bank's share of total credit granted (%)	53	42
Producer households	Average number of banks per borrower	3.65	4.67
	First bank's share of total credit granted (%)	72	68
Consumer households and others	Average number of banks per borrower	2.11	3.64
	First bank's share of total credit granted (%)	82	64

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	8,922,937	8,947,407	4,273,281	4,274,212	4,649,656	4,673,195
<i>of which:</i> joint borrowers	2,461,987	2,469,240	1,073,683	1,051,969	1,388,304	1,417,271
Loans (excluding bad loans)						
facilities granted	2,229,291	2,239,900	1,854,719	1,852,807	374,572	387,093
margin used	1,733,962	1,748,110	1,359,931	1,360,398	374,031	387,712
Breach of overdraft limits	29,278	26,982	16,254	13,751	13,024	13,231
margin available	524,607	518,772	511,042	506,161	13,565	12,612
Account receivables financing						
facilities granted	230,711	239,725	197,066	201,134	33,644	38,592
margin used	100,264	114,145	76,308	84,315	23,956	29,829
Term loans						
facilities granted	1,807,656	1,812,671	1,469,434	1,467,220	338,222	345,450
margin used	1,560,252	1,563,594	1,216,662	1,212,943	343,590	350,652
Revocable loans						
facilities granted	186,128	182,911	183,426	179,861	2,701	3,051
margin used	68,658	65,789	62,178	58,558	6,480	7,231
Collateral granted						
facilities granted	369,012	362,258	360,704	354,000	8,308	8,258
margin used	178,799	182,648	170,180	174,062	8,619	8,586
Bad loans (gross of write-downs and net of write-offs)	143,585	131,998	43,199	34,102	100,385	97,897
Number of guarantors	4,020,066	4,048,081	2,304,719	2,284,338	1,715,347	1,763,743
<i>of which:</i> joint guarantors	1,382,796	1,361,145	840,600	816,224	542,196	544,921
Guarantees received	789,691	774,381	513,834	497,613	275,857	276,767

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30126](#)

Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 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	6,447,299	2,616,840	1,666,179	1,127,072	260,203
Facilities granted	1,998,528	136,181	168,268	197,776	100,959
Margin used	1,560,276	128,077	161,830	186,537	86,429
<i>of which</i> : backed by real security	631,398	88,636	143,185	156,791	53,755
Margin available	463,142	10,608	7,488	12,546	15,676
Breach of overdraft limits	24,891	2,504	1,051	1,307	1,146

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 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	100,115	64,390	23,570	18,851	3,784
Facilities granted	89,187	125,163	105,123	241,802	780,711
Margin used	67,749	95,589	77,787	174,930	576,659
<i>of which</i> : backed by real security	28,924	33,591	23,849	44,250	57,852
Margin available	22,647	31,663	29,225	72,517	212,069
Breach of overdraft limits	1,210	2,089	1,888	5,645	8,017

Credit Conditions and Risk

Access to data:

[TRI30146](#)

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

(numbers in unit, stocks in millions of euro)

4th quarter 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	3,786,519	1,381,265	880,191	776,804	257,414
	Facilities granted	1,614,630	63,870	79,807	115,191	71,909
	Margin used	1,175,737	57,830	74,209	105,360	58,940
Piedmont	Number of borrowers	284,258	107,046	66,840	56,199	19,118
	Facilities granted	104,331	4,959	5,975	8,199	5,271
	Margin used	75,936	4,455	5,472	7,348	4,184
Valle d'Aosta	Number of borrowers	8,418	2,827	1,782	1,900	717
	Facilities granted	2,552	126	151	267	182
	Margin used	2,044	107	135	238	151
Lombardy	Number of borrowers	751,273	240,203	179,223	165,675	57,510
	Facilities granted	585,601	11,378	16,458	25,050	16,300
	Margin used	420,883	10,141	15,238	22,760	13,032
Liguria	Number of borrowers	87,056	32,230	20,488	18,297	6,172
	Facilities granted	24,281	1,477	1,814	2,622	1,627
	Margin used	18,591	1,304	1,650	2,372	1,319
Trentino Alto Adige	Number of borrowers	129,374	35,525	25,571	32,351	14,974
	Facilities granted	49,030	1,713	2,422	5,299	4,454
	Margin used	38,858	1,470	2,209	4,877	3,853
Veneto	Number of borrowers	353,208	117,588	87,597	76,139	24,695
	Facilities granted	180,015	5,522	7,965	11,184	6,828
	Margin used	131,763	4,955	7,417	10,150	5,423
Friuli-Venezia Giulia	Number of borrowers	91,902	34,103	24,027	18,205	5,179
	Facilities granted	32,990	1,641	2,171	2,644	1,432
	Margin used	22,542	1,514	2,060	2,444	1,173

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 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	114,355	78,592	29,818	25,742	5,733
	Facilities granted	65,349	99,576	84,496	210,749	822,111
	Margin used	49,099	72,375	59,886	140,590	553,571
Piedmont	Number of borrowers	8,622	5,739	2,209	1,813	402
	Facilities granted	4,901	7,276	6,368	15,023	46,259
	Margin used	3,582	5,168	4,392	9,810	31,260
Valle d'Aosta	Number of borrowers	320	174	69	63	7
	Facilities granted	154	177	150	396	946
	Margin used	120	129	119	318	721
Lombardy	Number of borrowers	27,296	19,951	8,204	7,542	2,025
	Facilities granted	15,803	25,799	23,875	64,192	386,488
	Margin used	11,396	17,897	16,280	41,029	272,329
Liguria	Number of borrowers	2,372	1,437	516	440	102
	Facilities granted	1,305	1,744	1,393	3,417	8,851
	Margin used	961	1,254	964	2,284	6,400
Trentino Alto Adige	Number of borrowers	6,184	4,043	1,440	1,053	174
	Facilities granted	3,654	5,329	4,193	8,444	13,442
	Margin used	3,007	4,299	3,311	6,259	9,512
Veneto	Number of borrowers	11,988	8,890	3,506	3,028	609
	Facilities granted	6,842	11,147	9,883	25,070	95,440
	Margin used	4,925	7,752	6,738	15,927	68,179
Friuli-Venezia Giulia	Number of borrowers	2,245	1,637	631	534	121
	Facilities granted	1,281	2,094	1,765	4,235	15,686
	Margin used	961	1,527	1,286	2,800	8,714

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 2021

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
Emilia Romagna	Number of borrowers	344,222	116,016	82,009	72,763	24,784
	Facilities granted	139,570	5,417	7,438	10,663	6,888
	Margin used	96,465	4,733	6,804	9,527	5,327
Tuscany	Number of borrowers	267,748	90,038	60,087	60,332	20,388
	Facilities granted	79,887	4,149	5,441	8,886	5,695
	Margin used	58,374	3,656	4,989	8,102	4,667
Umbria	Number of borrowers	55,849	22,724	12,717	9,358	3,361
	Facilities granted	14,319	1,047	1,123	1,342	925
	Margin used	10,786	942	1,038	1,193	740
Marche	Number of borrowers	121,225	46,802	29,112	21,221	7,322
	Facilities granted	30,137	2,208	2,661	3,157	2,131
	Margin used	21,560	2,001	2,467	2,834	1,678
Lazio	Number of borrowers	363,311	127,693	81,550	86,476	25,920
	Facilities granted	201,268	5,824	7,544	13,192	7,226
	Margin used	140,199	5,352	7,118	12,480	6,369
Abruzzo	Number of borrowers	73,341	31,244	16,305	12,050	3,943
	Facilities granted	15,824	1,424	1,442	1,739	1,097
	Margin used	12,234	1,305	1,344	1,571	900
Molise	Number of borrowers	13,627	6,117	3,054	2,190	736
	Facilities granted	2,153	278	265	315	199
	Margin used	1,753	256	247	289	165
Campania	Number of borrowers	224,950	93,440	47,830	42,368	13,627
	Facilities granted	50,059	4,115	4,313	6,220	3,787
	Margin used	40,302	3,825	4,040	5,781	3,233

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 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	11,738	8,333	3,130	2,969	719
	Facilities granted	6,717	10,743	8,944	24,901	57,701
	Margin used	4,692	7,306	5,977	15,734	36,102
Tuscany	Number of borrowers	9,219	6,168	2,268	1,837	309
	Facilities granted	5,322	7,911	6,478	14,947	20,946
	Margin used	4,076	5,818	4,679	9,957	12,227
Umbria	Number of borrowers	1,650	1,131	403	360	75
	Facilities granted	947	1,400	1,128	2,940	3,441
	Margin used	699	1,024	792	2,042	2,248
Marche	Number of borrowers	3,489	2,425	863	696	129
	Facilities granted	2,041	3,090	2,381	5,303	7,096
	Margin used	1,502	2,159	1,605	3,449	3,751
Lazio	Number of borrowers	9,262	5,943	2,103	1,981	515
	Facilities granted	5,186	7,480	5,974	16,076	132,624
	Margin used	4,260	5,989	4,622	12,404	81,023
Abruzzo	Number of borrowers	1,863	1,235	491	383	72
	Facilities granted	1,067	1,482	1,312	3,102	3,121
	Margin used	819	1,082	948	2,149	2,034
Molise	Number of borrowers	342	199	67	33	8
	Facilities granted	183	226	168	214	299
	Margin used	141	163	121	149	209
Campania	Number of borrowers	6,071	3,952	1,426	1,136	195
	Facilities granted	3,377	4,768	3,835	8,603	10,949
	Margin used	2,700	3,843	3,018	6,379	7,184

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 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	194,354	81,396	46,146	35,158	10,116
	Facilities granted	34,578	3,713	4,133	5,028	2,800
	Margin used	28,447	3,471	3,931	4,711	2,389
Basilicata	Number of borrowers	24,523	10,843	5,201	4,165	1,360
	Facilities granted	4,481	487	461	608	385
	Margin used	3,633	455	429	556	331
Calabria	Number of borrowers	73,392	35,334	14,594	11,079	3,434
	Facilities granted	10,445	1,575	1,286	1,608	933
	Margin used	8,409	1,467	1,200	1,477	792
Sicily	Number of borrowers	233,995	110,185	52,711	36,300	10,037
	Facilities granted	34,402	4,997	4,682	5,188	2,730
	Margin used	27,989	4,700	4,448	4,814	2,336
Sardinia	Number of borrowers	90,493	39,911	23,347	14,578	4,021
	Facilities granted	18,708	1,822	2,059	1,978	1,020
	Margin used	14,969	1,721	1,973	1,837	878

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 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	4,476	2,907	951	751	97
	Facilities granted	2,603	3,754	2,661	5,825	3,980
	Margin used	2,099	2,950	2,050	4,171	2,474
Basilicata	Number of borrowers	602	391	159	102	15
	Facilities granted	351	476	430	687	584
	Margin used	281	369	320	462	403
Calabria	Number of borrowers	1,314	865	288	193	30
	Facilities granted	715	966	659	1,151	1,513
	Margin used	571	737	508	858	711
Sicily	Number of borrowers	3,801	2,271	792	570	95
	Facilities granted	2,123	2,693	2,139	4,285	5,444
	Margin used	1,674	2,101	1,575	2,867	3,191
Sardinia	Number of borrowers	1,501	901	302	258	34
	Facilities granted	778	1,021	760	1,939	7,301
	Margin used	632	809	583	1,544	4,901

Credit Conditions and Risk

Access to data:

[TRI30156](#)

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

4th quarter 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	3,786,519	1,381,265	880,191	776,804	257,414
	Facilities granted	1,614,630	63,870	79,807	115,191	71,909
	Margin used	1,175,737	57,830	74,209	105,360	58,940
General government	Number of borrowers	6,519	193	128	284	515
	Facilities granted	45,852	7	10	32	101
	Margin used	25,009	28	20	83	115
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	8,147	2,570	1,166	1,184	738
	Facilities granted	356,569	112	102	178	216
	Margin used	266,119	84	77	142	159
Non-financial companies	Number of borrowers	768,048	226,672	102,768	126,034	103,808
	Facilities granted	890,565	9,897	9,144	19,761	31,382
	Margin used	588,358	7,478	6,481	14,215	22,485
<i>of which:</i>						
Industry	Number of borrowers	151,185	27,174	15,697	22,434	22,748
	Facilities granted	354,872	1,225	1,418	3,596	7,059
	Margin used	216,405	842	893	2,261	4,358
Building	Number of borrowers	98,190	28,280	13,404	16,607	13,976
	Facilities granted	68,122	1,234	1,196	2,632	4,297
	Margin used	51,601	880	782	1,758	2,958
Services	Number of borrowers	497,498	166,021	71,132	83,710	64,117
	Facilities granted	441,216	7,218	6,308	13,007	19,116
	Margin used	299,015	5,570	4,623	9,749	14,392
Producer households	Number of borrowers	456,387	185,639	92,141	90,225	37,225
	Facilities granted	59,620	8,326	8,127	13,242	10,269
	Margin used	52,223	7,076	7,196	11,826	8,892
Consumer households and others	Number of borrowers	2,538,389	961,990	682,268	557,786	114,687
	Facilities granted	261,194	45,342	62,277	81,792	29,819
	Margin used	243,339	43,011	60,310	78,934	27,189

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

4th quarter 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	114,355	78,592	29,818	25,742	5,733	
	Facilities granted	65,349	99,576	84,496	210,749	822,111	
	Margin used	49,099	72,375	59,886	140,590	553,571	
General government	Number of borrowers	828	1,574	1,088	1,118	400	
	Facilities granted	258	984	1,468	4,925	38,067	
	Margin used	202	545	723	2,123	20,997	
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	333	363	259	520	487	
	Facilities granted	206	533	837	5,225	349,156	
	Margin used	152	192	300	2,294	262,557	
Non-financial companies	Number of borrowers	77,136	63,778	25,727	22,866	4,740	
	Facilities granted	45,465	82,168	73,887	190,258	428,447	
	Margin used	32,235	58,409	52,123	128,094	265,084	
<i>of which:</i>	Industry	Number of borrowers	20,278	19,949	9,223	9,587	2,327
		Facilities granted	12,289	26,500	27,207	83,780	191,787
		Margin used	7,523	16,349	16,868	51,075	116,026
	Building	Number of borrowers	10,498	8,353	3,104	2,147	273
		Facilities granted	6,156	10,367	8,263	14,945	19,020
		Margin used	4,372	7,749	6,346	11,658	14,578
	Services	Number of borrowers	43,958	33,134	12,313	10,261	2,006
		Facilities granted	25,553	42,090	35,123	84,285	208,386
		Margin used	19,063	31,538	26,115	59,414	127,557
Producer households	Number of borrowers	13,504	5,402	964	289	9	
	Facilities granted	7,489	6,556	2,783	2,028	510	
	Margin used	6,446	5,777	2,509	1,731	389	
Consumer households and others	Number of borrowers	22,426	7,419	1,773	948	97	
	Facilities granted	11,860	9,260	5,499	8,304	5,931	
	Margin used	10,006	7,394	4,216	6,341	4,545	

Credit Conditions and Risk

Access to data:

[TRI30190](#)

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

(numbers in unit, stocks in millions of euro)

4th quarter 2021

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

		Consumer households		
		Female	Male	Joint loans
ITALY	Number of borrowers	1,151,599	1,893,987	2,041,567
	Facilities granted	94,637	168,189	211,885
	Margin used	92,357	160,968	208,536
Piedmont	Number of borrowers	91,643	137,367	168,513
	Facilities granted	6,959	11,688	16,855
	Margin used	6,742	11,085	16,425
Valle d'Aosta	Number of borrowers	3,596	4,707	4,549
	Facilities granted	283	399	470
	Margin used	278	380	460
Lombardy	Number of borrowers	233,954	373,878	437,904
	Facilities granted	20,748	38,368	49,382
	Margin used	20,049	35,865	48,412
Liguria	Number of borrowers	35,553	53,785	49,995
	Facilities granted	2,866	4,810	5,168
	Margin used	2,801	4,576	5,051
Trentino-Alto Adige	Number of borrowers	26,333	46,605	30,841
	Facilities granted	2,773	5,641	4,188
	Margin used	2,664	5,261	4,033
Veneto	Number of borrowers	96,806	170,097	189,303
	Facilities granted	7,878	15,398	19,638
	Margin used	7,692	14,773	19,368
Friuli Venezia Giulia	Number of borrowers	29,767	47,379	43,595
	Facilities granted	2,165	3,886	4,229
	Margin used	2,136	3,749	4,183

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

4th quarter 2021

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

		Consumer households		
		Female	Male	Joint loans
Emilia-Romagna	Number of borrowers	103,180	154,995	157,583
	Facilities granted	8,340	14,333	16,762
	Margin used	8,092	13,559	16,409
Tuscany	Number of borrowers	88,488	132,945	136,641
	Facilities granted	7,580	12,080	14,858
	Margin used	7,393	11,554	14,602
Umbria	Number of borrowers	17,098	27,682	26,020
	Facilities granted	1,184	2,107	2,324
	Margin used	1,159	2,024	2,298
Marche	Number of borrowers	30,477	47,714	44,802
	Facilities granted	2,283	3,936	4,178
	Margin used	2,212	3,731	4,121
Lazio	Number of borrowers	134,466	196,454	209,693
	Facilities granted	12,662	19,410	24,422
	Margin used	12,392	18,780	24,094
Abruzzo	Number of borrowers	22,046	38,409	32,538
	Facilities granted	1,558	2,788	2,854
	Margin used	1,542	2,742	2,830
Molise	Number of borrowers	3,936	7,722	6,612
	Facilities granted	279	537	572
	Margin used	276	523	565
Campania	Number of borrowers	57,911	119,527	150,571
	Facilities granted	4,697	9,387	15,138
	Margin used	4,607	9,172	15,001
Apulia	Number of borrowers	53,967	111,152	130,038
	Facilities granted	4,022	8,273	11,523
	Margin used	3,983	8,154	11,481

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

4th quarter 2021

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

		Consumer households		
		Female	Male	Joint loans
Basilicata	Number of borrowers	6,568	13,283	12,702
	Facilities granted	476	950	1,123
	Margin used	479	939	1,113
Calabria	Number of borrowers	21,069	39,261	38,639
	Facilities granted	1,413	2,548	3,332
	Margin used	1,408	2,535	3,315
Sicily	Number of borrowers	65,584	128,118	124,711
	Facilities granted	4,411	8,630	10,853
	Margin used	4,403	8,575	10,785
Sardinia	Number of borrowers	29,157	42,907	46,317
	Facilities granted	2,061	3,021	4,015
	Margin used	2,048	2,993	3,991

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

by initial period of rate fixation and customer geographical area

(percentages)

4th quarter 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	2.94	2.95	2.15
North West Italy	2.74	2.54	2.05
North East Italy	2.32	2.62	2.05
Central Italy	3.92	2.94	2.11
Southern Italy	3.64	3.57	2.29
Islands	3.41	4.32	2.56

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)

4th quarter 2021

Data: Sample of banks

	of which:				
	Total	Term loans			Revocable loans
		initial period of rate fixation			
	Up to 1 years	More than 1 up to 5 years	More than 5 years		
ITALY	1.60	1.43	2.63	1.69	1.71
North West Italy	1.53	1.36	2.53	1.62	1.68
Piedmont	1.57	1.42	2.34	1.64	1.62
Valle d'Aosta	1.75	1.60	2.36	1.63	2.74
Lombardy	1.52	1.35	2.62	1.62	1.66
Liguria	1.50	1.19	2.49	1.59	1.89
North East Italy	1.58	1.48	2.23	1.62	1.92
Trentino-Alto Adige	1.63	1.59	2.34	1.51	2.91
Veneto	1.62	1.51	2.25	1.68	1.74
Friuli Venezia Giulia	1.67	1.62	2.90	1.64	2.29
Emilia-Romagna	1.51	1.37	2.13	1.59	1.70
Central Italy	1.64	1.37	2.90	1.78	1.46
Tuscany	1.56	1.40	2.77	1.64	1.53
Umbria	1.67	1.39	2.88	1.77	1.93
Marche	1.55	1.36	3.85	1.72	1.29
Lazio	1.68	1.36	2.77	1.85	1.41
Southern Italy	1.71	1.53	2.97	1.76	1.65
Abruzzo	1.84	1.60	3.53	1.91	2.19
Molise	1.76	1.65	3.01	1.73	2.47
Campania	1.63	1.43	2.67	1.71	1.38
Apulia	1.76	1.65	3.08	1.78	1.63
Basilicata	1.66	1.51	2.91	1.66	2.56
Calabria	1.76	1.45	3.34	1.82	2.72
Islands	1.79	1.62	3.56	1.83	2.63
Sicily	1.80	1.67	3.55	1.83	2.53
Sardinia	1.77	1.39	3.60	1.84	3.09

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)

4th 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	1.36	1.43	1.35	1.19	1.60	1.82	1.55	1.32
North West Italy	1.28	1.35	1.28	1.13	1.54	1.78	1.49	1.28
Piedmont and Valle d'Aosta	1.33	1.35	1.34	1.23	1.55	1.74	1.47	1.29
Lombardy	1.28	1.36	1.28	1.11	1.55	1.81	1.51	1.27
Liguria	1.12	1.15	1.12	1.06	1.48	1.69	1.41	1.29
North East Italy	1.42	1.51	1.40	1.29	1.56	1.76	1.49	1.32
Trentino-Alto Adige	1.47	1.56	1.48	1.40	1.46	1.57	1.47	1.39
Veneto	1.45	1.56	1.42	1.22	1.62	1.83	1.52	1.33
Friuli Venezia Giulia	1.53	1.68	1.43	1.24	1.55	1.71	1.46	1.34
Emilia-Romagna	1.35	1.41	1.34	1.22	1.52	1.72	1.46	1.26
Central Italy	1.32	1.37	1.36	1.14	1.67	1.88	1.65	1.37
Tuscany	1.32	1.36	1.36	1.13	1.52	1.69	1.49	1.29
Umbria	1.46	1.48	1.45	1.44	1.66	1.82	1.53	1.42
Marche	1.24	1.26	1.24	1.18	1.62	1.76	1.54	1.31
Lazio	1.34	1.40	1.37	1.12	1.74	2.01	1.73	1.40
Southern Italy	1.43	1.51	1.39	1.25	1.64	1.84	1.56	1.36
Abruzzo e Molise	1.44	1.51	1.41	1.25	1.73	1.87	1.64	1.51
Campania	1.38	1.44	1.37	1.24	1.62	1.84	1.57	1.34
Apulia	1.52	1.61	1.46	1.30	1.65	1.83	1.54	1.35
Basilicata	1.32	1.43	1.25	1.27	1.50	1.67	1.43	1.34
Calabria	1.34	1.47	1.28	1.13	1.69	1.91	1.60	1.38
Islands	1.52	1.62	1.46	1.27	1.73	1.90	1.65	1.38
Sicily	1.56	1.67	1.50	1.28	1.72	1.94	1.61	1.33
Sardinia	1.34	1.37	1.32	1.27	1.74	1.82	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)

4th quarter 2021

Reporting institutions: **Sample of banks**

Total of size classes	Up to 1 year			More than 1 year			
	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	1.67	1.97	1.68	1.45	1.71	1.87	1.71	1.49
North West Italy	1.65	1.94	1.67	1.43	1.69	1.87	1.71	1.45
North East Italy	1.67	1.90	1.69	1.52	1.74	1.93	1.72	1.56
Central Italy	1.67	1.92	1.69	1.41	1.67	1.80	1.69	1.47
Southern Italy	1.80	2.30	1.71	1.32	1.74	1.87	1.73	1.54
Islands	1.71	2.01	1.59	1.40	1.79	1.91	1.76	1.58

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)

4th 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	1.23	1.61	1.29	2.45	1.60	0.76	1.25	0.99	2.01	1.17
North West Italy	1.22	1.70	1.30	2.27	1.55	0.78	1.38	0.92	1.74	1.19
North East Italy	1.04	1.37	1.18	2.16	1.45	0.46	1.07	0.90	2.14	1.19
Central Italy	1.17	1.42	1.17	2.71	1.50	0.87	1.00	1.06	1.89	0.93
Southern Italy and Islands	2.25	2.22	1.86	2.96	2.38	1.50	1.54	1.21	2.57	1.93

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

Sources: AnaCredit survey

Credit Conditions and Risk

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

(percentages)

4th 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	1.66	1.79	1.43	2.51	1.83
North West Italy	1.72	1.87	1.51	2.34	1.75
North East Italy	1.52	1.47	1.28	2.16	1.56
Central Italy	1.38	1.64	1.21	2.85	1.92
Southern Italy and Islands	2.59	2.54	2.36	2.99	2.54

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)

4th 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)

1.23 0.76 1.66 4.12 3.07 4.82 3.06 2.50 3.32

of which: Non-financial companies and producer households

1.61 1.25 1.79 4.16 3.06 4.94 3.09 2.49 3.38

North West Italy

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

1.22 0.78 1.72 4.03 2.99 4.90 2.97 2.38 3.29

of which: Non-financial companies and producer households

1.70 1.38 1.87 4.01 2.97 4.92 2.94 2.37 3.26

North East Italy

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

1.04 0.46 1.52 3.80 2.87 4.55 2.76 2.26 3.01

of which: Non-financial companies and producer households

1.37 1.07 1.48 3.79 2.85 4.56 2.74 2.24 3.00

Central Italy

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

1.17 0.87 1.38 3.97 3.21 4.46 2.93 2.69 3.03

of which: Non-financial companies and producer households

1.42 1.00 1.64 4.19 3.21 4.90 3.13 2.69 3.33

Southern Italy and Islands

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

2.25 1.50 2.59 4.76 3.43 5.30 3.77 2.95 4.07

of which: Non-financial companies and producer households

2.22 1.54 2.54 4.75 3.42 5.30 3.76 2.94 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)

4th 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)

2.40 1.99 2.58 1.08 0.66 1.48

of which: Non-financial companies and producer households

2.42 2.00 2.61 1.40 1.05 1.56

North West Italy

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

2.30 1.85 2.53 1.11 0.71 1.59

of which: Non-financial companies and producer households

2.27 1.87 2.49 1.56 1.26 1.72

North East Italy

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

2.18 1.85 2.32 0.88 0.32 1.35

of which: Non-financial companies and producer households

2.17 1.84 2.31 1.16 0.81 1.28

Central Italy

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

2.43 2.17 2.51 1.02 0.76 1.20

of which: Non-financial companies and producer households

2.58 2.19 2.73 1.18 0.79 1.39

Southern Italy and Islands

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

2.89 2.31 3.14 1.81 1.14 2.14

of which: Non-financial companies and producer households

2.89 2.30 3.14 1.77 1.17 2.05

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

by customer region and sector

(percentages)

4th 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	1.23	1.61
North West Italy	1.22	1.70
Piedmont	1.48	1.52
Valle d'Aosta	0.89	1.11
Lombardy	1.18	1.76
Liguria	1.47	1.41
North East Italy	1.04	1.37
Trentino-Alto Adige	1.10	1.05
Veneto	1.43	1.44
Friuli Venezia Giulia	1.54	1.53
Emilia-Romagna	0.77	1.35
Central Italy	1.17	1.42
Tuscany	1.65	1.65
Umbria	1.62	1.61
Marche	1.35	1.60
Lazio	1.01	1.25
Southern Italy and Islands	2.24	2.22
Abruzzo	2.87	2.88
Molise	2.28	2.27
Campania	2.02	2.03
Apulia	2.04	2.05
Basilicata	4.80	2.66
Calabria	2.60	2.62
Sicily	2.35	2.36
Sardinia	1.80	1.95

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)

4th 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	2.77	3.13	2.75	4.03	3.22
North West Italy	2.52	2.91	2.72	4.02	2.84
Piedmont	3.09	3.30	3.03	4.32	3.27
Valle d'Aosta	2.81	4.49	2.94	6.24	4.47
Lombardy	2.34	2.77	2.63	3.81	2.67
Liguria	3.53	3.54	2.77	5.63	3.59
North East Italy	2.54	2.76	2.41	3.50	2.92
Trentino-Alto Adige	2.52	2.63	2.03	3.13	2.86
Veneto	2.56	2.70	2.33	3.74	2.88
Friuli Venezia Giulia	2.78	2.85	2.13	4.23	3.53
Emilia-Romagna	2.51	2.83	2.60	3.43	2.91
Central Italy	2.91	3.40	3.06	4.22	3.40
Tuscany	3.08	3.36	2.95	4.78	3.41
Umbria	3.95	3.96	3.42	5.70	4.05
Marche	3.30	3.35	2.94	4.62	3.66
Lazio	2.63	3.36	3.25	3.77	3.28
Southern Italy and Islands	4.00	4.36	3.48	5.07	4.76
Abruzzo	4.30	4.36	3.53	4.51	5.49
Molise	4.79	4.91	3.29	5.40	6.00
Campania	3.99	4.02	3.39	4.34	4.37
Apulia	4.10	4.16	3.36	5.92	4.40
Basilicata	4.11	4.16	4.03	4.55	3.99
Calabria	5.98	6.34	4.80	7.50	6.71
Sicily	4.43	4.56	3.43	5.29	4.91
Sardinia	2.34	4.96	3.67	6.08	5.43

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)

4th 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)

2.77 7.82 5.91 4.66 1.82

of which: Non-financial companies and producer households

3.13 7.81 5.91 4.66 2.06

North West Italy

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

2.52 7.82 5.88 4.63 1.71

of which: Non-financial companies and producer households

2.91 7.82 5.89 4.63 1.96

North East Italy

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

2.54 7.15 5.15 4.05 1.74

of which: Non-financial companies and producer households

2.76 7.15 5.16 4.06 1.91

Central Italy

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

2.91 7.71 6.14 4.93 1.86

of which: Non-financial companies and producer households

3.40 7.68 6.13 4.92 2.17

Southern Italy and Islands

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

4.00 8.85 6.96 5.65 2.49

of which: Non-financial companies and producer households

4.37 8.84 6.96 5.64 2.74

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

'Statistics' series publications are available on the Bank of Italy's site:

<https://www.bancaditalia.it/pubblicazioni/>

Requests for information on the content of this publication can be sent to statistiche@bancaditalia.it.

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