



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

28 June 2024

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www.bancaditalia.it/pubblicazioni/condizioni-rischiosita/

Figure 1

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

(stock in millions of euros and percentages; data at 31 December 2023)

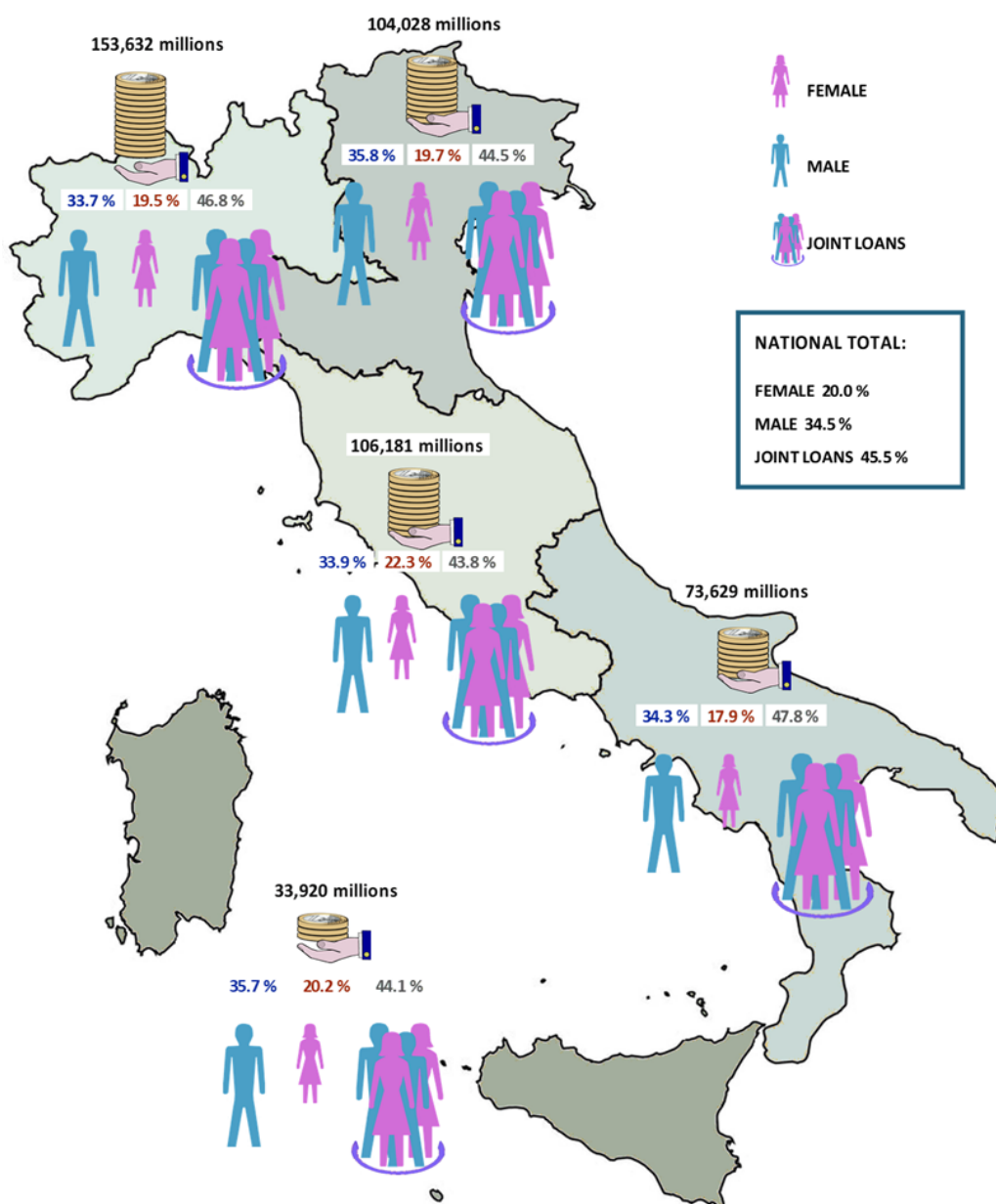
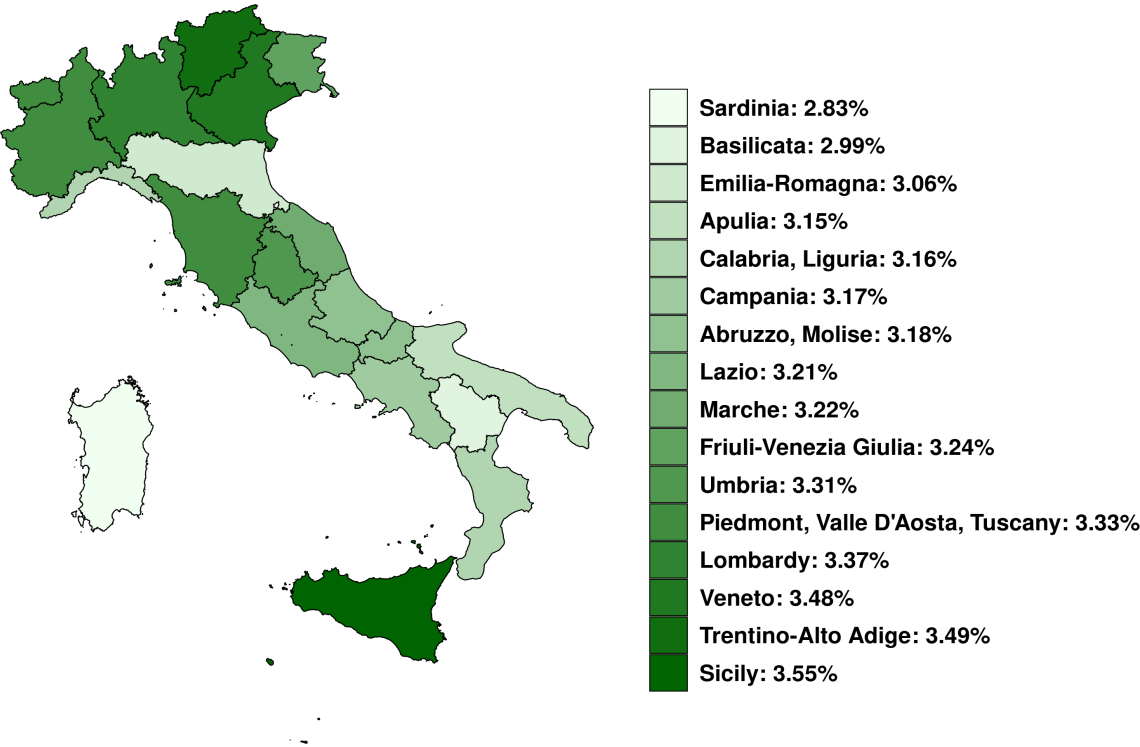


Figure 2

Interest rates on loans to consumer households for home purchase¹

(per cent; data at 31 March 2024)



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

Reference period: March 2024

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 58 tables (of which 35 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](#).

* * *

We would like to inform all users that, starting from the June 2024 edition, two new tables are published in the Statistical Database on non-performing loans detailed by sector of economic activity and by branches of economic activity of residents in Italy. The series are available respectively in tables TRI30268 and TRI30269. Data of table TRI30269 prior to March 2024 is available in the publication "Stima delle serie dei prestiti deteriorati delle imprese per attività economica delle imprese dal 2015 al 2023" (only in Italian) linked on the following page:

<https://www.bancaditalia.it/pubblicazioni/metodi-e-fonti-approfondimenti/index.html?com.dotmarketing.htmlpage.language=1&dotcache=refresh>

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

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

Q	CCR	Average number of banks per borrower by customer economic activity and total facilities granted (size classes)	TRI30476
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Tables distributed on the "BDS on-line statistical database" only

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Credit Conditions and Risk

Access to data:

[TRI30266](#)

Loans

by type of default

(stocks in millions of euro)

Reporting institutions: **Banks and CDP**

2024-Q1	2023-Q4	2023-Q3
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Non-performing loans	51,022	52,648	56,162
Bad loans (gross of write-downs and net of write-offs)			
Loans subject to forbearance	3,324	3,080	3,596
Other exposures	15,650	15,924	17,453
Likely defaults			
Loans subject to forbearance	12,704	13,476	14,155
Other exposures	14,960	15,848	16,180
Non-performing past due loans/exposures			
Loans subject to forbearance	434	363	410
Other exposures	3,891	3,897	4,303
Performing loans			
Loans subject to forbearance	20,574	21,364	22,617
Other exposures	1,733,167	1,771,974	1,762,777
Total loans to customers	1,804,763	1,845,986	1,841,556

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

Source: supervisory reports

Credit Conditions and Risk

Access to data:

[TRI30267](#)

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

1st quarter 2024

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	for other purposes	
ITALIA	18,825	11,950	1,553	1,159	1,881	1,551
North West Italy	5,369	3,615	385	242	576	370
Piedmont and Valle d'Aosta	1,209	761	133	71	124	111
Lombardy	3,809	2,665	211	149	392	224
Liguria	351	189	42	23	61	35
North East Italy	3,453	2,394	295	138	274	315
Trentino-Alto Adige	285	194	37	7	16	28
Veneto	1,386	942	112	59	122	145
Friuli Venezia Giulia	270	164	35	15	23	28
Emilia-Romagna	1,513	1,094	111	58	114	114
Central Italy	4,721	3,258	323	244	416	430
Tuscany	1,326	883	147	68	108	115
Umbria	284	189	22	15	25	21
Marche	462	319	37	21	37	46
Lazio	2,649	1,867	118	140	246	248
Southern Italy	3,656	1,896	359	359	416	298
Abruzzo and Molise	419	256	52	32	40	33
Campania	1,575	923	119	169	201	131
Apulia and Basilicata	1,251	551	137	107	132	89
Calabria	411	165	52	51	43	46
Islands	1,627	787	190	175	199	137
Sicily	1,220	539	137	143	159	102
Sardinia	407	248	52	33	40	35

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

Source: supervisory reports

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

1st quarter 2024

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	for other purposes

ITALIA	26,405	16,724	1,775	1,678	3,274	2,025
North West Italy	8,468	5,642	411	400	938	527
Piedmont and Valle d'Aosta	1,472	887	117	127	204	129
Lombardy	6,427	4,385	254	237	657	357
Liguria	569	371	40	37	76	42
North East Italy	5,838	3,999	481	231	631	408
Trentino-Alto Adige	1,160	817	170	13	80	78
Veneto	1,945	1,248	133	95	267	163
Friuli Venezia Giulia	531	369	39	24	55	45
Emilia-Romagna	2,202	1,566	139	99	229	123
Central Italy	6,519	4,230	369	333	807	546
Tuscany	1,870	1,236	142	98	219	171
Umbria	346	221	30	23	44	28
Marche	577	333	58	33	70	83
Lazio	3,726	2,440	139	179	474	264
Southern Italy	4,009	2,176	354	474	595	391
Abruzzo and Molise	591	347	57	49	80	56
Campania	1,608	900	121	204	234	138
Apulia and Basilicata	1,416	760	128	148	226	153
Calabria	394	169	48	73	55	44
Islands	1,569	678	160	240	302	153
Sicily	1,180	458	118	191	254	125
Sardinia	390	220	42	49	49	28

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

1st quarter 2024

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	for other purposes

ITALIA	4,183	1,329	340	1,075	775	354
North West Italy	1,115	413	87	262	232	89
Piedmont and Valle d'Aosta	250	52	31	80	58	26
Lombardy	777	336	45	158	155	53
Liguria	88	24	11	24	19	9
North East Italy	573	190	59	159	107	49
Trentino-Alto Adige	56	20	12	9	6	9
Veneto	246	92	19	63	51	18
Friuli Venezia Giulia	46	11	6	16	9	3
Emilia-Romagna	226	67	21	71	42	20
Central Italy	982	337	73	227	193	95
Tuscany	248	88	26	60	45	26
Umbria	53	17	3	17	9	6
Marche	97	33	10	22	15	16
Lazio	584	198	33	128	123	48
Southern Italy	1,077	303	89	282	162	83
Abruzzo and Molise	131	50	13	30	19	13
Campania	462	144	28	124	75	32
Apulia and Basilicata	301	68	36	82	52	28
Calabria	184	41	12	47	16	10
Islands	435	86	32	145	82	37
Sicily	339	69	22	112	66	29
Sardinia	97	18	11	33	16	8

Credit Conditions and Risk

Access to data:

[TRI30265](#)

Adjusted bad loans

by customer region

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

1st quarter 2024

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	398,148	21,876	1.16	42,286	1,954	1,880	279
North West Italy	94,465	5,785	1.10	10,162	789	438	46
Piedmont	27,298	1,282	1.10	2,890	111	126	9
Valle D'Aosta	532	14	1.06	72	7	3	..
Lombardy	57,069	4,048	1.08	6,174	622	265	35
Liguria	9,566	441	1.23	1,026	49	44	2
North East Italy	57,150	3,953	1.15	5,925	282	235	38
Veneto	23,359	1,671	1.21	2,218	132	91	23
Friuli-Venezia Giulia	5,438	298	1.12	554	21	28	1
Emilia Romagna	25,121	1,663	1.12	2,800	106	102	13
Trentino Alto Adige	3,232	320	1.06	353	23	14	1
Central Italy	88,481	5,769	1.20	8,684	419	443	128
Tuscany	25,161	1,526	1.15	2,537	136	114	8
Umbria	6,193	332	1.16	571	25	25	5
Marche	9,166	547	1.20	839	40	48	4
Lazio	47,961	3,364	1.22	4,737	217	256	112
Southern Italy	105,405	4,310	1.19	11,632	348	482	37
Abruzzo	9,307	453	1.17	843	36	38	2
Molise	2,004	106	1.78	174	4	10	1
Campania	49,787	1,908	1.15	5,477	158	195	13
Apulia	26,376	1,180	1.20	2,984	97	144	16
Basilicata	2,669	101	1.16	258	7	11	..
Calabria	15,262	561	1.24	1,896	45	84	6
Islands	52,647	2,059	1.19	5,883	116	282	29
Sicily	42,551	1,551	1.18	4,862	97	238	24
Sardinia	10,096	508	1.19	1,021	19	44	5

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30271](#)

Adjusted bad loans

by customer sector and economic activity

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

1st quarter 2024

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	398,148	21,876	1.16	42,286	1,954	1,880	279
General government	183	518	1.77	15	13	8	19
Financial companies (excluding Monetary Financial Institutions)	503	435	1.72	39	3	4	85
Non-financial companies	66,013	13,856	1.15	5,245	1,334	212	101
<i>of which:</i>							
Industry	12,107	3,255	1.15	724	449	38	42
Building	10,617	2,594	1.14	691	144	38	12
Services	38,983	7,164	1.15	3,422	669	122	36
Producer households	48,833	1,823	1.14	3,792	148	243	15
Consumer households and e others	281,477	5,230	1.11	33,099	454	1,413	59

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**

	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	0.85
More than 500,000 euro	0.78	0.84	0.94	0.94	0.93	0.94
General government	0.88	0.83	0.64	0.66	0.15	0.22
From 250 to 125,000 euro	7.57	5.04	2.85	1.54	1.65	3.74
From 125,000 to 500,000 euro	2.96	2.69	1.53	1.38	1.01	1.34
More than 500,000 euro	0.87	0.81	0.64	0.65	0.14	0.21
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	0.85	0.89	0.91
From 125,000 to 500,000 euro	0.71	0.66	0.71	1.18	1.26	1.18
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	1.45
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	1.97
More than 500,000 euro	1.07	1.16	1.36	1.32	1.34	1.38
Producer households	1.36	1.38	1.43	1.35	1.31	1.25
From 250 to 125,000 euro	1.28	1.24	1.25	1.15	1.15	1.14
From 125,000 to 500,000 euro	1.44	1.39	1.44	1.33	1.29	1.23
More than 500,000 euro	1.35	1.57	1.65	1.69	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	0.60
Other sectors	1.33	1.69	1.17	1.05	0.95	0.91
From 250 to 125,000 euro	1.27	1.34	1.33	1.19	1.14	1.10
From 125,000 to 500,000 euro	1.05	1.41	1.51	1.30	1.28	1.05
More than 500,000 euro	1.40	1.79	1.08	0.98	0.86	0.85

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**

	2022-Q4	2023-Q1	2023-Q2	2023-Q3	2023-Q4	2024-Q1
TOTAL	0.80	0.89	0.88	0.88	0.88	0.98
From 250 to 125,000 euro	0.67	0.72	0.76	0.80	0.85	0.90
From 125,000 to 500,000 euro	0.78	0.83	0.82	0.89	0.94	0.99
More than 500,000 euro	0.84	0.95	0.94	0.90	0.86	1.00
General government	0.35	0.60	0.51	0.43	0.46	0.49
From 250 to 125,000 euro	2.53	2.73	3.75	5.07	3.38	3.36
From 125,000 to 500,000 euro	1.21	1.87	2.86	2.52	3.22	1.87
More than 500,000 euro	0.34	0.60	0.49	0.42	0.44	0.48
Financial companies (excluding Monetary Financial Institutions)	0.07	0.14	0.17	0.16	0.14	0.17
From 250 to 125,000 euro	0.92	1.07	1.10	1.20	1.32	1.15
From 125,000 to 500,000 euro	0.70	0.79	1.05	1.22	1.22	1.34
More than 500,000 euro	0.07	0.14	0.16	0.15	0.14	0.16
Non-financial companies	1.33	1.45	1.42	1.35	1.34	1.51
From 250 to 125,000 euro	2.05	2.14	2.25	2.26	2.31	2.31
From 125,000 to 500,000 euro	1.89	1.94	1.95	2.00	2.13	2.18
More than 500,000 euro	1.26	1.38	1.34	1.27	1.24	1.43
Producer households	1.11	1.16	1.23	1.27	1.38	1.48
From 250 to 125,000 euro	1.07	1.15	1.25	1.26	1.35	1.38
From 125,000 to 500,000 euro	1.13	1.17	1.22	1.30	1.36	1.46
More than 500,000 euro	1.16	1.17	1.21	1.24	1.44	1.65
Consumer households	0.46	0.50	0.53	0.58	0.63	0.68
From 250 to 125,000 euro	0.51	0.54	0.58	0.64	0.69	0.74
From 125,000 to 500,000 euro	0.40	0.44	0.45	0.52	0.56	0.60
More than 500,000 euro	0.48	0.46	0.60	0.58	0.57	0.64
Other sectors	0.88	0.87	1.11	0.98	1.30	1.42
From 250 to 125,000 euro	1.13	1.28	1.40	1.37	1.40	1.30
From 125,000 to 500,000 euro	0.97	1.13	1.06	1.16	1.04	1.23
More than 500,000 euro	0.82	0.77	1.09	0.89	1.35	1.47

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**

	2021-Q2	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3
ITALY	0.86	0.90	0.96	0.92	0.89	0.88
<i>of which:</i> General government	0.88	0.83	0.64	0.66	0.15	0.22
Non-financial companies	1.11	1.20	1.41	1.38	1.41	1.45
Producer households	1.36	1.38	1.43	1.35	1.31	1.25
Consumer households	0.89	0.87	0.82	0.67	0.57	0.52
Piedmont	0.73	0.83	0.78	0.72	0.74	0.73
<i>of which:</i> General government	0.01	0.01	0.01	0.00	0.00	0.00
Non-financial companies	0.79	0.97	0.91	0.88	0.98	0.99
Producer households	1.24	1.24	1.20	1.16	1.18	1.05
Consumer households	0.79	0.77	0.70	0.55	0.47	0.45
Valle d'Aosta	0.51	0.95	0.77	0.57	0.97	0.84
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.29	0.79	0.77	0.57	1.34	1.09
Producer households	1.15	2.23	1.55	0.99	1.23	0.85
Consumer households	0.79	1.10	0.81	0.63	0.62	0.66
Lombardy	0.74	0.74	0.79	0.70	0.68	0.59
<i>of which:</i> General government	0.01	0.01	0.03	0.03	0.15	0.00
Non-financial companies	1.23	1.30	1.49	1.27	1.27	1.09
Producer households	1.06	1.04	1.21	1.18	1.16	1.20
Consumer households	0.76	0.75	0.73	0.56	0.48	0.45
Liguria	0.73	0.94	0.81	0.89	0.83	1.01
<i>of which:</i> General government	0.00	0.27	0.00	0.80	0.00	0.00
Non-financial companies	0.70	1.17	0.90	1.08	1.06	1.55
Producer households	1.28	1.01	1.30	1.18	1.23	1.15
Consumer households	0.76	0.76	0.69	0.65	0.59	0.52
Veneto	0.64	0.66	0.63	0.59	0.54	0.52
<i>of which:</i> General government	0.03	0.04	0.00	0.00	0.00	0.09
Non-financial companies	0.97	0.87	0.94	0.91	0.88	0.87
Producer households	1.06	1.11	1.10	1.04	1.04	0.90
Consumer households	0.70	0.67	0.64	0.54	0.45	0.40
Friuli Venezia Giulia	0.58	0.52	0.64	0.65	0.55	0.57
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.62	0.52	0.73	0.79	0.67	0.75
Producer households	1.14	1.17	1.23	1.06	1.03	0.95
Consumer households	0.53	0.52	0.54	0.50	0.43	0.38

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**

	2021-Q2	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3
Emilia-Romagna	0.71	0.81	0.84	0.84	1.01	0.85
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.79	0.96	1.03	1.04	1.40	1.16
Producer households	0.97	0.94	0.97	1.11	1.08	1.06
Consumer households	0.63	0.64	0.59	0.49	0.42	0.36
Trentino-Alto Adige	0.77	0.85	0.95	1.03	1.00	1.02
<i>of which:</i> General government	0.07	0.08	0.00	0.00	0.00	0.00
Non-financial companies	0.81	0.91	1.10	1.23	1.22	1.30
Producer households	1.60	1.64	1.61	1.60	1.56	1.52
Consumer households	0.58	0.54	0.53	0.46	0.36	0.38
Tuscany	1.16	1.15	1.12	1.07	1.08	1.28
<i>of which:</i> General government	0.37	0.36	0.37	0.37	0.00	0.00
Non-financial companies	1.43	1.44	1.40	1.35	1.54	1.97
Producer households	1.62	1.66	1.70	1.49	1.32	1.34
Consumer households	0.81	0.75	0.72	0.67	0.54	0.48
Umbria	1.08	1.36	1.36	1.01	0.95	0.76
<i>of which:</i> General government	0.24	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.14	1.68	1.68	1.17	1.11	0.76
Producer households	1.47	1.38	1.32	1.01	1.05	1.22
Consumer households	0.97	0.95	0.93	0.80	0.72	0.68
Marche	0.95	0.89	1.17	1.10	1.13	1.12
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.01	0.91	1.45	1.46	1.58	1.58
Producer households	1.54	1.38	1.37	1.21	1.13	1.00
Consumer households	0.75	0.73	0.74	0.59	0.52	0.51
Lazio	0.99	1.02	1.25	1.22	1.13	1.31
<i>of which:</i> General government	0.07	0.05	0.00	0.00	0.00	0.03
Non-financial companies	1.36	1.43	2.12	2.25	2.11	2.72
Producer households	2.01	2.17	2.10	1.90	1.75	1.33
Consumer households	1.11	1.10	1.01	0.82	0.69	0.59
Abruzzo	1.14	1.04	1.11	1.18	1.16	1.25
<i>of which:</i> General government	1.86	1.92	0.29	0.21	0.00	0.12
Non-financial companies	1.11	0.92	1.11	1.41	1.52	1.79
Producer households	1.59	1.56	1.65	1.36	1.25	1.25
Consumer households	1.08	1.09	1.04	0.87	0.71	0.60

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-Q2	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3
Molise	1.43	2.53	2.37	2.18	1.96	1.25
<i>of which:</i> General government	2.28	3.29	0.40	0.74	0.00	2.36
Non-financial companies	1.61	4.75	4.45	3.78	3.71	1.86
Producer households	1.56	1.44	1.61	2.23	2.30	2.02
Consumer households	0.90	0.91	0.81	0.72	0.62	0.57
Campania	1.23	1.34	1.32	1.64	1.29	1.35
<i>of which:</i> General government	0.77	0.78	0.28	0.28	0.31	0.54
Non-financial companies	1.14	1.40	1.66	2.64	1.83	2.01
Producer households	1.77	1.76	1.80	1.73	1.56	1.63
Consumer households	1.29	1.28	1.17	0.94	0.81	0.74
Apulia	1.35	1.40	1.52	1.39	1.33	1.34
<i>of which:</i> General government	0.13	0.54	0.60	0.56	1.24	1.96
Non-financial companies	1.81	1.90	2.27	2.17	2.15	2.21
Producer households	1.49	1.72	1.73	1.60	1.57	1.49
Consumer households	1.04	1.01	0.96	0.80	0.71	0.68
Basilicata	1.06	0.99	0.86	0.79	4.11	4.35
<i>of which:</i> General government	0.75	0.20	0.26	0.05	0.04	5.69
Non-financial companies	1.39	1.30	1.01	0.96	8.86	9.06
Producer households	1.20	1.13	1.29	1.16	1.19	1.40
Consumer households	0.77	0.70	0.67	0.58	0.50	0.52
Calabria	1.82	1.57	1.51	1.32	1.22	1.24
<i>of which:</i> General government	5.10	1.12	1.31	0.97	0.86	1.84
Non-financial companies	2.12	2.29	2.20	1.96	1.83	1.80
Producer households	1.91	2.01	1.67	1.51	1.53	1.53
Consumer households	1.18	1.18	1.13	0.97	0.86	0.82
Sicily	2.01	2.07	2.37	2.10	1.59	1.72
<i>of which:</i> General government	18.33	18.89	24.79	19.85	3.57	4.11
Non-financial companies	1.35	1.55	2.66	2.38	2.35	2.89
Producer households	1.96	1.88	2.08	1.92	1.93	1.86
Consumer households	1.62	1.55	1.41	1.09	0.94	0.84
Sardinia	0.73	0.78	0.82	0.80	0.76	0.63
<i>of which:</i> General government	0.07	0.35	0.08	0.00	0.00	0.03
Non-financial companies	0.97	1.04	1.19	1.19	1.13	0.90
Producer households	0.99	1.06	1.20	1.31	1.39	1.24
Consumer households	0.77	0.78	0.73	0.65	0.58	0.51

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**

	2022-Q4	2023-Q1	2023-Q2	2023-Q3	2023-Q4	2024-Q1
ITALY	0.80	0.89	0.88	0.88	0.88	0.98
<i>of which:</i> General government	0.35	0.60	0.51	0.43	0.46	0.49
Non-financial companies	1.33	1.45	1.42	1.35	1.34	1.51
Producer households	1.11	1.16	1.23	1.27	1.38	1.48
Consumer households	0.46	0.50	0.53	0.58	0.63	0.68
Piedmont	0.61	0.75	0.84	0.94	1.01	1.02
<i>of which:</i> General government	0.02	0.04	0.04	0.00	0.00	0.00
Non-financial companies	0.78	1.07	1.25	1.37	1.49	1.46
Producer households	1.05	1.03	1.14	1.20	1.25	1.38
Consumer households	0.41	0.46	0.51	0.57	0.62	0.66
Valle d'Aosta	0.72	0.67	0.38	0.47	0.91	1.09
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.98	0.87	0.39	0.51	1.42	1.68
Producer households	0.72	0.90	0.74	0.86	0.91	0.84
Consumer households	0.53	0.40	0.36	0.37	0.35	0.37
Lombardy	0.59	0.67	0.68	0.70	0.60	0.76
<i>of which:</i> General government	0.01	0.01	0.02	0.03	0.04	0.01
Non-financial companies	1.15	1.27	1.23	1.25	1.05	1.32
Producer households	0.94	0.94	1.01	1.01	1.13	1.18
Consumer households	0.39	0.40	0.43	0.47	0.50	0.56
Liguria	0.94	1.10	1.04	0.88	1.02	0.85
<i>of which:</i> General government	0.00	0.09	0.07	0.08	0.01	0.01
Non-financial companies	1.43	1.76	1.68	1.28	1.51	1.09
Producer households	1.10	1.07	1.04	1.17	1.33	1.39
Consumer households	0.44	0.47	0.46	0.51	0.57	0.62
Veneto	0.46	0.63	0.65	0.66	0.61	0.63
<i>of which:</i> General government	0.09	0.07	0.01	0.01	0.01	0.00
Non-financial companies	0.79	1.14	1.18	1.16	1.04	1.00
Producer households	0.83	0.94	0.89	1.00	1.14	1.25
Consumer households	0.36	0.41	0.41	0.46	0.50	0.54
Friuli Venezia Giulia	1.34	1.37	1.41	1.38	0.51	0.48
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	2.19	2.15	2.24	2.17	0.55	0.45
Producer households	1.24	1.30	1.27	1.27	0.96	1.34
Consumer households	0.36	0.45	0.45	0.50	0.50	0.54

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**

	2022-Q4	2023-Q1	2023-Q2	2023-Q3	2023-Q4	2024-Q1
Emilia-Romagna	0.80	0.86	0.75	0.84	1.06	1.17
<i>of which:</i> General government	0.00	0.00	2.80	2.74	3.06	2.70
Non-financial companies	1.13	1.21	0.96	1.08	1.46	1.65
Producer households	1.00	1.02	1.02	1.10	1.20	1.19
Consumer households	0.33	0.36	0.40	0.45	0.49	0.51
Trentino-Alto Adige	0.79	0.70	0.72	0.71	0.94	0.95
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.00	0.86	0.86	0.83	1.13	1.14
Producer households	1.12	1.04	1.07	1.08	1.53	1.55
Consumer households	0.33	0.30	0.39	0.42	0.45	0.49
Tuscany	1.10	1.17	1.06	0.98	1.17	1.34
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.65	1.74	1.49	1.29	1.68	1.91
Producer households	1.24	1.32	1.47	1.52	1.47	1.76
Consumer households	0.46	0.48	0.52	0.58	0.60	0.68
Umbria	0.92	0.94	0.95	0.96	0.87	0.91
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.14	1.17	1.19	1.17	0.96	0.95
Producer households	1.23	1.09	1.27	1.04	1.28	1.52
Consumer households	0.59	0.59	0.57	0.68	0.71	0.78
Marche	0.91	0.95	1.00	1.04	0.92	1.11
<i>of which:</i> General government	0.00	0.08	0.06	0.06	0.06	0.00
Non-financial companies	1.29	1.30	1.36	1.39	1.10	1.40
Producer households	0.93	1.04	1.12	1.19	1.21	1.54
Consumer households	0.44	0.49	0.53	0.59	0.64	0.67
Lazio	1.01	1.11	1.21	1.00	1.04	1.17
<i>of which:</i> General government	0.06	0.56	0.09	0.07	0.09	0.06
Non-financial companies	2.00	2.00	2.38	1.72	1.74	2.20
Producer households	1.33	1.44	1.49	1.50	1.49	1.70
Consumer households	0.52	0.55	0.58	0.65	0.69	0.74
Abruzzo	1.10	1.04	1.23	1.42	1.40	1.46
<i>of which:</i> General government	0.09	0.12	0.13	0.17	0.08	0.43
Non-financial companies	1.53	1.32	1.60	1.86	1.72	1.78
Producer households	1.27	1.35	1.50	1.75	2.02	2.07
Consumer households	0.56	0.64	0.74	0.83	0.93	0.96

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**

	2022-Q4	2023-Q1	2023-Q2	2023-Q3	2023-Q4	2024-Q1
Molise	1.54	1.91	1.72	1.55	1.23	0.84
<i>of which:</i> General government	0.35	2.74	2.32	0.00	1.41	0.00
Non-financial companies	2.64	3.21	2.77	2.28	1.48	0.73
Producer households	1.77	1.72	1.76	1.72	1.89	1.76
Consumer households	0.65	0.85	0.88	0.98	0.89	0.83
Campania	1.34	1.31	1.29	1.29	1.46	1.56
<i>of which:</i> General government	0.96	0.73	0.80	0.42	0.38	0.14
Non-financial companies	2.06	1.91	1.88	1.84	2.15	2.33
Producer households	1.44	1.45	1.52	1.50	1.61	1.78
Consumer households	0.66	0.71	0.73	0.81	0.86	0.90
Apulia	1.17	1.21	1.23	1.22	1.26	1.44
<i>of which:</i> General government	4.45	2.81	2.33	2.17	0.00	4.31
Non-financial companies	1.82	1.79	1.84	1.79	1.85	2.13
Producer households	1.33	1.49	1.70	1.67	1.74	1.74
Consumer households	0.62	0.68	0.67	0.71	0.77	0.85
Basilicata	4.05	4.17	1.19	1.19	1.13	1.14
<i>of which:</i> General government	7.03	5.31	4.94	0.00	0.00	0.00
Non-financial companies	8.41	8.37	1.71	1.84	1.65	1.60
Producer households	1.30	1.64	1.70	1.83	1.83	1.85
Consumer households	0.43	0.46	0.51	0.51	0.58	0.65
Calabria	1.32	1.43	1.41	1.40	1.45	1.62
<i>of which:</i> General government	2.10	1.86	1.40	0.77	0.94	3.61
Non-financial companies	1.84	2.06	2.11	2.03	2.51	2.35
Producer households	1.54	1.53	1.71	1.62	1.76	2.10
Consumer households	0.76	0.84	0.83	0.91	0.89	0.96
Sicily	1.28	1.44	1.36	1.43	1.61	1.65
<i>of which:</i> General government	4.13	5.59	8.60	7.76	12.04	9.38
Non-financial companies	2.00	2.22	1.77	1.70	1.80	1.94
Producer households	1.39	1.59	1.79	1.92	2.15	2.08
Consumer households	0.74	0.79	0.85	1.01	1.16	1.21
Sardinia	0.64	0.75	0.74	0.77	0.70	0.61
<i>of which:</i> General government	12.06	8.85	8.53	7.64	0.00	0.00
Non-financial companies	0.76	1.07	1.02	1.08	1.04	0.75
Producer households	1.06	1.14	1.07	1.24	1.26	1.20
Consumer households	0.46	0.49	0.53	0.53	0.58	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)

1st quarter 2024

Reporting institutions: **Banks**

	Total			1 facility		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
ITALY	1,604,514	1,134,261	3,697,272	629,209	530,594	3,297,813
North West Italy	701,693	493,451	1,095,099	280,916	231,561	970,156
Piedmont	97,965	68,816	287,297	28,466	24,869	256,554
Valle d'Aosta	3,041	2,121	8,141	838	734	7,265
Lombardy	577,516	405,939	711,198	243,417	198,619	626,314
Liguria	23,171	16,575	88,463	8,194	7,339	80,023
North East Italy	404,433	280,395	898,278	169,305	136,535	793,620
Trentino Alto Adige	45,831	35,520	121,611	20,135	17,918	110,425
Veneto	184,567	127,590	349,835	96,834	73,385	308,421
Friuli-Venezia Giulia	31,751	20,896	91,750	9,200	8,513	83,285
Emilia Romagna	142,284	96,388	335,082	43,136	36,719	291,489
Central Italy	329,667	223,956	783,391	103,830	92,627	699,644
Tuscany	75,745	55,332	257,776	24,821	22,449	224,536
Umbria	13,739	10,314	52,892	4,255	3,841	46,206
Marche	28,049	19,583	107,986	9,452	8,431	93,804
Lazio	212,134	138,727	364,737	65,302	57,906	335,098
Southern Italy	116,402	93,626	593,052	50,261	46,424	534,509
Abruzzo	15,419	11,885	69,846	5,793	5,224	62,208
Molise	2,233	1,867	13,551	1,021	943	12,153
Campania	49,347	39,077	218,295	19,673	17,999	196,415
Apulia	35,351	29,129	197,517	16,884	15,820	179,357
Basilicata	4,364	3,576	23,517	1,933	1,785	20,921
Calabria	9,688	8,092	70,326	4,957	4,653	63,455
Islands	52,319	42,832	327,452	24,897	23,446	299,884
Sicily	33,884	27,958	234,313	17,263	16,217	213,705
Sardinia	18,435	14,874	93,139	7,635	7,229	86,179

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

1st quarter 2024

Reporting institutions: **Banks**

	2 facilities			3 or 4 facilities		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
ITALY	155,739	113,131	257,964	184,029	121,230	104,014
North West Italy	71,563	50,007	78,436	73,878	47,387	33,581
Piedmont	9,736	6,535	20,246	14,731	9,041	7,828
Valle d'Aosta	288	223	655	407	251	181
Lombardy	59,137	41,540	51,786	55,006	35,704	23,544
Liguria	2,403	1,709	5,749	3,734	2,392	2,028
North East Italy	33,442	24,046	64,849	45,162	28,657	28,491
Trentino Alto Adige	6,493	5,184	8,223	5,830	4,293	2,315
Veneto	13,309	9,421	25,023	18,221	11,047	11,551
Friuli-Venezia Giulia	2,121	1,600	5,417	3,391	2,467	2,240
Emilia Romagna	11,518	7,842	26,186	17,720	10,851	12,385
Central Italy	30,404	23,098	54,395	35,732	24,340	21,665
Tuscany	8,622	6,461	20,731	12,564	8,052	9,141
Umbria	1,413	1,027	4,144	1,872	1,284	1,792
Marche	2,928	2,067	8,700	4,822	2,950	4,020
Lazio	17,441	13,542	20,820	16,473	12,055	6,712
Southern Italy	14,728	11,483	40,070	18,508	13,284	14,285
Abruzzo	1,911	1,396	5,075	2,420	1,635	1,931
Molise	350	296	996	350	262	315
Campania	5,895	4,548	14,589	8,447	6,057	5,543
Apulia	4,492	3,602	12,628	4,904	3,601	4,293
Basilicata	642	493	1,759	759	535	656
Calabria	1,438	1,148	5,023	1,627	1,194	1,547
Islands	5,601	4,498	20,214	10,749	7,562	5,992
Sicily	3,975	3,151	14,880	5,223	3,438	4,627
Sardinia	1,626	1,347	5,334	5,526	4,124	1,365

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

1st quarter 2024

Reporting institutions: **Banks**

More than 4 facilities		
Facilities granted	Margin used	Number of borrowers

ITALY	635,537	369,305	37,481
North West Italy	275,336	164,496	12,926
Piedmont	45,032	28,372	2,669
Valle d'Aosta	1,509	913	40
Lombardy	219,956	130,076	9,554
Liguria	8,840	5,136	663
North East Italy	156,523	91,155	11,318
Trentino Alto Adige	13,373	8,126	648
Veneto	56,203	33,737	4,840
Friuli-Venezia Giulia	17,039	8,317	808
Emilia Romagna	69,909	40,976	5,022
Central Italy	159,701	83,892	7,687
Tuscany	29,738	18,370	3,368
Umbria	6,199	4,162	750
Marche	10,846	6,135	1,462
Lazio	112,918	55,224	2,107
Southern Italy	32,905	22,435	4,188
Abruzzo	5,295	3,629	632
Molise	512	367	87
Campania	15,332	10,473	1,748
Apulia	9,070	6,107	1,239
Basilicata	1,029	764	181
Calabria	1,666	1,096	301
Islands	11,071	7,326	1,362
Sicily	7,423	5,152	1,101
Sardinia	3,648	2,174	261

Credit Conditions and Risk

Access to data:

[TRI30446](#)

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

1st quarter 2024

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	3,697,272	1,385,458	878,000	743,984	234,445
<i>of which:</i> 1 facility	3,297,813	1,367,927	829,673	655,075	153,218
2 facilities	257,964	17,275	46,839	77,310	57,331
3 or 4 facilities	104,014	255	1,485	11,557	23,151
more than 4 facilities	37,481	1	3	42	745
General government	6,176	203	126	265	517
<i>of which:</i> 1 facility	3,620	173	103	218	437
2 facilities	1,519	16	14	36	65
3 or 4 facilities	899	14	7	8	15
more than 4 facilities	138	-	2	3	-
Financial companies (excluding Monetary Financial Institutions)	10,160	2,546	1,362	1,417	947
<i>of which:</i> 1 facility	7,413	2,458	1,056	997	546
2 facilities	1,914	85	292	359	277
3 or 4 facilities	607	3	13	61	118
more than 4 facilities	226	-	1	-	6
Non-financial companies	677,997	180,339	93,124	114,515	95,534
<i>of which:</i> 1 facility	421,002	176,274	74,086	71,269	42,797
2 facilities	137,414	4,035	18,440	36,316	35,141
3 or 4 facilities	84,009	30	598	6,909	17,045
more than 4 facilities	35,572	-	-	21	551
Producer households	404,415	161,505	83,525	80,039	32,079
<i>of which:</i> 1 facility	348,386	157,655	73,498	62,373	18,842
2 facilities	43,175	3,792	9,636	14,981	9,221
3 or 4 facilities	11,635	57	391	2,677	3,878
more than 4 facilities	1,219	1	-	8	138
Consumer households and others	2,591,542	1,037,473	698,583	546,853	105,044
<i>of which:</i> 1 facility	2,510,827	1,028,033	679,758	519,452	90,349
2 facilities	73,573	9,289	18,355	25,503	12,565
3 or 4 facilities	6,817	151	470	1,888	2,080
more than 4 facilities	325	-	-	10	50

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

1st quarter 2024

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	104,978	72,352	27,750	24,126	5,776
<i>of which:</i> 1 facility	43,816	20,508	5,485	3,429	649
2 facilities	31,433	17,304	4,852	2,883	502
3 or 4 facilities	26,610	25,264	9,110	5,649	803
more than 4 facilities	3,119	9,276	8,303	12,165	3,822
General government	820	1,463	1,028	1,006	377
<i>of which:</i> 1 facility	638	880	491	311	67
2 facilities	145	433	349	333	93
3 or 4 facilities	34	139	181	332	136
more than 4 facilities	3	11	7	30	81
Financial companies (excluding Monetary Financial Institutions)	637	707	463	764	635
<i>of which:</i> 1 facility	357	419	262	395	262
2 facilities	181	206	137	220	143
3 or 4 facilities	86	64	49	99	109
more than 4 facilities	13	18	15	50	121
Non-financial companies	70,917	58,500	23,879	21,234	4,665
<i>of which:</i> 1 facility	22,309	12,946	3,680	2,284	303
2 facilities	23,366	13,852	3,774	2,037	242
3 or 4 facilities	22,569	22,979	8,376	4,954	525
more than 4 facilities	2,673	8,723	8,049	11,959	3,595
Producer households	11,551	4,669	833	268	9
<i>of which:</i> 1 facility	4,782	1,511	171	55	-
2 facilities	3,639	1,241	183	53	5
3 or 4 facilities	2,783	1,472	281	81	1
more than 4 facilities	347	445	198	79	3
Consumer households and others	20,945	6,976	1,543	852	90
<i>of which:</i> 1 facility	15,652	4,722	880	382	17
2 facilities	4,082	1,566	408	240	19
3 or 4 facilities	1,128	609	222	183	32
more than 4 facilities	83	79	33	47	22

Credit Conditions and Risk

Access to data:

[TRI30466](#)

Average number of banks per borrower

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

(numbers in unit, percentages)

1st quarter 2024

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000
TOTAL	Average number of banks per borrower	1.19	1.01	1.06	1.14
	First bank's share of total credit granted (%)	67	99	98	96
General government	Average number of banks per borrower	1.70	1.24	1.29	1.26
	First bank's share of total credit granted (%)	71	99	97	96
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.54	1.04	1.24	1.34
	First bank's share of total credit granted (%)	86	98	91	89
Non-financial companies	Average number of banks per borrower	1.79	1.02	1.21	1.44
	First bank's share of total credit granted (%)	48	99	91	85
<i>of which:</i>					
Industry	Average number of banks per borrower	2.39	1.02	1.22	1.51
	First bank's share of total credit granted (%)	40	99	91	83
Building	Average number of banks per borrower	1.70	1.02	1.22	1.48
	First bank's share of total credit granted (%)	64	99	91	84
Services	Average number of banks per borrower	1.61	1.02	1.21	1.42
	First bank's share of total credit granted (%)	51	99	91	86
Producer households	Average number of banks per borrower	1.18	1.02	1.12	1.26
	First bank's share of total credit granted (%)	88	99	95	92
Consumer households and others	Average number of banks per borrower	1.03	1.01	1.03	1.05
	First bank's share of total credit granted (%)	97	100	99	99

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

Source: Central Credit Register

Credit Conditions and Risk

Average number of banks per borrower

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

(numbers in unit, percentages)

1st quarter 2024

Reporting institutions: **Banks**

		From 250,000 to 500,000	From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000
TOTAL	Average number of banks per borrower	1.47	2.01	2.68	3.54
	First bank's share of total credit granted (%)	87	78	70	63
General government	Average number of banks per borrower	1.20	1.29	1.53	1.76
	First bank's share of total credit granted (%)	96	94	91	88
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.59	1.67	1.63	1.79
	First bank's share of total credit granted (%)	86	86	87	87
Non-financial companies	Average number of banks per borrower	1.78	2.22	2.88	3.78
	First bank's share of total credit granted (%)	79	73	66	59
<i>of which:</i>					
Industry	Average number of banks per borrower	1.93	2.45	3.24	4.24
	First bank's share of total credit granted (%)	74	67	58	51
Building	Average number of banks per borrower	1.83	2.24	2.77	3.37
	First bank's share of total credit granted (%)	79	74	69	67
Services	Average number of banks per borrower	1.72	2.11	2.69	3.53
	First bank's share of total credit granted (%)	81	76	70	63
Producer households	Average number of banks per borrower	1.57	2.00	2.46	3.21
	First bank's share of total credit granted (%)	86	81	79	75
Consumer households and others	Average number of banks per borrower	1.16	1.33	1.48	1.69
	First bank's share of total credit granted (%)	96	94	92	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)

1st quarter 2024

Reporting institutions: **Banks**

		From 5,000,000 to 25,000,000	More than 25,000,000
TOTAL	Average number of banks per borrower	4.90	7.39
	First bank's share of total credit granted (%)	52	59
General government	Average number of banks per borrower	2.25	3.34
	First bank's share of total credit granted (%)	87	67
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	2.14	3.88
	First bank's share of total credit granted (%)	84	86
Non-financial companies	Average number of banks per borrower	5.26	8.27
	First bank's share of total credit granted (%)	49	35
<i>of which:</i>			
Industry	Average number of banks per borrower	5.86	8.98
	First bank's share of total credit granted (%)	42	31
Building	Average number of banks per borrower	4.43	6.75
	First bank's share of total credit granted (%)	60	46
Services	Average number of banks per borrower	4.91	7.70
	First bank's share of total credit granted (%)	53	37
Producer households	Average number of banks per borrower	3.53	3.33
	First bank's share of total credit granted (%)	74	54
Consumer households and others	Average number of banks per borrower	2.06	3.73
	First bank's share of total credit granted (%)	84	64

Credit Conditions and Risk

Access to data:

[TRI30101](#)

Summary data based on Central Credit Register observations

(numbers in unit, stocks in millions of euro)

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

	Total		Banks		Financial institutions and vehicles	
Number of borrowers for loans and collateral granted to customers	8,806,231	8,813,526	4,112,894	4,122,123	4,693,337	4,691,403
<i>of which:</i> joint borrowers	2,479,335	2,481,393	1,070,773	1,075,003	1,408,562	1,406,390
Loans (excluding bad loans)						
facilities granted	2,263,068	2,258,333	1,865,702	1,865,695	397,366	392,637
margin used	1,738,608	1,724,062	1,338,875	1,330,430	399,733	393,631
Breach of overdraft limits	24,704	25,688	10,443	11,373	14,261	14,315
margin available	549,164	559,959	537,270	546,638	11,894	13,321
Account receivables financing						
facilities granted	250,097	244,261	210,646	207,005	39,451	37,256
margin used	122,748	113,967	91,680	86,584	31,068	27,384
Term loans						
facilities granted	1,816,116	1,818,947	1,459,974	1,465,192	356,142	353,756
margin used	1,530,851	1,525,246	1,168,389	1,164,974	362,462	360,272
Revocable loans						
facilities granted	193,950	192,235	192,178	190,610	1,772	1,625
margin used	82,114	81,961	75,912	75,986	6,203	5,975
Collateral granted						
facilities granted	369,078	377,051	360,516	368,789	8,562	8,262
margin used	186,792	187,987	178,882	180,387	7,910	7,599
Bad loans (gross of write-downs and net of write-offs)	111,304	109,787	19,323	19,048	91,981	90,739
Number of guarantors	3,793,693	3,755,173	2,103,870	2,082,012	1,689,823	1,673,161
<i>of which:</i> joint guarantors	1,247,994	1,234,278	741,892	734,632	506,102	499,646
Guarantees received	732,800	704,151	455,960	434,911	276,840	269,240

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30126](#)

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

1st quarter 2024

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	6,424,594	2,636,495	1,677,131	1,145,307	251,167
Facilities granted	1,994,487	137,274	169,591	200,755	98,307
Margin used	1,525,156	129,779	162,902	189,759	83,333
<i>of which : backed by real security</i>	625,080	89,525	145,070	162,163	52,570
Margin available	492,437	10,114	7,819	12,389	16,113
Breach of overdraft limits	23,105	2,619	1,130	1,393	1,139

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2024

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	92,668	58,820	21,904	17,065	3,763
Facilities granted	82,124	121,193	100,023	222,897	791,914
Margin used	62,797	87,570	72,543	158,745	573,732
<i>of which</i> : backed by real security	25,826	28,634	20,433	39,538	60,791
Margin available	20,447	35,473	29,201	69,135	225,302
Breach of overdraft limits	1,120	1,850	1,721	4,983	7,120

Credit Conditions and Risk

Access to data:

[TRI30146](#)

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2024

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	3,697,272	1,385,458	878,000	743,984	234,445
	Facilities granted	1,604,514	65,164	80,375	112,028	66,416
	Margin used	1,134,261	59,579	75,304	103,151	54,087
Piedmont	Number of borrowers	287,297	116,352	67,145	53,535	17,175
	Facilities granted	97,965	5,446	6,093	7,987	4,851
	Margin used	68,816	4,981	5,643	7,211	3,807
Valle d'Aosta	Number of borrowers	8,141	2,930	1,687	1,757	659
	Facilities granted	3,041	134	147	254	175
	Margin used	2,121	117	132	227	146
Lombardy	Number of borrowers	711,198	237,393	170,994	153,407	52,009
	Facilities granted	577,516	11,319	15,724	23,316	14,643
	Margin used	405,939	10,172	14,582	21,205	11,482
Liguria	Number of borrowers	88,463	35,555	21,282	16,571	5,323
	Facilities granted	23,171	1,671	1,914	2,424	1,481
	Margin used	16,575	1,517	1,771	2,204	1,195
Trentino Alto Adige	Number of borrowers	121,611	34,265	24,016	29,959	13,908
	Facilities granted	45,831	1,652	2,283	4,952	4,277
	Margin used	35,520	1,427	2,094	4,614	3,750
Veneto	Number of borrowers	349,835	121,113	89,826	72,936	22,512
	Facilities granted	184,567	5,797	8,298	11,014	6,393
	Margin used	127,590	5,248	7,789	10,098	5,036
Friuli-Venezia Giulia	Number of borrowers	91,750	35,430	24,570	17,415	4,658
	Facilities granted	31,751	1,722	2,255	2,609	1,332
	Margin used	20,896	1,605	2,157	2,434	1,090

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2024

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	104,978	72,352	27,750	24,126	5,776
	Facilities granted	60,562	91,715	78,079	196,699	852,000
	Margin used	44,724	64,641	53,785	126,759	549,158
Piedmont	Number of borrowers	7,939	5,209	1,996	1,716	393
	Facilities granted	4,554	6,719	5,799	14,150	42,264
	Margin used	3,225	4,589	3,823	8,746	26,632
Valle d'Aosta	Number of borrowers	258	177	64	48	9
	Facilities granted	127	180	130	273	1,619
	Margin used	101	128	97	221	947
Lombardy	Number of borrowers	24,740	18,262	7,593	7,057	2,096
	Facilities granted	14,264	23,301	21,748	59,347	393,630
	Margin used	9,862	15,301	14,215	36,118	272,354
Liguria	Number of borrowers	2,097	1,286	452	389	102
	Facilities granted	1,178	1,618	1,250	2,985	8,615
	Margin used	863	1,122	879	1,953	5,015
Trentino Alto Adige	Number of borrowers	5,816	3,692	1,301	1,008	177
	Facilities granted	3,564	4,936	3,825	7,993	12,278
	Margin used	2,989	3,993	3,031	6,011	7,553
Veneto	Number of borrowers	10,912	8,167	3,231	2,777	590
	Facilities granted	6,325	10,379	9,178	23,314	103,744
	Margin used	4,458	6,953	5,929	13,872	67,963
Friuli-Venezia Giulia	Number of borrowers	2,043	1,464	557	463	114
	Facilities granted	1,204	1,911	1,584	3,736	15,358
	Margin used	901	1,336	1,078	2,413	7,830

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2024

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	335,082	116,479	80,889	70,702	22,160
	Facilities granted	142,284	5,519	7,426	10,594	6,331
	Margin used	96,388	4,862	6,854	9,554	4,826
Tuscany	Number of borrowers	257,776	88,874	59,683	57,111	18,581
	Facilities granted	75,745	4,163	5,453	8,511	5,219
	Margin used	55,332	3,717	5,042	7,824	4,277
Umbria	Number of borrowers	52,892	21,900	12,241	8,669	3,070
	Facilities granted	13,739	1,023	1,092	1,263	872
	Margin used	10,314	935	1,009	1,128	695
Marche	Number of borrowers	107,986	42,059	25,688	18,866	6,434
	Facilities granted	28,049	2,002	2,346	2,856	1,905
	Margin used	19,583	1,826	2,175	2,556	1,483
Lazio	Number of borrowers	364,737	131,291	85,100	85,302	23,487
	Facilities granted	212,134	6,123	7,931	13,111	6,559
	Margin used	138,727	5,695	7,546	12,465	5,741
Abruzzo	Number of borrowers	69,846	29,868	15,978	11,163	3,663
	Facilities granted	15,419	1,388	1,431	1,635	1,026
	Margin used	11,885	1,282	1,342	1,486	835
Molise	Number of borrowers	13,551	6,245	2,957	2,118	702
	Facilities granted	2,233	288	263	309	191
	Margin used	1,867	267	249	284	159
Campania	Number of borrowers	218,295	88,970	47,833	41,729	12,799
	Facilities granted	49,347	4,049	4,360	6,196	3,563
	Margin used	39,077	3,771	4,117	5,758	3,007

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2024

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	10,415	7,541	2,847	2,717	726
	Facilities granted	6,153	9,822	8,185	23,020	65,085
	Margin used	4,163	6,367	5,192	13,856	40,456
Tuscany	Number of borrowers	8,288	5,508	2,056	1,688	296
	Facilities granted	4,820	7,085	5,969	13,751	20,671
	Margin used	3,659	5,138	4,252	9,115	12,170
Umbria	Number of borrowers	1,509	1,042	390	347	65
	Facilities granted	877	1,309	1,079	2,901	3,299
	Margin used	643	924	764	1,924	2,224
Marche	Number of borrowers	3,098	2,233	800	647	120
	Facilities granted	1,868	2,884	2,183	4,986	6,962
	Margin used	1,318	1,903	1,416	3,067	3,737
Lazio	Number of borrowers	8,691	5,524	2,088	1,937	509
	Facilities granted	4,878	6,953	5,737	15,701	145,003
	Margin used	3,928	5,439	4,429	12,078	80,980
Abruzzo	Number of borrowers	1,730	1,170	445	361	80
	Facilities granted	1,005	1,435	1,194	2,911	3,357
	Margin used	765	1,026	863	2,058	2,170
Molise	Number of borrowers	322	185	59	40	9
	Facilities granted	176	198	134	257	409
	Margin used	133	146	92	211	312
Campania	Number of borrowers	5,832	3,817	1,454	1,148	219
	Facilities granted	3,210	4,456	3,730	8,297	11,391
	Margin used	2,556	3,600	2,903	5,901	7,216

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2024

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	197,517	81,643	49,038	36,154	9,618
	Facilities granted	35,351	3,836	4,452	5,286	2,705
	Margin used	29,129	3,618	4,280	4,975	2,335
Basilicata	Number of borrowers	23,517	10,276	5,135	3,987	1,303
	Facilities granted	4,364	472	457	591	372
	Margin used	3,576	438	431	547	319
Calabria	Number of borrowers	70,326	33,710	14,302	10,653	3,243
	Facilities granted	9,688	1,522	1,258	1,559	909
	Margin used	8,092	1,428	1,181	1,446	761
Sicily	Number of borrowers	234,313	110,603	54,541	36,459	9,386
	Facilities granted	33,884	5,129	4,922	5,334	2,619
	Margin used	27,958	4,858	4,708	5,010	2,266
Sardinia	Number of borrowers	93,139	40,502	25,095	15,491	3,755
	Facilities granted	18,435	1,906	2,270	2,226	993
	Margin used	14,874	1,813	2,203	2,123	877

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2024

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	4,367	2,871	920	731	108
	Facilities granted	2,521	3,589	2,504	5,567	4,809
	Margin used	2,022	2,852	1,909	3,919	3,036
Basilicata	Number of borrowers	585	384	160	102	14
	Facilities granted	331	468	418	723	520
	Margin used	272	351	311	491	388
Calabria	Number of borrowers	1,254	831	297	190	28
	Facilities granted	710	915	667	1,072	1,040
	Margin used	607	733	499	790	560
Sicily	Number of borrowers	3,653	2,134	755	530	89
	Facilities granted	2,048	2,577	2,051	3,971	5,124
	Margin used	1,645	1,964	1,547	2,649	3,131
Sardinia	Number of borrowers	1,429	855	285	230	32
	Facilities granted	751	980	715	1,745	6,820
	Margin used	612	776	558	1,367	4,483

Credit Conditions and Risk

Access to data:

[TRI30156](#)

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

1st quarter 2024

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	3,697,272	1,385,458	878,000	743,984	234,445
	Facilities granted	1,604,514	65,164	80,375	112,028	66,416
	Margin used	1,134,261	59,579	75,304	103,151	54,087
General government	Number of borrowers	6,176	203	126	265	517
	Facilities granted	40,047	7	10	33	109
	Margin used	23,580	74	27	61	150
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	10,160	2,546	1,362	1,417	947
	Facilities granted	381,506	117	122	216	286
	Margin used	278,375	86	89	171	205
Non-financial companies	Number of borrowers	677,997	180,339	93,124	114,515	95,534
	Facilities granted	868,542	8,377	8,485	18,324	29,208
	Margin used	542,344	5,989	6,056	13,211	20,652
<i>of which:</i>	Industry	Number of borrowers	138,299	22,751	14,424	20,792
		Facilities granted	343,903	1,081	1,331	3,404
		Margin used	193,155	700	821	2,117
	Building	Number of borrowers	90,436	24,230	12,780	16,004
		Facilities granted	60,830	1,123	1,155	2,547
		Margin used	44,817	746	767	1,718
	Services	Number of borrowers	427,375	128,326	63,249	74,223
		Facilities granted	434,253	5,949	5,757	11,806
		Margin used	281,214	4,358	4,269	8,897
Producer households	Number of borrowers	404,415	161,505	83,525	80,039	32,079
	Facilities granted	53,206	7,415	7,465	11,918	9,039
	Margin used	46,624	6,335	6,681	10,734	7,864
Consumer households and others	Number of borrowers	2,591,542	1,037,473	698,583	546,853	105,044
	Facilities granted	260,585	49,095	64,182	81,403	27,682
	Margin used	242,818	46,970	62,357	78,859	25,141

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

1st quarter 2024

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	104,978	72,352	27,750	24,126	5,776
	Facilities granted	60,562	91,715	78,079	196,699	852,000
	Margin used	44,724	64,641	53,785	126,759	549,158
General government	Number of borrowers	820	1,463	1,028	1,006	377
	Facilities granted	254	926	1,393	4,165	33,148
	Margin used	219	548	794	2,148	19,436
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	637	707	463	764	635
	Facilities granted	382	980	1,428	7,759	370,210
	Margin used	258	589	796	4,141	271,813
Non-financial companies	Number of borrowers	70,917	58,500	23,879	21,234	4,665
	Facilities granted	42,165	75,310	68,097	175,779	442,601
	Margin used	29,419	51,764	46,582	113,836	253,689
<i>of which:</i>	Industry	Number of borrowers	19,121	18,577	8,562	2,274
		Facilities granted	11,645	24,758	25,063	193,263
		Margin used	6,871	14,435	14,696	105,530
	Building	Number of borrowers	9,624	7,706	2,949	262
		Facilities granted	5,666	9,432	7,606	15,278
		Margin used	3,913	6,665	5,675	11,779
	Services	Number of borrowers	39,717	29,702	11,279	1,976
		Facilities granted	23,346	37,798	32,140	222,237
		Margin used	17,353	27,849	23,432	127,844
Producer households	Number of borrowers	11,551	4,669	833	268	9
	Facilities granted	6,547	5,744	2,402	1,820	579
	Margin used	5,641	5,074	2,134	1,530	302
Consumer households and others	Number of borrowers	20,945	6,976	1,543	852	90
	Facilities granted	11,153	8,712	4,747	7,156	5,462
	Margin used	9,140	6,636	3,474	5,085	3,918

Credit Conditions and Risk

Access to data:

[TRI30190](#)

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

1st quarter 2024

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

		Consumer households		
		Female	Male	Joint loans
ITALY	Number of borrowers	1,177,020	1,945,315	2,076,498
	Facilities granted	96,441	169,767	218,040
	Margin used	94,189	162,411	214,789
Piedmont	Number of borrowers	93,062	142,026	170,161
	Facilities granted	6,956	11,624	17,054
	Margin used	6,750	11,016	16,608
Valle d'Aosta	Number of borrowers	3,592	4,657	4,502
	Facilities granted	289	400	481
	Margin used	284	378	470
Lombardy	Number of borrowers	237,298	385,212	443,641
	Facilities granted	20,978	38,681	50,780
	Margin used	20,219	35,947	49,797
Liguria	Number of borrowers	35,740	54,419	49,903
	Facilities granted	2,782	4,720	5,088
	Margin used	2,725	4,471	4,967
Trentino-Alto Adige	Number of borrowers	25,182	44,652	31,030
	Facilities granted	2,644	5,407	4,386
	Margin used	2,565	5,113	4,259
Veneto	Number of borrowers	96,976	171,861	194,193
	Facilities granted	7,768	15,250	20,411
	Margin used	7,607	14,605	20,159
Friuli Venezia Giulia	Number of borrowers	29,741	47,987	44,349
	Facilities granted	2,161	3,882	4,407
	Margin used	2,136	3,760	4,364

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

1st quarter 2024

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

		Consumer households		
		Female	Male	Joint loans
Emilia-Romagna	Number of borrowers	104,835	160,153	163,859
	Facilities granted	8,467	14,542	17,794
	Margin used	8,231	13,765	17,462
Tuscany	Number of borrowers	90,459	136,761	142,621
	Facilities granted	7,641	12,151	15,601
	Margin used	7,455	11,661	15,357
Umbria	Number of borrowers	17,075	27,719	26,637
	Facilities granted	1,182	2,033	2,372
	Margin used	1,155	1,953	2,335
Marche	Number of borrowers	29,997	47,637	45,616
	Facilities granted	2,212	3,890	4,284
	Margin used	2,160	3,717	4,239
Lazio	Number of borrowers	140,461	202,882	212,866
	Facilities granted	13,119	19,307	24,901
	Margin used	12,867	18,672	24,611
Abruzzo	Number of borrowers	21,871	38,588	32,814
	Facilities granted	1,549	2,764	2,905
	Margin used	1,543	2,727	2,889
Molise	Number of borrowers	4,113	7,886	6,546
	Facilities granted	292	542	573
	Margin used	289	534	567
Campania	Number of borrowers	61,422	125,265	152,997
	Facilities granted	5,139	10,029	15,521
	Margin used	5,010	9,747	15,355
Apulia	Number of borrowers	57,963	116,161	132,515
	Facilities granted	4,392	8,765	11,936
	Margin used	4,354	8,657	11,893

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

1st quarter 2024

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

		Consumer households		
		Female	Male	Joint loans
Basilicata	Number of borrowers	6,724	13,616	12,824
	Facilities granted	491	971	1,163
	Margin used	496	959	1,156
Calabria	Number of borrowers	22,066	40,549	38,592
	Facilities granted	1,494	2,631	3,354
	Margin used	1,487	2,622	3,346
Sicily	Number of borrowers	67,956	132,893	124,698
	Facilities granted	4,670	8,991	10,924
	Margin used	4,652	8,942	10,862
Sardinia	Number of borrowers	30,487	44,391	46,134
	Facilities granted	2,215	3,185	4,104
	Margin used	2,205	3,166	4,094

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

1st quarter 2024

Reporting institutions: **Sample of banks**

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

ITALY	7.32	6.65	4.60
North West Italy	7.46	6.39	4.47
North East Italy	6.73	5.72	4.56
Central Italy	7.65	6.74	4.44
Southern Italy	7.95	7.58	4.85
Islands	8.17	7.46	5.12

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30881](#)

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

(percentages)

1st quarter 2024

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	
3.54	4.73	4.16	2.65	5.19
3.63	4.87	4.08	2.60	5.15
3.65	5.01	4.30	2.59	5.24
3.72	5.26	4.90	2.65	6.16
3.64	4.83	3.91	2.61	5.10
3.48	4.92	4.25	2.53	5.29
3.56	4.40	3.89	2.65	5.47
3.83	4.65	3.74	2.47	6.55
3.69	4.90	3.93	2.77	5.23
3.21	3.67	4.48	2.64	5.85
3.37	3.97	3.81	2.57	5.30
3.48	4.83	4.25	2.67	4.98
3.59	4.89	4.27	2.72	5.04
3.58	5.11	5.14	2.70	5.50
3.48	4.78	4.49	2.59	4.27
3.42	4.78	4.11	2.65	5.03
3.39	4.89	4.44	2.72	5.08
3.42	4.89	4.73	2.70	5.05
3.25	4.85	4.35	2.59	5.77
3.39	4.92	4.49	2.68	4.97
3.40	4.90	4.34	2.79	5.10
3.20	4.52	4.24	2.63	5.52
3.38	4.86	4.48	2.71	5.81
3.50	5.07	4.50	2.70	5.86
3.77	5.20	4.69	2.83	5.81
2.94	4.53	3.87	2.50	6.08

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30890](#)

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

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

1st quarter 2024

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	4.60	4.81	4.42	4.60	2.60	2.76	2.55	2.35
North West Italy	4.74	4.95	4.57	4.69	2.56	2.76	2.52	2.29
Piedmont and Valle d'Aosta	4.87	5.00	4.75	4.89	2.55	2.73	2.47	2.28
Lombardy	4.70	4.94	4.51	4.63	2.58	2.79	2.56	2.30
Liguria	4.83	4.93	4.74	4.80	2.46	2.67	2.38	2.18
North East Italy	4.24	4.42	4.03	4.41	2.61	2.77	2.56	2.41
Trentino-Alto Adige	4.38	4.70	4.30	4.28	2.42	2.35	2.41	2.47
Veneto	4.79	4.91	4.65	4.86	2.74	2.93	2.65	2.50
Friuli Venezia Giulia	4.20	4.16	4.07	4.92	2.60	2.68	2.57	2.39
Emilia-Romagna	3.73	3.97	3.43	4.09	2.53	2.67	2.49	2.25
Central Italy	4.75	4.98	4.61	4.64	2.59	2.75	2.57	2.31
Tuscany	4.78	4.91	4.68	4.76	2.65	2.85	2.62	2.30
Umbria	5.15	5.21	5.07	5.21	2.62	2.75	2.51	2.43
Marche	4.65	4.77	4.50	4.67	2.52	2.67	2.41	2.34
Lazio	4.72	5.03	4.57	4.55	2.57	2.72	2.57	2.31
Southern Italy	4.74	4.93	4.56	4.75	2.64	2.78	2.58	2.44
Abruzzo e Molise	4.73	4.89	4.57	4.67	2.62	2.71	2.56	2.50
Campania	4.83	5.03	4.65	4.87	2.62	2.77	2.59	2.42
Apulia	4.67	4.84	4.48	4.66	2.69	2.82	2.61	2.44
Basilicata	4.38	4.64	4.12	4.49	2.54	2.62	2.50	2.49
Calabria	4.76	5.06	4.57	4.51	2.61	2.77	2.52	2.45
Islands	4.93	5.13	4.74	4.84	2.62	2.71	2.56	2.50
Sicily	5.06	5.22	4.90	4.95	2.73	2.90	2.62	2.49
Sardinia	4.45	4.74	4.18	4.46	2.45	2.42	2.47	2.52

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30900](#)

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

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

1st quarter 2024

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	5.38	5.56	5.32	5.36	3.94	4.20	3.90	3.64
North West Italy	5.29	5.48	5.17	5.29	3.91	4.21	3.88	3.58
North East Italy	5.55	5.69	5.51	5.51	4.11	4.35	4.05	3.86
Central Italy	5.32	5.60	5.36	5.16	3.86	4.08	3.82	3.61
Southern Italy	5.54	5.59	5.37	5.68	3.86	4.10	3.82	3.55
Islands	4.98	5.37	4.99	4.58	4.01	4.22	3.97	3.62

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30950](#)

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

(percentages)

1st quarter 2024

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	5.02	5.65	5.52	6.70	5.70	4.72	5.36	5.40	6.01	5.20
North West Italy	5.03	5.45	5.47	6.89	5.32	4.62	5.03	5.11	5.81	4.95
North East Italy	4.99	5.56	5.26	6.66	5.83	4.66	5.17	4.93	5.93	5.66
Central Italy	4.86	5.66	5.55	6.36	6.08	4.74	5.54	5.53	6.05	5.40
Southern Italy and Islands	6.69	6.67	6.21	7.49	6.83	5.91	5.93	5.33	6.73	6.24

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

Sources: AnaCredit survey

Credit Conditions and Risk

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

(percentages)

1st quarter 2024

Reporting institutions: **Banks**

More than 1 up to 5 years					More than 5 years				
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 **5.92** **6.10** **6.03** **7.27** **5.97** **6.34** **6.68** **6.27** **7.23** **6.84**

North West Italy 5.87 6.02 6.18 7.57 5.71 6.31 6.50 5.97 7.30 6.71

North East Italy 5.70 5.89 5.88 6.91 5.74 5.80 6.14 5.97 6.66 6.22

Central Italy 5.69 6.03 5.71 7.33 6.07 6.35 7.08 6.60 6.96 7.22

Southern Italy and Islands 6.83 6.75 6.32 7.13 6.98 7.47 7.46 7.29 8.12 7.46

Credit Conditions and Risk

Access to data:

[TRI30951](#)

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

1st quarter 2024

Reporting institutions: **Banks**

Total of size classes				Up to 50,000 euro			
Total of periods	Up to 1 year	More than 1 up to 5 years	More than 5 years	Total of periods	Up to 1 year	More than 1 up to 5 years	More than 5 years

ITALY

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

5.02 4.72 5.92 6.35 6.97 6.39 8.47 8.73

of which: Non-financial companies and producer households

5.65 5.36 6.10 6.68 6.98 6.39 8.47 8.99

North West Italy

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

5.03 4.62 5.87 6.31 6.94 6.30 8.38 9.28

of which: Non-financial companies and producer households

5.45 5.03 6.02 6.50 6.93 6.30 8.38 9.30

North East Italy

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

4.99 4.66 5.71 5.80 6.86 6.44 8.01 8.58

of which: Non-financial companies and producer households

5.56 5.17 5.90 6.14 6.86 6.43 8.02 8.59

Central Italy

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

4.86 4.74 5.69 6.35 6.95 6.44 8.43 7.84

of which: Non-financial companies and producer households

5.66 5.54 6.03 7.08 7.04 6.47 8.44 8.75

Southern Italy and Islands

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

6.69 5.91 6.83 7.47 7.09 6.39 9.03 9.09

of which: Non-financial companies and producer households

6.67 5.93 6.75 7.46 7.09 6.39 9.04 9.10

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

Sources: AnaCredit survey

Credit Conditions and Risk

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

1st quarter 2024

Reporting institutions: **Banks**

From 50,000 to 125,000 euro				From 125,000 to 250,000 euro			
Total of periods	Up to 1 year	More than 1 up to 5 years	More than 5 years	Total of periods	Up to 1 year	More than 1 up to 5 years	More than 5 years

ITALY

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

7.08 6.26 7.50 7.43 6.47 5.94 6.80 6.59

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

7.16 6.29 7.50 7.70 6.56 5.97 6.80 6.86

North West Italy

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

7.01 6.11 7.40 7.70 6.42 5.77 6.70 6.82

of which: Non-financial companies and producer households

7.01 6.10 7.40 7.72 6.42 5.77 6.70 6.83

North East Italy

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

6.83 6.17 7.10 7.30 6.25 5.77 6.47 6.54

of which: Non-financial companies and producer households

6.83 6.17 7.09 7.32 6.25 5.76 6.47 6.55

Central Italy

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

6.82 6.27 7.50 6.60 6.26 6.05 6.87 5.94

of which: Non-financial companies and producer households

7.20 6.47 7.51 7.49 6.70 6.29 6.88 6.81

Southern Italy and Islands

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

7.62 6.59 7.96 8.22 7.04 6.44 7.23 7.29

of which: Non-financial companies and producer households

7.61 6.58 7.95 8.23 7.04 6.43 7.23 7.31

Credit Conditions and Risk

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

1st quarter 2024

Reporting institutions: **Banks**

From 250,000 to 500,000 euro				From 500,000 to 1,000,000 euro			
Total of periods	Up to 1 year	More than 1 up to 5 years	More than 5 years	Total of periods	Up to 1 year	More than 1 up to 5 years	More than 5 years

ITALY

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

6.12 5.66 6.30 6.39 5.95 5.34 6.05 6.38

of which: Non-financial companies and producer households

6.19 5.70 6.30 6.56 6.01 5.43 6.05 6.46

North West Italy

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

6.05 5.47 6.22 6.51 5.91 5.30 6.09 6.37

of which: Non-financial companies and producer households

6.05 5.47 6.22 6.52 5.91 5.30 6.07 6.38

North East Italy

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

6.05 5.68 6.16 6.27 5.80 5.36 5.87 6.08

of which: Non-financial companies and producer households

6.05 5.66 6.16 6.28 5.79 5.33 5.87 6.10

Central Italy

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

5.92 5.61 6.28 5.91 5.81 5.05 6.06 6.21

of which: Non-financial companies and producer households

6.27 5.85 6.30 6.58 6.11 5.53 6.07 6.52

Southern Italy and Islands

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

6.57 6.08 6.59 7.02 6.41 5.79 6.21 7.02

of which: Non-financial companies and producer households

6.58 6.09 6.59 7.04 6.41 5.79 6.21 7.02

Credit Conditions and Risk

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

1st quarter 2024

Reporting institutions: **Banks**

More than 1,000,000 euro			
Total of periods	Up to 1 year	More than 1 up to 5 years	More than 5 years

ITALY

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

4.82 4.63 5.49 6.12

of which: Non-financial companies and producer households

5.44 5.27 5.66 6.50

North West Italy

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

4.83 4.52 5.60 6.07

of which: Non-financial companies and producer households

5.22 4.90 5.72 6.29

North East Italy

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

4.74 4.52 5.28 5.51

of which: Non-financial companies and producer households

5.24 4.92 5.50 5.91

Central Italy

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

4.78 4.71 5.20 6.39

of which: Non-financial companies and producer households

5.57 5.51 5.55 7.16

Southern Italy and Islands

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

6.35 5.15 6.17 7.40

of which: Non-financial companies and producer households

6.28 5.13 5.97 7.38

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

by customer region and sector

(percentages)

1st quarter 2024Reporting institutions: **Banks**

	Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)		of which:	
			Non-financial companies and producer households	
	Total of periods	More than 1 year	Total of periods	More than 1 year
ITALY	5.02	6.11	5.65	6.36
North West Italy	5.03	6.05	5.45	6.22
Piedmont	5.32	5.93	5.42	6.24
Valle d'Aosta	5.20	6.68	6.54	6.69
Lombardy	4.95	6.04	5.46	6.18
Liguria	5.43	7.24	5.43	7.27
North East Italy	4.99	5.76	5.56	6.01
Trentino-Alto Adige	5.52	5.56	5.56	5.65
Veneto	5.77	6.14	5.84	6.14
Friuli Venezia Giulia	4.98	4.91	5.12	6.12
Emilia-Romagna	4.72	5.72	5.60	6.00
Central Italy	4.86	6.01	5.66	6.50
Tuscany	5.82	6.35	5.83	6.36
Umbria	5.71	5.77	5.71	5.77
Marche	5.95	6.10	5.95	6.10
Lazio	4.79	5.88	5.63	6.87
Southern Italy and Islands	6.69	7.14	6.67	7.10
Abruzzo	6.57	6.76	6.57	6.76
Molise	6.51	6.78	6.50	6.76
Campania	6.92	7.30	6.84	7.21
Apulia	6.44	7.01	6.38	6.94
Basilicata	6.68	6.85	6.68	6.85
Calabria	6.74	7.07	6.74	7.07
Sicily	6.74	7.27	6.74	7.27
Sardinia	6.37	7.07	6.62	7.07

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

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

Sources: AnaCredit survey

Credit Conditions and Risk

Access to data:

[TRI31100](#)

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

by customer region, sector and economic activity

(percentages)

1st quarter 2024

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	6.20	6.66	6.29	7.56	6.81
North West Italy	5.86	6.46	6.27	7.44	6.46
Piedmont	6.35	6.81	6.69	7.92	6.67
Valle d'Aosta	7.26	8.24	6.76	9.50	8.46
Lombardy	5.67	6.32	6.14	7.26	6.33
Liguria	7.09	7.13	6.82	7.56	7.21
North East Italy	6.10	6.32	6.00	7.11	6.52
Trentino-Alto Adige	6.29	6.39	5.85	6.91	6.56
Veneto	6.17	6.44	6.14	7.59	6.58
Friuli Venezia Giulia	6.57	6.55	5.95	7.90	6.99
Emilia-Romagna	5.96	6.19	5.92	6.77	6.42
Central Italy	6.29	6.95	6.43	7.91	7.09
Tuscany	6.71	6.84	6.39	8.10	7.02
Umbria	6.94	6.96	6.20	8.46	7.33
Marche	6.87	6.87	6.55	7.88	7.13
Lazio	5.83	7.07	6.52	7.78	7.10
Southern Italy and Islands	7.38	7.53	6.89	8.12	7.80
Abruzzo	7.36	7.33	6.85	7.22	8.01
Molise	7.75	7.64	6.35	8.75	8.18
Campania	7.33	7.37	7.03	8.19	7.45
Apulia	7.28	7.26	6.58	8.44	7.55
Basilicata	6.97	7.25	7.56	7.37	6.97
Calabria	8.72	8.60	7.38	9.46	8.95
Sicily	7.85	7.88	6.93	8.31	8.23
Sardinia	6.55	8.24	7.17	9.43	8.53

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 -

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

(percentages)

1st quarter 2024

Reporting institutions: **Banks**

Total	Up to 50,000 euro	From 50,000 to 125,000 euro	From 125,000 to 250,000 euro	From 250,000 to 500,000 euro	From 500,000 to 1,000,000 euro	More than 1,000,000 euro

ITALY

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

6.20 9.78 8.54 7.66 6.95 6.27 4.93

of which: Non-financial companies and producer households

6.66 9.78 8.55 7.67 6.97 6.28 5.40

North West Italy

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

5.86 9.57 8.30 7.50 6.83 6.21 4.75

of which: Non-financial companies and producer households

6.46 9.58 8.31 7.51 6.87 6.25 5.36

North East Italy

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

6.10 9.51 8.07 7.32 6.65 6.03 5.04

of which: Non-financial companies and producer households

6.32 9.50 8.07 7.33 6.65 6.03 5.23

Central Italy

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

6.29 9.78 8.78 7.85 7.24 6.48 4.75

of which: Non-financial companies and producer households

6.95 9.78 8.79 7.90 7.24 6.47 5.47

Southern Italy and Islands

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

7.38 10.45 9.45 8.40 7.52 6.66 5.86

of which: Non-financial companies and producer households

7.54 10.45 9.45 8.40 7.50 6.61 5.91

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

Sources: AnaCredit survey

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