

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

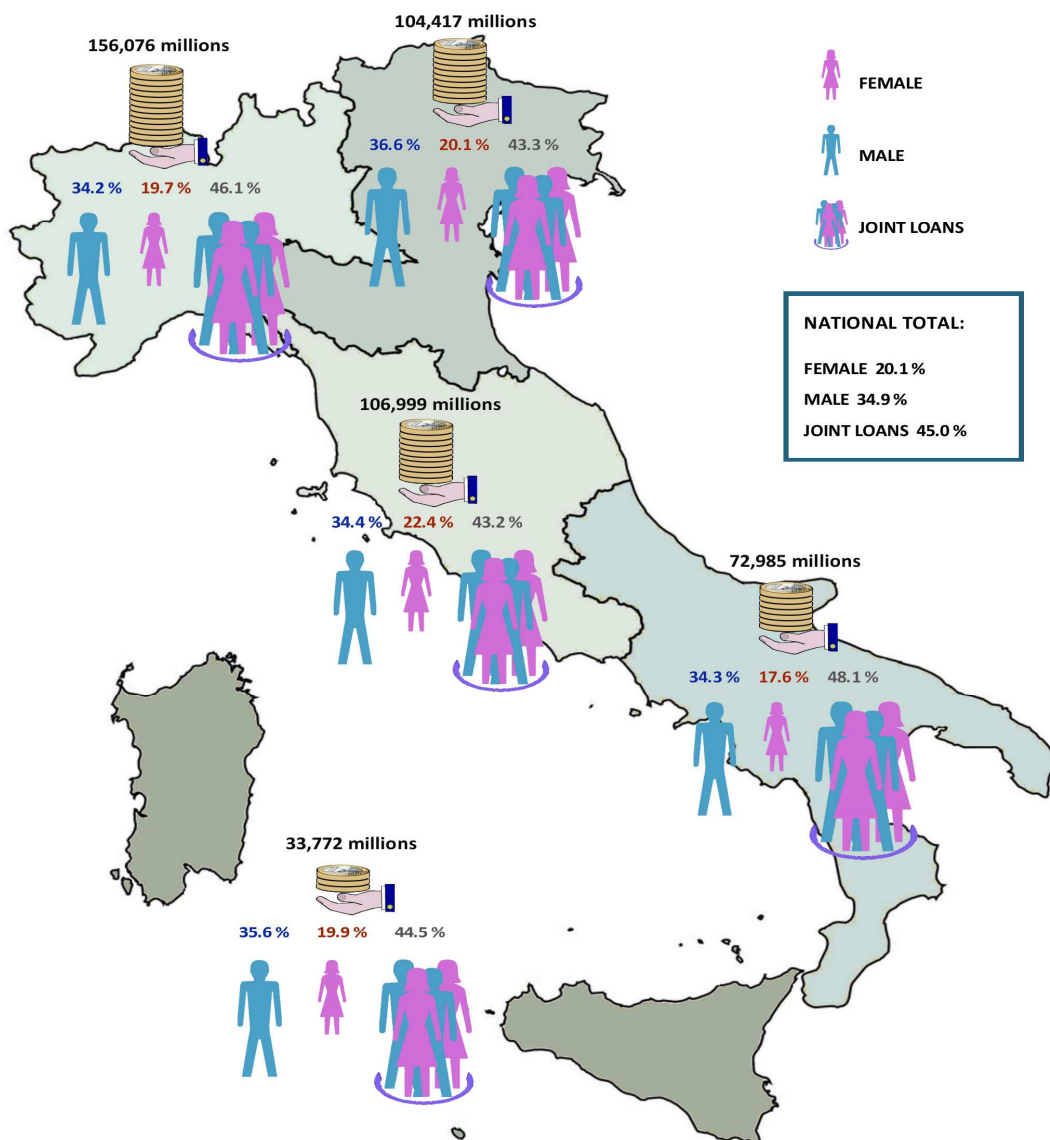
30 September 2022

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[www.bancaditalia.it/pubblicazioni/condizioni-rischiosita/](http://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 30 June 2022)

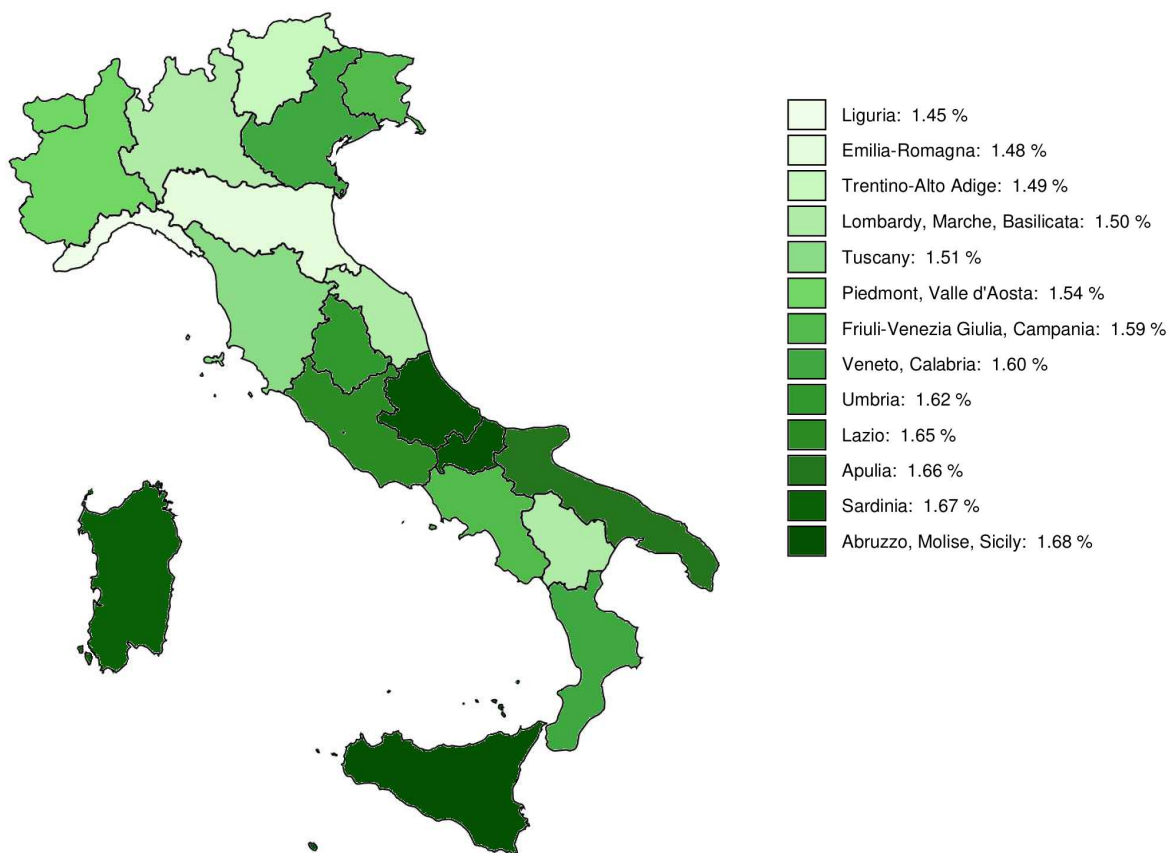


Reference period: June 2022

Figure 2

### Interest rates on loans to consumer households for home purchase<sup>1</sup>

(per cent; data at 30 June 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: June 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

Q	SR	<b>Loans</b> by type of default	<a href="#">TRI30266</a>	p. 10
Q	SR	<b>Non-performing loans</b> by type of default, customer region and sector and purpose of loan	<a href="#">TRI30267</a>	p. 11
Q	CCR	<b>Adjusted bad loans</b> by customer region	<a href="#">TRI30265</a>	p. 14
Q	CCR	<b>Adjusted bad loans</b> by customer sector and economic activity	<a href="#">TRI30271</a>	p. 15

### Non-performing loans rate and bad loan rates

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

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

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

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

### Multiple-bank Borrowing

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

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

Q	CCR	<b>Average number of banks per borrower</b> by customer economic activity and total facilities granted (size classes)	<a href="#">TRI30476</a>
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### Risk Concentration

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

Q	CCR	<b>Largest borrowers' share of loans (excluding bad loans)</b> by province of customer	<a href="#">TRI30361</a>
Q	CCR	<b>Largest borrowers' share of bad loans (gross of write-downs and net of write-offs)</b> by province of customer	<a href="#">TRI30401</a>

### Summary Data

Q	CCR	<b>Summary data based on Central Credit Register observations</b>	<a href="#">TRI30101</a> p. 32
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### Loans

Q	CCR	<b>Loans (excluding bad loans)</b> by total margin used (size classes)	<a href="#">TRI30126</a> p. 33
Q	CCR	<b>Loans (excluding bad loans)</b> by customer region and total facilities granted (size classes)	<a href="#">TRI30146</a> p. 35
Q	CCR	<b>Loans (excluding bad loans)</b> by customer sector and economic activity and total facilities granted (size classes)	<a href="#">TRI30156</a> p. 41

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

### Lending rates

Q	SIR	<b>APRC on term loans to the sole proprietorships: new business in the quarter</b> by initial period of rate fixation and customer geographical area	<a href="#">TRI30871</a>	p. 46
Q	SIR	<b>Lending rates (Effective APR) on loans (excluding bad loans) to consumer households and sole proprietorships: stocks</b> by type of transaction, initial period of rate fixation and customer region	<a href="#">TRI30881</a>	p. 47
Q	SIR	<b>Lending rates (Effective APR) applied to loans (excluding bad loans) to consumer households for house purchase: stocks</b> by initial period of rate fixation, customer region and total facilities granted (size classes)	<a href="#">TRI30890</a>	p. 48
Q	SIR	<b>APRC applied to loans (excl. bad loans) to consumer households for house purchase: new business in the quarter</b> by initial period of rate fixation, customer geographical area and total facilities granted (size classes)	<a href="#">TRI30900</a>	p. 49
Q	AN	<b>APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter</b> by initial period of contract fixation, customer geographical area, sector and economic activity	<a href="#">TRI30950</a>	p. 50
Q	AN	<b>APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter</b> by initial period of contract fixation, available amount (size classes), customer geographical area and sector	<a href="#">TRI30951</a>	p. 52
Q	AN	<b>APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter</b> by customer region and sector	<a href="#">TRI30952</a>	p. 54
Q	AN	<b>Effective APR applied to loans (excluding bad loans) related to liquidity needs: stocks</b> by customer region, sector and economic activity	<a href="#">TRI31100</a>	p. 55
Q	AN	<b>Effective APR applied to loans (excluding bad loans) related to liquidity needs: stocks</b> by available amount (size classes), customer geographical area and sector	<a href="#">TRI31101</a>	p. 56

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

### Loans

Q	CCR	<b>Loans (excluding bad loans)</b> by currency, original maturity, customer province, sector and economic activity	<a href="#">TRI30021</a>	
Q	CCR	<b>Loans (excluding bad loans)</b> by customer sector and sub-sector	<a href="#">TRI30171</a>	
Q	CCR	<b>Loans (excluding bad loans)</b> by customer economic activity	<a href="#">TRI30181</a>	

### Non-performing Loans

Q	CCR	<b>Bad loans (gross of write-downs and net of write-offs)</b> by size class	<a href="#">TRI30206</a>	
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Q	CCR	<b>Bad loans (gross of write-downs and net of write-offs)</b> by customer geographical area, sector and economic activity	<a href="#">TRI30031</a>
Q	CCR	<b>Bad loans (gross of write-downs and net of write-offs)</b> by customer sector and sub-sector	<a href="#">TRI30231</a>
Q	CCR	<b>Bad loans (gross of write-downs and write-offs)</b> by type of guarantee and customer economic activity	<a href="#">TRI30226</a>
Q	CCR	<b>Bad loans (gross of write-downs and write-offs)</b> by type of guarantee, customer geographical area, sector and economic activity	<a href="#">TRI30033</a>
Q	CCR	<b>Bad loans (gross of write-downs and net of write-offs)</b> by customer province, sector and economic activity	<a href="#">TRI30211</a>
Q	CCR	<b>Bad loans (gross of write-downs and net of write-offs): flows</b> by customer region	<a href="#">TRI30241</a>
Q	CCR	<b>Bad loans (gross of write-downs and net of write-offs): flows</b> by customer sector and economic activity	<a href="#">TRI30251</a>
Q	CCR	<b>Bad loans (gross of write-downs and net of write-offs)</b> by customer sex, location (region) and sector	<a href="#">TRI30290</a>

## Credit Conditions and Risk

Access to data:

[TRI30266](#)

### Loans

#### by type of default

(stocks in millions of euro)

Reporting institutions: **Banks and CDP**

	2022-Q2	2022-Q1	2021-Q4
<b>Non-performing loans</b>	67,923	77,690	78,473
<b>Bad loans (gross of write-downs and net of write-offs)</b>			
Loans subject to forbearance	4,387	5,886	5,677
Other exposures	22,822	27,906	27,690
<b>Likely defaults</b>			
Loans subject to forbearance	19,517	21,483	21,878
Other exposures	16,934	18,827	19,419
<b>Non-performing past due loans/exposures</b>			
Loans subject to forbearance	398	318	435
Other exposures	3,743	3,144	3,243
<b>Performing loans</b>			
Loans subject to forbearance	31,557	32,175	32,094
Other exposures	1,819,773	1,806,499	1,787,201
<b>Total loans to customers</b>	1,919,253	1,916,363	1,897,768

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

Source: supervisory reports

## Credit Conditions and Risk

Access to data:

[TRI30267](#)

### Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

2nd quarter 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

	<b>26,916</b>	<b>17,038</b>	<b>2,055</b>	<b>1,279</b>	<b>3,087</b>
<b>ITALIA</b>					
<b>North West Italy</b>	<b>7,488</b>	<b>4,918</b>	<b>473</b>	<b>264</b>	<b>1,006</b>
Piedmont and Valle d'Aosta	1,545	951	154	74	204
Lombardy	5,477	3,718	281	165	689
Liguria	465	249	38	25	113
<b>North East Italy</b>	<b>4,996</b>	<b>3,423</b>	<b>391</b>	<b>137</b>	<b>461</b>
Trentino-Alto Adige	379	266	38	6	12
Veneto	1,959	1,281	151	60	205
Friuli Venezia Giulia	430	279	60	13	33
Emilia-Romagna	2,228	1,598	142	58	211
<b>Central Italy</b>	<b>6,909</b>	<b>4,733</b>	<b>455</b>	<b>279</b>	<b>668</b>
Tuscany	2,005	1,346	199	78	171
Umbria	504	334	39	16	54
Marche	702	470	53	23	77
Lazio	3,698	2,583	164	162	364
<b>Southern Italy</b>	<b>4,928</b>	<b>2,590</b>	<b>472</b>	<b>397</b>	<b>669</b>
Abruzzo and Molise	686	432	80	35	76
Campania	2,078	1,188	147	194	298
Apulia and Basilicata	1,598	725	174	111	223
Calabria	565	246	70	56	72
<b>Islands</b>	<b>2,595</b>	<b>1,373</b>	<b>265</b>	<b>203</b>	<b>282</b>
Sicily	1,671	714	156	166	220
Sardinia	924	659	109	37	63

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

Source: supervisory reports

## Credit Conditions and Risk

### Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

2nd quarter 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

<b>ITALIA</b>	<b>34,720</b>	<b>22,823</b>	<b>2,214</b>	<b>1,657</b>	<b>4,101</b>
<b>North West Italy</b>	<b>11,643</b>	<b>8,151</b>	<b>560</b>	<b>391</b>	<b>1,187</b>
Piedmont and Valle d'Aosta	1,921	1,179	148	126	252
Lombardy	9,105	6,587	366	229	840
Liguria	617	385	46	36	94
<b>North East Italy</b>	<b>7,766</b>	<b>5,450</b>	<b>588</b>	<b>209</b>	<b>752</b>
Trentino-Alto Adige	1,258	905	176	10	78
Veneto	2,669	1,732	184	87	318
Friuli Venezia Giulia	552	353	56	21	64
Emilia-Romagna	3,287	2,459	172	90	291
<b>Central Italy</b>	<b>8,400</b>	<b>5,542</b>	<b>459</b>	<b>366</b>	<b>986</b>
Tuscany	2,237	1,484	173	102	247
Umbria	470	302	38	24	62
Marche	873	590	65	30	79
Lazio	4,819	3,167	183	211	598
<b>Southern Italy</b>	<b>4,623</b>	<b>2,531</b>	<b>396</b>	<b>459</b>	<b>765</b>
Abruzzo and Molise	606	343	67	46	88
Campania	2,000	1,131	132	204	340
Apulia and Basilicata	1,545	842	140	141	258
Calabria	473	214	57	68	78
<b>Islands</b>	<b>2,289</b>	<b>1,150</b>	<b>211</b>	<b>232</b>	<b>412</b>
Sicily	1,683	777	160	181	333
Sardinia	606	373	50	51	79

## Credit Conditions and Risk

### Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

2nd 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

<b>ITALIA</b>	<b>3,814</b>	<b>901</b>	<b>370</b>	<b>1,068</b>	<b>694</b>
<b>North West Italy</b>	<b>916</b>	<b>235</b>	<b>94</b>	<b>240</b>	<b>200</b>
Piedmont and Valle d'Aosta	252	57	30	72	47
Lombardy	581	160	55	145	135
Liguria	83	17	8	24	17
<b>North East Italy</b>	<b>498</b>	<b>132</b>	<b>62</b>	<b>144</b>	<b>94</b>
Trentino-Alto Adige	39	10	10	8	6
Veneto	192	46	23	58	38
Friuli Venezia Giulia	48	8	8	15	10
Emilia-Romagna	218	66	21	62	40
<b>Central Italy</b>	<b>947</b>	<b>259</b>	<b>86</b>	<b>223</b>	<b>171</b>
Tuscany	212	65	26	57	30
Umbria	60	14	6	16	11
Marche	79	19	11	21	13
Lazio	596	161	42	129	116
<b>Southern Italy</b>	<b>1,022</b>	<b>222</b>	<b>88</b>	<b>303</b>	<b>147</b>
Abruzzo and Molise	127	45	14	29	18
Campania	424	105	31	140	65
Apulia and Basilicata	292	53	31	87	48
Calabria	178	19	11	48	16
<b>Islands</b>	<b>431</b>	<b>53</b>	<b>40</b>	<b>158</b>	<b>83</b>
Sicily	342	40	28	122	67
Sardinia	89	12	12	36	17

## Credit Conditions and Risk

Access to data:

[TRI30265](#)

### Adjusted bad loans

by customer region

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

2nd quarter 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
<b>ITALY</b>	<b>489,849</b>	<b>33,171</b>	<b>1.19</b>	<b>31,162</b>	<b>1,716</b>	<b>4,548</b>	<b>536</b>
<b>North West Italy</b>	<b>116,234</b>	<b>8,902</b>	<b>1.19</b>	<b>7,461</b>	<b>465</b>	<b>943</b>	<b>92</b>
Piedmont	32,242	1,802	1.20	2,289	106	259	21
Valle D'Aosta	594	21	1.26	53	1	7	1
Lombardy	71,943	6,528	1.19	4,344	323	596	66
Liguria	11,455	551	1.09	775	36	81	4
<b>North East Italy</b>	<b>69,431</b>	<b>6,078</b>	<b>1.19</b>	<b>4,348</b>	<b>450</b>	<b>647</b>	<b>116</b>
Veneto	28,281	2,426	1.21	1,766	230	275	54
Friuli-Venezia Giulia	6,360	515	1.20	407	16	77	7
Emilia Romagna	31,134	2,688	1.18	1,909	164	267	49
Trentino Alto Adige	3,656	448	1.14	266	39	28	6
<b>Central Italy</b>	<b>111,426</b>	<b>8,921</b>	<b>1.22</b>	<b>6,552</b>	<b>393</b>	<b>1,073</b>	<b>202</b>
Tuscany	32,388	2,314	1.14	1,808	99	310	27
Umbria	8,700	637	1.16	400	22	81	5
Marche	11,983	891	1.20	614	51	109	13
Lazio	58,355	5,079	1.27	3,730	222	573	158
<b>Southern Italy</b>	<b>128,793</b>	<b>5,998</b>	<b>1.17</b>	<b>8,420</b>	<b>285</b>	<b>1,210</b>	<b>81</b>
Abruzzo	12,342	756	1.19	696	28	138	8
Molise	2,492	101	1.16	140	10	24	2
Campania	59,802	2,626	1.16	3,928	127	532	40
Apulia	31,667	1,545	1.16	2,113	80	306	18
Basilicata	3,428	175	1.15	203	10	41	2
Calabria	19,062	794	1.20	1,340	30	169	10
<b>Islands</b>	<b>63,965</b>	<b>3,273</b>	<b>1.19</b>	<b>4,381</b>	<b>122</b>	<b>675</b>	<b>44</b>
Sicily	49,606	2,164	1.21	3,559	101	548	38
Sardinia	14,359	1,108	1.14	822	22	127	7

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

Source: Central Credit Register

## Credit Conditions and Risk

Access to data:

[TRI30271](#)

### Adjusted bad loans

#### by customer sector and economic activity

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

#### 2nd quarter 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
<b>TOTAL</b>	<b>489,849</b>	<b>33,171</b>	<b>1.19</b>	<b>31,162</b>	<b>1,716</b>	<b>4,548</b>	<b>536</b>
<b>General government</b>	<b>150</b>	<b>540</b>	<b>2.15</b>	<b>6</b>	<b>14</b>	<b>10</b>	<b>19</b>
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>683</b>	<b>716</b>	<b>1.67</b>	<b>25</b>	<b>14</b>	<b>8</b>	<b>21</b>
<b>Non-financial companies</b>	<b>85,936</b>	<b>21,592</b>	<b>1.22</b>	<b>3,856</b>	<b>1,124</b>	<b>551</b>	<b>212</b>
<i>of which:</i>							
Industry	16,794	4,608	1.26	534	325	107	79
Building	15,477	5,081	1.22	520	191	100	38
Services	48,486	10,773	1.20	2,518	547	301	89
<b>Producer households</b>	<b>63,020</b>	<b>2,619</b>	<b>1.12</b>	<b>2,994</b>	<b>151</b>	<b>664</b>	<b>48</b>
<b>Consumer households and e others</b>	<b>338,450</b>	<b>7,677</b>	<b>1.08</b>	<b>24,189</b>	<b>411</b>	<b>3,303</b>	<b>235</b>

**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-Q3	2019-Q4	2020-Q1	2020-Q2	2020-Q3	2020-Q4
<b>TOTAL</b>	<b>1.18</b>	<b>1.07</b>	<b>1.09</b>	<b>1.03</b>	<b>0.98</b>	<b>0.94</b>
From 250 to 125,000 euro	0.92	0.91	0.97	0.95	0.92	0.90
From 125,000 to 500,000 euro	1.27	1.23	1.28	1.20	1.08	0.99
More than 500,000 euro	1.23	1.08	1.08	1.01	0.97	0.94
<b>General government</b>	<b>0.51</b>	<b>0.59</b>	<b>0.48</b>	<b>0.43</b>	<b>0.63</b>	<b>0.53</b>
From 250 to 125,000 euro	5.34	11.28	7.87	8.21	7.95	5.96
From 125,000 to 500,000 euro	7.41	5.75	5.43	7.08	3.48	2.27
More than 500,000 euro	0.47	0.56	0.46	0.39	0.61	0.51
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>0.28</b>	<b>0.19</b>	<b>0.10</b>	<b>0.10</b>	<b>0.16</b>	<b>0.24</b>
From 250 to 125,000 euro	1.50	1.49	1.24	1.15	1.04	1.03
From 125,000 to 500,000 euro	2.33	2.19	1.85	1.80	1.33	1.04
More than 500,000 euro	0.27	0.19	0.10	0.10	0.16	0.24
<b>Non-financial companies</b>	<b>1.81</b>	<b>1.65</b>	<b>1.71</b>	<b>1.63</b>	<b>1.50</b>	<b>1.38</b>
From 250 to 125,000 euro	2.46	2.40	2.47	2.49	2.08	1.73
From 125,000 to 500,000 euro	2.54	2.52	2.56	2.43	2.05	1.70
More than 500,000 euro	1.72	1.55	1.61	1.53	1.43	1.34
<b>Producer households</b>	<b>1.72</b>	<b>1.64</b>	<b>1.69</b>	<b>1.61</b>	<b>1.49</b>	<b>1.38</b>
From 250 to 125,000 euro	1.55	1.54	1.59	1.60	1.45	1.33
From 125,000 to 500,000 euro	1.82	1.73	1.80	1.73	1.62	1.44
More than 500,000 euro	1.79	1.61	1.65	1.43	1.33	1.37
<b>Consumer households</b>	<b>0.80</b>	<b>0.78</b>	<b>0.81</b>	<b>0.78</b>	<b>0.76</b>	<b>0.76</b>
From 250 to 125,000 euro	0.74	0.73	0.79	0.77	0.78	0.79
From 125,000 to 500,000 euro	0.79	0.76	0.79	0.75	0.72	0.71
More than 500,000 euro	1.45	1.31	1.11	1.05	0.92	0.85
<b>Other sectors</b>	<b>0.75</b>	<b>0.65</b>	<b>0.73</b>	<b>0.62</b>	<b>0.63</b>	<b>1.25</b>
From 250 to 125,000 euro	1.34	1.13	1.43	1.82	1.61	1.43
From 125,000 to 500,000 euro	0.97	0.85	0.92	0.82	0.77	0.86
More than 500,000 euro	0.64	0.55	0.61	0.45	0.49	1.31

**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**

	2021-Q1	2021-Q2	2021-Q3	2021-Q4	2022-Q1	2022-Q2
<b>TOTAL</b>	<b>0.96</b>	<b>0.86</b>	<b>0.90</b>	<b>0.96</b>	<b>0.92</b>	<b>0.89</b>
From 250 to 125,000 euro	1.03	0.98	0.96	0.94	0.80	0.74
From 125,000 to 500,000 euro	1.09	1.04	1.06	1.06	0.98	0.91
More than 500,000 euro	0.90	0.78	0.84	0.94	0.94	0.93
<b>General government</b>	<b>0.56</b>	<b>0.88</b>	<b>0.83</b>	<b>0.64</b>	<b>0.66</b>	<b>0.15</b>
From 250 to 125,000 euro	5.70	7.57	5.04	2.85	1.54	1.65
From 125,000 to 500,000 euro	2.44	2.96	2.69	1.53	1.38	1.01
More than 500,000 euro	0.55	0.87	0.81	0.64	0.65	0.14
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>0.26</b>	<b>0.19</b>	<b>0.13</b>	<b>0.06</b>	<b>0.10</b>	<b>0.10</b>
From 250 to 125,000 euro	1.24	1.15	0.67	0.69	0.86	0.93
From 125,000 to 500,000 euro	1.24	0.71	0.66	0.71	1.19	1.26
More than 500,000 euro	0.25	0.19	0.13	0.06	0.10	0.10
<b>Non-financial companies</b>	<b>1.28</b>	<b>1.11</b>	<b>1.20</b>	<b>1.41</b>	<b>1.38</b>	<b>1.41</b>
From 250 to 125,000 euro	1.58	1.35	1.37	1.61	1.72	1.96
From 125,000 to 500,000 euro	1.61	1.57	1.65	1.84	1.92	1.99
More than 500,000 euro	1.24	1.07	1.16	1.36	1.32	1.34
<b>Producer households</b>	<b>1.44</b>	<b>1.36</b>	<b>1.38</b>	<b>1.43</b>	<b>1.35</b>	<b>1.32</b>
From 250 to 125,000 euro	1.42	1.28	1.24	1.25	1.15	1.15
From 125,000 to 500,000 euro	1.55	1.44	1.39	1.44	1.33	1.30
More than 500,000 euro	1.30	1.35	1.57	1.65	1.68	1.58
<b>Consumer households</b>	<b>0.93</b>	<b>0.89</b>	<b>0.87</b>	<b>0.82</b>	<b>0.67</b>	<b>0.57</b>
From 250 to 125,000 euro	0.95	0.92	0.89	0.84	0.68	0.59
From 125,000 to 500,000 euro	0.86	0.82	0.82	0.76	0.62	0.52
More than 500,000 euro	1.19	1.02	0.95	0.96	0.85	0.76
<b>Other sectors</b>	<b>1.15</b>	<b>1.33</b>	<b>1.69</b>	<b>1.17</b>	<b>1.03</b>	<b>0.95</b>
From 250 to 125,000 euro	1.16	1.27	1.34	1.33	1.19	1.14
From 125,000 to 500,000 euro	0.96	1.05	1.41	1.51	1.30	1.28
More than 500,000 euro	1.20	1.40	1.79	1.08	0.95	0.86

## 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-Q3	2019-Q4	2020-Q1	2020-Q2	2020-Q3	2020-Q4
<b>ITALY</b>	<b>1.18</b>	<b>1.07</b>	<b>1.09</b>	<b>1.03</b>	<b>0.98</b>	<b>0.94</b>
<i>of which:</i> General government	0.51	0.59	0.48	0.43	0.63	0.53
Non-financial companies	1.81	1.65	1.71	1.63	1.50	1.38
Producer households	1.72	1.64	1.69	1.61	1.49	1.38
Consumer households	0.80	0.78	0.81	0.78	0.76	0.76
<b>Piedmont</b>	<b>0.98</b>	<b>0.94</b>	<b>0.99</b>	<b>1.02</b>	<b>0.92</b>	<b>0.91</b>
<i>of which:</i> General government	0.04	0.10	0.05	0.07	0.03	0.00
Non-financial companies	1.31	1.25	1.34	1.41	1.28	1.26
Producer households	1.74	1.39	1.42	1.44	1.32	1.30
Consumer households	0.64	0.64	0.67	0.67	0.65	0.67
<b>Valle d'Aosta</b>	<b>1.10</b>	<b>1.05</b>	<b>0.82</b>	<b>0.81</b>	<b>0.39</b>	<b>0.32</b>
<i>of which:</i> General government	23.19	2.01	0.22	0.22	0.00	0.00
Non-financial companies	1.50	1.62	1.20	1.16	0.38	0.23
Producer households	1.26	1.19	1.28	1.24	0.81	0.70
Consumer households	0.59	0.47	0.37	0.39	0.39	0.42
<b>Lombardy</b>	<b>0.74</b>	<b>0.67</b>	<b>0.69</b>	<b>0.66</b>	<b>0.70</b>	<b>0.74</b>
<i>of which:</i> General government	0.11	0.07	0.17	0.08	0.02	0.02
Non-financial companies	1.30	1.26	1.31	1.29	1.31	1.33
Producer households	1.30	1.26	1.32	1.22	1.13	1.03
Consumer households	0.69	0.71	0.70	0.67	0.65	0.64
<b>Liguria</b>	<b>0.91</b>	<b>0.89</b>	<b>0.93</b>	<b>1.03</b>	<b>0.86</b>	<b>0.84</b>
<i>of which:</i> General government	0.03	0.01	0.01	0.27	0.00	0.00
Non-financial companies	1.18	1.11	1.14	1.23	0.92	0.87
Producer households	1.77	1.64	1.70	1.63	1.48	1.14
Consumer households	0.67	0.69	0.70	0.77	0.74	0.79
<b>Veneto</b>	<b>1.00</b>	<b>0.98</b>	<b>0.99</b>	<b>0.87</b>	<b>0.89</b>	<b>0.79</b>
<i>of which:</i> General government	1.73	0.45	0.12	0.03	0.00	0.02
Non-financial companies	1.66	1.60	1.62	1.60	1.66	1.43
Producer households	1.59	1.37	1.50	1.34	1.24	1.00
Consumer households	0.73	0.65	0.76	0.62	0.63	0.60
<b>Friuli Venezia Giulia</b>	<b>2.11</b>	<b>1.43</b>	<b>1.49</b>	<b>1.35</b>	<b>0.72</b>	<b>0.68</b>
<i>of which:</i> General government	0.06	0.24	0.05	0.05	0.02	0.03
Non-financial companies	3.56	2.34	2.35	2.20	0.91	0.87
Producer households	1.71	1.52	1.66	1.55	1.49	1.34
Consumer households	0.77	0.52	0.65	0.48	0.48	0.46

**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-Q3	2019-Q4	2020-Q1	2020-Q2	2020-Q3	2020-Q4
<b>Emilia-Romagna</b>	<b>1.98</b>	<b>1.48</b>	<b>1.50</b>	<b>1.22</b>	<b>1.15</b>	<b>0.95</b>
<i>of which:</i> General government	0.18	0.06	0.06	0.03	2.42	2.50
Non-financial companies	2.82	1.98	2.03	1.42	1.29	1.01
Producer households	1.36	1.30	1.51	1.41	1.29	1.24
Consumer households	0.66	0.64	0.62	0.62	0.60	0.57
<b>Trentino-Alto Adige</b>	<b>0.62</b>	<b>0.69</b>	<b>0.73</b>	<b>0.75</b>	<b>0.64</b>	<b>0.81</b>
<i>of which:</i> General government	0.07	0.05	0.05	0.00	0.05	0.14
Non-financial companies	0.70	0.83	0.89	0.96	0.79	1.00
Producer households	1.02	1.10	1.17	1.08	0.93	1.37
Consumer households	0.41	0.40	0.36	0.33	0.30	0.36
<b>Tuscany</b>	<b>1.23</b>	<b>1.28</b>	<b>1.24</b>	<b>1.18</b>	<b>1.10</b>	<b>1.14</b>
<i>of which:</i> General government	0.07	0.05	0.04	0.00	0.08	0.00
Non-financial companies	1.56	1.65	1.62	1.49	1.37	1.49
Producer households	1.91	1.94	1.80	1.74	1.69	1.52
Consumer households	0.75	0.76	0.74	0.80	0.75	0.74
<b>Umbria</b>	<b>1.45</b>	<b>1.18</b>	<b>1.21</b>	<b>1.19</b>	<b>1.25</b>	<b>1.14</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.77	1.26	1.26	1.22	1.45	1.28
Producer households	2.36	2.46	2.30	1.89	1.63	1.52
Consumer households	0.89	0.85	0.96	1.01	0.92	0.88
<b>Marche</b>	<b>1.46</b>	<b>1.21</b>	<b>1.24</b>	<b>1.14</b>	<b>1.05</b>	<b>0.98</b>
<i>of which:</i> General government	0.03	0.03	0.03	0.04	0.01	0.00
Non-financial companies	1.81	1.47	1.50	1.35	1.26	1.18
Producer households	2.01	1.90	1.78	1.51	1.54	1.37
Consumer households	0.94	0.78	0.87	0.84	0.75	0.65
<b>Lazio</b>	<b>1.25</b>	<b>1.10</b>	<b>1.10</b>	<b>1.28</b>	<b>1.15</b>	<b>1.16</b>
<i>of which:</i> General government	0.09	0.06	0.05	0.04	0.01	0.01
Non-financial companies	1.74	1.65	1.90	2.39	2.11	2.02
Producer households	1.72	1.67	1.69	1.63	1.63	1.59
Consumer households	0.87	0.86	0.86	0.84	0.84	0.87
<b>Abruzzo</b>	<b>1.90</b>	<b>1.68</b>	<b>1.75</b>	<b>1.94</b>	<b>1.92</b>	<b>1.90</b>
<i>of which:</i> General government	0.07	0.31	0.36	0.02	0.03	1.75
Non-financial companies	2.42	2.15	2.13	2.59	2.59	2.55
Producer households	2.67	2.44	2.59	2.49	2.15	1.93
Consumer households	1.12	0.97	1.07	1.01	1.04	1.05

## Credit Conditions and Risk

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

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

	2019-Q3	2019-Q4	2020-Q1	2020-Q2	2020-Q3	2020-Q4
<b>Molise</b>	<b>2.27</b>	<b>1.67</b>	<b>1.90</b>	<b>1.93</b>	<b>1.52</b>	<b>1.35</b>
<i>of which:</i> General government	0.50	0.01	1.51	0.00	0.56	0.78
Non-financial companies	4.39	2.62	2.89	2.92	1.82	1.66
Producer households	2.30	2.23	2.28	2.69	2.17	1.93
Consumer households	0.91	1.04	1.17	1.20	1.17	1.01
<b>Campania</b>	<b>2.27</b>	<b>2.25</b>	<b>2.31</b>	<b>1.76</b>	<b>1.51</b>	<b>1.22</b>
<i>of which:</i> General government	1.51	2.97	2.75	2.08	0.86	0.23
Non-financial companies	3.69	3.50	3.50	2.40	1.95	1.26
Producer households	2.26	2.21	2.13	2.11	1.94	1.88
Consumer households	1.09	1.06	1.18	1.14	1.15	1.20
<b>Apulia</b>	<b>1.68</b>	<b>1.70</b>	<b>1.92</b>	<b>1.73</b>	<b>1.52</b>	<b>1.33</b>
<i>of which:</i> General government	3.81	3.65	0.82	1.16	0.15	0.85
Non-financial companies	2.48	2.67	3.09	2.72	2.27	1.75
Producer households	2.20	2.05	2.29	2.44	2.18	1.97
Consumer households	1.02	0.97	1.06	0.98	0.96	0.95
<b>Basilicata</b>	<b>1.71</b>	<b>1.76</b>	<b>1.69</b>	<b>1.43</b>	<b>1.26</b>	<b>1.23</b>
<i>of which:</i> General government	0.19	0.00	0.00	0.88	1.57	0.75
Non-financial companies	2.80	3.02	2.48	1.94	1.60	1.55
Producer households	1.67	1.80	1.64	1.91	1.76	1.49
Consumer households	0.88	0.75	1.08	0.94	0.87	0.93
<b>Calabria</b>	<b>1.76</b>	<b>1.68</b>	<b>2.04</b>	<b>1.72</b>	<b>2.21</b>	<b>2.11</b>
<i>of which:</i> General government	1.03	1.34	1.96	1.72	6.56	6.83
Non-financial companies	2.79	2.52	3.04	2.63	2.69	2.37
Producer households	2.46	2.52	2.65	2.32	2.16	2.14
Consumer households	1.11	1.15	1.25	1.16	1.16	1.11
<b>Sicily</b>	<b>2.35</b>	<b>2.40</b>	<b>2.25</b>	<b>2.02</b>	<b>1.85</b>	<b>1.49</b>
<i>of which:</i> General government	4.89	7.27	4.72	5.44	5.90	4.90
Non-financial companies	3.71	3.86	3.48	2.98	2.41	1.40
Producer households	2.80	2.81	2.91	2.66	2.49	2.12
Consumer households	1.28	1.21	1.24	1.18	1.20	1.26
<b>Sardinia</b>	<b>1.12</b>	<b>1.14</b>	<b>1.11</b>	<b>1.11</b>	<b>1.07</b>	<b>0.89</b>
<i>of which:</i> General government	1.44	0.55	0.33	0.21	0.44	0.08
Non-financial companies	1.96	1.83	1.85	1.78	1.80	1.41
Producer households	1.94	1.96	1.76	1.99	1.51	1.22
Consumer households	0.73	0.80	0.84	0.87	0.85	0.78

## 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**

	2021-Q1	2021-Q2	2021-Q3	2021-Q4	2022-Q1	2022-Q2
<b>ITALY</b>	<b>0.96</b>	<b>0.86</b>	<b>0.90</b>	<b>0.96</b>	<b>0.92</b>	<b>0.89</b>
<i>of which:</i> General government	0.56	0.88	0.83	0.64	0.66	0.15
Non-financial companies	1.28	1.11	1.20	1.41	1.38	1.41
Producer households	1.44	1.36	1.38	1.43	1.35	1.32
Consumer households	0.93	0.89	0.87	0.82	0.67	0.57
<b>Piedmont</b>	<b>0.88</b>	<b>0.73</b>	<b>0.83</b>	<b>0.78</b>	<b>0.72</b>	<b>0.74</b>
<i>of which:</i> General government	0.01	0.01	0.01	0.01	0.00	0.00
Non-financial companies	1.11	0.79	0.97	0.91	0.88	0.98
Producer households	1.38	1.24	1.24	1.20	1.16	1.18
Consumer households	0.81	0.79	0.77	0.70	0.55	0.47
<b>Valle d'Aosta</b>	<b>0.59</b>	<b>0.51</b>	<b>0.95</b>	<b>0.77</b>	<b>0.57</b>	<b>0.97</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.36	0.29	0.79	0.77	0.57	1.34
Producer households	1.37	1.15	2.23	1.55	0.99	1.19
Consumer households	0.88	0.79	1.10	0.81	0.63	0.63
<b>Lombardy</b>	<b>0.78</b>	<b>0.74</b>	<b>0.74</b>	<b>0.79</b>	<b>0.70</b>	<b>0.69</b>
<i>of which:</i> General government	0.01	0.01	0.01	0.03	0.03	0.15
Non-financial companies	1.28	1.23	1.30	1.49	1.27	1.29
Producer households	1.07	1.06	1.04	1.21	1.18	1.17
Consumer households	0.80	0.76	0.75	0.73	0.56	0.48
<b>Liguria</b>	<b>0.80</b>	<b>0.73</b>	<b>0.94</b>	<b>0.81</b>	<b>0.89</b>	<b>0.82</b>
<i>of which:</i> General government	0.01	0.00	0.27	0.00	0.80	0.00
Non-financial companies	0.69	0.70	1.17	0.90	1.08	1.03
Producer households	1.24	1.28	1.01	1.30	1.18	1.24
Consumer households	0.88	0.76	0.76	0.69	0.64	0.59
<b>Veneto</b>	<b>0.82</b>	<b>0.64</b>	<b>0.66</b>	<b>0.63</b>	<b>0.59</b>	<b>0.54</b>
<i>of which:</i> General government	0.03	0.03	0.04	0.00	0.00	0.00
Non-financial companies	1.38	0.97	0.87	0.94	0.91	0.87
Producer households	1.17	1.06	1.11	1.10	1.05	1.04
Consumer households	0.69	0.70	0.67	0.64	0.54	0.45
<b>Friuli Venezia Giulia</b>	<b>0.51</b>	<b>0.58</b>	<b>0.52</b>	<b>0.64</b>	<b>0.65</b>	<b>0.55</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.48	0.62	0.52	0.73	0.79	0.64
Producer households	1.29	1.14	1.17	1.23	1.05	1.02
Consumer households	0.52	0.53	0.52	0.54	0.50	0.47

## 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**

	2021-Q1	2021-Q2	2021-Q3	2021-Q4	2022-Q1	2022-Q2
<b>Emilia-Romagna</b>	<b>0.89</b>	<b>0.71</b>	<b>0.81</b>	<b>0.84</b>	<b>0.84</b>	<b>1.01</b>
<i>of which:</i> General government	2.48	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.88	0.79	0.96	1.03	1.04	1.41
Producer households	1.00	0.97	0.94	0.97	1.11	1.08
Consumer households	0.65	0.63	0.64	0.59	0.49	0.42
<b>Trentino-Alto Adige</b>	<b>0.81</b>	<b>0.77</b>	<b>0.85</b>	<b>0.95</b>	<b>1.03</b>	<b>0.99</b>
<i>of which:</i> General government	0.06	0.07	0.08	0.00	0.00	0.00
Non-financial companies	0.96	0.81	0.91	1.10	1.23	1.22
Producer households	1.36	1.60	1.64	1.61	1.60	1.56
Consumer households	0.47	0.58	0.54	0.53	0.46	0.36
<b>Tuscany</b>	<b>1.13</b>	<b>1.16</b>	<b>1.15</b>	<b>1.12</b>	<b>1.07</b>	<b>1.08</b>
<i>of which:</i> General government	0.01	0.37	0.36	0.37	0.37	0.00
Non-financial companies	1.34	1.43	1.44	1.40	1.36	1.53
Producer households	1.73	1.62	1.66	1.70	1.49	1.37
Consumer households	0.86	0.81	0.75	0.72	0.67	0.54
<b>Umbria</b>	<b>1.16</b>	<b>1.08</b>	<b>1.36</b>	<b>1.36</b>	<b>1.01</b>	<b>0.95</b>
<i>of which:</i> General government	0.06	0.24	0.00	0.00	0.00	0.00
Non-financial companies	1.21	1.14	1.68	1.68	1.17	1.11
Producer households	1.61	1.47	1.38	1.32	1.01	1.05
Consumer households	1.04	0.97	0.95	0.93	0.79	0.72
<b>Marche</b>	<b>1.00</b>	<b>0.95</b>	<b>0.89</b>	<b>1.17</b>	<b>1.10</b>	<b>1.13</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.12	1.01	0.91	1.45	1.45	1.58
Producer households	1.36	1.54	1.38	1.37	1.25	1.12
Consumer households	0.78	0.75	0.73	0.74	0.59	0.52
<b>Lazio</b>	<b>1.26</b>	<b>0.99</b>	<b>1.02</b>	<b>1.25</b>	<b>1.23</b>	<b>1.12</b>
<i>of which:</i> General government	0.02	0.07	0.05	0.00	0.00	0.00
Non-financial companies	1.96	1.36	1.43	2.12	2.25	2.09
Producer households	1.99	2.01	2.17	2.10	1.88	1.73
Consumer households	1.21	1.11	1.10	1.01	0.82	0.69
<b>Abruzzo</b>	<b>1.56</b>	<b>1.14</b>	<b>1.04</b>	<b>1.11</b>	<b>1.15</b>	<b>1.16</b>
<i>of which:</i> General government	1.69	1.86	1.92	0.29	0.21	0.00
Non-financial companies	1.85	1.11	0.92	1.11	1.37	1.52
Producer households	1.97	1.59	1.56	1.65	1.36	1.23
Consumer households	1.12	1.08	1.09	1.04	0.87	0.71

## 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**

	2021-Q1	2021-Q2	2021-Q3	2021-Q4	2022-Q1	2022-Q2
<b>Molise</b>	<b>1.56</b>	<b>1.43</b>	<b>2.53</b>	<b>2.37</b>	<b>2.18</b>	<b>1.95</b>
<i>of which:</i> General government	0.00	2.28	3.29	0.40	0.74	0.00
Non-financial companies	2.26	1.61	4.75	4.45	3.77	3.68
Producer households	1.79	1.56	1.44	1.61	2.24	2.30
Consumer households	1.05	0.90	0.91	0.81	0.72	0.62
<b>Campania</b>	<b>1.26</b>	<b>1.23</b>	<b>1.34</b>	<b>1.32</b>	<b>1.64</b>	<b>1.29</b>
<i>of which:</i> General government	0.21	0.77	0.78	0.28	0.28	0.30
Non-financial companies	1.10	1.14	1.40	1.66	2.63	1.83
Producer households	2.04	1.77	1.76	1.80	1.74	1.57
Consumer households	1.41	1.29	1.28	1.17	0.94	0.81
<b>Apulia</b>	<b>1.35</b>	<b>1.35</b>	<b>1.40</b>	<b>1.52</b>	<b>1.39</b>	<b>1.32</b>
<i>of which:</i> General government	0.90	0.13	0.54	0.60	0.56	1.24
Non-financial companies	1.63	1.81	1.90	2.27	2.15	2.13
Producer households	1.75	1.49	1.72	1.73	1.62	1.57
Consumer households	1.10	1.04	1.01	0.96	0.80	0.71
<b>Basilicata</b>	<b>1.05</b>	<b>1.06</b>	<b>0.99</b>	<b>0.86</b>	<b>0.79</b>	<b>4.11</b>
<i>of which:</i> General government	1.29	0.75	0.20	0.26	0.05	0.04
Non-financial companies	1.19	1.39	1.30	1.01	0.96	8.86
Producer households	1.50	1.20	1.13	1.29	1.16	1.20
Consumer households	0.84	0.77	0.70	0.67	0.57	0.50
<b>Calabria</b>	<b>2.01</b>	<b>1.82</b>	<b>1.57</b>	<b>1.51</b>	<b>1.32</b>	<b>1.21</b>
<i>of which:</i> General government	7.23	5.10	1.12	1.31	0.97	0.72
Non-financial companies	2.04	2.12	2.29	2.20	1.96	1.84
Producer households	1.94	1.91	2.01	1.67	1.51	1.53
Consumer households	1.25	1.18	1.18	1.13	0.97	0.86
<b>Sicily</b>	<b>1.68</b>	<b>2.01</b>	<b>2.07</b>	<b>2.37</b>	<b>2.09</b>	<b>1.58</b>
<i>of which:</i> General government	6.21	18.33	18.89	24.79	19.85	3.56
Non-financial companies	1.24	1.35	1.55	2.66	2.34	2.35
Producer households	2.26	1.96	1.88	2.08	1.88	1.95
Consumer households	1.65	1.62	1.55	1.41	1.10	0.93
<b>Sardinia</b>	<b>0.86</b>	<b>0.73</b>	<b>0.78</b>	<b>0.82</b>	<b>0.80</b>	<b>0.76</b>
<i>of which:</i> General government	0.06	0.07	0.35	0.08	0.00	0.00
Non-financial companies	1.23	0.97	1.04	1.19	1.19	1.13
Producer households	1.29	0.99	1.06	1.20	1.30	1.41
Consumer households	0.82	0.77	0.78	0.73	0.65	0.58

## Credit Conditions and Risk

Access to data:

[TRI30431](#)

### Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

2nd quarter 2022

Reporting institutions: **Banks**

	Total			1 facility		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
<b>ITALY</b>	<b>1,635,470</b>	<b>1,194,706</b>	<b>3,802,978</b>	<b>632,393</b>	<b>533,863</b>	<b>3,368,697</b>
<b>North West Italy</b>	<b>720,703</b>	<b>521,631</b>	<b>1,133,137</b>	<b>287,353</b>	<b>232,734</b>	<b>997,096</b>
Piedmont	100,176	73,156	287,548	27,926	24,606	254,485
Valle d'Aosta	2,990	2,415	8,522	1,013	802	7,590
Lombardy	593,500	428,111	750,108	249,736	199,584	657,040
Liguria	24,036	17,949	86,959	8,677	7,742	77,981
<b>North East Italy</b>	<b>410,677</b>	<b>296,626</b>	<b>922,473</b>	<b>163,809</b>	<b>134,959</b>	<b>808,907</b>
Trentino Alto Adige	50,290	39,670	128,229	21,100	18,414	116,246
Veneto	185,768	134,386	355,267	94,283	73,916	310,307
Friuli-Venezia Giulia	33,709	23,510	93,344	8,900	8,158	84,022
Emilia Romagna	140,910	99,060	345,633	39,527	34,472	298,332
<b>Central Italy</b>	<b>332,102</b>	<b>236,527</b>	<b>805,986</b>	<b>106,069</b>	<b>96,261</b>	<b>713,967</b>
Tuscany	79,914	60,195	267,092	25,808	23,225	230,287
Umbria	14,794	11,445	55,710	4,477	4,044	48,234
Marche	31,054	22,734	120,783	10,688	9,473	104,820
Lazio	206,340	142,153	362,401	65,095	59,520	330,626
<b>Southern Italy</b>	<b>118,660</b>	<b>96,612</b>	<b>611,426</b>	<b>50,766</b>	<b>46,960</b>	<b>548,432</b>
Abruzzo	15,911	12,497	73,599	5,963	5,444	65,037
Molise	2,161	1,781	13,632	1,011	923	12,110
Campania	50,443	40,854	226,888	20,097	18,466	203,427
Apulia	35,318	29,330	198,551	16,530	15,471	179,267
Basilicata	4,483	3,671	24,587	1,988	1,819	21,744
Calabria	10,344	8,479	74,169	5,177	4,838	66,847
<b>Islands</b>	<b>53,327</b>	<b>43,311</b>	<b>329,956</b>	<b>24,397</b>	<b>22,949</b>	<b>300,295</b>
Sicily	34,375	27,965	236,053	17,104	16,040	213,961
Sardinia	18,953	15,346	93,903	7,293	6,909	86,334

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

Source: Central Credit Register



## Credit Conditions and Risk

### Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

2nd quarter 2022

Reporting institutions: **Banks**

	2 facilities			3 or 4 facilities		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
<b>ITALY</b>	<b>177,155</b>	<b>134,159</b>	<b>283,376</b>	<b>210,548</b>	<b>148,892</b>	<b>112,456</b>
<b>North West Italy</b>	<b>86,923</b>	<b>65,000</b>	<b>86,306</b>	<b>88,927</b>	<b>63,264</b>	<b>36,576</b>
Piedmont	10,536	7,530	21,822	16,444	11,123	8,532
Valle d'Aosta	303	236	699	330	230	201
Lombardy	73,532	55,496	57,674	68,129	49,261	25,655
Liguria	2,551	1,738	6,111	4,024	2,651	2,188
<b>North East Italy</b>	<b>37,066</b>	<b>27,685</b>	<b>71,167</b>	<b>51,870</b>	<b>35,268</b>	<b>30,704</b>
Trentino Alto Adige	7,264	5,949	8,846	6,516	4,923	2,463
Veneto	14,325	10,306	27,584	20,547	13,369	12,446
Friuli-Venezia Giulia	2,779	2,221	6,058	3,836	2,951	2,402
Emilia Romagna	12,698	9,210	28,679	20,971	14,024	13,393
<b>Central Italy</b>	<b>31,117</b>	<b>24,052</b>	<b>60,420</b>	<b>39,505</b>	<b>28,589</b>	<b>23,568</b>
Tuscany	9,572	7,347	23,185	13,335	9,469	9,990
Umbria	1,630	1,237	4,703	2,522	1,861	2,043
Marche	3,479	2,637	10,043	5,319	3,577	4,433
Lazio	16,435	12,831	22,489	18,328	13,681	7,102
<b>Southern Italy</b>	<b>15,855</b>	<b>12,501</b>	<b>43,542</b>	<b>18,941</b>	<b>14,011</b>	<b>15,241</b>
Abruzzo	2,142	1,583	5,810	2,599	1,868	2,113
Molise	360	291	1,078	332	230	358
Campania	6,450	5,091	15,861	8,046	6,112	5,822
Apulia	4,733	3,789	13,466	5,219	3,874	4,564
Basilicata	624	509	1,948	838	584	721
Calabria	1,546	1,238	5,379	1,906	1,342	1,663
<b>Islands</b>	<b>6,194</b>	<b>4,920</b>	<b>21,941</b>	<b>11,306</b>	<b>7,761</b>	<b>6,367</b>
Sicily	4,291	3,379	16,114	5,190	3,433	4,885
Sardinia	1,903	1,541	5,827	6,116	4,328	1,482

## Credit Conditions and Risk

### Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

2nd quarter 2022

Reporting institutions: **Banks**

More than 4 facilities		
Facilities granted	Margin used	Number of borrowers

<b>ITALY</b>	<b>615,374</b>	<b>377,792</b>	<b>38,449</b>
<b>North West Italy</b>	<b>257,501</b>	<b>160,633</b>	<b>13,159</b>
Piedmont	45,271	29,897	2,709
Valle d'Aosta	1,344	1,146	32
Lombardy	202,103	123,771	9,739
Liguria	8,784	5,818	679
<b>North East Italy</b>	<b>157,932</b>	<b>98,714</b>	<b>11,695</b>
Trentino Alto Adige	15,411	10,383	674
Veneto	56,614	36,795	4,930
Friuli-Venezia Giulia	18,194	10,180	862
Emilia Romagna	67,714	41,355	5,229
<b>Central Italy</b>	<b>155,412</b>	<b>87,625</b>	<b>8,031</b>
Tuscany	31,199	20,154	3,630
Umbria	6,164	4,303	730
Marche	11,567	7,047	1,487
Lazio	106,481	56,121	2,184
<b>Southern Italy</b>	<b>33,099</b>	<b>23,140</b>	<b>4,211</b>
Abruzzo	5,207	3,602	639
Molise	459	337	86
Campania	15,850	11,185	1,778
Apulia	8,836	6,196	1,254
Basilicata	1,032	759	174
Calabria	1,715	1,061	280
<b>Islands</b>	<b>11,430</b>	<b>7,681</b>	<b>1,353</b>
Sicily	7,789	5,112	1,093
Sardinia	3,641	2,569	260

## Credit Conditions and Risk

Access to data:

[TRI30446](#)

### Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

2nd quarter 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
<b>TOTAL</b>	<b>3,802,978</b>	<b>1,400,347</b>	<b>875,376</b>	<b>782,749</b>	<b>259,296</b>
<i>of which:</i> 1 facility	3,368,697	1,381,648	823,190	685,447	170,305
2 facilities	283,376	18,444	50,608	84,997	63,266
3 or 4 facilities	112,456	254	1,576	12,251	25,031
more than 4 facilities	38,449	1	2	54	694
<b>General government</b>	<b>6,508</b>	<b>197</b>	<b>143</b>	<b>289</b>	<b>503</b>
<i>of which:</i> 1 facility	3,702	179	119	242	412
2 facilities	1,583	11	16	32	75
3 or 4 facilities	1,044	6	8	13	13
more than 4 facilities	179	1	-	2	3
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>10,834</b>	<b>2,952</b>	<b>1,373</b>	<b>1,463</b>	<b>1,017</b>
<i>of which:</i> 1 facility	7,862	2,843	1,081	1,006	598
2 facilities	2,074	107	281	357	290
3 or 4 facilities	660	2	11	99	119
more than 4 facilities	238	-	-	1	10
<b>Non-financial companies</b>	<b>764,526</b>	<b>224,011</b>	<b>102,300</b>	<b>125,825</b>	<b>103,987</b>
<i>of which:</i> 1 facility	487,817	219,094	81,630	79,374	47,432
2 facilities	151,144	4,868	20,092	39,504	38,178
3 or 4 facilities	89,344	49	578	6,928	17,894
more than 4 facilities	36,221	-	-	19	483
<b>Producer households</b>	<b>454,681</b>	<b>185,361</b>	<b>91,867</b>	<b>90,259</b>	<b>37,021</b>
<i>of which:</i> 1 facility	388,338	181,112	79,683	69,172	21,223
2 facilities	51,097	4,180	11,707	17,940	10,969
3 or 4 facilities	13,832	69	476	3,125	4,694
more than 4 facilities	1,414	-	1	22	135
<b>Consumer households and others</b>	<b>2,557,826</b>	<b>983,802</b>	<b>678,078</b>	<b>563,654</b>	<b>116,350</b>
<i>of which:</i> 1 facility	2,472,948	974,462	659,228	534,580	100,327
2 facilities	76,953	9,212	18,352	26,990	13,670
3 or 4 facilities	7,532	128	497	2,074	2,292
more than 4 facilities	393	-	1	10	61

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

Source: Central Credit Register

## Credit Conditions and Risk

### Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

2nd 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
<b>TOTAL</b>	<b>115,343</b>	<b>78,925</b>	<b>30,049</b>	<b>26,057</b>	<b>5,891</b>
<i>of which:</i> 1 facility	48,677	22,550	6,066	3,662	678
2 facilities	34,874	19,714	5,427	3,186	512
3 or 4 facilities	28,601	27,244	10,024	6,493	864
more than 4 facilities	3,191	9,417	8,532	12,716	3,837
<b>General government</b>	<b>834</b>	<b>1,541</b>	<b>1,078</b>	<b>1,077</b>	<b>393</b>
<i>of which:</i> 1 facility	630	910	470	304	62
2 facilities	171	454	361	337	80
3 or 4 facilities	30	172	234	386	150
more than 4 facilities	3	5	13	50	101
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>664</b>	<b>774</b>	<b>477</b>	<b>837</b>	<b>649</b>
<i>of which:</i> 1 facility	377	413	250	416	279
2 facilities	194	269	157	248	150
3 or 4 facilities	82	72	55	109	104
more than 4 facilities	11	20	15	64	116
<b>Non-financial companies</b>	<b>77,360</b>	<b>63,475</b>	<b>25,732</b>	<b>22,855</b>	<b>4,738</b>
<i>of which:</i> 1 facility	24,929	14,496	4,080	2,460	319
2 facilities	25,928	15,624	4,235	2,239	254
3 or 4 facilities	23,837	24,621	9,146	5,704	571
more than 4 facilities	2,666	8,734	8,271	12,452	3,594
<b>Producer households</b>	<b>13,333</b>	<b>5,382</b>	<b>946</b>	<b>281</b>	<b>10</b>
<i>of which:</i> 1 facility	5,428	1,625	224	53	-
2 facilities	4,148	1,498	206	56	4
3 or 4 facilities	3,335	1,702	326	87	4
more than 4 facilities	422	557	190	85	2
<b>Consumer households and others</b>	<b>23,030</b>	<b>7,699</b>	<b>1,811</b>	<b>1,006</b>	<b>100</b>
<i>of which:</i> 1 facility	17,228	5,060	1,038	428	18
2 facilities	4,403	1,861	468	306	24
3 or 4 facilities	1,310	677	263	207	35
more than 4 facilities	89	101	42	65	23

## Credit Conditions and Risk

Access to data:

[TRI30466](#)

### Average number of banks per borrower

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

(numbers in unit, percentages)

2nd quarter 2022

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000
<b>TOTAL</b>	Average number of banks per borrower	1.20	1.01	1.06	1.14
	First bank's share of total credit granted (%)	68	99	98	95
<b>General government</b>	Average number of banks per borrower	1.75	1.14	1.24	1.25
	First bank's share of total credit granted (%)	69	99	97	96
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Average number of banks per borrower	1.53	1.04	1.22	1.39
	First bank's share of total credit granted (%)	88	98	91	89
<b>Non-financial companies</b>	Average number of banks per borrower	1.74	1.02	1.21	1.43
	First bank's share of total credit granted (%)	50	99	92	86
<i>of which:</i>					
Industry	Average number of banks per borrower	2.33	1.02	1.21	1.49
	First bank's share of total credit granted (%)	42	99	91	84
Building	Average number of banks per borrower	1.64	1.02	1.21	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
<b>Producer households</b>	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	91
<b>Consumer households and others</b>	Average number of banks per borrower	1.04	1.01	1.03	1.06
	First bank's share of total credit granted (%)	97	100	99	98

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

Source: Central Credit Register

## Credit Conditions and Risk

### Average number of banks per borrower

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

(numbers in unit, percentages)

2nd quarter 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
<b>TOTAL</b>	Average number of banks per borrower	1.46	1.99	2.63	3.47
	First bank's share of total credit granted (%)	88	79	71	63
<b>General government</b>	Average number of banks per borrower	1.23	1.30	1.56	1.87
	First bank's share of total credit granted (%)	95	94	91	88
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Average number of banks per borrower	1.58	1.65	1.69	1.76
	First bank's share of total credit granted (%)	86	87	85	85
<b>Non-financial companies</b>	Average number of banks per borrower	1.76	2.19	2.81	3.70
	First bank's share of total credit granted (%)	80	74	67	60
<i>of which:</i>					
Industry	Average number of banks per borrower	1.91	2.43	3.17	4.15
	First bank's share of total credit granted (%)	75	68	60	53
Building	Average number of banks per borrower	1.77	2.13	2.61	3.28
	First bank's share of total credit granted (%)	81	76	72	68
Services	Average number of banks per borrower	1.71	2.10	2.65	3.48
	First bank's share of total credit granted (%)	82	76	70	64
<b>Producer households</b>	Average number of banks per borrower	1.59	2.02	2.51	3.06
	First bank's share of total credit granted (%)	86	81	78	77
<b>Consumer households and others</b>	Average number of banks per borrower	1.16	1.33	1.50	1.70
	First bank's share of total credit granted (%)	96	94	91	89

## Credit Conditions and Risk

### Average number of banks per borrower

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

(numbers in unit, percentages)

2nd quarter 2022

Reporting institutions: **Banks**

		From 5,000,000 to 25,000,000	More than 25,000,000
<b>TOTAL</b>	Average number of banks per borrower	4.81	7.20
	First bank's share of total credit granted (%)	53	61
<b>General government</b>	Average number of banks per borrower	2.36	3.59
	First bank's share of total credit granted (%)	86	64
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Average number of banks per borrower	2.26	3.70
	First bank's share of total credit granted (%)	82	88
<b>Non-financial companies</b>	Average number of banks per borrower	5.15	8.07
	First bank's share of total credit granted (%)	49	38
<i>of which:</i>			
Industry	Average number of banks per borrower	5.74	8.80
	First bank's share of total credit granted (%)	43	33
Building	Average number of banks per borrower	4.20	6.44
	First bank's share of total credit granted (%)	61	39
Services	Average number of banks per borrower	4.83	7.52
	First bank's share of total credit granted (%)	53	41
<b>Producer households</b>	Average number of banks per borrower	3.60	3.10
	First bank's share of total credit granted (%)	73	68
<b>Consumer households and others</b>	Average number of banks per borrower	2.10	3.46
	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	
<b>Number of borrowers for loans and collateral granted to customers</b>	9,031,121	9,061,502	4,391,624	4,243,955	4,639,497	4,817,547
<i>of which: joint borrowers</i>	2,489,760	2,507,978	1,092,642	1,037,270	1,397,118	1,470,708
<b>Loans (excluding bad loans)</b>						
facilities granted	2,267,846	2,286,429	1,888,851	1,885,784	378,994	400,646
margin used	1,773,063	1,794,689	1,394,173	1,391,861	378,889	402,828
Breach of overdraft limits	27,950	27,939	14,368	12,975	13,582	14,964
margin available	522,734	519,679	509,046	506,897	13,688	12,782
<b>Account receivables financing</b>						
facilities granted	237,180	243,488	200,512	205,003	36,668	38,486
margin used	113,630	124,647	86,240	94,608	27,390	30,040
<b>Term loans</b>						
facilities granted	1,839,156	1,852,003	1,499,704	1,492,787	339,452	359,217
margin used	1,584,024	1,593,734	1,239,975	1,228,877	344,049	364,858
<b>Revocable loans</b>						
facilities granted	187,098	186,767	184,224	183,824	2,875	2,943
margin used	71,011	72,153	63,561	64,223	7,450	7,930
<b>Collateral granted</b>						
facilities granted	369,501	381,278	361,371	373,280	8,130	7,998
margin used	186,015	193,060	177,596	184,859	8,419	8,201
<b>Bad loans (gross of write-downs and net of write-offs)</b>	132,175	126,032	34,788	28,068	97,387	97,964
<b>Number of guarantors</b>	4,053,505	4,008,735	2,298,873	2,209,404	1,754,632	1,799,331
<i>of which: joint guarantors</i>	1,357,258	1,345,921	813,621	789,148	543,637	556,773
<b>Guarantees received</b>	785,021	781,370	507,795	496,628	277,226	284,741

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

Source: Central Credit Register



## Credit Conditions and Risk

Access to data:

[TRI30126](#)

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

**2nd quarter 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
<b>Number of borrowers</b>	6,562,733	2,670,321	1,688,357	1,161,388	267,394
<b>Facilities granted</b>	2,032,452	138,186	170,239	203,267	103,715
<b>Margin used</b>	1,593,748	130,633	164,001	192,448	88,712
<i>of which</i> : backed by real security	643,297	89,113	144,566	161,911	55,220
<b>Margin available</b>	464,664	10,311	7,424	12,268	16,200
<b>Breach of overdraft limits</b>	25,960	2,759	1,186	1,449	1,197

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

Source: Central Credit Register

## Credit Conditions and Risk

### Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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
<b>Number of borrowers</b>	101,470	65,321	24,096	19,353	4,031
<b>Facilities granted</b>	86,399	127,964	106,763	242,901	794,676
<b>Margin used</b>	68,697	97,214	80,017	179,989	587,482
<i>of which</i> : backed by real security	28,758	33,030	23,765	44,400	61,965
<b>Margin available</b>	18,944	32,819	28,638	68,613	215,627
<b>Breach of overdraft limits</b>	1,243	2,068	1,892	5,700	8,433

## Credit Conditions and Risk

Access to data:

[TRI30146](#)

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

(numbers in unit, stocks in millions of euro)

2nd quarter 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
<b>ITALY</b>	Number of borrowers	3,802,978	1,400,347	875,376	782,749	259,296
	Facilities granted	1,635,470	64,398	78,308	114,664	72,158
	Margin used	1,194,706	58,409	72,732	104,860	59,275
<b>Piedmont</b>	Number of borrowers	287,548	110,005	66,436	56,905	19,208
	Facilities granted	100,176	5,056	5,871	8,231	5,292
	Margin used	73,156	4,549	5,358	7,368	4,216
<b>Valle d'Aosta</b>	Number of borrowers	8,522	2,900	1,787	1,900	733
	Facilities granted	2,990	130	150	262	187
	Margin used	2,415	112	134	234	153
<b>Lombardy</b>	Number of borrowers	750,108	242,765	177,040	165,170	57,699
	Facilities granted	593,500	11,409	15,999	24,570	16,246
	Margin used	428,111	10,190	14,772	22,289	13,001
<b>Liguria</b>	Number of borrowers	86,959	32,973	20,348	17,829	6,099
	Facilities granted	24,036	1,487	1,752	2,513	1,621
	Margin used	17,949	1,314	1,586	2,259	1,311
<b>Trentino Alto Adige</b>	Number of borrowers	128,229	34,906	25,159	31,881	15,202
	Facilities granted	50,290	1,680	2,365	5,189	4,487
	Margin used	39,670	1,443	2,148	4,763	3,842
<b>Veneto</b>	Number of borrowers	355,267	119,035	87,784	76,916	24,829
	Facilities granted	185,768	5,563	7,894	11,167	6,834
	Margin used	134,386	4,988	7,331	10,131	5,454
<b>Friuli-Venezia Giulia</b>	Number of borrowers	93,344	34,615	24,402	18,672	5,299
	Facilities granted	33,709	1,658	2,176	2,693	1,452
	Margin used	23,510	1,530	2,062	2,487	1,203

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

Source: Central Credit Register

## Credit Conditions and Risk

### Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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
<b>ITALY</b>	Number of borrowers	115,343	78,925	30,049	26,057	5,891
	Facilities granted	66,188	100,600	85,850	214,478	837,289
	Margin used	50,291	74,294	62,099	147,259	561,810
<b>Piedmont</b>	Number of borrowers	8,727	5,755	2,238	1,822	413
	Facilities granted	4,947	7,370	6,520	15,197	41,591
	Margin used	3,629	5,337	4,610	10,173	27,690
<b>Valle d'Aosta</b>	Number of borrowers	321	175	73	58	7
	Facilities granted	155	177	172	381	1,372
	Margin used	125	136	128	312	1,075
<b>Lombardy</b>	Number of borrowers	27,569	20,113	8,245	7,706	2,123
	Facilities granted	16,050	26,215	24,282	65,815	392,665
	Margin used	11,716	18,614	16,916	43,974	275,805
<b>Liguria</b>	Number of borrowers	2,386	1,433	496	432	107
	Facilities granted	1,324	1,815	1,388	3,454	8,652
	Margin used	984	1,312	987	2,395	5,728
<b>Trentino Alto Adige</b>	Number of borrowers	6,317	4,012	1,398	1,059	177
	Facilities granted	3,706	5,294	4,072	8,330	15,089
	Margin used	3,059	4,303	3,213	6,214	10,620
<b>Veneto</b>	Number of borrowers	12,080	8,961	3,538	3,046	623
	Facilities granted	6,886	11,320	10,152	25,335	100,486
	Margin used	5,080	8,031	7,089	16,658	69,374
<b>Friuli-Venezia Giulia</b>	Number of borrowers	2,264	1,658	629	546	118
	Facilities granted	1,293	2,145	1,777	4,397	16,077
	Margin used	989	1,607	1,319	2,985	9,278

## Credit Conditions and Risk

### Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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
<b>Emilia Romagna</b>	Number of borrowers	345,633	116,758	81,586	73,747	25,236
	Facilities granted	140,910	5,429	7,285	10,631	6,933
	Margin used	99,060	4,739	6,638	9,488	5,391
<b>Tuscany</b>	Number of borrowers	267,092	90,923	59,196	60,216	20,489
	Facilities granted	79,914	4,153	5,277	8,758	5,732
	Margin used	60,195	3,669	4,828	7,999	4,743
<b>Umbria</b>	Number of borrowers	55,710	22,714	12,620	9,482	3,352
	Facilities granted	14,794	1,038	1,097	1,347	932
	Margin used	11,445	935	1,004	1,196	753
<b>Marche</b>	Number of borrowers	120,783	46,881	28,664	21,586	7,367
	Facilities granted	31,054	2,199	2,586	3,187	2,168
	Margin used	22,734	1,990	2,395	2,871	1,733
<b>Lazio</b>	Number of borrowers	362,401	129,191	80,520	86,004	25,760
	Facilities granted	206,340	5,877	7,374	13,018	7,142
	Margin used	142,153	5,422	6,966	12,307	6,259
<b>Abruzzo</b>	Number of borrowers	73,599	31,537	16,245	12,234	3,971
	Facilities granted	15,911	1,427	1,423	1,750	1,111
	Margin used	12,497	1,311	1,332	1,582	921
<b>Molise</b>	Number of borrowers	13,632	6,171	2,987	2,239	760
	Facilities granted	2,161	280	260	318	206
	Margin used	1,781	258	244	292	173
<b>Campania</b>	Number of borrowers	226,888	94,895	47,283	43,185	13,838
	Facilities granted	50,443	4,176	4,218	6,282	3,832
	Margin used	40,854	3,885	3,963	5,849	3,268

## Credit Conditions and Risk

### Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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
<b>Emilia Romagna</b>	Number of borrowers	11,717	8,340	3,127	3,003	701
	Facilities granted	6,709	10,775	8,966	25,513	58,514
	Margin used	4,743	7,418	6,113	16,628	37,615
<b>Tuscany</b>	Number of borrowers	9,197	6,136	2,291	1,855	306
	Facilities granted	5,330	7,887	6,597	15,162	20,910
	Margin used	4,123	5,872	4,903	10,442	13,438
<b>Umbria</b>	Number of borrowers	1,627	1,155	424	350	78
	Facilities granted	936	1,449	1,206	2,970	3,792
	Margin used	709	1,065	871	2,103	2,751
<b>Marche</b>	Number of borrowers	3,460	2,426	850	709	132
	Facilities granted	2,087	3,203	2,442	5,615	7,507
	Margin used	1,548	2,304	1,713	3,798	4,249
<b>Lazio</b>	Number of borrowers	9,425	5,918	2,155	1,997	543
	Facilities granted	5,340	7,454	6,112	16,223	137,660
	Margin used	4,335	5,987	4,783	12,514	83,080
<b>Abruzzo</b>	Number of borrowers	1,887	1,212	472	394	72
	Facilities granted	1,096	1,479	1,278	3,170	3,140
	Margin used	849	1,099	944	2,280	2,103
<b>Molise</b>	Number of borrowers	342	189	65	37	9
	Facilities granted	182	227	156	210	315
	Margin used	142	170	108	163	219
<b>Campania</b>	Number of borrowers	6,091	4,037	1,484	1,148	209
	Facilities granted	3,422	4,843	3,967	8,697	10,913
	Margin used	2,740	3,934	3,201	6,551	7,185

## Credit Conditions and Risk

### Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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
<b>Apulia</b>	Number of borrowers	198,551	83,496	46,722	36,666	10,259
	Facilities granted	35,318	3,795	4,139	5,196	2,817
	Margin used	29,330	3,562	3,958	4,865	2,451
<b>Basilicata</b>	Number of borrowers	24,587	10,905	5,173	4,190	1,394
	Facilities granted	4,483	485	448	607	390
	Margin used	3,671	452	419	558	336
<b>Calabria</b>	Number of borrowers	74,169	36,042	14,592	11,259	3,424
	Facilities granted	10,344	1,596	1,267	1,603	940
	Margin used	8,479	1,488	1,190	1,477	791
<b>Sicily</b>	Number of borrowers	236,053	112,411	52,689	36,938	10,224
	Facilities granted	34,375	5,089	4,625	5,232	2,777
	Margin used	27,965	4,794	4,395	4,865	2,358
<b>Sardinia</b>	Number of borrowers	93,903	41,224	24,143	15,730	4,153
	Facilities granted	18,953	1,871	2,104	2,110	1,060
	Margin used	15,346	1,779	2,009	1,981	918

## Credit Conditions and Risk

### Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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
<b>Apulia</b>	Number of borrowers	4,527	2,995	977	765	101
	Facilities granted	2,634	3,848	2,683	5,904	4,220
	Margin used	2,142	3,084	2,110	4,250	2,716
<b>Basilicata</b>	Number of borrowers	627	392	165	104	16
	Facilities granted	364	474	437	684	583
	Margin used	297	369	335	470	410
<b>Calabria</b>	Number of borrowers	1,395	871	297	197	26
	Facilities granted	772	962	681	1,256	1,230
	Margin used	666	752	533	950	540
<b>Sicily</b>	Number of borrowers	3,881	2,227	815	577	95
	Facilities granted	2,179	2,629	2,175	4,270	5,284
	Margin used	1,761	2,082	1,611	2,899	2,960
<b>Sardinia</b>	Number of borrowers	1,503	920	310	252	35
	Facilities granted	775	1,034	787	1,894	7,289
	Margin used	655	817	612	1,501	4,974



## Credit Conditions and Risk

Access to data:

[TRI30156](#)

### Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

2nd quarter 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	
<b>TOTAL</b>	Number of borrowers	3,802,978	1,400,347	875,376	782,749	259,296	
	Facilities granted	1,635,470	64,398	78,308	114,664	72,158	
	Margin used	1,194,706	58,409	72,732	104,860	59,275	
<b>General government</b>	Number of borrowers	6,508	197	143	289	503	
	Facilities granted	43,151	7	10	33	104	
	Margin used	24,716	35	48	80	107	
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Number of borrowers	10,834	2,952	1,373	1,463	1,017	
	Facilities granted	375,301	131	122	223	301	
	Margin used	280,576	96	91	176	223	
<b>Non-financial companies</b>	Number of borrowers	764,526	224,011	102,300	125,825	103,987	
	Facilities granted	897,138	9,884	9,160	19,833	31,676	
	Margin used	595,937	7,504	6,641	14,585	23,126	
<i>of which:</i>	Industry	Number of borrowers	149,973	26,585	15,682	22,131	22,714
		Facilities granted	355,544	1,210	1,425	3,569	7,088
		Margin used	220,463	844	922	2,297	4,510
	Building	Number of borrowers	98,647	28,001	13,503	16,827	14,237
		Facilities granted	70,357	1,232	1,207	2,666	4,366
		Margin used	52,180	883	820	1,860	3,099
	Services	Number of borrowers	492,779	163,232	70,358	83,344	63,910
		Facilities granted	444,828	7,179	6,284	13,035	19,263
		Margin used	301,966	5,554	4,698	9,941	14,693
<b>Producer households</b>	Number of borrowers	454,681	185,361	91,867	90,259	37,021	
	Facilities granted	59,130	8,304	8,028	13,165	10,215	
	Margin used	51,814	7,099	7,125	11,765	8,849	
<b>Consumer households and others</b>	Number of borrowers	2,557,826	983,802	678,078	563,654	116,350	
	Facilities granted	259,951	45,893	60,849	81,227	29,747	
	Margin used	241,008	43,528	58,713	78,099	26,876	

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

Source: Central Credit Register

## Credit Conditions and Risk

### Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

2nd quarter 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
<b>TOTAL</b>	Number of borrowers	115,343	78,925	30,049	26,057	5,891
	Facilities granted	66,188	100,600	85,850	214,478	837,289
	Margin used	50,291	74,294	62,099	147,259	561,810
<b>General government</b>	Number of borrowers	834	1,541	1,078	1,077	393
	Facilities granted	258	984	1,448	4,821	35,484
	Margin used	229	560	796	2,201	20,505
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Number of borrowers	664	774	477	837	649
	Facilities granted	412	1,079	1,496	8,229	363,303
	Margin used	323	629	863	4,813	273,186
<b>Non-financial companies</b>	Number of borrowers	77,360	63,475	25,732	22,855	4,738
	Facilities granted	45,945	82,357	74,599	190,936	432,578
	Margin used	33,297	59,737	53,638	132,140	263,654
<i>of which:</i>						
Industry	Number of borrowers	20,167	19,838	9,217	9,601	2,320
	Facilities granted	12,292	26,553	27,440	84,087	191,866
	Margin used	7,840	16,994	17,722	53,606	115,536
Building	Number of borrowers	10,682	8,377	3,112	2,153	269
	Facilities granted	6,301	10,471	8,351	15,074	20,676
	Margin used	4,528	7,923	6,446	11,798	14,410
Services	Number of borrowers	43,962	32,815	12,298	10,176	2,008
	Facilities granted	25,805	42,035	35,499	84,075	211,513
	Margin used	19,582	31,983	26,666	60,430	127,441
<b>Producer households</b>	Number of borrowers	13,333	5,382	946	281	10
	Facilities granted	7,427	6,582	2,672	1,953	497
	Margin used	6,380	5,794	2,402	1,603	429
<b>Consumer households and others</b>	Number of borrowers	23,030	7,699	1,811	1,006	100
	Facilities granted	12,078	9,533	5,618	8,535	5,403
	Margin used	10,008	7,524	4,391	6,500	4,016

## Credit Conditions and Risk

Access to data:

[TRI30190](#)

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

(numbers in unit, stocks in millions of euro)

2nd quarter 2022

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

		Consumer households		
		Female	Male	Joint loans
<b>ITALY</b>	Number of borrowers	1,188,001	1,955,298	2,080,619
	Facilities granted	97,816	173,117	217,013
	Margin used	95,262	165,535	213,452
<b>Piedmont</b>	Number of borrowers	94,917	143,237	171,808
	Facilities granted	7,225	12,133	17,286
	Margin used	6,974	11,474	16,822
<b>Valle d'Aosta</b>	Number of borrowers	3,662	4,829	4,630
	Facilities granted	290	411	486
	Margin used	283	390	472
<b>Lombardy</b>	Number of borrowers	240,607	385,614	445,707
	Facilities granted	21,424	39,531	50,493
	Margin used	20,633	36,888	49,474
<b>Liguria</b>	Number of borrowers	36,741	55,411	51,112
	Facilities granted	2,917	4,936	5,261
	Margin used	2,845	4,688	5,133
<b>Trentino-Alto Adige</b>	Number of borrowers	26,180	46,538	30,901
	Facilities granted	2,746	5,652	4,251
	Margin used	2,617	5,240	4,055
<b>Veneto</b>	Number of borrowers	99,074	174,187	193,442
	Facilities granted	8,070	15,754	20,122
	Margin used	7,852	15,114	19,830
<b>Friuli Venezia Giulia</b>	Number of borrowers	30,457	48,792	44,545
	Facilities granted	2,217	3,989	4,373
	Margin used	2,181	3,848	4,302

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

Source: Central Credit Register

## Credit Conditions and Risk

### Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

2nd quarter 2022

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

		Consumer households		
		Female	Male	Joint loans
<b>Emilia-Romagna</b>	Number of borrowers	106,649	160,859	162,236
	Facilities granted	8,634	14,877	17,355
	Margin used	8,352	14,055	16,972
<b>Tuscany</b>	Number of borrowers	91,664	137,529	140,300
	Facilities granted	7,823	12,420	15,319
	Margin used	7,622	11,877	15,062
<b>Umbria</b>	Number of borrowers	17,600	28,508	26,589
	Facilities granted	1,211	2,181	2,374
	Margin used	1,181	2,093	2,344
<b>Marche</b>	Number of borrowers	31,355	49,024	45,941
	Facilities granted	2,353	4,103	4,296
	Margin used	2,273	3,888	4,239
<b>Lazio</b>	Number of borrowers	138,775	201,998	212,811
	Facilities granted	13,113	19,572	24,953
	Margin used	12,853	18,935	24,631
<b>Abruzzo</b>	Number of borrowers	22,621	39,540	33,165
	Facilities granted	1,604	2,854	2,917
	Margin used	1,589	2,805	2,893
<b>Molise</b>	Number of borrowers	4,055	7,969	6,642
	Facilities granted	288	558	584
	Margin used	286	546	577
<b>Campania</b>	Number of borrowers	60,277	124,239	152,889
	Facilities granted	4,949	9,822	15,479
	Margin used	4,834	9,589	15,343
<b>Apulia</b>	Number of borrowers	56,411	115,363	132,312
	Facilities granted	4,230	8,592	11,826
	Margin used	4,191	8,487	11,786

## Credit Conditions and Risk

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

(numbers in unit, stocks in millions of euro)

2nd quarter 2022

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

		Consumer households		
		Female	Male	Joint loans
<b>Basilicata</b>	Number of borrowers	6,784	13,826	12,912
	Facilities granted	495	981	1,148
	Margin used	499	970	1,139
<b>Calabria</b>	Number of borrowers	21,790	40,544	39,087
	Facilities granted	1,467	2,624	3,378
	Margin used	1,466	2,621	3,362
<b>Sicily</b>	Number of borrowers	67,886	132,552	126,561
	Facilities granted	4,604	8,979	11,018
	Margin used	4,592	8,917	10,942
<b>Sardinia</b>	Number of borrowers	30,496	44,739	47,029
	Facilities granted	2,156	3,147	4,095
	Margin used	2,137	3,110	4,074

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

by initial period of rate fixation and customer geographical area

(percentages)

**2nd quarter 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

<b>ITALY</b>	<b>2.93</b>	<b>4.03</b>	<b>3.00</b>
North West Italy	2.88	4.13	2.96
North East Italy	2.74	3.24	2.87
Central Italy	2.52	4.32	2.84
Southern Italy	3.57	4.48	3.36
Islands	3.80	4.33	3.07

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**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.

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Sources: Survey of lending rates

## Credit Conditions and Risk

Access to data:

[TRI30881](#)

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

(percentages)

**2nd quarter 2022**

Data: **Sample of banks**

	Total	of which:			
		Term loans			Revocable loans
		initial period of rate fixation			
	Up to 1 years	More than 1 up to 5 years	More than 5 years		
<b>ITALY</b>	<b>1.60</b>	<b>1.44</b>	<b>2.05</b>	<b>1.74</b>	<b>1.69</b>
<b>North West Italy</b>	<b>1.56</b>	<b>1.37</b>	<b>1.78</b>	<b>1.70</b>	<b>1.66</b>
Piedmont	1.60	1.47	2.18	1.71	1.61
Valle d'Aosta	1.82	1.54	2.02	1.77	2.78
Lombardy	1.55	1.35	1.61	1.70	1.64
Liguria	1.53	1.20	2.44	1.69	1.97
<b>North East Italy</b>	<b>1.60</b>	<b>1.49</b>	<b>1.97</b>	<b>1.68</b>	<b>1.89</b>
Trentino-Alto Adige	1.63	1.58	2.30	1.55	2.90
Veneto	1.65	1.53	2.25	1.75	1.64
Friuli Venezia Giulia	1.69	1.66	2.44	1.71	2.50
Emilia-Romagna	1.51	1.36	1.70	1.64	1.73
<b>Central Italy</b>	<b>1.61</b>	<b>1.39</b>	<b>2.05</b>	<b>1.81</b>	<b>1.44</b>
Tuscany	1.56	1.39	2.85	1.72	1.47
Umbria	1.62	1.39	3.03	1.77	1.97
Marche	1.57	1.39	0.99	1.79	1.47
Lazio	1.63	1.39	2.06	1.86	1.38
<b>Southern Italy</b>	<b>1.63</b>	<b>1.54</b>	<b>2.67</b>	<b>1.76</b>	<b>1.59</b>
Abruzzo	1.71	1.61	3.31	1.88	1.99
Molise	1.76	1.68	2.88	1.77	2.64
Campania	1.60	1.42	2.36	1.74	1.36
Apulia	1.68	1.67	2.81	1.78	1.57
Basilicata	1.52	1.52	2.84	1.64	2.01
Calabria	1.58	1.48	2.80	1.74	2.79
<b>Islands</b>	<b>1.75</b>	<b>1.64</b>	<b>3.13</b>	<b>1.82</b>	<b>2.89</b>
Sicily	1.76	1.69	3.30	1.82	2.51
Sardinia	1.75	1.42	2.66	1.82	4.28

**Notes:** This table basically corresponds to the previous table TRI30880. Only lending in euros to resident consumer households is considered. The rates are calculated as the weighted average of the actual rates charged to customers, excluding transactions at subsidized interest rates (for further information see: "Methods and Sources: Methodological Notes"). Commissions and expenses are not collected for term loans, except for current account credit lines with a pre-defined maturity.

Sources: Survey of lending rates

## Credit Conditions and Risk

Access to data:

[TRI30890](#)

### Lending rates (Effective APR) applied to loans (excluding bad loans) to consumer households for house purchase - stocks

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

2nd quarter 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
<b>ITALY</b>	<b>1.39</b>	<b>1.47</b>	<b>1.37</b>	<b>1.23</b>	<b>1.66</b>	<b>1.87</b>	<b>1.61</b>	<b>1.39</b>
<b>North West Italy</b>	<b>1.32</b>	<b>1.39</b>	<b>1.31</b>	<b>1.17</b>	<b>1.63</b>	<b>1.87</b>	<b>1.57</b>	<b>1.36</b>
Piedmont and Valle d'Aosta	1.38	1.41	1.38	1.30	1.63	1.83	1.55	1.36
Lombardy	1.31	1.40	1.30	1.15	1.63	1.89	1.59	1.35
Liguria	1.15	1.19	1.15	1.06	1.59	1.79	1.52	1.37
<b>North East Italy</b>	<b>1.44</b>	<b>1.53</b>	<b>1.42</b>	<b>1.31</b>	<b>1.62</b>	<b>1.82</b>	<b>1.55</b>	<b>1.39</b>
Trentino-Alto Adige	1.47	1.56	1.48	1.40	1.51	1.60	1.51	1.45
Veneto	1.48	1.59	1.44	1.27	1.69	1.91	1.60	1.41
Friuli Venezia Giulia	1.55	1.69	1.46	1.31	1.63	1.79	1.54	1.39
Emilia-Romagna	1.37	1.44	1.35	1.25	1.57	1.76	1.51	1.34
<b>Central Italy</b>	<b>1.36</b>	<b>1.42</b>	<b>1.37</b>	<b>1.17</b>	<b>1.71</b>	<b>1.93</b>	<b>1.69</b>	<b>1.41</b>
Tuscany	1.33	1.38	1.34	1.16	1.61	1.81	1.58	1.36
Umbria	1.50	1.51	1.50	1.44	1.67	1.83	1.55	1.45
Marche	1.31	1.35	1.31	1.12	1.63	1.77	1.56	1.34
Lazio	1.37	1.45	1.39	1.17	1.76	2.03	1.76	1.42
<b>Southern Italy</b>	<b>1.46</b>	<b>1.56</b>	<b>1.43</b>	<b>1.24</b>	<b>1.67</b>	<b>1.87</b>	<b>1.59</b>	<b>1.42</b>
Abruzzo e Molise	1.49	1.56	1.46	1.32	1.75	1.91	1.65	1.51
Campania	1.41	1.49	1.40	1.18	1.65	1.87	1.59	1.41
Apulia	1.56	1.65	1.49	1.35	1.69	1.87	1.59	1.43
Basilicata	1.38	1.51	1.31	1.30	1.53	1.68	1.48	1.33
Calabria	1.39	1.49	1.36	1.14	1.68	1.88	1.60	1.42
<b>Islands</b>	<b>1.56</b>	<b>1.67</b>	<b>1.49</b>	<b>1.32</b>	<b>1.74</b>	<b>1.89</b>	<b>1.66</b>	<b>1.47</b>
Sicily	1.61	1.72	1.53	1.32	1.73	1.94	1.62	1.41
Sardinia	1.38	1.42	1.36	1.32	1.75	1.80	1.74	1.59

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

Sources: Survey of lending rates



## Credit Conditions and Risk

Access to data:

[TRI30900](#)

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

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

2nd quarter 2022

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

<b>ITALY</b>	<b>1.63</b>	<b>1.81</b>	<b>1.64</b>	<b>1.48</b>	<b>2.40</b>	<b>2.58</b>	<b>2.35</b>	<b>2.29</b>
North West Italy	1.63	1.84	1.63	1.46	2.42	2.63	2.39	2.26
North East Italy	1.68	1.84	1.68	1.54	2.35	2.56	2.28	2.25
Central Italy	1.62	1.76	1.66	1.45	2.40	2.59	2.37	2.30
Southern Italy	1.56	1.70	1.56	1.42	2.44	2.59	2.39	2.38
Islands	1.58	1.70	1.58	1.41	2.36	2.47	2.29	2.36

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

Sources: Survey of lending rates

## Credit Conditions and Risk

Access to data:

[TRI30950](#)

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

(percentages)

2nd quarter 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		

<b>ITALY</b>	<b>1.47</b>	<b>1.86</b>	<b>1.57</b>	<b>2.84</b>	<b>1.90</b>	<b>0.74</b>	<b>1.11</b>	<b>0.99</b>	<b>1.94</b>	<b>1.15</b>
<b>North West Italy</b>	1.40	1.86	1.54	2.65	1.87	0.72	1.14	1.11	2.09	1.11
<b>North East Italy</b>	1.33	1.66	1.36	2.50	1.86	0.64	1.14	0.91	1.74	1.44
<b>Central Italy</b>	1.40	1.69	1.62	3.06	1.52	0.75	0.77	0.78	1.85	0.68
<b>Southern Italy and Islands</b>	2.54	2.57	2.11	3.49	2.81	1.62	1.69	1.10	2.32	2.18

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

Sources: AnaCredit survey

## Credit Conditions and Risk

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

(percentages)

2nd quarter 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	

<b>ITALY</b>	<b>2.23</b>	<b>2.26</b>	<b>1.94</b>	<b>2.94</b>	<b>2.32</b>
<b>North West Italy</b>	2.22	2.26	1.87	2.69	2.30
<b>North East Italy</b>	1.95	1.90	1.62	2.67	2.02
<b>Central Italy</b>	2.20	2.33	2.21	3.21	2.24
<b>Southern Italy and Islands</b>	2.88	2.87	2.49	3.59	3.07

## Credit Conditions and Risk

Access to data:

[TRI30951](#)

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

(percentages)

2nd quarter 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)

1.47 0.74 2.23 3.84 2.56 5.59 3.50 2.33 4.01

of which: Non-financial companies and producer households

1.86 1.11 2.26 3.83 2.56 5.66 3.50 2.32 4.04

#### North West Italy

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

1.40 0.72 2.22 3.74 2.54 5.73 3.27 2.16 3.88

of which: Non-financial companies and producer households

1.86 1.14 2.26 3.71 2.53 5.73 3.25 2.15 3.87

#### North East Italy

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

1.33 0.64 1.95 3.46 2.50 5.04 3.07 2.15 3.55

of which: Non-financial companies and producer households

1.66 1.14 1.90 3.44 2.50 5.03 3.06 2.13 3.54

#### Central Italy

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

1.40 0.75 2.20 3.95 2.60 5.38 3.62 2.57 3.94

of which: Non-financial companies and producer households

1.69 0.77 2.33 4.00 2.60 5.70 3.70 2.57 4.11

#### Southern Italy and Islands

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

2.54 1.62 2.88 4.22 2.64 6.03 4.20 2.76 4.66

of which: Non-financial companies and producer households

2.57 1.69 2.87 4.20 2.64 6.04 4.19 2.74 4.65

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

Sources: AnaCredit survey

## Credit Conditions and Risk

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

(percentages)

2nd quarter 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)

2.76    1.87    3.13    1.29    0.64    2.01

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

2.75    1.88    3.12    1.64    0.90    2.01

#### North West Italy

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

2.55    1.65    3.00    1.30    0.65    2.09

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

2.53    1.65    2.98    1.72    1.01    2.10

#### North East Italy

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

2.44    1.82    2.72    1.17    0.51    1.78

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

2.44    1.82    2.72    1.47    0.94    1.71

#### Central Italy

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

2.99    1.99    3.27    1.19    0.66    1.91

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

3.00    2.00    3.32    1.40    0.55    2.01

#### Southern Italy and Islands

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

3.33    2.40    3.65    2.08    1.18    2.38

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

3.32    2.39    3.64    2.11    1.25    2.38

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

by customer region and sector

(percentages)

**2nd 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

<b>ITALY</b>	<b>1.47</b>	<b>1.86</b>
<b>North West Italy</b>	<b>1.40</b>	<b>1.86</b>
Piedmont	1.85	1.85
Valle d'Aosta	0.92	2.52
Lombardy	1.33	1.84
Liguria	2.29	2.25
<b>North East Italy</b>	<b>1.33</b>	<b>1.66</b>
Trentino-Alto Adige	1.79	1.79
Veneto	1.81	1.70
Friuli Venezia Giulia	1.67	1.67
Emilia-Romagna	0.95	1.58
<b>Central Italy</b>	<b>1.40</b>	<b>1.69</b>
Tuscany	1.84	1.84
Umbria	2.21	2.20
Marche	1.99	1.99
Lazio	1.18	1.49
<b>Southern Italy and Islands</b>	<b>2.54</b>	<b>2.56</b>
Abruzzo	3.12	3.12
Molise	3.14	3.11
Campania	2.45	2.45
Apulia	2.38	2.39
Basilicata	2.87	2.83
Calabria	3.08	3.07
Sicily	2.39	2.38
Sardinia	2.36	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:

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Sources: AnaCredit survey

## Credit Conditions and Risk

Access to data:

[TRI31100](#)

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

by customer region, sector and economic activity

(percentages)

2nd quarter 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		
<b>ITALY</b>	<b>2.69</b>	<b>3.02</b>	<b>2.57</b>	<b>4.13</b>	<b>3.19</b>
<b>North West Italy</b>	<b>2.43</b>	<b>2.77</b>	<b>2.50</b>	<b>4.05</b>	<b>2.78</b>
Piedmont	2.92	3.09	2.77	4.37	3.09
Valle d'Aosta	2.53	3.62	1.92	6.07	4.17
Lombardy	2.28	2.66	2.44	3.91	2.64
Liguria	3.25	3.29	2.62	4.38	3.44
<b>North East Italy</b>	<b>2.43</b>	<b>2.65</b>	<b>2.28</b>	<b>3.61</b>	<b>2.80</b>
Trentino-Alto Adige	2.44	2.52	1.71	3.17	2.86
Veneto	2.41	2.57	2.19	3.97	2.79
Friuli Venezia Giulia	2.76	2.85	2.15	4.26	3.60
Emilia-Romagna	2.41	2.71	2.50	3.50	2.72
<b>Central Italy</b>	<b>2.89</b>	<b>3.36</b>	<b>2.79</b>	<b>4.47</b>	<b>3.53</b>
Tuscany	3.00	3.23	2.76	4.83	3.37
Umbria	3.41	3.41	2.67	5.36	3.91
Marche	3.20	3.24	2.77	4.87	3.58
Lazio	2.68	3.51	2.92	4.13	3.58
<b>Southern Italy and Islands</b>	<b>3.97</b>	<b>4.29</b>	<b>3.39</b>	<b>5.05</b>	<b>4.72</b>
Abruzzo	4.02	4.07	3.16	4.38	5.37
Molise	4.84	4.88	3.41	4.93	6.35
Campania	3.96	3.96	3.30	4.44	4.34
Apulia	4.00	4.06	3.33	5.74	4.33
Basilicata	3.93	3.97	3.54	4.80	3.86
Calabria	5.94	6.16	4.73	7.37	6.52
Sicily	4.51	4.65	3.56	5.66	4.93
Sardinia	2.48	4.97	3.78	5.26	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)

2nd 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)

2.69      7.73      5.76      4.50      1.79

of which: Non-financial companies and producer households

3.02      7.72      5.75      4.50      2.01

#### North West Italy

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

2.43      7.67      5.70      4.43      1.68

of which: Non-financial companies and producer households

2.77      7.68      5.70      4.43      1.89

#### North East Italy

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

2.43      7.04      5.03      3.96      1.66

of which: Non-financial companies and producer households

2.65      7.04      5.03      3.97      1.83

#### Central Italy

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

2.89      7.70      5.98      4.70      1.88

of which: Non-financial companies and producer households

3.36      7.69      5.97      4.69      2.20

#### Southern Italy and Islands

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

3.98      8.74      6.88      5.55      2.51

of which: Non-financial companies and producer households

4.29      8.74      6.87      5.54      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



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