

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

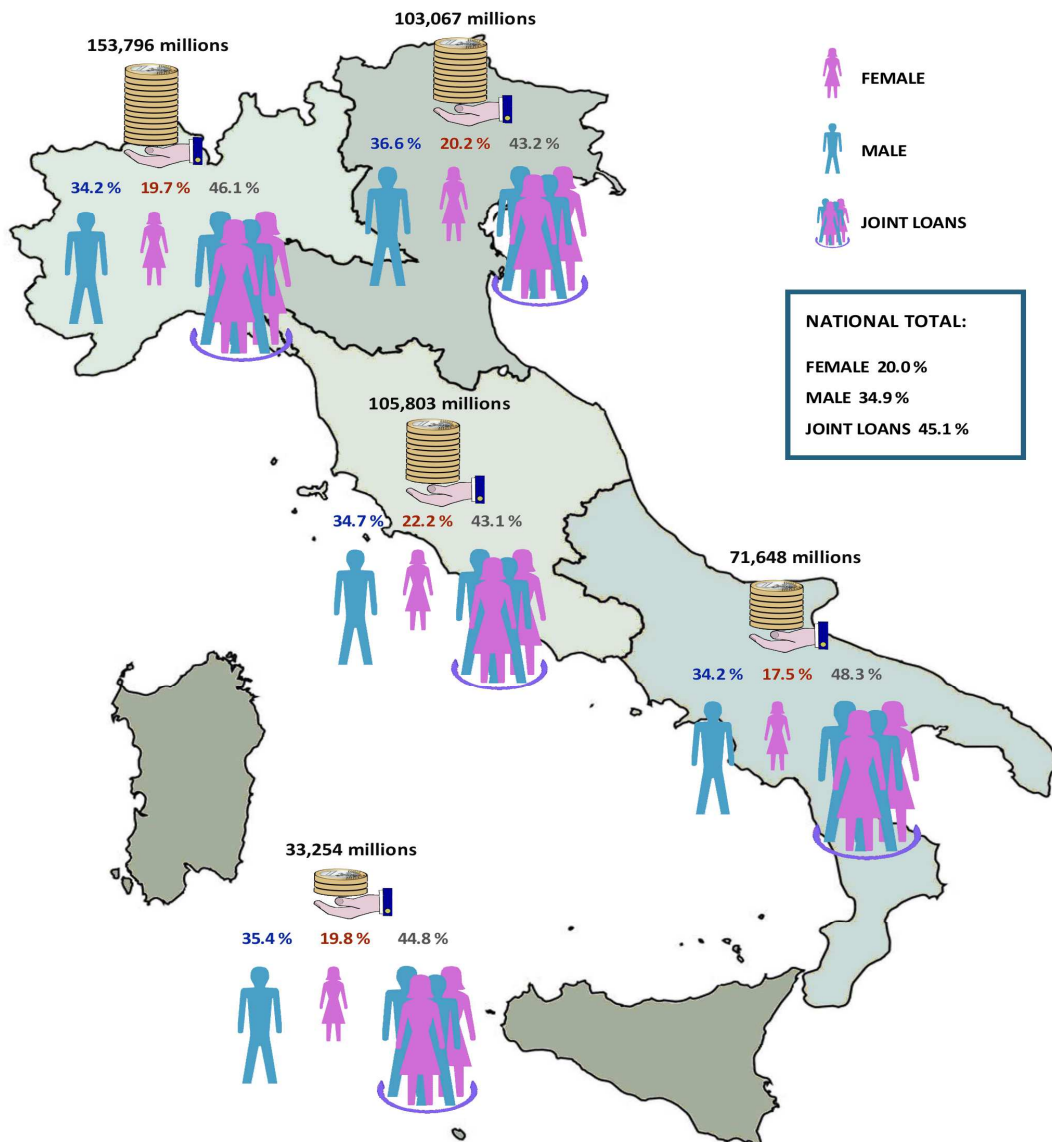
30 June 2022

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Figure 1

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

(stock in millions of euros and percentages; data at 31 March 2022)

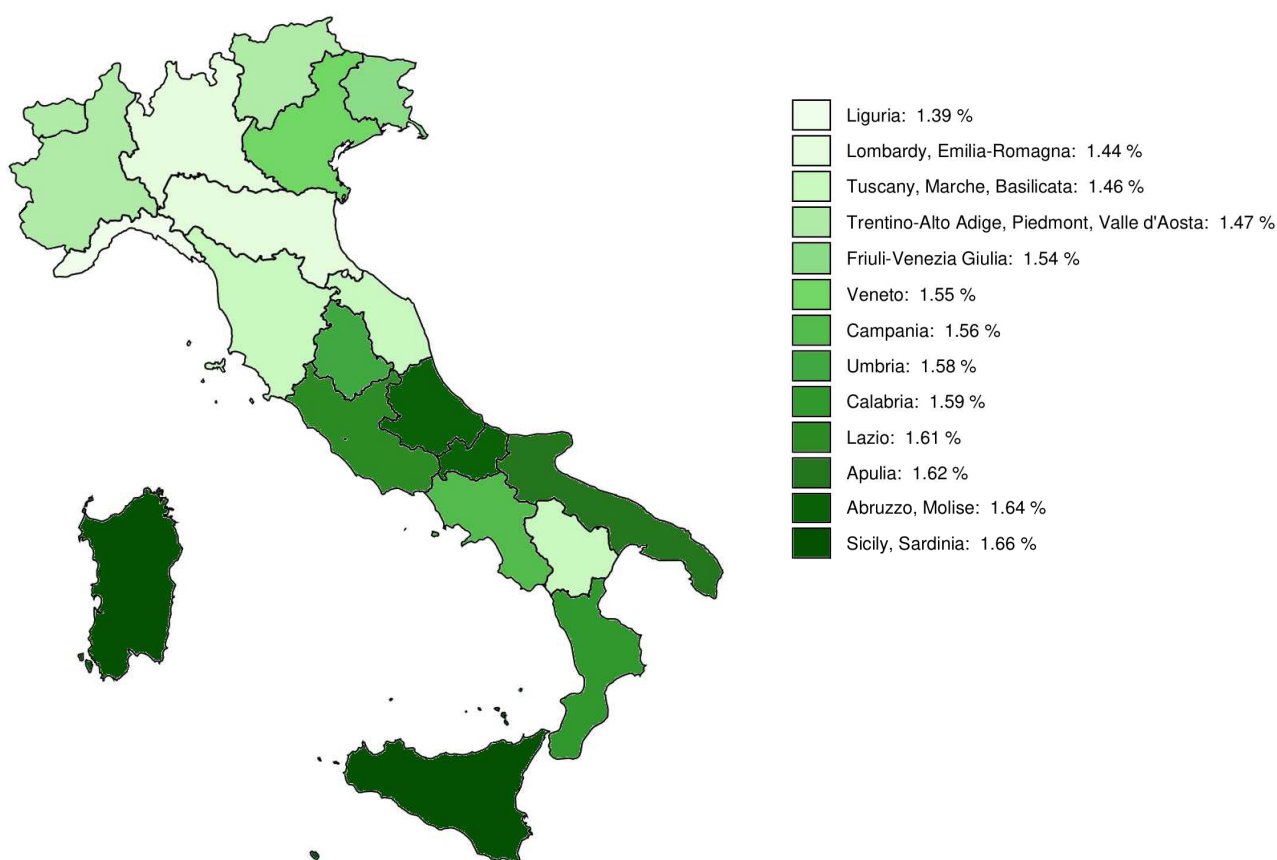


Reference period: March 2022

Figure 2

Interest rates on loans to consumer households for home purchase¹

(per cent; data at 31 March 2022)



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

Reference period: March 2022

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

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

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

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

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

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

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

* * *

Key to symbols and information in the index

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

Frequency:

M Monthly
Q Quarterly
H Half-yearly
A Annual

Source:

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

Description of the table

Identification code of the table

Page in which the table is reproduced in this report

Notice to readers

- I. Symbols:
 - the phenomenon does not exist, or it exists and data are collected but no cases were recorded
 - the phenomenon exists but no data are available
 - .. the data are known but the value is below the minimum considered significant
 - == the data are confidential
 - :: the data are not statistically significant
- II. The intervals for the classification by size include the lower limit and exclude the upper limit.
- III. The source must be cited in any use or dissemination of the information contained in the publications. The Bank of Italy is not responsible for any errors of interpretation or mistaken conclusions drawn on the basis of the information published.
- IV. The row and column totals of some tables may not tally with the sum of the entries because they include data that cannot be allocated.
- V. A brief description of the methodology, the main statistical sources and the revisions to methodology concerning the data provided in this report is available in '*Banks and Financial Institutions: Credit Conditions and Risk by Sector and Geographical Area*, Bank of Italy, Publications, [Methods and Sources: Methodological Notes](#).

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

Frequency Source

Access to
data

Non-performing Loans

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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
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Q	CCR	Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period by customer sector and total credit used (size classes)	TRI30486	
Q	CCR	Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period by customer region and sector	TRI30496	
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)	
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Q	CCR	Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period by customer region and sector	TRI30632
Q	CCR	Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period by customer province and sector	TRI30633
Q	CCR	Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period by customer region and total margin used (size classes)	TRI30634
Q	CCR	Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period by customer geographical area, sector and economic activity	TRI30635
Q	CCR	Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period by customer geographical area and economic activity and total margin used (size classes)	TRI30636

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

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

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

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

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

Summary Data

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Loans

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Q	AN	APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter by initial period of contract fixation, available amount (size classes), customer geographical area and sector	TRI30951	p. 52
Q	AN	APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter by customer region and sector	TRI30952	p. 54
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Loans

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Non-performing Loans

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Q	CCR	Bad loans (gross of write-downs and net of write-offs) by customer geographical area, sector and economic activity	TRI30031
Q	CCR	Bad loans (gross of write-downs and net of write-offs) by customer sector and sub-sector	TRI30231
Q	CCR	Bad loans (gross of write-downs and write-offs) by type of guarantee and customer economic activity	TRI30226
Q	CCR	Bad loans (gross of write-downs and write-offs) by type of guarantee, customer geographical area, sector and economic activity	TRI30033
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Credit Conditions and Risk

Access to data:

[TRI30266](#)

Loans

by type of default

(stocks in millions of euro)

Reporting institutions: **Banks and CDP**

	2022-Q1	2021-Q4	2021-Q3
Non-performing loans	77,690	78,473	91,985
Bad loans (gross of write-downs and net of write-offs)			
Loans subject to forbearance	5,886	5,677	7,327
Other exposures	27,906	27,690	35,203
Likely defaults			
Loans subject to forbearance	21,483	21,878	24,282
Other exposures	18,827	19,419	20,981
Non-performing past due loans/exposures			
Loans subject to forbearance	318	435	347
Other exposures	3,144	3,243	3,711
Performing loans			
Loans subject to forbearance	32,175	32,094	33,021
Other exposures	1,806,499	1,787,201	1,764,046
Total loans to customers	1,916,363	1,897,768	1,889,052

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

Source: supervisory reports

Credit Conditions and Risk

Access to data:

[TRI30267](#)

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

1st quarter 2022

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	33,513	21,554	2,633	1,360	3,899
North West Italy	9,400	6,313	606	273	1,243
Piedmont and Valle d'Aosta	1,969	1,259	190	75	257
Lombardy	6,867	4,738	371	172	855
Liguria	563	316	45	26	130
North East Italy	6,387	4,394	479	142	595
Trentino-Alto Adige	446	323	41	6	12
Veneto	2,557	1,629	192	62	283
Friuli Venezia Giulia	516	342	67	15	41
Emilia-Romagna	2,868	2,100	179	59	259
Central Italy	8,564	5,930	592	305	830
Tuscany	2,594	1,796	261	86	214
Umbria	655	456	49	18	70
Marche	839	532	74	24	95
Lazio	4,475	3,146	209	177	451
Southern Italy	5,993	3,213	619	427	846
Abruzzo and Molise	859	549	98	39	100
Campania	2,491	1,444	190	210	365
Apulia and Basilicata	1,939	907	236	117	291
Calabria	703	313	95	61	90
Islands	3,170	1,704	337	212	385
Sicily	2,074	925	209	173	298
Sardinia	1,096	779	128	39	87

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

Source: supervisory reports

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

1st quarter 2022

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	38,624	25,659	2,322	1,642	4,670
North West Italy	13,451	9,680	581	387	1,372
Piedmont and Valle d'Aosta	2,079	1,258	160	125	303
Lombardy	10,668	7,970	373	226	964
Liguria	704	452	48	36	105
North East Italy	8,440	5,967	619	204	822
Trentino-Alto Adige	1,307	945	176	10	80
Veneto	3,053	2,044	195	87	355
Friuli Venezia Giulia	576	375	59	21	65
Emilia-Romagna	3,503	2,603	189	87	322
Central Italy	9,485	6,228	488	367	1,128
Tuscany	2,378	1,570	195	103	275
Umbria	596	401	43	23	71
Marche	836	539	65	29	90
Lazio	5,675	3,718	186	211	692
Southern Italy	4,776	2,567	406	454	861
Abruzzo and Molise	640	363	72	45	97
Campania	2,125	1,198	134	205	390
Apulia and Basilicata	1,525	781	143	137	291
Calabria	486	225	57	67	84
Islands	2,472	1,217	229	230	487
Sicily	1,851	836	177	180	403
Sardinia	621	381	52	50	83

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

1st quarter 2022

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	3,223	567	284	994	688
North West Italy	757	125	64	223	198
Piedmont and Valle d'Aosta	191	31	23	65	44
Lombardy	503	88	35	136	138
Liguria	63	7	5	22	16
North East Italy	420	84	53	131	90
Trentino-Alto Adige	40	10	12	7	5
Veneto	170	32	18	54	37
Friuli Venezia Giulia	40	5	5	14	11
Emilia-Romagna	170	37	18	56	37
Central Italy	823	190	68	211	172
Tuscany	180	46	21	55	28
Umbria	56	14	5	15	11
Marche	74	20	8	19	13
Lazio	514	110	33	122	121
Southern Italy	838	130	69	280	147
Abruzzo and Molise	96	23	11	27	18
Campania	360	58	26	128	68
Apulia and Basilicata	210	31	21	80	46
Calabria	173	17	11	45	16
Islands	385	38	31	148	81
Sicily	309	30	22	113	66
Sardinia	75	8	9	35	15

Credit Conditions and Risk

Access to data:

[TRI30265](#)

Adjusted bad loans

by customer region

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

1st quarter 2022

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	478,262	38,321	1.11	38,255	1,822	3,469	454
North West Italy	113,808	10,283	1.10	8,373	499	737	138
Piedmont	31,502	2,071	1.08	2,265	120	207	13
Valle D'Aosta	592	26	1.17	42	1	3	..
Lombardy	70,781	7,531	1.10	5,154	352	464	96
Liguria	10,933	656	1.14	912	26	63	29
North East Italy	68,227	7,125	1.10	5,520	409	470	66
Veneto	27,869	2,875	1.10	2,128	195	193	32
Friuli-Venezia Giulia	6,238	564	1.11	496	26	45	3
Emilia Romagna	30,525	3,213	1.10	2,562	154	193	28
Trentino Alto Adige	3,595	473	1.04	334	34	39	3
Central Italy	108,217	10,318	1.13	9,039	502	771	112
Tuscany	31,524	2,836	1.05	2,396	153	201	15
Umbria	8,518	818	1.15	588	24	61	10
Marche	11,649	1,065	1.20	814	38	90	25
Lazio	56,526	5,599	1.16	5,241	288	419	63
Southern Italy	125,601	6,870	1.10	10,134	271	956	103
Abruzzo	11,837	864	1.10	811	24	95	5
Molise	2,438	121	1.14	184	7	29	2
Campania	58,363	3,023	1.12	4,912	113	378	66
Apulia	31,181	1,761	1.07	2,377	89	276	17
Basilicata	3,350	202	1.06	211	4	22	1
Calabria	18,432	899	1.11	1,639	34	156	13
Islands	62,409	3,726	1.12	5,189	140	535	33
Sicily	48,428	2,465	1.14	4,226	113	443	28
Sardinia	13,981	1,261	1.09	963	27	92	6

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30271](#)

Adjusted bad loans

by customer sector and economic activity

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

1st quarter 2022

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	478,262	38,321	1.11	38,255	1,822	3,469	454
General government	151	537	1.96	9	16	7	8
Financial companies (excluding Monetary Financial Institutions)	661	775	1.38	42	10	3	..
Non-financial companies	83,820	25,108	1.12	4,355	1,114	359	279
<i>of which:</i>							
Industry	16,610	5,367	1.14	602	229	70	69
Building	15,205	6,173	1.14	653	218	64	86
Services	47,038	12,251	1.11	2,764	588	202	110
Producer households	61,527	3,122	1.06	3,712	148	473	36
Consumer households and e others	330,487	8,744	1.04	30,018	532	2,615	130

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-Q2	2019-Q3	2019-Q4	2020-Q1	2020-Q2	2020-Q3
TOTAL	1.30	1.18	1.07	1.09	1.03	0.98
From 250 to 125,000 euro	0.93	0.92	0.91	0.97	0.95	0.92
From 125,000 to 500,000 euro	1.29	1.27	1.23	1.28	1.20	1.08
More than 500,000 euro	1.42	1.23	1.08	1.08	1.01	0.97
General government	0.50	0.51	0.59	0.48	0.43	0.63
From 250 to 125,000 euro	5.75	5.34	11.28	7.87	8.21	7.95
From 125,000 to 500,000 euro	6.83	7.41	5.75	5.43	7.08	3.48
More than 500,000 euro	0.47	0.47	0.56	0.46	0.39	0.61
Financial companies (excluding Monetary Financial Institutions)	0.28	0.28	0.19	0.10	0.10	0.16
From 250 to 125,000 euro	1.51	1.50	1.49	1.24	1.15	1.04
From 125,000 to 500,000 euro	2.08	2.33	2.19	1.85	1.80	1.33
More than 500,000 euro	0.28	0.27	0.19	0.10	0.10	0.16
Non-financial companies	2.06	1.81	1.65	1.71	1.63	1.50
From 250 to 125,000 euro	2.49	2.46	2.40	2.47	2.49	2.08
From 125,000 to 500,000 euro	2.52	2.54	2.52	2.56	2.43	2.05
More than 500,000 euro	2.01	1.72	1.55	1.61	1.53	1.43
Producer households	1.81	1.72	1.64	1.69	1.61	1.49
From 250 to 125,000 euro	1.58	1.55	1.54	1.59	1.60	1.45
From 125,000 to 500,000 euro	1.86	1.82	1.73	1.80	1.73	1.62
More than 500,000 euro	2.01	1.79	1.61	1.65	1.43	1.33
Consumer households	0.82	0.80	0.78	0.81	0.78	0.76
From 250 to 125,000 euro	0.74	0.74	0.73	0.79	0.77	0.78
From 125,000 to 500,000 euro	0.82	0.79	0.76	0.79	0.75	0.72
More than 500,000 euro	1.54	1.45	1.31	1.11	1.05	0.92
Other sectors	0.91	0.75	0.65	0.73	0.62	0.63
From 250 to 125,000 euro	1.32	1.34	1.13	1.43	1.82	1.61
From 125,000 to 500,000 euro	0.95	0.97	0.85	0.92	0.82	0.77
More than 500,000 euro	0.86	0.64	0.55	0.61	0.45	0.49

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-Q4	2021-Q1	2021-Q2	2021-Q3	2021-Q4	2022-Q1
TOTAL	0.94	0.96	0.86	0.90	0.96	0.92
From 250 to 125,000 euro	0.90	1.03	0.98	0.96	0.94	0.80
From 125,000 to 500,000 euro	0.99	1.09	1.04	1.06	1.06	0.98
More than 500,000 euro	0.94	0.90	0.78	0.84	0.94	0.94
General government	0.53	0.56	0.88	0.83	0.64	0.66
From 250 to 125,000 euro	5.96	5.70	7.57	5.04	2.85	1.54
From 125,000 to 500,000 euro	2.27	2.44	2.96	2.69	1.53	1.38
More than 500,000 euro	0.51	0.55	0.87	0.81	0.64	0.65
Financial companies (excluding Monetary Financial Institutions)	0.24	0.26	0.19	0.13	0.06	0.10
From 250 to 125,000 euro	1.03	1.24	1.15	0.67	0.69	0.86
From 125,000 to 500,000 euro	1.04	1.24	0.71	0.66	0.71	1.19
More than 500,000 euro	0.24	0.25	0.19	0.13	0.06	0.10
Non-financial companies	1.38	1.28	1.11	1.20	1.41	1.38
From 250 to 125,000 euro	1.73	1.58	1.35	1.37	1.61	1.72
From 125,000 to 500,000 euro	1.70	1.61	1.57	1.65	1.84	1.92
More than 500,000 euro	1.34	1.24	1.07	1.16	1.36	1.32
Producer households	1.38	1.44	1.36	1.38	1.43	1.35
From 250 to 125,000 euro	1.33	1.42	1.28	1.24	1.25	1.15
From 125,000 to 500,000 euro	1.44	1.55	1.44	1.39	1.44	1.33
More than 500,000 euro	1.37	1.30	1.35	1.57	1.65	1.68
Consumer households	0.76	0.93	0.89	0.87	0.82	0.67
From 250 to 125,000 euro	0.79	0.95	0.92	0.89	0.84	0.68
From 125,000 to 500,000 euro	0.71	0.86	0.82	0.82	0.76	0.62
More than 500,000 euro	0.85	1.19	1.02	0.95	0.96	0.85
Other sectors	1.25	1.15	1.33	1.69	1.17	1.03
From 250 to 125,000 euro	1.43	1.16	1.27	1.34	1.33	1.19
From 125,000 to 500,000 euro	0.86	0.96	1.05	1.41	1.51	1.30
More than 500,000 euro	1.31	1.20	1.40	1.79	1.08	0.95

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)

1st quarter 2022

Reporting institutions: **Banks**

	Total			1 facility		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
ITALY	1,638,902	1,198,029	3,892,937	644,061	544,041	3,457,397
North West Italy	720,847	516,449	1,160,715	294,962	234,234	1,024,439
Piedmont	100,313	72,452	292,968	28,516	25,219	259,810
Valle d'Aosta	3,028	2,538	8,578	1,029	814	7,625
Lombardy	593,733	423,321	769,441	256,272	199,952	676,348
Liguria	23,772	18,138	89,728	9,145	8,249	80,656
North East Italy	408,158	297,393	941,384	161,924	137,169	826,896
Trentino Alto Adige	50,305	40,056	130,264	21,217	18,646	118,158
Veneto	183,406	135,337	362,929	91,792	75,259	317,668
Friuli-Venezia Giulia	33,410	23,349	94,748	8,866	8,178	85,428
Emilia Romagna	141,037	98,651	353,443	40,049	35,086	305,642
Central Italy	336,108	241,802	830,493	109,384	100,007	738,040
Tuscany	80,949	60,695	275,075	26,892	24,310	237,956
Umbria	14,862	11,474	57,588	4,664	4,226	50,026
Marche	30,665	22,380	123,541	10,753	9,568	107,650
Lazio	209,633	147,255	374,289	67,075	61,903	342,408
Southern Italy	119,966	98,212	624,518	52,622	48,889	561,637
Abruzzo	15,897	12,489	75,095	6,166	5,657	66,544
Molise	2,183	1,795	14,047	1,057	973	12,546
Campania	51,350	41,731	232,554	20,940	19,332	209,160
Apulia	35,543	29,720	201,981	17,005	15,993	182,710
Basilicata	4,539	3,742	25,273	2,067	1,897	22,399
Calabria	10,456	8,735	75,568	5,388	5,038	68,278
Islands	53,822	44,172	335,827	25,168	23,741	306,385
Sicily	35,125	28,987	241,814	17,750	16,718	219,672
Sardinia	18,697	15,185	94,013	7,419	7,023	86,713

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

1st quarter 2022

Reporting institutions: **Banks**

	2 facilities			3 or 4 facilities		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
ITALY	178,725	136,061	285,090	205,709	142,652	112,351
North West Italy	86,585	65,784	86,705	82,925	56,857	36,533
Piedmont	10,770	7,766	21,901	16,081	10,394	8,557
Valle d'Aosta	298	228	722	349	262	198
Lombardy	73,017	56,060	57,878	62,537	43,616	25,586
Liguria	2,500	1,729	6,204	3,959	2,586	2,192
North East Italy	37,472	27,830	71,895	52,365	35,097	30,951
Trentino Alto Adige	7,004	5,650	8,954	7,049	5,289	2,474
Veneto	14,635	10,472	27,826	20,659	13,363	12,524
Friuli-Venezia Giulia	2,806	2,199	6,054	3,843	2,925	2,406
Emilia Romagna	13,028	9,509	29,061	20,815	13,520	13,547
Central Italy	32,591	24,892	60,988	39,939	28,855	23,507
Tuscany	9,719	7,431	23,482	13,033	8,993	10,011
Umbria	1,761	1,370	4,816	2,314	1,654	2,019
Marche	3,538	2,688	10,020	5,129	3,402	4,421
Lazio	17,572	13,403	22,670	19,463	14,806	7,056
Southern Italy	15,984	12,600	43,717	18,548	13,964	15,031
Abruzzo	2,080	1,554	5,858	2,615	1,827	2,069
Molise	321	256	1,057	329	223	358
Campania	6,688	5,244	15,912	7,986	6,191	5,743
Apulia	4,763	3,831	13,541	5,025	3,762	4,483
Basilicata	615	501	1,975	831	586	728
Calabria	1,517	1,215	5,374	1,762	1,376	1,650
Islands	6,093	4,955	21,785	11,932	7,878	6,329
Sicily	4,285	3,433	16,185	5,714	3,546	4,885
Sardinia	1,808	1,522	5,600	6,218	4,332	1,444

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

1st quarter 2022

Reporting institutions: **Banks**

More than 4 facilities		
Facilities granted	Margin used	Number of borrowers

ITALY	610,406	375,275	38,099
North West Italy	256,374	159,573	13,038
Piedmont	44,947	29,073	2,700
Valle d'Aosta	1,352	1,234	33
Lombardy	201,908	123,692	9,629
Liguria	8,168	5,574	676
North East Italy	156,396	97,297	11,642
Trentino Alto Adige	15,035	10,471	678
Veneto	56,320	36,242	4,911
Friuli-Venezia Giulia	17,895	10,047	860
Emilia Romagna	67,145	40,537	5,193
Central Italy	154,195	88,048	7,958
Tuscany	31,305	19,961	3,626
Umbria	6,122	4,224	727
Marche	11,245	6,721	1,450
Lazio	105,523	57,142	2,155
Southern Italy	32,812	22,759	4,133
Abruzzo	5,035	3,451	624
Molise	475	344	86
Campania	15,737	10,964	1,739
Apulia	8,750	6,134	1,247
Basilicata	1,025	759	171
Calabria	1,789	1,107	266
Islands	10,629	7,597	1,328
Sicily	7,376	5,290	1,072
Sardinia	3,253	2,308	256

Credit Conditions and Risk

Access to data:

[TRI30446](#)

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

1st quarter 2022

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	3,892,937	1,414,783	913,742	808,312	262,737
<i>of which:</i> 1 facility	3,457,397	1,395,844	861,423	709,893	173,738
2 facilities	285,090	18,657	50,704	85,910	63,496
3 or 4 facilities	112,351	282	1,613	12,442	24,774
more than 4 facilities	38,099	-	2	67	729
General government	6,354	189	135	265	492
<i>of which:</i> 1 facility	3,621	165	119	222	405
2 facilities	1,550	13	10	29	76
3 or 4 facilities	1,015	11	6	11	9
more than 4 facilities	168	-	-	3	2
Financial companies (excluding Monetary Financial Institutions)	10,824	2,970	1,363	1,467	1,019
<i>of which:</i> 1 facility	7,904	2,867	1,082	1,025	608
2 facilities	2,018	100	267	349	286
3 or 4 facilities	663	3	13	91	113
more than 4 facilities	239	-	1	2	12
Non-financial companies	768,365	226,525	103,150	126,163	103,969
<i>of which:</i> 1 facility	491,886	221,490	82,457	79,496	47,622
2 facilities	151,550	4,993	20,077	39,637	38,185
3 or 4 facilities	89,018	42	616	7,002	17,646
more than 4 facilities	35,911	-	-	28	516
Producer households	462,032	187,413	93,965	91,959	37,455
<i>of which:</i> 1 facility	395,290	183,103	81,782	70,642	21,621
2 facilities	51,430	4,239	11,728	18,077	11,007
3 or 4 facilities	13,927	71	454	3,220	4,684
more than 4 facilities	1,385	-	1	20	143
Consumer households and others	2,636,316	993,473	713,408	587,163	119,356
<i>of which:</i> 1 facility	2,550,255	984,081	694,429	557,413	103,142
2 facilities	77,988	9,237	18,460	27,635	13,857
3 or 4 facilities	7,680	155	519	2,101	2,303
more than 4 facilities	393	-	-	14	54

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

1st quarter 2022

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	115,369	78,824	30,014	26,004	5,820
<i>of which:</i> 1 facility	48,804	22,620	6,022	3,651	663
2 facilities	34,996	19,730	5,450	3,165	530
3 or 4 facilities	28,460	27,202	10,136	6,462	845
more than 4 facilities	3,109	9,272	8,406	12,726	3,782
General government	838	1,494	1,064	1,050	390
<i>of which:</i> 1 facility	627	889	474	300	66
2 facilities	175	428	348	332	83
3 or 4 facilities	33	174	228	370	148
more than 4 facilities	3	3	14	48	93
Financial companies (excluding Monetary Financial Institutions)	664	765	477	837	640
<i>of which:</i> 1 facility	381	412	241	422	275
2 facilities	183	255	167	245	144
3 or 4 facilities	86	78	54	106	111
more than 4 facilities	14	20	15	64	110
Non-financial companies	77,302	63,525	25,740	22,855	4,677
<i>of which:</i> 1 facility	25,044	14,728	4,090	2,461	305
2 facilities	25,977	15,671	4,251	2,243	272
3 or 4 facilities	23,671	24,526	9,258	5,688	549
more than 4 facilities	2,610	8,600	8,141	12,463	3,551
Producer households	13,473	5,368	957	290	11
<i>of which:</i> 1 facility	5,532	1,611	215	52	-
2 facilities	4,209	1,503	215	58	3
3 or 4 facilities	3,343	1,707	334	92	4
more than 4 facilities	389	547	193	88	4
Consumer households and others	22,970	7,615	1,769	972	102
<i>of which:</i> 1 facility	17,133	4,937	997	416	17
2 facilities	4,422	1,861	468	287	28
3 or 4 facilities	1,322	715	262	206	33
more than 4 facilities	93	102	42	63	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)

1st quarter 2022

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	1.19	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	1.21	1.19	1.25
	First bank's share of total credit granted (%)	68	99	97	96
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.53	1.04	1.22	1.38
	First bank's share of total credit granted (%)	88	98	92	89
Non-financial companies	Average number of banks per borrower	1.73	1.02	1.21	1.43
	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 (%)	42	99	92	84
Building	Average number of banks per borrower	1.63	1.02	1.20	1.44
	First bank's share of total credit granted (%)	62	99	92	86
Services	Average number of banks per borrower	1.57	1.02	1.21	1.41
	First bank's share of total credit granted (%)	55	99	92	87
Producer households	Average number of banks per borrower	1.19	1.02	1.13	1.27
	First bank's share of total credit granted (%)	88	99	95	92
Consumer households and others	Average number of banks per borrower	1.04	1.01	1.03	1.05
	First bank's share of total credit granted (%)	97	100	99	99

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

Source: Central Credit Register

Credit Conditions and Risk

Average number of banks per borrower

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

(numbers in unit, percentages)

1st quarter 2022

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	1.46	1.98	2.62	3.46
	First bank's share of total credit granted (%)	88	79	71	63
General government	Average number of banks per borrower	1.21	1.31	1.55	1.86
	First bank's share of total credit granted (%)	96	94	91	89
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.58	1.65	1.70	1.78
	First bank's share of total credit granted (%)	87	87	85	85
Non-financial companies	Average number of banks per borrower	1.76	2.18	2.80	3.69
	First bank's share of total credit granted (%)	80	74	67	60
<i>of which:</i>					
Industry	Average number of banks per borrower	1.91	2.42	3.15	4.14
	First bank's share of total credit granted (%)	75	68	60	53
Building	Average number of banks per borrower	1.76	2.12	2.58	3.24
	First bank's share of total credit granted (%)	81	77	73	68
Services	Average number of banks per borrower	1.71	2.09	2.65	3.47
	First bank's share of total credit granted (%)	82	76	70	63
Producer households	Average number of banks per borrower	1.58	2.00	2.50	3.06
	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	1.51	1.71
	First bank's share of total credit granted (%)	96	93	91	88

Credit Conditions and Risk

Average number of banks per borrower

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

(numbers in unit, percentages)

1st quarter 2022

Reporting institutions: **Banks**

		From 5,000,000 to 25,000,000	More than 25,000,000
TOTAL	Average number of banks per borrower	4.82	7.22
	First bank's share of total credit granted (%)	53	61
General government	Average number of banks per borrower	2.35	3.53
	First bank's share of total credit granted (%)	86	64
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	2.24	3.72
	First bank's share of total credit granted (%)	83	88
Non-financial companies	Average number of banks per borrower	5.16	8.10
	First bank's share of total credit granted (%)	49	38
<i>of which:</i>			
Industry	Average number of banks per borrower	5.75	8.81
	First bank's share of total credit granted (%)	43	33
Building	Average number of banks per borrower	4.20	6.41
	First bank's share of total credit granted (%)	61	39
Services	Average number of banks per borrower	4.82	7.57
	First bank's share of total credit granted (%)	53	41
Producer households	Average number of banks per borrower	3.71	4.18
	First bank's share of total credit granted (%)	72	67
Consumer households and others	Average number of banks per borrower	2.10	3.57
	First bank's share of total credit granted (%)	82	66

Credit Conditions and Risk

Access to data:

[TRI30101](#)

Summary data based on Central Credit Register observations

(numbers in unit, stocks in millions of euro)

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

	Total		Banks		Financial institutions and vehicles	
Number of borrowers for loans and collateral granted to customers	8,947,407	9,031,121	4,274,212	4,391,624	4,673,195	4,639,497
<i>of which: joint borrowers</i>	2,469,240	2,489,760	1,051,969	1,092,642	1,417,271	1,397,118
Loans (excluding bad loans)						
facilities granted	2,239,900	2,267,846	1,852,807	1,888,851	387,093	378,994
margin used	1,748,110	1,773,063	1,360,398	1,394,173	387,712	378,889
Breach of overdraft limits	26,982	27,950	13,751	14,368	13,231	13,582
margin available	518,772	522,734	506,161	509,046	12,612	13,688
Account receivables financing						
facilities granted	239,725	237,180	201,134	200,512	38,592	36,668
margin used	114,145	113,630	84,315	86,240	29,829	27,390
Term loans						
facilities granted	1,812,671	1,839,156	1,467,220	1,499,704	345,450	339,452
margin used	1,563,594	1,584,024	1,212,943	1,239,975	350,652	344,049
Revocable loans						
facilities granted	182,911	187,098	179,861	184,224	3,051	2,875
margin used	65,789	71,011	58,558	63,561	7,231	7,450
Collateral granted						
facilities granted	362,258	369,501	354,000	361,371	8,258	8,130
margin used	182,648	186,015	174,062	177,596	8,586	8,419
Bad loans (gross of write-downs and net of write-offs)	131,998	132,175	34,102	34,788	97,897	97,387
Number of guarantors	4,048,081	4,053,505	2,284,338	2,298,873	1,763,743	1,754,632
<i>of which: joint guarantors</i>	1,361,145	1,357,258	816,224	813,621	544,921	543,637
Guarantees received	774,381	785,021	497,613	507,795	276,767	277,226

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30126](#)

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

1st quarter 2022

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	6,511,882	2,644,011	1,677,005	1,143,197	263,993
Facilities granted	2,015,005	136,905	169,235	200,635	102,177
Margin used	1,573,992	129,356	162,878	189,310	87,664
<i>of which</i> : backed by real security	640,094	88,902	143,863	159,232	54,525
Margin available	466,896	10,143	7,492	12,727	15,709
Breach of overdraft limits	25,883	2,595	1,135	1,402	1,196

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2022

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	101,194	65,211	23,950	19,250	3,937
Facilities granted	86,356	125,076	106,506	245,235	786,465
Margin used	68,502	96,839	79,168	178,704	576,996
<i>of which</i> : backed by real security	28,849	33,591	23,915	45,191	61,470
Margin available	19,124	30,376	29,331	72,531	217,590
Breach of overdraft limits	1,269	2,138	1,992	5,999	8,122

Credit Conditions and Risk

Access to data:

[TRI30146](#)

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2022

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	3,892,937	1,414,783	913,742	808,312	262,737
	Facilities granted	1,638,902	65,470	82,745	119,804	73,454
	Margin used	1,198,029	59,637	77,239	110,154	60,738
Piedmont	Number of borrowers	292,968	110,508	69,332	58,480	19,365
	Facilities granted	100,313	5,113	6,178	8,528	5,354
	Margin used	72,452	4,618	5,678	7,672	4,286
Valle d'Aosta	Number of borrowers	8,578	2,888	1,821	1,940	738
	Facilities granted	3,028	131	153	273	188
	Margin used	2,538	113	137	245	156
Lombardy	Number of borrowers	769,441	245,349	184,758	171,749	58,651
	Facilities granted	593,733	11,608	16,884	25,845	16,567
	Margin used	423,321	10,400	15,665	23,582	13,344
Liguria	Number of borrowers	89,728	33,177	21,466	18,925	6,220
	Facilities granted	23,772	1,521	1,898	2,714	1,652
	Margin used	18,138	1,355	1,734	2,468	1,347
Trentino Alto Adige	Number of borrowers	130,264	35,488	25,741	32,581	15,273
	Facilities granted	50,305	1,715	2,431	5,339	4,529
	Margin used	40,056	1,477	2,222	4,925	3,910
Veneto	Number of borrowers	362,929	120,362	91,155	78,872	25,061
	Facilities granted	183,406	5,660	8,281	11,545	6,922
	Margin used	135,337	5,106	7,738	10,529	5,553
Friuli-Venezia Giulia	Number of borrowers	94,748	35,105	24,984	18,867	5,288
	Facilities granted	33,410	1,691	2,251	2,732	1,453
	Margin used	23,349	1,566	2,140	2,535	1,199

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2022

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	115,369	78,824	30,014	26,004	5,820
	Facilities granted	66,086	100,065	85,313	214,375	830,021
	Margin used	50,279	73,531	61,263	145,736	555,240
Piedmont	Number of borrowers	8,720	5,752	2,228	1,852	396
	Facilities granted	4,948	7,338	6,453	15,526	40,772
	Margin used	3,646	5,267	4,508	10,309	26,220
Valle d'Aosta	Number of borrowers	314	178	72	61	7
	Facilities granted	151	180	157	413	1,379
	Margin used	119	139	118	324	1,182
Lombardy	Number of borrowers	27,581	20,029	8,267	7,708	2,076
	Facilities granted	15,958	25,860	24,071	65,994	390,691
	Margin used	11,620	18,162	16,604	43,368	269,534
Liguria	Number of borrowers	2,390	1,430	506	439	102
	Facilities granted	1,316	1,760	1,378	3,408	8,093
	Margin used	978	1,271	968	2,332	5,597
Trentino Alto Adige	Number of borrowers	6,307	4,031	1,414	1,066	172
	Facilities granted	3,733	5,349	4,132	8,579	14,419
	Margin used	3,085	4,342	3,250	6,412	10,367
Veneto	Number of borrowers	12,000	8,991	3,552	3,047	620
	Facilities granted	6,867	11,278	10,046	25,332	97,342
	Margin used	5,033	7,958	6,949	16,357	69,815
Friuli-Venezia Giulia	Number of borrowers	2,286	1,651	628	543	121
	Facilities granted	1,304	2,128	1,767	4,310	15,733
	Margin used	1,002	1,590	1,301	2,902	9,062

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2022

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	353,443	118,393	85,028	75,707	25,411
	Facilities granted	141,037	5,525	7,709	11,069	7,038
	Margin used	98,651	4,849	7,070	9,939	5,497
Tuscany	Number of borrowers	275,075	92,000	62,634	62,752	20,723
	Facilities granted	80,949	4,243	5,676	9,258	5,811
	Margin used	60,695	3,775	5,235	8,499	4,824
Umbria	Number of borrowers	57,588	23,368	13,373	9,747	3,408
	Facilities granted	14,862	1,080	1,179	1,406	950
	Margin used	11,474	980	1,089	1,257	771
Marche	Number of borrowers	123,541	47,622	29,944	21,873	7,412
	Facilities granted	30,665	2,252	2,738	3,263	2,180
	Margin used	22,380	2,044	2,545	2,958	1,730
Lazio	Number of borrowers	374,289	130,748	84,718	90,251	26,698
	Facilities granted	209,633	5,977	7,854	13,814	7,480
	Margin used	147,255	5,529	7,439	13,125	6,635
Abruzzo	Number of borrowers	75,095	31,909	16,881	12,467	4,017
	Facilities granted	15,897	1,458	1,496	1,805	1,120
	Margin used	12,489	1,354	1,402	1,642	935
Molise	Number of borrowers	14,047	6,305	3,159	2,286	762
	Facilities granted	2,183	287	277	330	207
	Margin used	1,795	266	260	303	176
Campania	Number of borrowers	232,554	95,549	50,103	44,943	14,064
	Facilities granted	51,350	4,223	4,531	6,634	3,915
	Margin used	41,731	3,951	4,269	6,209	3,386

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2022

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	11,759	8,404	3,136	2,981	703
	Facilities granted	6,710	10,790	8,976	25,378	57,685
	Margin used	4,717	7,369	6,064	16,333	36,504
Tuscany	Number of borrowers	9,262	6,157	2,296	1,850	300
	Facilities granted	5,380	7,937	6,632	15,203	20,698
	Margin used	4,168	5,902	4,875	10,349	12,893
Umbria	Number of borrowers	1,633	1,130	407	369	80
	Facilities granted	949	1,422	1,139	2,994	3,718
	Margin used	717	1,045	803	2,110	2,636
Marche	Number of borrowers	3,463	2,412	852	700	134
	Facilities granted	2,063	3,104	2,351	5,319	7,329
	Margin used	1,531	2,198	1,621	3,531	4,081
Lazio	Number of borrowers	9,445	5,911	2,124	1,973	546
	Facilities granted	5,331	7,472	6,044	16,148	139,370
	Margin used	4,398	6,027	4,714	12,615	86,112
Abruzzo	Number of borrowers	1,888	1,208	480	382	75
	Facilities granted	1,082	1,471	1,279	3,053	3,094
	Margin used	846	1,084	939	2,154	2,050
Molise	Number of borrowers	340	189	69	35	8
	Facilities granted	179	218	172	210	299
	Margin used	139	158	123	159	198
Campania	Number of borrowers	6,095	4,029	1,430	1,150	202
	Facilities granted	3,412	4,873	3,864	8,715	11,091
	Margin used	2,763	3,960	3,161	6,542	7,200

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2022

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	201,981	83,958	48,520	37,337	10,380
	Facilities granted	35,543	3,843	4,349	5,363	2,874
	Margin used	29,720	3,614	4,162	5,046	2,500
Basilicata	Number of borrowers	25,273	11,101	5,446	4,356	1,394
	Facilities granted	4,539	498	481	640	393
	Margin used	3,742	466	452	589	337
Calabria	Number of borrowers	75,568	36,302	15,234	11,534	3,478
	Facilities granted	10,456	1,619	1,348	1,682	955
	Margin used	8,735	1,517	1,273	1,557	825
Sicily	Number of borrowers	241,814	113,602	54,997	38,026	10,255
	Facilities granted	35,125	5,156	4,879	5,448	2,805
	Margin used	28,987	4,873	4,656	5,092	2,401
Sardinia	Number of borrowers	94,013	41,049	24,448	15,619	4,139
	Facilities granted	18,697	1,871	2,153	2,118	1,059
	Margin used	15,185	1,782	2,071	1,982	927

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2022

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	4,531	2,903	998	734	100
	Facilities granted	2,630	3,739	2,775	5,772	4,116
	Margin used	2,150	2,995	2,154	4,169	2,715
Basilicata	Number of borrowers	629	393	157	105	14
	Facilities granted	363	482	422	695	554
	Margin used	298	381	321	479	391
Calabria	Number of borrowers	1,364	877	292	191	28
	Facilities granted	741	972	680	1,187	1,234
	Margin used	641	745	524	883	684
Sicily	Number of borrowers	3,846	2,242	799	569	101
	Facilities granted	2,176	2,681	2,186	4,230	5,440
	Margin used	1,771	2,112	1,647	2,865	3,307
Sardinia	Number of borrowers	1,516	907	307	249	35
	Facilities granted	792	1,010	789	1,909	6,966
	Margin used	658	827	618	1,543	4,691

Credit Conditions and Risk

Access to data:

[TRI30156](#)

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

1st quarter 2022

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	3,892,937	1,414,783	913,742	808,312	262,737
	Facilities granted	1,638,902	65,470	82,745	119,804	73,454
	Margin used	1,198,029	59,637	77,239	110,154	60,738
General government	Number of borrowers	6,354	189	135	265	492
	Facilities granted	42,331	6	9	30	98
	Margin used	25,658	50	23	97	110
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	10,824	2,970	1,363	1,467	1,019
	Facilities granted	374,970	131	121	222	300
	Margin used	276,429	96	90	180	226
Non-financial companies	Number of borrowers	768,365	226,525	103,150	126,163	103,969
	Facilities granted	889,056	9,883	9,169	19,778	31,462
	Margin used	588,785	7,581	6,640	14,523	22,934
<i>of which:</i>						
Industry	Number of borrowers	150,802	26,948	15,692	22,426	22,706
	Facilities granted	351,633	1,215	1,419	3,595	7,054
	Margin used	216,607	858	912	2,308	4,445
Building	Number of borrowers	98,639	28,235	13,526	16,713	14,106
	Facilities granted	71,102	1,229	1,201	2,638	4,319
	Margin used	52,808	890	809	1,830	3,054
Services	Number of borrowers	496,635	165,584	71,260	83,571	64,121
	Facilities granted	440,828	7,197	6,315	12,997	19,157
	Margin used	298,535	5,629	4,726	9,913	14,633
Producer households	Number of borrowers	462,032	187,413	93,965	91,959	37,455
	Facilities granted	60,068	8,403	8,272	13,508	10,370
	Margin used	52,876	7,211	7,377	12,142	9,043
Consumer households and others	Number of borrowers	2,636,316	993,473	713,408	587,163	119,356
	Facilities granted	271,657	46,859	65,024	86,079	31,101
	Margin used	253,599	44,544	62,981	83,048	28,324

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

1st quarter 2022

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	115,369	78,824	30,014	26,004	5,820	
	Facilities granted	66,086	100,065	85,313	214,375	830,021	
	Margin used	50,279	73,531	61,263	145,736	555,240	
General government	Number of borrowers	838	1,494	1,064	1,050	390	
	Facilities granted	259	935	1,402	4,545	35,046	
	Margin used	265	534	781	2,231	21,378	
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	664	765	477	837	640	
	Facilities granted	406	1,073	1,498	8,194	363,020	
	Margin used	323	623	824	4,777	268,869	
Non-financial companies	Number of borrowers	77,302	63,525	25,740	22,855	4,677	
	Facilities granted	45,679	81,989	74,184	191,376	425,375	
	Margin used	32,965	59,008	52,930	130,661	259,747	
<i>of which:</i>	Industry	Number of borrowers	20,194	19,928	9,218	9,627	2,288
		Facilities granted	12,253	26,503	27,276	84,578	187,727
		Margin used	7,698	16,690	17,297	52,818	113,372
	Building	Number of borrowers	10,635	8,319	3,159	2,131	270
		Facilities granted	6,259	10,344	8,444	14,988	21,668
		Margin used	4,545	7,829	6,503	11,786	15,103
	Services	Number of borrowers	44,032	32,841	12,288	10,195	1,984
		Facilities granted	25,687	41,871	35,209	84,246	208,017
		Margin used	19,431	31,657	26,360	59,840	125,250
Producer households	Number of borrowers	13,473	5,368	957	290	11	
	Facilities granted	7,478	6,523	2,696	1,948	578	
	Margin used	6,450	5,761	2,415	1,649	434	
Consumer households and others	Number of borrowers	22,970	7,615	1,769	972	102	
	Facilities granted	12,196	9,475	5,509	8,312	6,003	
	Margin used	10,219	7,547	4,299	6,418	4,811	

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)

1st quarter 2022

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

		Consumer households		
		Female	Male	Joint loans
ITALY	Number of borrowers	1,168,250	1,922,541	2,058,284
	Facilities granted	96,084	170,735	214,064
	Margin used	93,679	163,291	210,597
Piedmont	Number of borrowers	93,174	140,244	169,960
	Facilities granted	7,086	11,889	17,055
	Margin used	6,851	11,277	16,598
Valle d'Aosta	Number of borrowers	3,594	4,753	4,550
	Facilities granted	285	404	474
	Margin used	279	384	462
Lombardy	Number of borrowers	236,949	379,460	441,383
	Facilities granted	21,063	38,867	49,818
	Margin used	20,309	36,280	48,833
Liguria	Number of borrowers	36,017	54,452	50,333
	Facilities granted	2,883	4,869	5,205
	Margin used	2,815	4,627	5,080
Trentino-Alto Adige	Number of borrowers	26,466	46,707	31,108
	Facilities granted	2,793	5,670	4,242
	Margin used	2,674	5,269	4,068
Veneto	Number of borrowers	97,889	172,381	191,349
	Facilities granted	7,945	15,622	19,849
	Margin used	7,747	14,957	19,580
Friuli Venezia Giulia	Number of borrowers	30,103	47,982	43,924
	Facilities granted	2,186	3,924	4,287
	Margin used	2,155	3,789	4,222

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)

1st quarter 2022

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

		Consumer households		
		Female	Male	Joint loans
Emilia-Romagna	Number of borrowers	104,620	157,598	159,502
	Facilities granted	8,473	14,578	17,005
	Margin used	8,209	13,767	16,630
Tuscany	Number of borrowers	89,907	135,020	138,039
	Facilities granted	7,691	12,230	15,044
	Margin used	7,502	11,703	14,794
Umbria	Number of borrowers	17,443	28,069	26,268
	Facilities granted	1,201	2,138	2,351
	Margin used	1,172	2,051	2,324
Marche	Number of borrowers	30,817	48,224	45,331
	Facilities granted	2,307	4,026	4,227
	Margin used	2,236	3,816	4,175
Lazio	Number of borrowers	136,410	198,890	210,824
	Facilities granted	12,869	19,749	24,644
	Margin used	12,605	19,113	24,312
Abruzzo	Number of borrowers	22,289	38,688	32,815
	Facilities granted	1,575	2,810	2,878
	Margin used	1,561	2,762	2,857
Molise	Number of borrowers	4,006	7,872	6,640
	Facilities granted	281	549	578
	Margin used	279	536	570
Campania	Number of borrowers	58,967	121,693	151,610
	Facilities granted	4,798	9,585	15,300
	Margin used	4,703	9,363	15,149
Apulia	Number of borrowers	55,000	113,042	130,855
	Facilities granted	4,113	8,401	11,645
	Margin used	4,076	8,294	11,602

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

1st quarter 2022

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

		Consumer households		
		Female	Male	Joint loans
Basilicata	Number of borrowers	6,664	13,480	12,781
	Facilities granted	485	961	1,131
	Margin used	488	951	1,121
Calabria	Number of borrowers	21,400	39,765	38,737
	Facilities granted	1,440	2,581	3,351
	Margin used	1,433	2,569	3,335
Sicily	Number of borrowers	66,711	130,487	125,548
	Facilities granted	4,507	8,809	10,923
	Margin used	4,495	8,740	10,853
Sardinia	Number of borrowers	29,824	43,734	46,727
	Facilities granted	2,104	3,074	4,054
	Margin used	2,090	3,044	4,031

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

by initial period of rate fixation and customer geographical area

(percentages)

1st quarter 2022

Reporting institutions: **Sample of banks**

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

ITALY	3.12	3.37	2.37
North West Italy	3.11	2.98	2.28
North East Italy	2.64	3.21	2.22
Central Italy	3.36	3.19	2.29
Southern Italy	3.99	4.12	2.62
Islands	3.63	3.96	2.66

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30881](#)

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

(percentages)

1st quarter 2022

Data: **Sample of banks**

	<i>of which:</i>				
	Term loans			Revocable loans	
	<i>initial period of rate fixation</i>				
Total	Up to 1 years	More than 1 up to 5 years	More than 5 years		
ITALY	1.60	1.43	2.65	1.68	1.71
North West Italy	1.53	1.36	2.54	1.61	1.68
Piedmont	1.57	1.44	2.36	1.62	1.60
Valle d'Aosta	1.74	1.55	2.72	1.65	2.80
Lombardy	1.52	1.35	2.62	1.61	1.67
Liguria	1.51	1.20	2.44	1.58	1.98
North East Italy	1.58	1.48	2.25	1.61	1.93
Trentino-Alto Adige	1.63	1.59	2.30	1.52	2.84
Veneto	1.62	1.53	2.27	1.67	1.72
Friuli Venezia Giulia	1.67	1.63	3.12	1.61	2.44
Emilia-Romagna	1.50	1.35	2.17	1.57	1.74
Central Italy	1.63	1.38	2.96	1.75	1.45
Tuscany	1.56	1.41	2.86	1.63	1.48
Umbria	1.67	1.40	2.94	1.74	1.96
Marche	1.54	1.36	3.74	1.68	1.33
Lazio	1.67	1.36	2.86	1.82	1.41
Southern Italy	1.70	1.53	3.02	1.74	1.65
Abruzzo	1.82	1.60	3.58	1.87	2.15
Molise	1.75	1.68	2.93	1.71	2.58
Campania	1.63	1.42	2.75	1.70	1.41
Apulia	1.75	1.67	3.15	1.76	1.63
Basilicata	1.63	1.54	3.06	1.62	2.11
Calabria	1.75	1.46	3.17	1.79	2.70
Islands	1.79	1.62	3.56	1.82	2.73
Sicily	1.79	1.67	3.55	1.81	2.55
Sardinia	1.78	1.41	3.57	1.83	3.47

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)

1st quarter 2022

Reporting institutions: **Sample of banks**

	Up to 1 year				More than 1 year			
	Total of size classes	From 250 to 125,000 euro	From 125,000 to 250,000 euro	More than 250,000 euro	Total of size classes	From 250 to 125,000 euro	From 125,000 to 250,000 euro	More than 250,000 euro
ITALY	1.37	1.44	1.35	1.20	1.59	1.79	1.54	1.33
North West Italy	1.29	1.36	1.28	1.14	1.54	1.76	1.49	1.29
Piedmont and Valle d'Aosta	1.34	1.36	1.34	1.26	1.54	1.73	1.47	1.30
Lombardy	1.29	1.37	1.28	1.12	1.54	1.79	1.51	1.28
Liguria	1.12	1.16	1.13	1.04	1.49	1.67	1.42	1.31
North East Italy	1.43	1.51	1.41	1.29	1.55	1.73	1.48	1.33
Trentino-Alto Adige	1.47	1.55	1.48	1.40	1.47	1.57	1.47	1.41
Veneto	1.47	1.57	1.43	1.24	1.61	1.82	1.52	1.34
Friuli Venezia Giulia	1.54	1.67	1.46	1.27	1.54	1.68	1.45	1.33
Emilia-Romagna	1.35	1.41	1.33	1.22	1.50	1.68	1.45	1.27
Central Italy	1.33	1.38	1.35	1.16	1.65	1.85	1.63	1.38
Tuscany	1.34	1.38	1.36	1.17	1.52	1.68	1.49	1.30
Umbria	1.48	1.50	1.46	1.48	1.62	1.78	1.51	1.39
Marche	1.26	1.27	1.26	1.16	1.59	1.72	1.51	1.33
Lazio	1.34	1.41	1.36	1.13	1.72	1.97	1.71	1.40
Southern Italy	1.44	1.53	1.40	1.22	1.63	1.82	1.56	1.37
Abruzzo e Molise	1.45	1.52	1.42	1.24	1.70	1.85	1.61	1.50
Campania	1.38	1.45	1.37	1.17	1.61	1.82	1.56	1.36
Apulia	1.55	1.64	1.48	1.36	1.64	1.82	1.54	1.36
Basilicata	1.35	1.47	1.28	1.27	1.49	1.65	1.43	1.30
Calabria	1.36	1.48	1.30	1.15	1.67	1.88	1.59	1.40
Islands	1.53	1.64	1.47	1.28	1.72	1.88	1.64	1.40
Sicily	1.58	1.69	1.50	1.27	1.70	1.91	1.60	1.36
Sardinia	1.36	1.40	1.34	1.32	1.74	1.81	1.72	1.51

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)

1st quarter 2022

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

ITALY	1.64	1.81	1.64	1.50	1.86	2.03	1.85	1.67
North West Italy	1.62	1.80	1.60	1.49	1.85	2.06	1.85	1.62
North East Italy	1.71	1.89	1.69	1.59	1.88	2.06	1.86	1.71
Central Italy	1.56	1.71	1.60	1.32	1.83	1.98	1.83	1.67
Southern Italy	1.67	1.75	1.67	1.56	1.87	2.01	1.85	1.71
Islands	1.67	1.76	1.68	1.48	1.91	2.00	1.88	1.78

Notes: This table basically corresponds to the previous table TDB30900. Only lending in euros to resident consumer households is considered. The size classes are expressed in euros and do not include the upper bounds of the intervals. The APRC is calculated as the average of the rates weighted by the respective amounts.

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30950](#)

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

(percentages)

1st quarter 2022

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	1.28	1.59	1.35	2.32	1.55	0.63	0.92	0.90	2.08	0.83
North West Italy	1.31	1.63	1.34	2.16	1.63	0.66	0.99	0.91	1.79	0.97
North East Italy	1.08	1.47	1.28	2.49	1.53	0.43	0.99	0.82	2.38	1.15
Central Italy	1.15	1.28	1.30	2.53	1.11	0.60	0.61	0.86	1.63	0.46
Southern Italy and Islands	2.28	2.31	1.76	3.24	2.51	1.50	1.58	1.29	3.00	1.68

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

Sources: AnaCredit survey

Credit Conditions and Risk

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

(percentages)

1st quarter 2022

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 **1.94** **1.93** **1.62** **2.34** **2.01**

North West Italy 1.97 1.93 1.59 2.18 2.07

North East Italy 1.67 1.66 1.51 2.50 1.65

Central Italy 1.87 1.90 1.70 2.68 1.86

Southern Italy and Islands 2.58 2.57 1.99 3.28 2.80

Credit Conditions and Risk

Access to data:

[TRI30951](#)

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

(percentages)

1st quarter 2022

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)

1.28 0.63 1.94 4.07 2.70 5.15 3.22 2.37 3.58

of which: Non-financial companies and producer households

1.59 0.92 1.93 4.10 2.69 5.27 3.25 2.36 3.65

North West Italy

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

1.31 0.66 1.97 3.98 2.60 5.30 3.04 2.21 3.49

of which: Non-financial companies and producer households

1.63 0.99 1.93 3.97 2.59 5.31 3.03 2.19 3.49

North East Italy

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

1.08 0.43 1.67 3.61 2.54 4.69 2.89 2.23 3.21

of which: Non-financial companies and producer households

1.47 0.99 1.66 3.60 2.53 4.70 2.88 2.21 3.21

Central Italy

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

1.15 0.60 1.87 4.00 2.84 4.79 3.17 2.59 3.35

of which: Non-financial companies and producer households

1.28 0.61 1.90 4.20 2.84 5.26 3.39 2.61 3.65

Southern Italy and Islands

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

2.28 1.50 2.58 4.70 2.96 5.67 3.93 2.74 4.31

of which: Non-financial companies and producer households

2.31 1.58 2.58 4.69 2.95 5.68 3.92 2.73 4.31

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

https://www.bancaditalia.it/pubblicazioni/condizioni-rischiosita/index.html?com_dotmarketing.htmlpage.language=1

Sources: AnaCredit survey

Credit Conditions and Risk

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

(percentages)

1st quarter 2022

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)

2.52 1.92 2.74 1.11 0.53 1.73

of which: Non-financial companies and producer households

2.54 1.94 2.77 1.35 0.72 1.68

North West Italy

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

2.41 1.80 2.68 1.21 0.59 1.85

of which: Non-financial companies and producer households

2.42 1.85 2.67 1.48 0.83 1.78

North East Italy

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

2.23 1.74 2.43 0.90 0.30 1.48

of which: Non-financial companies and producer households

2.23 1.73 2.42 1.26 0.75 1.45

Central Italy

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

2.57 1.95 2.72 0.98 0.53 1.63

of which: Non-financial companies and producer households

2.68 1.95 2.87 1.01 0.47 1.57

Southern Italy and Islands

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

3.14 2.52 3.35 1.74 1.07 2.00

of which: Non-financial companies and producer households

3.14 2.52 3.35 1.78 1.14 2.00

Credit Conditions and Risk

Access to data:

[TRI30952](#)

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

by customer region and sector

(percentages)

1st quarter 2022

Reporting institutions: **Banks**

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

ITALY	1.28	1.59
North West Italy	1.31	1.63
Piedmont	1.47	1.57
Valle d'Aosta	0.45	0.52
Lombardy	1.28	1.65
Liguria	2.12	2.04
North East Italy	1.08	1.47
Trentino-Alto Adige	1.36	1.35
Veneto	1.57	1.50
Friuli Venezia Giulia	1.82	1.82
Emilia-Romagna	0.69	1.42
Central Italy	1.15	1.28
Tuscany	1.70	1.69
Umbria	1.76	1.74
Marche	1.85	1.83
Lazio	0.94	0.95
Southern Italy and Islands	2.28	2.31
Abruzzo	2.20	2.20
Molise	2.86	2.86
Campania	2.26	2.26
Apulia	2.06	2.06
Basilicata	2.82	2.81
Calabria	2.81	2.80
Sicily	2.53	2.52
Sardinia	2.08	2.59

Notes: The APRC is calculated as the average of the rates weighted by the respective amounts; the following types of instruments are included: leasing, repo and non-revolving loans. Transactions for import or export purposes are excluded. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. For further details on the new survey and the changes that have taken place, please refer to the "Methods and sources: methodological notes" file at the following link:

<https://www.bancaditalia.it/pubblicazioni/condizioni-rischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

Credit Conditions and Risk

Access to data:

[TRI31100](#)

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

by customer region, sector and economic activity

(percentages)

1st quarter 2022

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:			Services
		Industry	Building		
ITALY	2.80	3.14	2.71	4.13	3.29
North West Italy	2.53	2.91	2.67	4.14	2.86
Piedmont	3.04	3.22	2.93	4.38	3.25
Valle d'Aosta	2.38	3.81	2.11	6.36	4.12
Lombardy	2.36	2.78	2.61	3.95	2.69
Liguria	3.54	3.58	2.78	5.55	3.66
North East Italy	2.55	2.75	2.37	3.57	2.94
Trentino-Alto Adige	2.46	2.55	1.83	3.16	2.86
Veneto	2.54	2.68	2.27	3.83	2.93
Friuli Venezia Giulia	2.78	2.87	2.11	4.31	3.74
Emilia-Romagna	2.55	2.84	2.64	3.50	2.90
Central Italy	3.00	3.51	3.06	4.41	3.58
Tuscany	3.14	3.43	2.95	4.98	3.57
Umbria	3.72	3.71	2.97	5.59	4.07
Marche	3.34	3.39	2.89	4.90	3.79
Lazio	2.75	3.57	3.49	3.96	3.50
Southern Italy and Islands	4.06	4.38	3.41	5.04	4.88
Abruzzo	4.12	4.18	3.28	4.44	5.41
Molise	4.66	4.84	3.32	5.13	6.03
Campania	4.08	4.10	3.42	4.39	4.49
Apulia	4.09	4.15	3.23	5.76	4.59
Basilicata	4.05	4.08	3.53	4.91	4.03
Calabria	6.01	6.32	4.89	7.51	6.62
Sicily	4.57	4.65	3.48	5.47	5.01
Sardinia	2.46	4.91	3.51	5.27	5.54

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)

1st quarter 2022

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
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ITALY

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

2.80 7.87 5.91 4.63 1.83

of which: Non-financial companies and producer households

3.14 7.87 5.91 4.63 2.07

North West Italy

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

2.53 7.88 5.87 4.57 1.70

of which: Non-financial companies and producer households

2.91 7.89 5.88 4.57 1.95

North East Italy

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

2.55 7.24 5.19 4.03 1.74

of which: Non-financial companies and producer households

2.75 7.24 5.20 4.04 1.90

Central Italy

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

3.00 7.74 6.10 4.90 1.92

of which: Non-financial companies and producer households

3.51 7.72 6.09 4.88 2.26

Southern Italy and Islands

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

4.06 8.87 6.99 5.69 2.53

of which: Non-financial companies and producer households

4.38 8.87 6.98 5.68 2.73

Notes: The effective APR measures the cost actually incurred, both in terms of interest and commissions and expenses, compared to the amount actually used in the period. This indicator is calculated on the following types of instruments: overdrafts, factoring, revolving loans and loans for import or export purposes. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. The size classes are expressed in euros and do not include the upper bounds of the intervals. For further details on the new survey and the changes that have taken place, please refer to the "Methods and sources: methodological notes" file at the following link: <https://www.bancaditalia.it/pubblicazioni/condizioni-rischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

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