



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

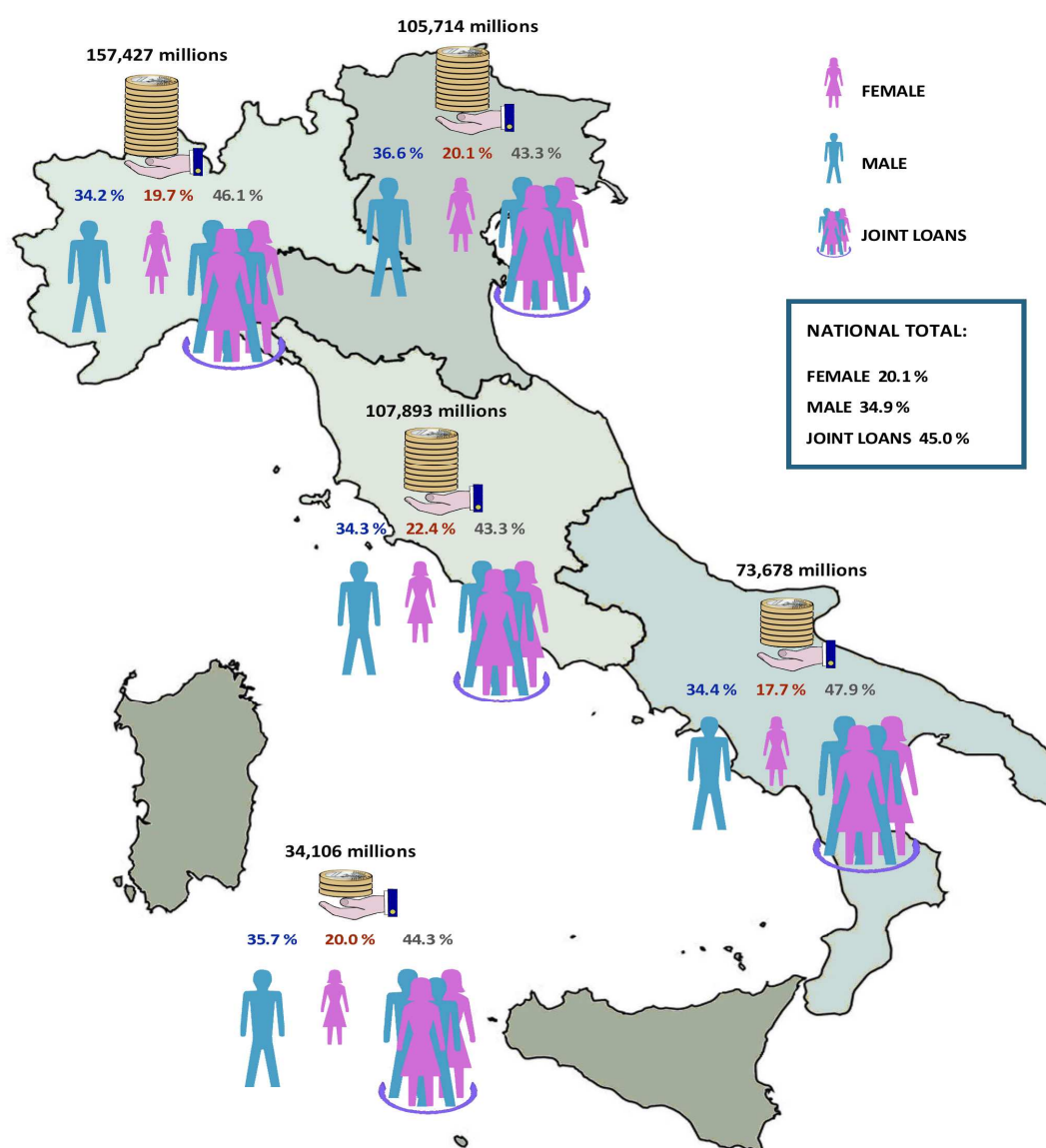
30 December 2022

For further information: statistiche@bancaditalia.it
www.bancaditalia.it/publicazioni/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 September 2022)

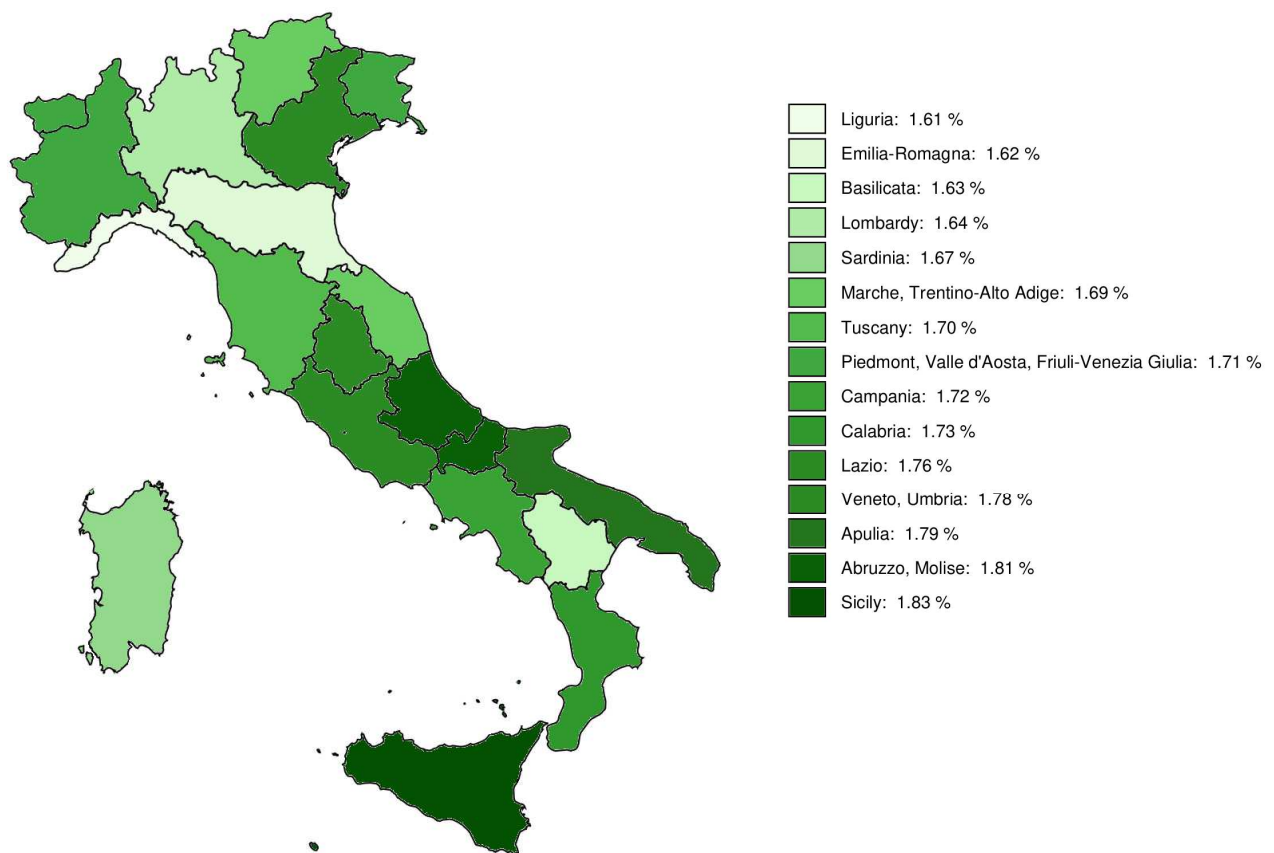


Reference period: September 2022

Figure 2

Interest rates on loans to consumer households for home purchase¹

(per cent; data at 30 September 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: September 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	Loans by type of default	TRI30266	p. 10
Q	SR	Non-performing loans by type of default, customer region and sector and purpose of loan	TRI30267	p. 11
Q	CCR	Adjusted bad loans by customer region	TRI30265	p. 14
Q	CCR	Adjusted bad loans by customer sector and economic activity	TRI30271	p. 15

Non-performing loans rate and bad loan rates

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

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

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

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

Multiple-bank Borrowing

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

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

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

Risk Concentration

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

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

Summary Data

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

Loans

Q	CCR	Loans (excluding bad loans) by total margin used (size classes)	TRI30126	p. 33
Q	CCR	Loans (excluding bad loans) by customer region and total facilities granted (size classes)	TRI30146	p. 35
Q	CCR	Loans (excluding bad loans) by customer sector and economic activity and total facilities granted (size classes)	TRI30156	p. 41

Q	CCR	Loans (excluding bad loans) by customer sex, location (region) and sector	TRI30190	p. 43
---	-----	---	--------------------------	-------

Tables distributed on the “BDS on-line statistical database” only

Q	CCR	Loans (excluding bad loans) by original maturity, currency and total facilities granted (size classes)	TRI30136	
---	-----	--	--------------------------	--

Q	CCR	Loans (excluding bad loans) by customer economic activity and total facilities granted (size classes)	TRI30166	
---	-----	---	--------------------------	--

Lending rates

Q	SIR	APRC on term loans to the sole proprietorships: new business in the quarter by initial period of rate fixation and customer geographical area	TRI30871	p. 46
---	-----	---	--------------------------	-------

Q	SIR	Lending rates (Effective APR) on loans (excluding bad loans) to consumer households and sole proprietorships: stocks by type of transaction, initial period of rate fixation and customer region	TRI30881	p. 47
---	-----	--	--------------------------	-------

Q	SIR	Lending rates (Effective APR) applied to loans (excluding bad loans) to consumer households for house purchase: stocks by initial period of rate fixation, customer region and total facilities granted (size classes)	TRI30890	p. 48
---	-----	--	--------------------------	-------

Q	SIR	APRC applied to loans (excl. bad loans) to consumer households for house purchase: new business in the quarter by initial period of rate fixation, customer geographical area and total facilities granted (size classes)	TRI30900	p. 49
---	-----	---	--------------------------	-------

Q	AN	APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter by initial period of contract fixation, customer geographical area, sector and economic activity	TRI30950	p. 50
---	----	---	--------------------------	-------

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

Q	AN	APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter by customer region and sector	TRI30952	p. 54
---	----	--	--------------------------	-------

Q	AN	Effective APR applied to loans (excluding bad loans) related to liquidity needs: stocks by customer region, sector and economic activity	TRI31100	p. 55
---	----	--	--------------------------	-------

Q	AN	Effective APR applied to loans (excluding bad loans) related to liquidity needs: stocks by available amount (size classes), customer geographical area and sector	TRI31101	p. 56
---	----	---	--------------------------	-------

APPENDIX - Tables distributed on the “BDS on-line statistical database” only

Loans

Q	CCR	Loans (excluding bad loans) by currency, original maturity, customer province, sector and economic activity	TRI30021	
---	-----	---	--------------------------	--

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

Q	CCR	Loans (excluding bad loans) by customer economic activity	TRI30181	
---	-----	---	--------------------------	--

Non-performing Loans

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

Q	CCR	Bad loans (gross of write-downs and net of write-offs) by customer geographical area, sector and economic activity	TRI30031
Q	CCR	Bad loans (gross of write-downs and net of write-offs) by customer sector and sub-sector	TRI30231
Q	CCR	Bad loans (gross of write-downs and write-offs) by type of guarantee and customer economic activity	TRI30226
Q	CCR	Bad loans (gross of write-downs and write-offs) by type of guarantee, customer geographical area, sector and economic activity	TRI30033
Q	CCR	Bad loans (gross of write-downs and net of write-offs) by customer province, sector and economic activity	TRI30211
Q	CCR	Bad loans (gross of write-downs and net of write-offs): flows by customer region	TRI30241
Q	CCR	Bad loans (gross of write-downs and net of write-offs): flows by customer sector and economic activity	TRI30251
Q	CCR	Bad loans (gross of write-downs and net of write-offs) by customer sex, location (region) and sector	TRI30290

Credit Conditions and Risk

Access to data:

[TRI30266](#)

Loans

by type of default

(stocks in millions of euro)

Reporting institutions: **Banks and CDP**

2022-Q3	2022-Q2	2022-Q1
---------	---------	---------

Non-performing loans	67,060	67,776	77,690
Bad loans (gross of write-downs and net of write-offs)			
Loans subject to forbearance	4,449	4,387	5,886
Other exposures	22,525	22,819	27,906
Likely defaults			
Loans subject to forbearance	18,556	19,517	21,483
Other exposures	17,163	16,938	18,827
Non-performing past due loans/exposures			
Loans subject to forbearance	347	396	318
Other exposures	3,907	3,596	3,144
Performing loans			
Loans subject to forbearance	32,035	31,559	32,175
Other exposures	1,829,829	1,819,929	1,806,499
Total loans to customers	1,928,924	1,919,264	1,916,363

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

Source: supervisory reports

Credit Conditions and Risk

Access to data:

[TRI30267](#)

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

3rd quarter 2022

Reporting institutions: **Banks and CDP**

Bad loans (gross of write-downs and net of write-offs)				
Total	of which:			
	Non-financial companies	Producer households	Consumer households and others	
			for consumer credit	for purchase of buildings

ITALIA	26,721	17,087	2,052	1,235	3,022
North West Italy	7,565	5,016	490	252	972
Piedmont and Valle d'Aosta	1,597	998	162	71	199
Lombardy	5,494	3,761	288	157	665
Liguria	474	257	40	25	108
North East Italy	5,000	3,443	387	133	448
Trentino-Alto Adige	371	260	37	6	13
Veneto	1,968	1,295	148	58	203
Friuli Venezia Giulia	417	269	58	13	31
Emilia-Romagna	2,244	1,619	144	55	200
Central Italy	6,799	4,680	441	269	661
Tuscany	1,952	1,310	187	77	168
Umbria	490	324	39	16	54
Marche	688	460	53	22	75
Lazio	3,669	2,586	162	155	364
Southern Italy	4,919	2,589	471	384	661
Abruzzo and Molise	687	434	79	34	75
Campania	2,060	1,174	147	185	296
Apulia and Basilicata	1,609	736	177	109	219
Calabria	563	245	68	55	71
Islands	2,438	1,359	263	197	280
Sicily	1,526	706	157	162	220
Sardinia	911	652	106	36	60

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

Source: supervisory reports

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

3rd quarter 2022

Reporting institutions: **Banks and CDP**

Likely defaults				
Total	of which:			
	Non-financial companies	Producer households	Consumer households and others	
			for consumer credit	for purchase of buildings

ITALIA	33,992	22,566	2,157	1,594	3,959
North West Italy	11,297	7,946	552	384	1,148
Piedmont and Valle d'Aosta	1,851	1,130	145	124	244
Lombardy	8,783	6,376	361	225	812
Liguria	663	440	45	35	92
North East Italy	7,279	5,086	573	205	717
Trentino-Alto Adige	1,230	881	177	11	78
Veneto	2,467	1,592	177	85	302
Friuli Venezia Giulia	518	329	51	21	63
Emilia-Romagna	3,064	2,284	169	89	274
Central Italy	8,479	5,749	432	319	958
Tuscany	2,260	1,533	169	98	238
Umbria	470	308	36	23	59
Marche	860	582	63	30	79
Lazio	4,889	3,326	164	169	583
Southern Italy	4,690	2,642	391	458	742
Abruzzo and Molise	611	353	66	46	86
Campania	2,012	1,170	131	202	326
Apulia and Basilicata	1,615	918	138	142	253
Calabria	453	201	56	68	77
Islands	2,247	1,142	210	227	394
Sicily	1,651	773	160	177	320
Sardinia	595	369	50	50	74

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

3rd quarter 2022

Reporting institutions: **Banks and CDP**

Non-performing past due loans/exposures				
Total	of which:			
	Non-financial companies	Producer households	Consumer households and others	
			for consumer credit	for purchase of buildings

ITALIA	3,988	918	361	1,091	678
North West Italy	888	225	86	248	191
Piedmont and Valle d'Aosta	231	51	28	75	44
Lombardy	580	159	51	149	131
Liguria	76	14	7	24	15
North East Italy	496	122	63	148	93
Trentino-Alto Adige	35	6	10	8	5
Veneto	209	60	23	61	39
Friuli Venezia Giulia	45	9	7	16	8
Emilia-Romagna	206	48	23	64	40
Central Italy	975	259	78	224	169
Tuscany	213	72	23	57	30
Umbria	62	17	6	16	12
Marche	82	23	11	20	12
Lazio	619	148	37	130	115
Southern Italy	1,137	239	92	308	146
Abruzzo and Molise	127	43	14	29	18
Campania	471	107	32	144	65
Apulia and Basilicata	332	66	34	86	48
Calabria	206	22	12	48	16
Islands	493	73	41	162	80
Sicily	398	55	28	125	65
Sardinia	95	18	13	37	15

Credit Conditions and Risk

Access to data:

[TRI30265](#)

Adjusted bad loans

by customer region

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

3rd quarter 2022

Reporting institutions: **Banks**

	Adjusted bad loans		Adjusted bad loans and bad loans ratio	New adjusted bad loans in the quarter		Adjusted bad loans returned performing in the quarter	
	Number of borrowers	Margin used		Number of borrowers	Margin used	Number of borrowers	Margin used
ITALY	431,320	30,845	1.13	32,179	1,534	3,596	374
North West Italy	102,220	8,363	1.11	7,117	550	764	117
Piedmont	28,828	1,669	1.09	2,102	148	170	16
Valle D'Aosta	534	19	1.16	44	1	1	..
Lombardy	62,799	6,139	1.13	4,217	370	514	98
Liguria	10,059	536	1.05	754	32	79	3
North East Italy	60,635	5,706	1.13	4,574	305	448	76
Veneto	24,711	2,271	1.15	1,868	104	166	20
Friuli-Venezia Giulia	5,639	464	1.09	426	29	45	3
Emilia Romagna	26,931	2,548	1.12	2,020	148	212	51
Trentino Alto Adige	3,354	423	1.11	260	24	25	2
Central Italy	97,689	8,224	1.16	6,541	326	801	69
Tuscany	28,131	2,130	1.09	1,904	110	200	19
Umbria	7,414	590	1.13	457	15	66	5
Marche	10,265	887	1.23	563	32	92	10
Lazio	51,879	4,617	1.18	3,617	170	443	35
Southern Italy	113,692	5,654	1.12	9,513	259	1,014	66
Abruzzo	10,755	682	1.12	740	22	80	5
Molise	2,208	107	1.19	138	3	23	4
Campania	53,032	2,488	1.12	4,705	119	434	28
Apulia	28,120	1,480	1.11	2,285	69	284	16
Basilicata	2,992	162	1.15	204	10	28	1
Calabria	16,585	736	1.12	1,441	37	165	12
Islands	57,084	2,897	1.12	4,434	94	569	46
Sicily	44,842	1,822	1.12	3,669	76	443	28
Sardinia	12,242	1,075	1.12	765	19	126	19

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30271](#)

Adjusted bad loans

by customer sector and economic activity

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

3rd quarter 2022

Reporting institutions: **Banks**

	Adjusted bad loans		Adjusted bad loans and bad loans ratio	New adjusted bad loans in the quarter		Adjusted bad loans returned performing in the quarter	
	Number of borrowers	Margin used		Number of borrowers	Margin used	Number of borrowers	Margin used
TOTAL	431,320	30,845	1.13	32,179	1,534	3,596	374
General government	143	429	1.54	15	22	8	16
Financial companies (excluding Monetary Financial Institutions)	578	562	1.47	31	17	2	..
Non-financial companies	74,497	19,997	1.15	3,937	996	363	213
<i>of which:</i>							
Industry	14,514	4,268	1.18	595	283	61	92
Building	13,330	4,586	1.15	472	160	57	18
Services	42,171	10,064	1.14	2,549	497	212	82
Producer households	54,452	2,487	1.09	3,099	126	455	29
Consumer households and e others	300,303	7,345	1.05	25,007	371	2,756	116

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-Q4	2020-Q1	2020-Q2	2020-Q3	2020-Q4	2021-Q1
TOTAL	1.07	1.09	1.03	0.98	0.94	0.96
From 250 to 125,000 euro	0.91	0.97	0.95	0.92	0.90	1.03
From 125,000 to 500,000 euro	1.23	1.28	1.20	1.08	0.99	1.09
More than 500,000 euro	1.08	1.08	1.01	0.97	0.94	0.90
General government	0.59	0.48	0.43	0.63	0.53	0.56
From 250 to 125,000 euro	11.28	7.87	8.21	7.95	5.96	5.70
From 125,000 to 500,000 euro	5.75	5.43	7.08	3.48	2.27	2.44
More than 500,000 euro	0.56	0.46	0.39	0.61	0.51	0.55
Financial companies (excluding Monetary Financial Institutions)	0.19	0.10	0.10	0.16	0.24	0.26
From 250 to 125,000 euro	1.49	1.24	1.15	1.04	1.03	1.24
From 125,000 to 500,000 euro	2.19	1.85	1.80	1.33	1.04	1.24
More than 500,000 euro	0.19	0.10	0.10	0.16	0.24	0.25
Non-financial companies	1.65	1.71	1.63	1.50	1.38	1.28
From 250 to 125,000 euro	2.40	2.47	2.49	2.08	1.73	1.58
From 125,000 to 500,000 euro	2.52	2.56	2.43	2.05	1.70	1.61
More than 500,000 euro	1.55	1.61	1.53	1.43	1.34	1.24
Producer households	1.64	1.69	1.61	1.49	1.38	1.44
From 250 to 125,000 euro	1.54	1.59	1.60	1.45	1.33	1.42
From 125,000 to 500,000 euro	1.73	1.80	1.73	1.62	1.44	1.55
More than 500,000 euro	1.61	1.65	1.43	1.33	1.37	1.30
Consumer households	0.78	0.81	0.78	0.76	0.76	0.93
From 250 to 125,000 euro	0.73	0.79	0.77	0.78	0.79	0.95
From 125,000 to 500,000 euro	0.76	0.79	0.75	0.72	0.71	0.86
More than 500,000 euro	1.31	1.11	1.05	0.92	0.85	1.19
Other sectors	0.65	0.73	0.62	0.63	1.25	1.15
From 250 to 125,000 euro	1.13	1.43	1.82	1.61	1.43	1.16
From 125,000 to 500,000 euro	0.85	0.92	0.82	0.77	0.86	0.96
More than 500,000 euro	0.55	0.61	0.45	0.49	1.31	1.20

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-Q2	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3
TOTAL	0.86	0.90	0.96	0.92	0.89	0.88
From 250 to 125,000 euro	0.98	0.96	0.94	0.80	0.74	0.73
From 125,000 to 500,000 euro	1.04	1.06	1.06	0.98	0.91	0.84
More than 500,000 euro	0.78	0.84	0.94	0.94	0.93	0.93
General government	0.88	0.83	0.64	0.66	0.15	0.23
From 250 to 125,000 euro	7.57	5.04	2.85	1.54	1.65	3.78
From 125,000 to 500,000 euro	2.96	2.69	1.53	1.38	1.01	1.35
More than 500,000 euro	0.87	0.81	0.64	0.65	0.14	0.22
Financial companies (excluding Monetary Financial Institutions)	0.19	0.13	0.06	0.10	0.10	0.05
From 250 to 125,000 euro	1.15	0.67	0.69	0.86	0.89	1.02
From 125,000 to 500,000 euro	0.71	0.66	0.71	1.19	1.26	1.23
More than 500,000 euro	0.19	0.13	0.06	0.10	0.10	0.05
Non-financial companies	1.11	1.20	1.41	1.38	1.41	1.44
From 250 to 125,000 euro	1.35	1.37	1.61	1.72	1.96	2.10
From 125,000 to 500,000 euro	1.57	1.65	1.84	1.92	2.00	1.98
More than 500,000 euro	1.07	1.16	1.36	1.32	1.34	1.37
Producer households	1.36	1.38	1.43	1.35	1.31	1.26
From 250 to 125,000 euro	1.28	1.24	1.25	1.15	1.15	1.15
From 125,000 to 500,000 euro	1.44	1.39	1.44	1.33	1.29	1.24
More than 500,000 euro	1.35	1.57	1.65	1.68	1.58	1.43
Consumer households	0.89	0.87	0.82	0.67	0.57	0.52
From 250 to 125,000 euro	0.92	0.89	0.84	0.68	0.59	0.56
From 125,000 to 500,000 euro	0.82	0.82	0.76	0.62	0.52	0.45
More than 500,000 euro	1.02	0.95	0.96	0.85	0.74	0.58
Other sectors	1.33	1.69	1.17	1.03	0.95	0.91
From 250 to 125,000 euro	1.27	1.34	1.33	1.19	1.14	1.11
From 125,000 to 500,000 euro	1.05	1.41	1.51	1.30	1.28	1.06
More than 500,000 euro	1.40	1.79	1.08	0.95	0.86	0.85

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
ITALY	1.18	1.07	1.09	1.03	0.98	0.94
<i>of which:</i> General government	0.51	0.59	0.48	0.43	0.63	0.53
Non-financial companies	1.81	1.65	1.71	1.63	1.50	1.38
Producer households	1.72	1.64	1.69	1.61	1.49	1.38
Consumer households	0.80	0.78	0.81	0.78	0.76	0.76
Piedmont	0.98	0.94	0.99	1.02	0.92	0.91
<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
Valle d'Aosta	1.10	1.05	0.82	0.81	0.39	0.32
<i>of which:</i> General government	23.19	2.01	0.22	0.22	0.00	0.00
Non-financial companies	1.50	1.62	1.20	1.16	0.38	0.23
Producer households	1.26	1.19	1.28	1.24	0.81	0.70
Consumer households	0.59	0.47	0.37	0.39	0.39	0.42
Lombardy	0.74	0.67	0.69	0.66	0.70	0.74
<i>of which:</i> General government	0.11	0.07	0.17	0.08	0.02	0.02
Non-financial companies	1.30	1.26	1.31	1.29	1.31	1.33
Producer households	1.30	1.26	1.32	1.22	1.13	1.03
Consumer households	0.69	0.71	0.70	0.67	0.65	0.64
Liguria	0.91	0.89	0.93	1.03	0.86	0.84
<i>of which:</i> General government	0.03	0.01	0.01	0.27	0.00	0.00
Non-financial companies	1.18	1.11	1.14	1.23	0.92	0.87
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
Veneto	1.00	0.98	0.99	0.87	0.89	0.79
<i>of which:</i> General government	1.73	0.45	0.12	0.03	0.00	0.02
Non-financial companies	1.66	1.60	1.62	1.60	1.66	1.43
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
Friuli Venezia Giulia	2.11	1.43	1.49	1.35	0.72	0.68
<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
Emilia-Romagna	1.98	1.48	1.50	1.22	1.15	0.95
<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
Trentino-Alto Adige	0.62	0.69	0.73	0.75	0.64	0.81
<i>of which:</i> General government	0.07	0.05	0.05	0.00	0.05	0.14
Non-financial companies	0.70	0.83	0.89	0.96	0.79	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
Tuscany	1.23	1.28	1.24	1.18	1.10	1.14
<i>of which:</i> General government	0.07	0.05	0.04	0.00	0.08	0.00
Non-financial companies	1.56	1.65	1.62	1.49	1.37	1.49
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
Umbria	1.45	1.18	1.21	1.19	1.25	1.14
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.77	1.26	1.26	1.22	1.45	1.28
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
Marche	1.46	1.21	1.24	1.14	1.05	0.98
<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
Lazio	1.25	1.10	1.10	1.28	1.15	1.16
<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
Abruzzo	1.90	1.68	1.75	1.94	1.92	1.90
<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
Molise	2.27	1.67	1.90	1.93	1.52	1.35
<i>of which:</i> General government	0.50	0.01	1.51	0.00	0.56	0.78
Non-financial companies	4.39	2.62	2.89	2.92	1.82	1.66
Producer households	2.30	2.23	2.28	2.69	2.17	1.93
Consumer households	0.91	1.04	1.17	1.20	1.17	1.01
Campania	2.27	2.25	2.31	1.76	1.51	1.22
<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
Apulia	1.68	1.70	1.92	1.73	1.52	1.33
<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
Basilicata	1.71	1.76	1.69	1.43	1.26	1.23
<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
Calabria	1.76	1.68	2.04	1.72	2.21	2.11
<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
Sicily	2.35	2.40	2.25	2.02	1.85	1.49
<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
Sardinia	1.12	1.14	1.11	1.11	1.07	0.89
<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
ITALY	0.96	0.86	0.90	0.96	0.92	0.89
<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
Piedmont	0.88	0.73	0.83	0.78	0.72	0.74
<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
Valle d'Aosta	0.59	0.51	0.95	0.77	0.57	0.97
<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
Lombardy	0.78	0.74	0.74	0.79	0.70	0.69
<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
Liguria	0.80	0.73	0.94	0.81	0.89	0.82
<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
Veneto	0.82	0.64	0.66	0.63	0.59	0.54
<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
Friuli Venezia Giulia	0.51	0.58	0.52	0.64	0.65	0.55
<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
Emilia-Romagna	0.89	0.71	0.81	0.84	0.84	1.01
<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
Trentino-Alto Adige	0.81	0.77	0.85	0.95	1.03	0.99
<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
Tuscany	1.13	1.16	1.15	1.12	1.07	1.08
<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
Umbria	1.16	1.08	1.36	1.36	1.01	0.95
<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
Marche	1.00	0.95	0.89	1.17	1.10	1.13
<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
Lazio	1.26	0.99	1.02	1.25	1.23	1.12
<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
Abruzzo	1.56	1.14	1.04	1.11	1.15	1.16
<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
Molise	1.56	1.43	2.53	2.37	2.18	1.95
<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
Campania	1.26	1.23	1.34	1.32	1.64	1.29
<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
Apulia	1.35	1.35	1.40	1.52	1.39	1.32
<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
Basilicata	1.05	1.06	0.99	0.86	0.79	4.11
<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
Calabria	2.01	1.82	1.57	1.51	1.32	1.21
<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
Sicily	1.68	2.01	2.07	2.37	2.09	1.58
<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
Sardinia	0.86	0.73	0.78	0.82	0.80	0.76
<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)

3rd quarter 2022

Reporting institutions: **Banks**

	Total			1 facility		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
ITALY	1,641,983	1,202,713	3,829,520	625,593	536,665	3,401,317
North West Italy	714,095	522,214	1,142,799	276,157	231,205	1,008,268
Piedmont	101,167	73,563	290,926	28,544	25,258	258,249
Valle d'Aosta	3,063	2,345	8,529	988	805	7,616
Lombardy	585,347	428,054	755,820	237,678	197,151	663,778
Liguria	24,517	18,252	87,524	8,946	7,991	78,625
North East Italy	416,776	298,131	931,692	166,847	137,590	819,643
Trentino Alto Adige	49,947	39,625	130,214	21,360	18,687	118,290
Veneto	190,106	133,788	358,940	94,170	73,382	314,529
Friuli-Venezia Giulia	34,184	23,826	94,328	9,105	8,398	85,163
Emilia Romagna	142,539	100,892	348,210	42,212	37,124	301,661
Central Italy	338,041	240,589	809,581	105,270	95,823	719,053
Tuscany	80,165	59,749	267,820	26,276	23,713	231,685
Umbria	14,841	11,490	56,070	4,631	4,187	48,680
Marche	30,946	22,700	120,360	10,436	9,413	104,688
Lazio	212,090	146,650	365,331	63,926	58,510	334,000
Southern Italy	120,049	98,157	614,701	52,318	48,513	552,739
Abruzzo	15,992	12,606	73,735	6,102	5,586	65,314
Molise	2,239	1,846	13,718	1,044	956	12,246
Campania	51,179	41,676	227,924	20,728	19,100	204,830
Apulia	35,703	29,766	200,347	17,114	16,047	181,360
Basilicata	4,513	3,715	24,674	2,045	1,881	21,895
Calabria	10,422	8,548	74,303	5,285	4,942	67,094
Islands	53,022	43,622	330,747	25,002	23,534	301,614
Sicily	34,379	28,259	236,600	17,442	16,402	214,913
Sardinia	18,643	15,363	94,147	7,561	7,132	86,701

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

3rd quarter 2022

Reporting institutions: **Banks**

	2 facilities			3 or 4 facilities		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
ITALY	178,669	135,239	279,526	204,970	142,860	110,543
North West Italy	86,598	65,271	85,425	86,747	60,732	35,986
Piedmont	10,385	7,428	21,623	17,263	11,850	8,354
Valle d'Aosta	312	235	686	313	211	191
Lombardy	73,318	55,684	57,062	65,178	46,044	25,274
Liguria	2,583	1,923	6,054	3,992	2,627	2,167
North East Italy	36,920	27,374	70,289	49,320	32,915	30,175
Trentino Alto Adige	7,210	5,876	8,831	6,307	4,762	2,422
Veneto	14,472	10,400	27,281	20,363	13,039	12,246
Friuli-Venezia Giulia	2,750	2,170	5,958	3,904	3,008	2,360
Emilia Romagna	12,488	8,928	28,219	18,746	12,105	13,147
Central Italy	33,052	25,127	59,413	39,229	27,684	23,176
Tuscany	9,653	7,369	22,774	13,181	8,876	9,784
Umbria	1,660	1,260	4,650	2,412	1,783	2,003
Marche	3,484	2,630	9,857	5,612	3,711	4,340
Lazio	18,255	13,868	22,132	18,023	13,314	7,049
Southern Italy	15,954	12,557	42,791	18,771	13,866	15,031
Abruzzo	2,231	1,666	5,717	2,542	1,790	2,080
Molise	335	269	1,031	400	291	357
Campania	6,499	5,102	15,584	7,928	6,072	5,755
Apulia	4,678	3,735	13,266	5,183	3,821	4,484
Basilicata	628	511	1,900	840	577	711
Calabria	1,583	1,275	5,293	1,878	1,315	1,644
Islands	6,145	4,910	21,608	10,903	7,663	6,175
Sicily	4,256	3,382	15,860	5,341	3,388	4,740
Sardinia	1,889	1,528	5,748	5,562	4,275	1,435

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

3rd quarter 2022

Reporting institutions: **Banks**

More than 4 facilities		
Facilities granted	Margin used	Number of borrowers

ITALY	632,751	387,950	38,134
North West Italy	264,593	165,007	13,120
Piedmont	44,975	29,028	2,700
Valle d'Aosta	1,450	1,094	36
Lombardy	209,172	129,174	9,706
Liguria	8,996	5,711	678
North East Italy	163,689	100,253	11,585
Trentino Alto Adige	15,071	10,301	671
Veneto	61,100	36,968	4,884
Friuli-Venezia Giulia	18,425	10,250	847
Emilia Romagna	69,093	42,735	5,183
Central Italy	160,491	91,954	7,939
Tuscany	31,054	19,790	3,577
Umbria	6,137	4,261	737
Marche	11,414	6,946	1,475
Lazio	111,887	60,958	2,150
Southern Italy	33,006	23,221	4,140
Abruzzo	5,118	3,563	624
Molise	460	330	84
Campania	16,024	11,402	1,755
Apulia	8,728	6,163	1,237
Basilicata	1,000	746	168
Calabria	1,676	1,017	272
Islands	10,971	7,516	1,350
Sicily	7,341	5,087	1,087
Sardinia	3,631	2,429	263

Credit Conditions and Risk

Access to data:

[TRI30446](#)

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

3rd quarter 2022

Reporting institutions: **Banks**

	Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
TOTAL	3,829,520	1,401,355	888,144	797,595	258,754
<i>of which:</i> 1 facility	3,401,317	1,383,022	836,759	701,636	171,105
2 facilities	279,526	18,086	49,856	83,886	62,461
3 or 4 facilities	110,543	245	1,526	12,019	24,485
more than 4 facilities	38,134	2	3	54	703
General government	6,380	198	131	279	508
<i>of which:</i> 1 facility	3,615	175	116	238	413
2 facilities	1,565	7	10	29	79
3 or 4 facilities	1,028	15	5	10	15
more than 4 facilities	172	1	-	2	1
Financial companies (excluding Monetary Financial Institutions)	10,800	2,850	1,406	1,466	1,021
<i>of which:</i> 1 facility	7,838	2,742	1,106	1,021	613
2 facilities	2,040	104	284	359	277
3 or 4 facilities	682	4	16	83	122
more than 4 facilities	240	-	-	3	9
Non-financial companies	749,312	215,405	100,468	124,148	102,554
<i>of which:</i> 1 facility	476,616	210,684	80,233	78,385	46,875
2 facilities	148,675	4,680	19,678	38,883	37,641
3 or 4 facilities	88,062	40	556	6,862	17,539
more than 4 facilities	35,959	1	1	18	499
Producer households	449,097	181,645	91,280	89,521	36,631
<i>of which:</i> 1 facility	384,478	177,533	79,355	69,094	21,243
2 facilities	49,861	4,054	11,478	17,387	10,700
3 or 4 facilities	13,379	58	446	3,020	4,549
more than 4 facilities	1,379	-	1	20	139
Consumer households and others	2,605,576	997,342	693,306	580,953	117,643
<i>of which:</i> 1 facility	2,520,974	988,035	674,554	551,857	101,662
2 facilities	76,879	9,179	18,251	27,057	13,686
3 or 4 facilities	7,344	128	500	2,028	2,242
more than 4 facilities	379	-	1	11	53

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

3rd quarter 2022

Reporting institutions: **Banks**

	From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
TOTAL	114,230	78,012	29,640	25,749	5,864
<i>of which:</i> 1 facility	48,493	22,324	5,970	3,638	663
2 facilities	34,484	19,385	5,337	3,152	534
3 or 4 facilities	28,114	27,001	9,877	6,312	845
more than 4 facilities	3,139	9,302	8,456	12,647	3,822
General government	827	1,515	1,054	1,059	388
<i>of which:</i> 1 facility	621	886	462	303	58
2 facilities	172	452	354	332	89
3 or 4 facilities	31	172	224	380	140
more than 4 facilities	3	5	14	44	101
Financial companies (excluding Monetary Financial Institutions)	664	773	483	839	662
<i>of which:</i> 1 facility	374	418	251	423	284
2 facilities	185	258	160	246	146
3 or 4 facilities	92	83	57	105	113
more than 4 facilities	13	14	15	65	119
Non-financial companies	76,502	62,632	25,367	22,579	4,698
<i>of which:</i> 1 facility	24,712	14,251	4,016	2,434	302
2 facilities	25,621	15,338	4,128	2,220	266
3 or 4 facilities	23,562	24,385	9,022	5,530	554
more than 4 facilities	2,607	8,658	8,201	12,395	3,576
Producer households	13,098	5,298	919	275	11
<i>of which:</i> 1 facility	5,360	1,624	208	52	-
2 facilities	4,109	1,467	205	58	5
3 or 4 facilities	3,202	1,685	319	83	5
more than 4 facilities	427	522	187	82	1
Consumer households and others	23,020	7,731	1,813	995	105
<i>of which:</i> 1 facility	17,342	5,097	1,030	425	19
2 facilities	4,369	1,860	490	296	28
3 or 4 facilities	1,220	672	255	214	33
more than 4 facilities	89	102	38	60	25

Credit Conditions and Risk

Access to data:

[TRI30466](#)

Average number of banks per borrower

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

(numbers in unit, percentages)

3rd quarter 2022

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000
TOTAL	Average number of banks per borrower	1.20	1.01	1.06	1.14
	First bank's share of total credit granted (%)	67	99	98	96
General government	Average number of banks per borrower	1.76	1.23	1.16	1.23
	First bank's share of total credit granted (%)	68	100	99	96
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.54	1.04	1.22	1.37
	First bank's share of total credit granted (%)	86	98	92	89
Non-financial companies	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	2.34	1.02	1.21	1.49
	First bank's share of total credit granted (%)	41	99	91	83
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	1.58	1.02	1.21	1.41
	First bank's share of total credit granted (%)	54	99	92	87
Producer households	Average number of banks per borrower	1.19	1.02	1.14	1.27
	First bank's share of total credit granted (%)	88	99	95	92
Consumer households and others	Average number of banks per borrower	1.04	1.01	1.03	1.05
	First bank's share of total credit granted (%)	97	100	99	99

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

Source: Central Credit Register

Credit Conditions and Risk

Average number of banks per borrower

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

(numbers in unit, percentages)

3rd quarter 2022

Reporting institutions: **Banks**

		From 250,000 to 500,000	From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000
TOTAL	Average number of banks per borrower	1.46	1.98	2.63	3.47
	First bank's share of total credit granted (%)	88	79	71	63
General government	Average number of banks per borrower	1.23	1.31	1.57	1.86
	First bank's share of total credit granted (%)	95	94	91	89
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.57	1.67	1.67	1.77
	First bank's share of total credit granted (%)	86	86	85	85
Non-financial companies	Average number of banks per borrower	1.76	2.19	2.82	3.71
	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	3.18	4.14
	First bank's share of total credit granted (%)	75	68	60	53
Building	Average number of banks per borrower	1.77	2.14	2.63	3.30
	First bank's share of total credit granted (%)	81	76	72	67
Services	Average number of banks per borrower	1.71	2.09	2.66	3.50
	First bank's share of total credit granted (%)	82	77	70	64
Producer households	Average number of banks per borrower	1.58	2.01	2.48	3.11
	First bank's share of total credit granted (%)	86	81	78	76
Consumer households and others	Average number of banks per borrower	1.16	1.32	1.49	1.69
	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)

3rd quarter 2022

Reporting institutions: **Banks**

		From 5,000,000 to 25,000,000	More than 25,000,000
TOTAL	Average number of banks per borrower	4.82	7.23
	First bank's share of total credit granted (%)	53	59
General government	Average number of banks per borrower	2.35	3.59
	First bank's share of total credit granted (%)	86	64
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	2.25	3.71
	First bank's share of total credit granted (%)	82	86
Non-financial companies	Average number of banks per borrower	5.17	8.13
	First bank's share of total credit granted (%)	49	37
<i>of which:</i>			
Industry	Average number of banks per borrower	5.75	8.85
	First bank's share of total credit granted (%)	43	32
Building	Average number of banks per borrower	4.22	6.48
	First bank's share of total credit granted (%)	61	39
Services	Average number of banks per borrower	4.84	7.57
	First bank's share of total credit granted (%)	53	40
Producer households	Average number of banks per borrower	3.60	2.91
	First bank's share of total credit granted (%)	73	67
Consumer households and others	Average number of banks per borrower	2.09	3.42
	First bank's share of total credit granted (%)	82	64

Credit Conditions and Risk

Access to data:

[TRI30101](#)

Summary data based on Central Credit Register observations

(numbers in unit, stocks in millions of euro)

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

	Total		Banks		Financial institutions and vehicles	
Number of borrowers for loans and collateral granted to customers	9,061,502	9,033,481	4,243,955	4,269,603	4,817,547	4,763,878
of which: joint borrowers	2,507,978	2,510,158	1,037,270	1,061,916	1,470,708	1,448,242
Loans (excluding bad loans)						
facilities granted	2,286,429	2,280,093	1,885,784	1,891,812	400,646	388,281
margin used	1,794,689	1,788,327	1,391,861	1,399,050	402,828	389,277
Breach of overdraft limits	27,939	27,187	12,975	12,693	14,964	14,494
margin available	519,679	518,953	506,897	505,455	12,782	13,498
Account receivables financing						
facilities granted	243,488	243,143	205,003	206,378	38,486	36,765
margin used	124,647	119,685	94,608	92,465	30,040	27,220
Term loans						
facilities granted	1,852,003	1,847,459	1,492,787	1,498,554	359,217	348,905
margin used	1,593,734	1,592,989	1,228,877	1,238,408	364,858	354,581
Revocable loans						
facilities granted	186,767	185,605	183,824	182,994	2,943	2,611
margin used	72,153	71,779	64,223	64,303	7,930	7,476
Collateral granted						
facilities granted	381,278	391,736	373,280	382,370	7,998	9,365
margin used	193,060	196,693	184,859	187,909	8,201	8,784
Bad loans (gross of write-downs and net of write-offs)	126,032	123,866	28,068	27,513	97,964	96,353
Number of guarantors	4,008,735	4,001,555	2,209,404	2,220,882	1,799,331	1,780,673
of which: joint guarantors	1,345,921	1,339,288	789,148	787,923	556,773	551,365
Guarantees received	781,370	780,283	496,628	499,958	284,741	280,325

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30126](#)

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

3rd quarter 2022

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

	Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
Number of borrowers	6,565,103	2,671,041	1,695,037	1,172,556	268,011
Facilities granted	2,027,001	138,841	170,917	205,693	103,271
Margin used	1,588,605	130,979	164,668	194,426	88,893
<i>of which : backed by real security</i>	645,752	89,540	145,299	164,227	55,693
Margin available	463,598	10,643	7,431	12,670	15,541
Breach of overdraft limits	25,202	2,781	1,183	1,403	1,163

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 2022

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

	From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
Number of borrowers	100,392	64,509	23,896	19,016	3,986
Facilities granted	85,332	125,017	104,462	244,898	786,595
Margin used	67,992	96,078	79,332	176,851	584,872
<i>of which</i> : backed by real security	28,554	32,630	23,461	43,819	61,970
Margin available	18,542	30,952	26,997	73,475	209,852
Breach of overdraft limits	1,202	2,013	1,867	5,429	8,128

Credit Conditions and Risk

Access to data:

[TRI30146](#)

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 2022

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
ITALY	Number of borrowers	3,829,520	1,401,355	888,144	797,595	258,754
	Facilities granted	1,641,983	65,272	80,846	119,411	73,156
	Margin used	1,202,713	59,348	75,365	109,768	60,288
Piedmont	Number of borrowers	290,926	111,445	67,405	58,080	19,126
	Facilities granted	101,167	5,179	6,056	8,561	5,319
	Margin used	73,563	4,683	5,557	7,718	4,262
Valle d'Aosta	Number of borrowers	8,529	2,906	1,755	1,952	723
	Facilities granted	3,063	132	149	274	185
	Margin used	2,345	114	134	247	153
Lombardy	Number of borrowers	755,820	243,662	179,093	168,336	57,740
	Facilities granted	585,347	11,607	16,480	25,653	16,580
	Margin used	428,054	10,391	15,287	23,408	13,324
Liguria	Number of borrowers	87,524	33,259	20,535	17,991	6,020
	Facilities granted	24,517	1,538	1,837	2,630	1,651
	Margin used	18,252	1,366	1,674	2,380	1,345
Trentino Alto Adige	Number of borrowers	130,214	35,721	25,805	32,447	15,265
	Facilities granted	49,947	1,727	2,444	5,321	4,571
	Margin used	39,625	1,487	2,229	4,903	3,935
Veneto	Number of borrowers	358,940	119,715	89,430	78,370	24,849
	Facilities granted	190,106	5,665	8,182	11,645	6,937
	Margin used	133,788	5,092	7,628	10,625	5,573
Friuli-Venezia Giulia	Number of borrowers	94,328	34,860	24,810	19,070	5,276
	Facilities granted	34,184	1,689	2,246	2,807	1,470
	Margin used	23,826	1,564	2,133	2,613	1,220

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 2022

Reporting institutions: **Banks**

		From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
ITALY	Number of borrowers	114,230	78,012	29,640	25,749	5,864
	Facilities granted	66,198	100,232	85,208	213,551	836,542
	Margin used	50,256	73,891	61,603	145,340	563,318
Piedmont	Number of borrowers	8,664	5,663	2,173	1,831	405
	Facilities granted	4,987	7,331	6,331	15,378	41,920
	Margin used	3,652	5,285	4,448	10,294	27,471
Valle d'Aosta	Number of borrowers	317	174	69	57	7
	Facilities granted	154	179	159	372	1,456
	Margin used	123	135	120	292	1,021
Lombardy	Number of borrowers	27,278	19,856	8,161	7,622	2,137
	Facilities granted	16,037	26,051	24,136	65,545	383,004
	Margin used	11,728	18,398	16,885	42,942	274,916
Liguria	Number of borrowers	2,368	1,419	477	430	109
	Facilities granted	1,341	1,835	1,361	3,401	8,890
	Margin used	998	1,330	974	2,345	5,763
Trentino Alto Adige	Number of borrowers	6,306	3,970	1,349	1,049	173
	Facilities granted	3,731	5,268	3,936	8,296	14,576
	Margin used	3,096	4,271	3,100	6,193	10,344
Veneto	Number of borrowers	11,954	8,782	3,522	3,007	622
	Facilities granted	6,881	11,202	10,127	25,169	104,163
	Margin used	5,030	7,923	7,034	16,340	68,289
Friuli-Venezia Giulia	Number of borrowers	2,215	1,637	622	532	116
	Facilities granted	1,290	2,125	1,787	4,348	16,380
	Margin used	987	1,602	1,312	2,920	9,423

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 2022

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
Emilia Romagna	Number of borrowers	348,210	116,847	82,648	75,391	25,186
	Facilities granted	142,539	5,496	7,530	11,145	7,049
	Margin used	100,892	4,804	6,892	10,006	5,485
Tuscany	Number of borrowers	267,820	90,437	59,919	61,129	20,421
	Facilities granted	80,165	4,192	5,441	9,096	5,783
	Margin used	59,749	3,707	5,004	8,334	4,782
Umbria	Number of borrowers	56,070	22,819	12,808	9,602	3,357
	Facilities granted	14,841	1,057	1,133	1,385	948
	Margin used	11,490	957	1,041	1,235	762
Marche	Number of borrowers	120,360	46,554	28,694	21,712	7,249
	Facilities granted	30,946	2,215	2,631	3,274	2,155
	Margin used	22,700	2,004	2,443	2,958	1,721
Lazio	Number of borrowers	365,331	128,870	81,834	87,928	25,707
	Facilities granted	212,090	5,928	7,594	13,545	7,235
	Margin used	146,650	5,484	7,202	12,859	6,368
Abruzzo	Number of borrowers	73,735	31,364	16,489	12,349	3,991
	Facilities granted	15,992	1,443	1,470	1,801	1,122
	Margin used	12,606	1,339	1,376	1,640	927
Molise	Number of borrowers	13,718	6,215	3,066	2,243	726
	Facilities granted	2,239	285	270	327	200
	Margin used	1,846	263	254	302	168
Campania	Number of borrowers	227,924	94,098	48,266	44,120	13,759
	Facilities granted	51,179	4,193	4,376	6,553	3,881
	Margin used	41,676	3,909	4,125	6,128	3,315

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 2022

Reporting institutions: **Banks**

		From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
Emilia Romagna	Number of borrowers	11,514	8,219	3,133	2,951	706
	Facilities granted	6,647	10,646	9,007	25,082	59,779
	Margin used	4,673	7,291	6,059	16,283	39,115
Tuscany	Number of borrowers	9,099	6,055	2,235	1,839	307
	Facilities granted	5,310	7,857	6,512	15,155	20,708
	Margin used	4,099	5,837	4,814	10,399	12,602
Umbria	Number of borrowers	1,609	1,153	404	355	76
	Facilities granted	940	1,466	1,160	3,006	3,719
	Margin used	707	1,085	857	2,127	2,657
Marche	Number of borrowers	3,419	2,413	830	688	126
	Facilities granted	2,080	3,201	2,405	5,574	7,349
	Margin used	1,541	2,300	1,694	3,757	4,152
Lazio	Number of borrowers	9,429	5,939	2,137	1,967	526
	Facilities granted	5,399	7,538	6,162	16,250	142,295
	Margin used	4,385	6,098	4,847	12,511	86,452
Abruzzo	Number of borrowers	1,851	1,192	470	386	73
	Facilities granted	1,085	1,466	1,276	3,134	3,157
	Margin used	840	1,082	945	2,265	2,118
Molise	Number of borrowers	336	195	65	37	9
	Facilities granted	181	227	166	232	344
	Margin used	139	170	117	178	244
Campania	Number of borrowers	6,106	3,994	1,469	1,143	208
	Facilities granted	3,460	4,837	3,952	8,708	11,125
	Margin used	2,773	3,957	3,239	6,551	7,401

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 2022

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
Apulia	Number of borrowers	200,347	83,229	47,876	37,558	10,296
	Facilities granted	35,703	3,833	4,311	5,440	2,881
	Margin used	29,766	3,607	4,124	5,117	2,495
Basilicata	Number of borrowers	24,674	10,872	5,227	4,295	1,376
	Facilities granted	4,513	490	466	641	389
	Margin used	3,715	459	438	593	335
Calabria	Number of borrowers	74,303	35,811	14,773	11,403	3,395
	Facilities granted	10,422	1,603	1,304	1,663	956
	Margin used	8,548	1,496	1,227	1,536	817
Sicily	Number of borrowers	236,600	111,743	53,225	37,594	10,167
	Facilities granted	34,379	5,111	4,746	5,418	2,772
	Margin used	28,259	4,823	4,516	5,069	2,361
Sardinia	Number of borrowers	94,147	40,928	24,486	16,025	4,125
	Facilities granted	18,643	1,889	2,178	2,232	1,072
	Margin used	15,363	1,797	2,083	2,096	939

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 2022

Reporting institutions: **Banks**

		From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
Apulia	Number of borrowers	4,448	2,964	966	745	98
	Facilities granted	2,603	3,832	2,703	5,886	4,128
	Margin used	2,138	3,075	2,111	4,202	2,695
Basilicata	Number of borrowers	628	385	163	104	15
	Facilities granted	363	477	440	684	551
	Margin used	299	369	341	465	390
Calabria	Number of borrowers	1,375	874	290	195	27
	Facilities granted	761	985	645	1,205	1,263
	Margin used	650	766	500	906	563
Sicily	Number of borrowers	3,826	2,210	790	567	91
	Facilities granted	2,169	2,672	2,125	4,205	5,044
	Margin used	1,753	2,102	1,564	2,850	2,974
Sardinia	Number of borrowers	1,488	918	315	244	33
	Facilities granted	779	1,037	818	1,920	6,690
	Margin used	643	816	643	1,518	4,727

Credit Conditions and Risk

Access to data:

[TRI30156](#)

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

3rd quarter 2022

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
TOTAL	Number of borrowers	3,829,520	1,401,355	888,144	797,595	258,754
	Facilities granted	1,641,983	65,272	80,846	119,411	73,156
	Margin used	1,202,713	59,348	75,365	109,768	60,288
General government	Number of borrowers	6,380	198	131	279	508
	Facilities granted	44,491	7	10	32	105
	Margin used	26,212	63	35	75	100
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	10,800	2,850	1,406	1,466	1,021
	Facilities granted	364,386	128	126	227	307
	Margin used	271,301	95	95	183	234
Non-financial companies	Number of borrowers	749,312	215,405	100,468	124,148	102,554
	Facilities granted	903,153	9,657	9,070	19,723	31,430
	Margin used	601,327	7,253	6,599	14,510	22,860
<i>of which:</i>	Industry	Number of borrowers	148,082	25,811	15,433	22,033
		Facilities granted	357,864	1,193	1,414	3,572
		Margin used	219,828	824	904	2,287
	Building	Number of borrowers	97,023	27,135	13,220	16,827
		Facilities granted	69,700	1,217	1,193	2,682
		Margin used	52,556	862	819	1,876
	Services	Number of borrowers	480,961	156,147	69,025	81,758
		Facilities granted	448,466	6,977	6,215	12,902
		Margin used	306,838	5,337	4,668	9,855
Producer households	Number of borrowers	449,097	181,645	91,280	89,521	36,631
	Facilities granted	59,131	8,230	8,100	13,261	10,248
	Margin used	52,012	7,050	7,220	11,915	8,917
Consumer households and others	Number of borrowers	2,605,576	997,342	693,306	580,953	117,643
	Facilities granted	270,035	47,074	63,405	85,985	30,952
	Margin used	251,214	44,742	61,301	82,926	28,083

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

3rd quarter 2022

Reporting institutions: **Banks**

		From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
TOTAL	Number of borrowers	114,230	78,012	29,640	25,749	5,864
	Facilities granted	66,198	100,232	85,208	213,551	836,542
	Margin used	50,256	73,891	61,603	145,340	563,318
General government	Number of borrowers	827	1,515	1,054	1,059	388
	Facilities granted	265	984	1,432	4,791	36,865
	Margin used	237	614	756	2,204	21,986
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	664	773	483	839	662
	Facilities granted	417	1,095	1,548	8,334	352,198
	Margin used	314	649	930	4,710	263,991
Non-financial companies	Number of borrowers	76,502	62,632	25,367	22,579	4,698
	Facilities granted	45,707	81,857	73,998	190,086	441,435
	Margin used	33,047	59,120	53,194	130,393	272,792
<i>of which:</i>						
Industry	Number of borrowers	20,014	19,649	9,113	9,540	2,298
	Facilities granted	12,233	26,397	27,189	84,140	194,668
	Margin used	7,695	16,757	17,480	53,143	116,145
Building	Number of borrowers	10,552	8,267	3,039	2,127	265
	Facilities granted	6,266	10,419	8,160	14,909	20,510
	Margin used	4,527	7,881	6,327	11,788	14,970
Services	Number of borrowers	43,400	32,279	12,148	9,981	1,992
	Facilities granted	25,661	41,737	35,424	83,298	216,999
	Margin used	19,468	31,633	26,644	59,095	134,690
Producer households	Number of borrowers	13,098	5,298	919	275	11
	Facilities granted	7,387	6,555	2,608	1,896	553
	Margin used	6,347	5,796	2,351	1,558	487
Consumer households and others	Number of borrowers	23,020	7,731	1,813	995	105
	Facilities granted	12,353	9,666	5,608	8,431	5,491
	Margin used	10,258	7,651	4,366	6,465	4,062

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

(numbers in unit, stocks in millions of euro)

3rd quarter 2022

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

		Consumer households		
		Female	Male	Joint loans
ITALY	Number of borrowers	1,189,134	1,956,328	2,081,784
	Facilities granted	98,790	174,684	218,915
	Margin used	96,242	167,140	215,437
Piedmont	Number of borrowers	94,995	143,556	171,923
	Facilities granted	7,282	12,256	17,403
	Margin used	7,039	11,610	16,940
Valle d'Aosta	Number of borrowers	3,652	4,804	4,613
	Facilities granted	292	411	485
	Margin used	287	391	470
Lombardy	Number of borrowers	240,467	385,378	445,626
	Facilities granted	21,649	39,805	50,940
	Margin used	20,842	37,176	49,956
Liguria	Number of borrowers	36,509	55,130	50,706
	Facilities granted	2,933	4,945	5,277
	Margin used	2,862	4,713	5,142
Trentino-Alto Adige	Number of borrowers	26,154	46,594	31,011
	Facilities granted	2,765	5,666	4,316
	Margin used	2,636	5,275	4,128
Veneto	Number of borrowers	99,160	174,235	194,034
	Facilities granted	8,160	15,918	20,377
	Margin used	7,940	15,263	20,098
Friuli Venezia Giulia	Number of borrowers	30,545	48,896	44,617
	Facilities granted	2,237	4,025	4,427
	Margin used	2,203	3,884	4,367

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

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

3rd quarter 2022

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

		Consumer households		
		Female	Male	Joint loans
Emilia-Romagna	Number of borrowers	106,776	161,126	162,794
	Facilities granted	8,732	15,105	17,614
	Margin used	8,448	14,242	17,230
Tuscany	Number of borrowers	91,540	137,534	141,038
	Facilities granted	7,879	12,514	15,531
	Margin used	7,676	11,978	15,274
Umbria	Number of borrowers	17,693	28,463	26,687
	Facilities granted	1,226	2,217	2,402
	Margin used	1,196	2,128	2,372
Marche	Number of borrowers	31,179	48,867	45,989
	Facilities granted	2,361	4,117	4,342
	Margin used	2,284	3,910	4,283
Lazio	Number of borrowers	139,114	201,935	212,741
	Facilities granted	13,234	19,697	25,082
	Margin used	12,972	19,039	24,782
Abruzzo	Number of borrowers	22,560	39,450	33,141
	Facilities granted	1,615	2,891	2,935
	Margin used	1,601	2,846	2,913
Molise	Number of borrowers	4,057	7,961	6,645
	Facilities granted	291	562	585
	Margin used	290	551	577
Campania	Number of borrowers	60,478	124,436	152,788
	Facilities granted	5,004	9,927	15,553
	Margin used	4,894	9,706	15,406
Apulia	Number of borrowers	56,751	115,621	132,384
	Facilities granted	4,288	8,720	11,905
	Margin used	4,253	8,624	11,871

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

3rd quarter 2022

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

		Consumer households		
		Female	Male	Joint loans
Basilicata	Number of borrowers	6,821	13,790	12,936
	Facilities granted	502	992	1,162
	Margin used	506	983	1,154
Calabria	Number of borrowers	21,857	40,778	38,925
	Facilities granted	1,479	2,649	3,393
	Margin used	1,478	2,645	3,377
Sicily	Number of borrowers	68,153	132,981	126,278
	Facilities granted	4,661	9,061	11,061
	Margin used	4,651	9,011	10,992
Sardinia	Number of borrowers	30,673	44,793	46,908
	Facilities granted	2,202	3,206	4,127
	Margin used	2,182	3,164	4,105

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

3rd quarter 2022

Reporting institutions: **Sample of banks**

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

ITALY	3.29	4.87	3.44
North West Italy	3.53	5.08	3.37
North East Italy	2.98	3.41	3.14
Central Italy	3.02	5.51	3.47
Southern Italy	3.44	5.81	3.82
Islands	4.12	5.55	3.61

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30881](#)

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

(percentages)

3rd quarter 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		
	1.75	1.73	2.05	1.79	1.83
	1.71	1.65	1.80	1.75	1.80
	1.78	1.83	2.23	1.76	1.72
	1.99	1.91	2.25	1.82	2.97
	1.69	1.60	1.65	1.74	1.78
	1.69	1.51	2.14	1.76	2.12
	1.77	1.77	2.02	1.73	2.04
	1.86	1.90	2.35	1.59	3.43
	1.82	1.85	2.24	1.81	1.71
	1.82	1.88	2.87	1.75	2.46
	1.66	1.62	1.76	1.68	1.88
	1.75	1.70	2.03	1.86	1.55
	1.75	1.74	2.78	1.81	1.59
	1.79	1.73	3.23	1.83	2.12
	1.71	1.75	0.84	1.76	1.60
	1.76	1.67	2.09	1.90	1.48
	1.77	1.84	2.61	1.83	1.68
	1.87	1.94	3.22	1.92	2.32
	1.86	1.98	2.81	1.84	2.77
	1.73	1.73	2.34	1.80	1.43
	1.82	1.95	2.86	1.85	1.56
	1.65	1.81	2.60	1.72	1.91
	1.74	1.80	2.36	1.81	2.92
	1.87	1.97	2.94	1.81	3.04
	1.91	2.01	3.08	1.87	2.34
	1.79	1.80	2.57	1.73	5.12

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30890](#)

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

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

3rd quarter 2022

Reporting institutions: **Sample of banks**

	Up to 1 year				More than 1 year			
	Total of size classes	From 250 to 125,000 euro	From 125,000 to 250,000 euro	More than 250,000 euro	Total of size classes	From 250 to 125,000 euro	From 125,000 to 250,000 euro	More than 250,000 euro
ITALY	1.69	1.79	1.66	1.54	1.71	1.88	1.67	1.50
North West Italy	1.60	1.70	1.57	1.47	1.68	1.89	1.64	1.45
Piedmont and Valle d'Aosta	1.76	1.80	1.75	1.73	1.68	1.86	1.62	1.47
Lombardy	1.57	1.68	1.53	1.42	1.68	1.90	1.65	1.45
Liguria	1.48	1.53	1.48	1.42	1.66	1.84	1.61	1.46
North East Italy	1.74	1.84	1.69	1.63	1.67	1.83	1.61	1.49
Trentino-Alto Adige	1.78	1.89	1.79	1.68	1.55	1.63	1.54	1.52
Veneto	1.81	1.93	1.75	1.63	1.75	1.93	1.68	1.52
Friuli Venezia Giulia	1.77	1.87	1.70	1.68	1.67	1.80	1.61	1.47
Emilia-Romagna	1.63	1.72	1.58	1.55	1.62	1.77	1.56	1.45
Central Italy	1.69	1.77	1.69	1.51	1.76	1.93	1.75	1.52
Tuscany	1.70	1.76	1.72	1.53	1.70	1.86	1.68	1.47
Umbria	1.90	1.93	1.92	1.80	1.73	1.86	1.63	1.54
Marche	1.71	1.77	1.68	1.56	1.68	1.78	1.62	1.48
Lazio	1.66	1.77	1.66	1.48	1.80	2.01	1.81	1.54
Southern Italy	1.78	1.89	1.74	1.57	1.74	1.89	1.68	1.56
Abruzzo e Molise	1.82	1.89	1.77	1.74	1.81	1.92	1.72	1.68
Campania	1.72	1.82	1.70	1.52	1.72	1.88	1.68	1.53
Apulia	1.87	1.99	1.80	1.64	1.76	1.90	1.68	1.57
Basilicata	1.68	1.79	1.66	1.52	1.62	1.73	1.57	1.48
Calabria	1.72	1.85	1.66	1.50	1.74	1.89	1.67	1.54
Islands	1.89	2.01	1.82	1.68	1.72	1.88	1.62	1.59
Sicily	1.93	2.05	1.84	1.67	1.77	1.94	1.68	1.53
Sardinia	1.76	1.80	1.73	1.75	1.65	1.79	1.53	1.70

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30900](#)

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

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

3rd quarter 2022

Reporting institutions: **Sample of banks**

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

ITALY	2.10	2.27	2.09	1.96	2.84	3.10	2.76	2.72
North West Italy	2.06	2.24	2.06	1.90	2.89	3.17	2.82	2.73
North East Italy	2.15	2.30	2.13	2.03	2.66	2.87	2.59	2.56
Central Italy	2.11	2.28	2.09	2.00	2.89	3.19	2.82	2.75
Southern Italy	2.09	2.25	2.09	1.90	3.00	3.24	2.87	2.91
Islands	2.15	2.27	2.11	2.08	2.87	3.06	2.74	2.84

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30950](#)

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

(percentages)

3rd quarter 2022

Reporting institutions: **Banks**

Total of periods					Up to 1 year				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:				Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:			
	Non-financial companies and producer households					Non-financial companies and producer households			
	Total of branches	of which:				Total of branches	of which:		
Industry		Building	Services	Industry	Building		Services		

ITALY	1.60	2.09	1.94	3.40	1.98	0.92	1.40	1.53	2.72	1.18
North West Italy	1.48	2.02	1.84	3.34	1.88	0.75	1.22	1.27	2.96	1.02
North East Italy	1.70	2.12	1.81	3.22	2.44	1.01	1.48	1.21	2.85	1.91
Central Italy	1.42	1.82	2.06	3.27	1.50	1.00	1.39	1.99	2.07	0.97
Southern Italy and Islands	2.92	3.11	2.63	3.83	3.27	2.32	2.36	2.18	3.24	2.47

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

Sources: AnaCredit survey

Credit Conditions and Risk

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

3rd quarter 2022

Reporting institutions: **Banks**

More than 1 year				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:			
	Non-financial companies and producer households			
	Total of branches	of which:		
		Industry	Building	Services

ITALY **2.72** **2.75** **2.41** **3.54** **2.78**

North West Italy 2.67 2.65 2.41 3.42 2.56

North East Italy 2.56 2.57 2.33 3.32 2.76

Central Italy 2.84 2.83 2.27 3.61 2.99

Southern Italy and Islands 3.20 3.51 2.99 3.90 3.67

Credit Conditions and Risk

Access to data:

[TRI30951](#)

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

3rd quarter 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)

1.60 0.92 2.72 4.17 2.74 6.21 4.01 2.90 4.67

of which: Non-financial companies and producer households

2.09 1.40 2.75 4.16 2.73 6.29 4.01 2.89 4.71

North West Italy

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

1.48 0.75 2.67 4.13 2.73 6.35 3.72 2.58 4.50

of which: Non-financial companies and producer households

2.02 1.22 2.65 4.11 2.72 6.35 3.70 2.56 4.49

North East Italy

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

1.70 1.02 2.56 3.87 2.74 5.70 3.65 2.82 4.25

of which: Non-financial companies and producer households

2.12 1.48 2.57 3.86 2.72 5.71 3.64 2.80 4.26

Central Italy

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

1.42 1.00 2.84 4.30 2.87 5.94 4.15 3.14 4.62

of which: Non-financial companies and producer households

1.82 1.39 2.83 4.34 2.87 6.26 4.25 3.16 4.82

Southern Italy and Islands

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

2.92 2.32 3.20 4.40 2.64 6.72 4.77 3.45 5.36

of which: Non-financial companies and producer households

3.11 2.36 3.51 4.38 2.64 6.71 4.75 3.45 5.35

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

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

Sources: AnaCredit survey

Credit Conditions and Risk

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

3rd quarter 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)

3.23 2.49 3.70 1.44 0.83 2.52

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

3.22 2.48 3.71 1.89 1.27 2.51

North West Italy

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

2.99 2.24 3.54 1.39 0.70 2.55

of which: Non-financial companies and producer households

2.97 2.22 3.53 1.89 1.11 2.51

North East Italy

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

2.96 2.41 3.34 1.56 0.91 2.40

of which: Non-financial companies and producer households

2.95 2.40 3.34 1.96 1.33 2.40

Central Italy

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

3.46 2.74 3.77 1.26 0.94 2.51

of which: Non-financial companies and producer households

3.47 2.71 3.83 1.63 1.32 2.46

Southern Italy and Islands

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

3.87 2.98 4.38 2.47 2.04 2.64

of which: Non-financial companies and producer households

3.86 2.97 4.37 2.68 2.09 2.96

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

by customer region and sector

(percentages)

3rd quarter 2022Reporting institutions: **Banks**

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

ITALY	1.59	2.08
North West Italy	1.48	2.01
Piedmont	1.77	1.78
Valle d'Aosta	2.13	2.34
Lombardy	1.43	2.04
Liguria	2.43	2.38
North East Italy	1.69	2.11
Trentino-Alto Adige	1.91	1.87
Veneto	2.44	2.44
Friuli Venezia Giulia	1.70	1.56
Emilia-Romagna	1.33	2.01
Central Italy	1.41	1.81
Tuscany	2.57	2.59
Umbria	2.57	2.56
Marche	3.15	3.18
Lazio	1.14	1.49
Southern Italy and Islands	2.92	3.11
Abruzzo	3.11	3.10
Molise	3.75	3.75
Campania	3.03	3.06
Apulia	2.89	2.88
Basilicata	3.88	3.87
Calabria	3.68	3.64
Sicily	3.17	3.16
Sardinia	1.71	3.28

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

Sources: AnaCredit survey

Credit Conditions and Risk

Access to data:

[TRI31100](#)

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

by customer region, sector and economic activity

(percentages)

3rd quarter 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:			
		Industry	Building	Services	
ITALY	2.96	3.29	2.86	4.42	3.41
North West Italy	2.70	3.04	2.81	4.24	3.01
Piedmont	3.10	3.34	3.09	4.69	3.26
Valle d'Aosta	2.94	3.42	2.12	6.54	4.71
Lombardy	2.56	2.92	2.74	4.05	2.88
Liguria	3.56	3.60	3.09	4.67	3.67
North East Italy	2.70	2.94	2.59	3.93	3.08
Trentino-Alto Adige	2.88	2.94	2.26	3.55	3.18
Veneto	2.71	2.87	2.51	4.23	3.06
Friuli Venezia Giulia	3.01	3.12	2.35	4.72	3.94
Emilia-Romagna	2.62	2.98	2.78	3.81	3.00
Central Italy	3.16	3.59	3.01	4.86	3.74
Tuscany	3.29	3.54	3.13	5.08	3.61
Umbria	3.72	3.73	3.07	5.60	4.09
Marche	3.41	3.41	3.02	5.02	3.63
Lazio	2.94	3.67	2.78	4.65	3.79
Southern Italy and Islands	4.28	4.49	3.67	5.31	4.85
Abruzzo	4.21	4.26	3.39	4.54	5.59
Molise	5.10	5.11	3.65	5.50	6.22
Campania	4.17	4.18	3.61	4.75	4.46
Apulia	4.29	4.33	3.70	5.99	4.47
Basilicata	3.95	3.98	3.67	4.51	3.92
Calabria	6.12	6.28	4.80	7.48	6.67
Sicily	4.86	4.93	3.81	6.29	5.21
Sardinia	3.09	4.88	3.89	5.33	5.26

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/publicazioni/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)

3rd 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
ITALY					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	2.96	8.08	6.01	4.75	2.08
<i>of which:</i> Non-financial companies and producer households	3.29	8.08	6.00	4.75	2.30
North West Italy					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	2.70	8.06	5.91	4.65	1.96
<i>of which:</i> Non-financial companies and producer households	3.04	8.07	5.90	4.66	2.17
North East Italy					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	2.70	7.52	5.28	4.23	1.93
<i>of which:</i> Non-financial companies and producer households	2.95	7.52	5.29	4.23	2.14
Central Italy					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.16	7.98	6.25	4.96	2.18
<i>of which:</i> Non-financial companies and producer households	3.59	7.97	6.24	4.96	2.47
Southern Italy and Islands					
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	4.28	9.00	7.18	5.83	2.89
<i>of which:</i> Non-financial companies and producer households	4.49	9.00	7.17	5.82	2.99

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

Sources: AnaCredit survey

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

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

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

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