



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

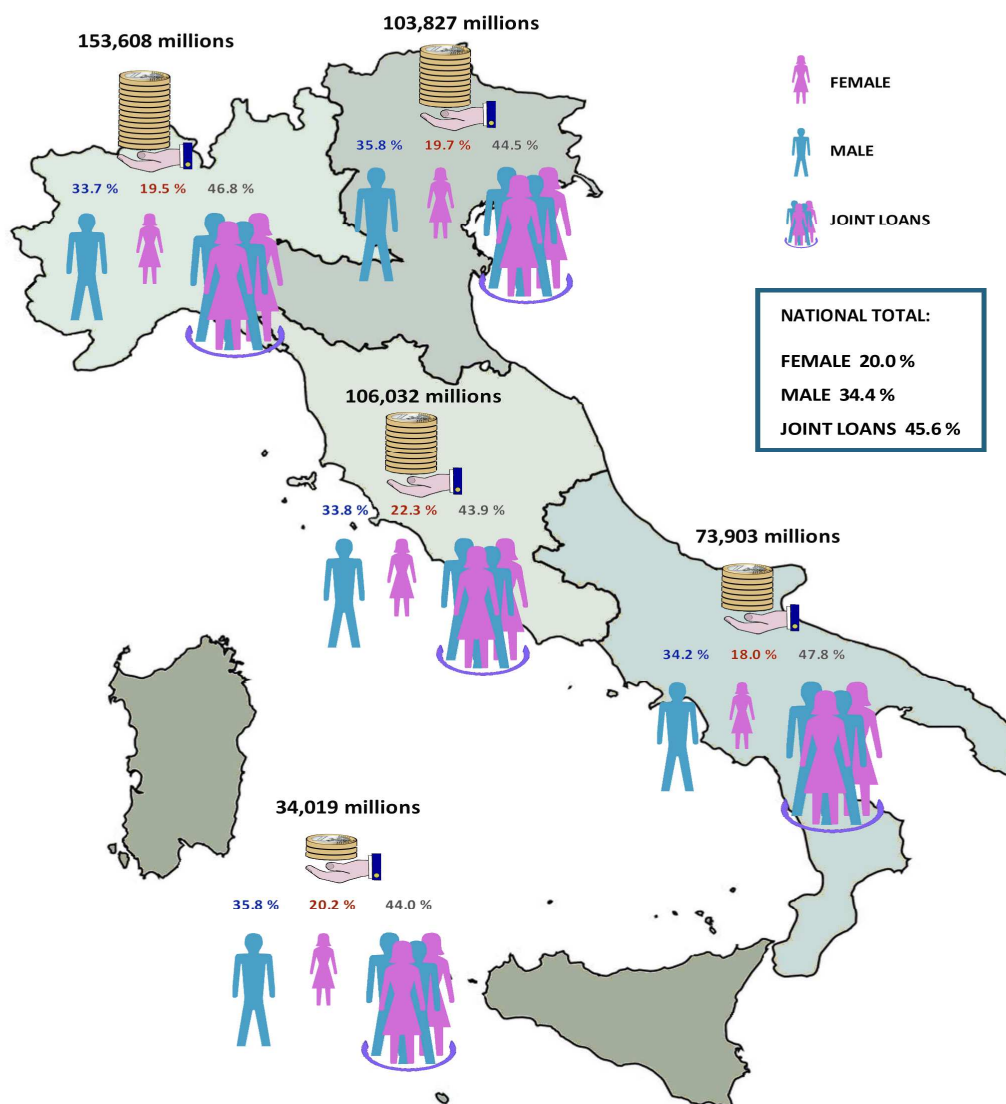
30 September 2024

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

Figure 1

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

(stock in millions of euros and percentages; data at 30 June 2024)

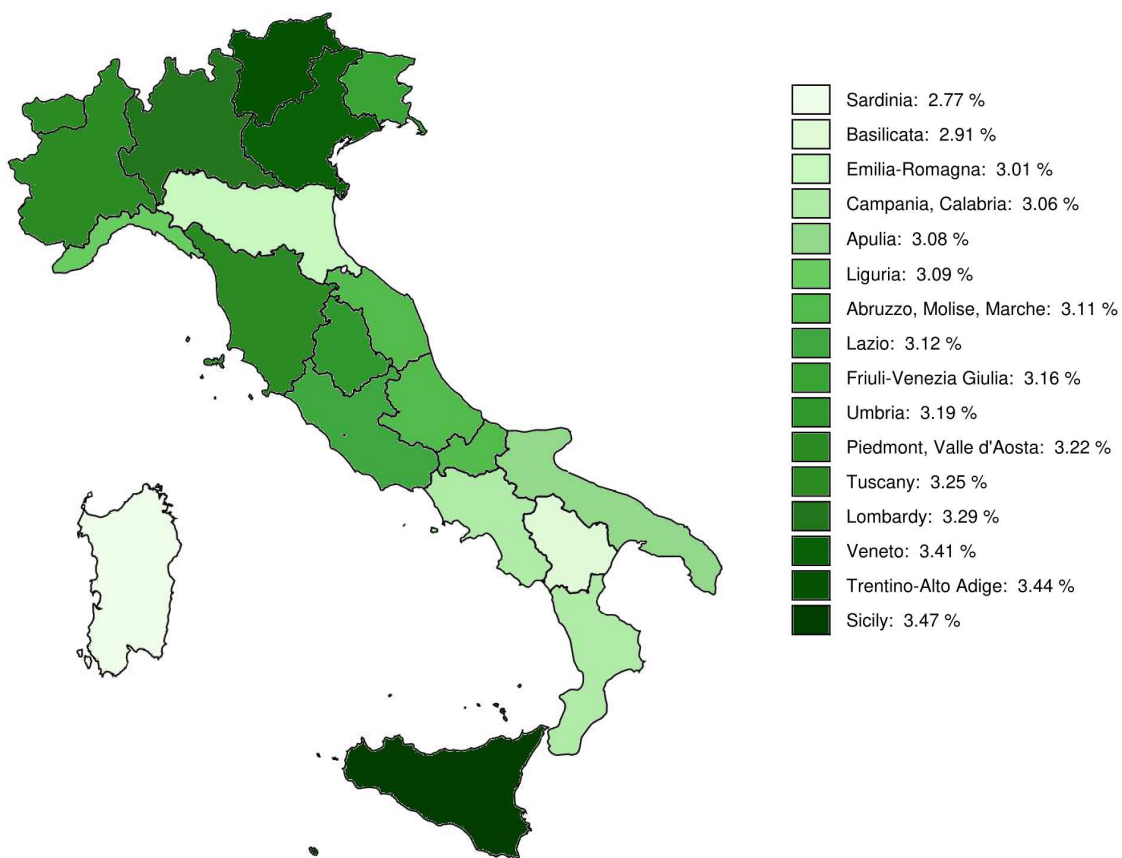


Reference period: June 2024

Figure 2

**Interest rates (Effective APR) on loans (excluding bad loans) to consumer households for home purchase<sup>1</sup>**

(per cent; data at 30 June 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: June 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](#).

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## Key to symbols and information in the index

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

**Frequency:**

**M** Monthly  
**Q** Quarterly  
**H** Half-yearly  
**A** Annual

**Source:**

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

**Description of the table**

**Identification code of the table**

**Page in which the table is reproduced in this report**

## Notice to readers

I. Symbols:

- the phenomenon does not exist, or it exists and data are collected but no cases were recorded
- .... the phenomenon exists but no data are available
- .. the data are known but the value is below the minimum considered significant
- == the data are confidential
- :: the data are not statistically significant

II. The intervals for the classification by size include the lower limit and exclude the upper limit.

III. The source must be cited in any use or dissemination of the information contained in the publications. The Bank of Italy is not responsible for any errors of interpretation or mistaken conclusions drawn on the basis of the information published.

IV. The row and column totals of some tables may not tally with the sum of the entries because they include data that cannot be allocated.

V. A brief description of the methodology, the main statistical sources and the revisions to methodology concerning the data provided in this report is available in '*Banks and Financial Institutions: Credit Conditions and Risk by Sector and Geographical Area*, Bank of Italy, Publications, [Methods and Sources: Methodological Notes](#).

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

Frequency Source

Access to  
data

### Non-performing Loans

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

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

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

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

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

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

### Multiple-bank Borrowing

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

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

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

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

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

### Summary Data

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

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

Q	CCR	<b>Loans (excluding bad loans)</b> by customer sex, location (region) and sector	<a href="#">TRI30190</a>	p. 43
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*Tables distributed on the “BDS on-line statistical database” only*

Q	CCR	<b>Loans (excluding bad loans)</b> by original maturity, currency and total facilities granted (size classes)	<a href="#">TRI30136</a>	
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Q	CCR	<b>Loans (excluding bad loans)</b> by customer economic activity and total facilities granted (size classes)	<a href="#">TRI30166</a>	
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### Lending rates

Q	SIR	<b>APRC on term loans to the sole proprietorships: new business in the quarter</b> by initial period of rate fixation and customer geographical area	<a href="#">TRI30871</a>	p. 46
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Q	SIR	<b>Lending rates (Effective APR) on loans (excluding bad loans) to consumer households and sole proprietorships: stocks</b> by type of transaction, initial period of rate fixation and customer region	<a href="#">TRI30881</a>	p. 47
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Q	SIR	<b>Lending rates (Effective APR) applied to loans (excluding bad loans) to consumer households for house purchase: stocks</b> by initial period of rate fixation, customer region and total facilities granted (size classes)	<a href="#">TRI30890</a>	p. 48
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Q	SIR	<b>APRC applied to loans (excl. bad loans) to consumer households for house purchase: new business in the quarter</b> by initial period of rate fixation, customer geographical area and total facilities granted (size classes)	<a href="#">TRI30900</a>	p. 49
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Q	AN	<b>APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter</b> by initial period of contract fixation, customer geographical area, sector and economic activity	<a href="#">TRI30950</a>	p. 50
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Q	AN	<b>APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter</b> by initial period of contract fixation, available amount (size classes), customer geographical area and sector	<a href="#">TRI30951</a>	p. 52
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Q	AN	<b>APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter</b> by customer region and sector	<a href="#">TRI30952</a>	p. 56
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Q	AN	<b>Effective APR applied to loans (excluding bad loans) related to liquidity needs: stocks</b> by customer region, sector and economic activity	<a href="#">TRI31100</a>	p. 57
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Q	AN	<b>Effective APR applied to loans (excluding bad loans) related to liquidity needs: stocks</b> by available amount (size classes), customer geographical area and sector	<a href="#">TRI31101</a>	p. 58
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## APPENDIX - Tables distributed on the “BDS on-line statistical database” only

### Loans

Q	CCR	<b>Loans (excluding bad loans)</b> by currency, original maturity, customer province, sector and economic activity	<a href="#">TRI30021</a>	
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Q	CCR	<b>Loans (excluding bad loans)</b> by customer sector and sub-sector	<a href="#">TRI30171</a>	
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Q	CCR	<b>Loans (excluding bad loans)</b> by customer economic activity	<a href="#">TRI30181</a>	
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Q	SR	<b>Non-performing loans</b> by customer sector	<a href="#">TRI30268</a>	
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Q	SR	<b>Non-performing loans</b> by customer sector and economic activity	<a href="#">TRI30269</a>	
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### Non-performing Loans

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

### Lending rates

Q	AN	<b>APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter</b>	<a href="#">TRI30953</a>
		by original maturity, interest rate type, customer geographical area, sector and economic activity	
Q	AN	<b>APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter</b>	<a href="#">TRI30954</a>
		by original maturity, type of protection, customer geographical area, sector and economic activity	
Q	AN	<b>APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter</b>	<a href="#">TRI30955</a>
		by original maturity, default probability, customer geographical area, sector and economic activity	
Q	AN	<b>Effective APR applied to loans (excluding bad loans) related to liquidity needs: stocks</b>	<a href="#">TRI31102</a>
		by type of protection, customer geographical area, sector and economic activity	
Q	AN	<b>Effective APR applied to loans (excluding bad loans) related to liquidity needs: stocks</b>	<a href="#">TRI31103</a>
		by probability of default, customer geographical area, sector and economic activity	

## Credit Conditions and Risk

Access to data:

[TRI30266](#)

### Loans

#### by type of default

(stocks in millions of euro)

Reporting institutions: **Banks and CDP**

2024-Q2	2024-Q1	2023-Q4
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<b>Non-performing loans</b>	54,903	53,015	52,648
<b>Bad loans (gross of write-downs and net of write-offs)</b>			
Loans subject to forbearance	3,370	3,416	3,080
Other exposures	16,214	15,913	15,924
<b>Likely defaults</b>			
Loans subject to forbearance	13,092	13,344	13,476
Other exposures	16,438	15,946	15,848
<b>Non-performing past due loans/exposures</b>			
Loans subject to forbearance	465	434	363
Other exposures	5,264	3,903	3,897
<b>Performing loans</b>			
Loans subject to forbearance	20,340	21,178	21,364
Other exposures	1,763,617	1,764,169	1,771,974
<b>Total loans to customers</b>	1,838,860	1,838,362	1,845,986

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

Source: supervisory reports

## Credit Conditions and Risk

Access to data:

[TRI30267](#)

### Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

2nd quarter 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

<b>ITALIA</b>	<b>19,106</b>	<b>12,044</b>	<b>1,620</b>	<b>1,224</b>	<b>1,887</b>	<b>1,591</b>
<b>North West Italy</b>	<b>5,499</b>	<b>3,702</b>	<b>397</b>	<b>265</b>	<b>571</b>	<b>384</b>
Piedmont and Valle d'Aosta	1,225	761	134	79	125	114
Lombardy	3,911	2,745	219	162	386	231
Liguria	363	195	43	25	60	39
<b>North East Italy</b>	<b>3,422</b>	<b>2,324</b>	<b>318</b>	<b>150</b>	<b>270</b>	<b>324</b>
Trentino-Alto Adige	286	187	44	8	17	28
Veneto	1,370	911	120	63	123	148
Friuli Venezia Giulia	261	153	34	16	24	29
Emilia-Romagna	1,504	1,074	119	63	107	119
<b>Central Italy</b>	<b>4,783</b>	<b>3,286</b>	<b>334</b>	<b>252</b>	<b>426</b>	<b>436</b>
Tuscany	1,395	953	144	69	110	113
Umbria	293	193	24	16	25	22
Marche	461	311	40	22	39	48
Lazio	2,635	1,829	127	146	252	253
<b>Southern Italy</b>	<b>3,762</b>	<b>1,956</b>	<b>371</b>	<b>376</b>	<b>422</b>	<b>304</b>
Abruzzo and Molise	436	267	53	34	42	34
Campania	1,625	953	125	178	201	134
Apulia and Basilicata	1,278	570	140	111	134	90
Calabria	422	166	53	53	45	46
<b>Islands</b>	<b>1,639</b>	<b>775</b>	<b>200</b>	<b>181</b>	<b>197</b>	<b>142</b>
Sicily	1,233	530	147	148	159	105
Sardinia	407	245	53	33	38	37

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

Source: supervisory reports

## Credit Conditions and Risk

### Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

2nd quarter 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

<b>ITALIA</b>	<b>27,899</b>	<b>17,665</b>	<b>1,909</b>	<b>1,742</b>	<b>3,488</b>	<b>2,181</b>
<b>North West Italy</b>	<b>9,006</b>	<b>6,039</b>	<b>480</b>	<b>420</b>	<b>1,039</b>	<b>557</b>
Piedmont and Valle d'Aosta	1,523	884	138	134	226	132
Lombardy	6,882	4,771	298	248	728	380
Liguria	601	384	45	38	85	46
<b>North East Italy</b>	<b>6,366</b>	<b>4,373</b>	<b>510</b>	<b>245</b>	<b>690</b>	<b>450</b>
Trentino-Alto Adige	1,107	770	165	14	76	79
Veneto	2,088	1,335	139	101	284	173
Friuli Venezia Giulia	527	355	43	26	58	45
Emilia-Romagna	2,645	1,913	163	105	271	153
<b>Central Italy</b>	<b>6,741</b>	<b>4,273</b>	<b>394</b>	<b>343</b>	<b>850</b>	<b>594</b>
Tuscany	1,860	1,168	155	103	241	190
Umbria	375	242	33	23	45	31
Marche	646	382	61	33	77	92
Lazio	3,860	2,481	145	183	487	281
<b>Southern Italy</b>	<b>4,145</b>	<b>2,275</b>	<b>361</b>	<b>489</b>	<b>597</b>	<b>402</b>
Abruzzo and Molise	601	352	58	51	77	61
Campania	1,694	963	123	208	244	145
Apulia and Basilicata	1,426	768	130	153	223	148
Calabria	423	193	49	76	53	48
<b>Islands</b>	<b>1,641</b>	<b>705</b>	<b>164</b>	<b>245</b>	<b>311</b>	<b>177</b>
Sicily	1,260	498	122	194	262	145
Sardinia	381	207	42	50	48	32

## Credit Conditions and Risk

### Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

2nd 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

<b>ITALIA</b>	<b>5,436</b>	<b>1,537</b>	<b>364</b>	<b>1,104</b>	<b>677</b>	<b>394</b>
<b>North West Italy</b>	<b>1,255</b>	<b>451</b>	<b>91</b>	<b>268</b>	<b>194</b>	<b>103</b>
Piedmont and Valle d'Aosta	302	72	32	82	48	32
Lombardy	846	355	49	161	134	60
Liguria	107	24	10	25	13	11
<b>North East Italy</b>	<b>670</b>	<b>225</b>	<b>63</b>	<b>162</b>	<b>94</b>	<b>59</b>
Trentino-Alto Adige	52	19	11	10	7	5
Veneto	283	100	22	65	44	26
Friuli Venezia Giulia	59	13	7	15	7	5
Emilia-Romagna	276	94	23	71	36	23
<b>Central Italy</b>	<b>1,358</b>	<b>473</b>	<b>79</b>	<b>232</b>	<b>169</b>	<b>109</b>
Tuscany	293	87	31	61	40	28
Umbria	61	12	3	17	7	6
Marche	122	30	10	23	14	17
Lazio	882	345	35	132	107	58
<b>Southern Italy</b>	<b>1,567</b>	<b>307</b>	<b>95</b>	<b>293</b>	<b>144</b>	<b>87</b>
Abruzzo and Molise	175	49	14	30	17	12
Campania	591	138	31	127	64	36
Apulia and Basilicata	388	97	38	87	49	30
Calabria	414	23	12	49	14	9
<b>Islands</b>	<b>586</b>	<b>81</b>	<b>37</b>	<b>150</b>	<b>76</b>	<b>35</b>
Sicily	475	63	24	116	61	29
Sardinia	112	18	12	34	14	6

## Credit Conditions and Risk

Access to data:

[TRI30265](#)

### Adjusted bad loans

by customer region

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

2nd quarter 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
<b>ITALY</b>	<b>424,860</b>	<b>22,229</b>	<b>1.17</b>	<b>38,822</b>	<b>2,117</b>	<b>2,304</b>	<b>262</b>
<b>North West Italy</b>	<b>101,096</b>	<b>6,136</b>	<b>1.15</b>	<b>9,426</b>	<b>644</b>	<b>536</b>	<b>55</b>
Piedmont	29,248	1,317	1.14	2,758	121	122	5
Valle D'Aosta	594	19	1.20	58	2	3	..
Lombardy	60,964	4,347	1.14	5,641	481	352	40
Liguria	10,290	452	1.22	969	39	59	9
<b>North East Italy</b>	<b>61,023</b>	<b>3,917</b>	<b>1.16</b>	<b>5,583</b>	<b>389</b>	<b>283</b>	<b>24</b>
Veneto	24,827	1,676	1.24	2,100	148	121	12
Friuli-Venezia Giulia	5,814	291	1.13	515	24	33	1
Emilia Romagna	26,942	1,626	1.10	2,649	193	115	10
Trentino Alto Adige	3,440	323	1.07	319	24	14	..
<b>Central Italy</b>	<b>93,775</b>	<b>5,751</b>	<b>1.19</b>	<b>8,051</b>	<b>564</b>	<b>529</b>	<b>68</b>
Tuscany	26,771	1,580	1.15	2,271	146	153	11
Umbria	6,527	335	1.17	510	23	33	2
Marche	9,572	561	1.24	726	49	47	3
Lazio	50,905	3,275	1.20	4,544	346	296	51
<b>Southern Italy</b>	<b>112,522</b>	<b>4,414</b>	<b>1.20</b>	<b>10,491</b>	<b>357</b>	<b>617</b>	<b>95</b>
Abruzzo	9,881	469	1.18	802	34	65	2
Molise	2,112	124	1.90	192	6	13	48
Campania	53,130	1,939	1.15	5,032	182	254	27
Apulia	28,331	1,210	1.22	2,589	88	165	12
Basilicata	2,844	98	1.14	284	10	19	1
Calabria	16,224	574	1.26	1,592	37	101	4
<b>Islands</b>	<b>56,444</b>	<b>2,011</b>	<b>1.18</b>	<b>5,271</b>	<b>164</b>	<b>339</b>	<b>21</b>
Sicily	45,581	1,530	1.18	4,307	138	278	14
Sardinia	10,863	481	1.16	964	25	61	7

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

Source: Central Credit Register

## Credit Conditions and Risk

Access to data:

[TRI30271](#)

### Adjusted bad loans

by customer sector and economic activity

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

2nd quarter 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
<b>TOTAL</b>	<b>424,860</b>	<b>22,229</b>	<b>1.17</b>	<b>38,822</b>	<b>2,117</b>	<b>2,304</b>	<b>262</b>
<b>General government</b>	<b>188</b>	<b>539</b>	<b>1.82</b>	<b>18</b>	<b>37</b>	<b>2</b>	<b>49</b>
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>518</b>	<b>346</b>	<b>1.31</b>	<b>51</b>	<b>13</b>	<b>5</b>	<b>..</b>
<b>Non-financial companies</b>	<b>68,466</b>	<b>14,115</b>	<b>1.18</b>	<b>5,700</b>	<b>1,395</b>	<b>289</b>	<b>125</b>
<i>of which:</i>							
Industry	12,380	3,438	1.20	767	415	49	35
Building	10,898	2,462	1.14	758	152	62	23
Services	40,667	7,365	1.19	3,728	742	163	59
<b>Producer households</b>	<b>51,428</b>	<b>1,850</b>	<b>1.14</b>	<b>3,493</b>	<b>167</b>	<b>295</b>	<b>18</b>
<b>Consumer households and e others</b>	<b>303,080</b>	<b>5,365</b>	<b>1.11</b>	<b>29,459</b>	<b>504</b>	<b>1,710</b>	<b>70</b>

**Notes:** This table basically corresponds to the previous table TDB30271. The data only include transactions with resident customers, excluding Monetary Financial Institutions. Industry is referred to industrial-economic activities excluding construction.

Source: Central Credit Register

## Credit Conditions and Risk

Access to data:

[TRI30601](#)

**Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year**  
**by customer sector and total credit used (size classes)**  
*(percentages)*

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

	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3	2022-Q4
<b>TOTAL</b>	<b>0.90</b>	<b>0.96</b>	<b>0.92</b>	<b>0.89</b>	<b>0.88</b>	<b>0.80</b>
From 250 to 125,000 euro	0.96	0.94	0.80	0.74	0.73	0.67
From 125,000 to 500,000 euro	1.06	1.06	0.98	0.91	0.85	0.78
More than 500,000 euro	0.84	0.94	0.94	0.93	0.94	0.84
<b>General government</b>	<b>0.83</b>	<b>0.64</b>	<b>0.66</b>	<b>0.15</b>	<b>0.22</b>	<b>0.35</b>
From 250 to 125,000 euro	5.04	2.85	1.54	1.65	3.74	2.53
From 125,000 to 500,000 euro	2.69	1.53	1.38	1.01	1.34	1.21
More than 500,000 euro	0.81	0.64	0.65	0.14	0.21	0.34
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>0.13</b>	<b>0.06</b>	<b>0.10</b>	<b>0.10</b>	<b>0.05</b>	<b>0.07</b>
From 250 to 125,000 euro	0.67	0.69	0.85	0.89	0.91	0.92
From 125,000 to 500,000 euro	0.66	0.71	1.18	1.26	1.18	0.70
More than 500,000 euro	0.13	0.06	0.10	0.10	0.05	0.07
<b>Non-financial companies</b>	<b>1.20</b>	<b>1.41</b>	<b>1.38</b>	<b>1.41</b>	<b>1.45</b>	<b>1.33</b>
From 250 to 125,000 euro	1.37	1.61	1.72	1.96	2.10	2.05
From 125,000 to 500,000 euro	1.65	1.84	1.92	2.00	1.97	1.89
More than 500,000 euro	1.16	1.36	1.32	1.34	1.38	1.26
<b>Producer households</b>	<b>1.38</b>	<b>1.43</b>	<b>1.35</b>	<b>1.31</b>	<b>1.25</b>	<b>1.11</b>
From 250 to 125,000 euro	1.24	1.25	1.15	1.15	1.14	1.07
From 125,000 to 500,000 euro	1.39	1.44	1.33	1.29	1.23	1.13
More than 500,000 euro	1.57	1.65	1.69	1.58	1.43	1.16
<b>Consumer households</b>	<b>0.87</b>	<b>0.82</b>	<b>0.67</b>	<b>0.57</b>	<b>0.52</b>	<b>0.46</b>
From 250 to 125,000 euro	0.89	0.84	0.68	0.59	0.56	0.51
From 125,000 to 500,000 euro	0.82	0.76	0.62	0.52	0.45	0.40
More than 500,000 euro	0.95	0.96	0.85	0.74	0.60	0.48
<b>Other sectors</b>	<b>1.69</b>	<b>1.17</b>	<b>1.05</b>	<b>0.95</b>	<b>0.91</b>	<b>0.88</b>
From 250 to 125,000 euro	1.34	1.33	1.19	1.14	1.10	1.13
From 125,000 to 500,000 euro	1.41	1.51	1.30	1.28	1.05	0.97
More than 500,000 euro	1.79	1.08	0.98	0.86	0.85	0.82

**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**

	2023-Q1	2023-Q2	2023-Q3	2023-Q4	2024-Q1	2024-Q2
<b>TOTAL</b>	<b>0.89</b>	<b>0.88</b>	<b>0.88</b>	<b>0.88</b>	<b>0.99</b>	<b>1.14</b>
From 250 to 125,000 euro	0.72	0.76	0.80	0.85	0.90	0.90
From 125,000 to 500,000 euro	0.83	0.82	0.89	0.94	0.99	1.02
More than 500,000 euro	0.95	0.94	0.90	0.86	1.03	1.25
<b>General government</b>	<b>0.60</b>	<b>0.51</b>	<b>0.43</b>	<b>0.46</b>	<b>0.49</b>	<b>2.10</b>
From 250 to 125,000 euro	2.73	3.75	5.07	3.38	3.37	20.69
From 125,000 to 500,000 euro	1.87	2.86	2.52	3.22	1.87	8.64
More than 500,000 euro	0.60	0.49	0.42	0.44	0.48	2.04
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>0.14</b>	<b>0.17</b>	<b>0.16</b>	<b>0.14</b>	<b>0.25</b>	<b>0.27</b>
From 250 to 125,000 euro	1.07	1.10	1.20	1.32	1.18	1.25
From 125,000 to 500,000 euro	0.79	1.05	1.22	1.22	1.34	1.32
More than 500,000 euro	0.14	0.16	0.15	0.14	0.25	0.27
<b>Non-financial companies</b>	<b>1.45</b>	<b>1.42</b>	<b>1.35</b>	<b>1.34</b>	<b>1.51</b>	<b>1.76</b>
From 250 to 125,000 euro	2.14	2.25	2.26	2.31	2.31	2.33
From 125,000 to 500,000 euro	1.94	1.95	2.00	2.13	2.18	2.32
More than 500,000 euro	1.38	1.34	1.27	1.24	1.42	1.70
<b>Producer households</b>	<b>1.16</b>	<b>1.23</b>	<b>1.27</b>	<b>1.38</b>	<b>1.47</b>	<b>1.53</b>
From 250 to 125,000 euro	1.15	1.25	1.26	1.35	1.38	1.36
From 125,000 to 500,000 euro	1.17	1.22	1.30	1.36	1.46	1.51
More than 500,000 euro	1.17	1.21	1.24	1.44	1.64	1.78
<b>Consumer households</b>	<b>0.50</b>	<b>0.53</b>	<b>0.58</b>	<b>0.63</b>	<b>0.68</b>	<b>0.69</b>
From 250 to 125,000 euro	0.54	0.58	0.64	0.69	0.74	0.74
From 125,000 to 500,000 euro	0.44	0.45	0.52	0.56	0.60	0.60
More than 500,000 euro	0.46	0.60	0.58	0.57	0.64	0.79
<b>Other sectors</b>	<b>0.87</b>	<b>1.11</b>	<b>0.98</b>	<b>1.30</b>	<b>1.42</b>	<b>1.73</b>
From 250 to 125,000 euro	1.28	1.40	1.37	1.40	1.31	1.25
From 125,000 to 500,000 euro	1.13	1.06	1.16	1.04	1.23	1.49
More than 500,000 euro	0.77	1.09	0.89	1.35	1.47	1.84

## 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-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3	2022-Q4
<b>ITALY</b>	<b>0.90</b>	<b>0.96</b>	<b>0.92</b>	<b>0.89</b>	<b>0.88</b>	<b>0.80</b>
<i>of which:</i> General government	0.83	0.64	0.66	0.15	0.22	0.35
Non-financial companies	1.20	1.41	1.38	1.41	1.45	1.33
Producer households	1.38	1.43	1.35	1.31	1.25	1.11
Consumer households	0.87	0.82	0.67	0.57	0.52	0.46
<b>Piedmont</b>	<b>0.83</b>	<b>0.78</b>	<b>0.72</b>	<b>0.74</b>	<b>0.73</b>	<b>0.61</b>
<i>of which:</i> General government	0.01	0.01	0.00	0.00	0.00	0.02
Non-financial companies	0.97	0.91	0.88	0.98	0.99	0.78
Producer households	1.24	1.20	1.16	1.18	1.05	1.05
Consumer households	0.77	0.70	0.55	0.47	0.45	0.41
<b>Valle d'Aosta</b>	<b>0.95</b>	<b>0.77</b>	<b>0.57</b>	<b>0.97</b>	<b>0.84</b>	<b>0.72</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.79	0.77	0.57	1.34	1.09	0.98
Producer households	2.23	1.55	0.99	1.23	0.85	0.72
Consumer households	1.10	0.81	0.63	0.62	0.66	0.53
<b>Lombardy</b>	<b>0.74</b>	<b>0.79</b>	<b>0.70</b>	<b>0.68</b>	<b>0.59</b>	<b>0.59</b>
<i>of which:</i> General government	0.01	0.03	0.03	0.15	0.00	0.01
Non-financial companies	1.30	1.49	1.27	1.27	1.09	1.15
Producer households	1.04	1.21	1.18	1.16	1.20	0.94
Consumer households	0.75	0.73	0.56	0.48	0.45	0.39
<b>Liguria</b>	<b>0.94</b>	<b>0.81</b>	<b>0.89</b>	<b>0.83</b>	<b>1.01</b>	<b>0.94</b>
<i>of which:</i> General government	0.27	0.00	0.80	0.00	0.00	0.00
Non-financial companies	1.17	0.90	1.08	1.06	1.55	1.43
Producer households	1.01	1.30	1.18	1.23	1.15	1.10
Consumer households	0.76	0.69	0.65	0.59	0.52	0.44
<b>Veneto</b>	<b>0.66</b>	<b>0.63</b>	<b>0.59</b>	<b>0.54</b>	<b>0.52</b>	<b>0.46</b>
<i>of which:</i> General government	0.04	0.00	0.00	0.00	0.09	0.09
Non-financial companies	0.87	0.94	0.91	0.88	0.87	0.79
Producer households	1.11	1.10	1.04	1.04	0.90	0.83
Consumer households	0.67	0.64	0.54	0.45	0.40	0.36
<b>Friuli Venezia Giulia</b>	<b>0.52</b>	<b>0.64</b>	<b>0.65</b>	<b>0.55</b>	<b>0.57</b>	<b>1.34</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.52	0.73	0.79	0.67	0.75	2.19
Producer households	1.17	1.23	1.06	1.03	0.95	1.24
Consumer households	0.52	0.54	0.50	0.43	0.38	0.36

**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-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3	2022-Q4
<b>Emilia-Romagna</b>	<b>0.81</b>	<b>0.84</b>	<b>0.84</b>	<b>1.01</b>	<b>0.85</b>	<b>0.80</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.96	1.03	1.04	1.40	1.16	1.13
Producer households	0.94	0.97	1.11	1.08	1.06	1.00
Consumer households	0.64	0.59	0.49	0.42	0.36	0.33
<b>Trentino-Alto Adige</b>	<b>0.85</b>	<b>0.95</b>	<b>1.03</b>	<b>1.00</b>	<b>1.02</b>	<b>0.79</b>
<i>of which:</i> General government	0.08	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.91	1.10	1.23	1.22	1.30	1.00
Producer households	1.64	1.61	1.60	1.56	1.52	1.12
Consumer households	0.54	0.53	0.46	0.36	0.38	0.33
<b>Tuscany</b>	<b>1.15</b>	<b>1.12</b>	<b>1.07</b>	<b>1.08</b>	<b>1.28</b>	<b>1.10</b>
<i>of which:</i> General government	0.36	0.37	0.37	0.00	0.00	0.00
Non-financial companies	1.44	1.40	1.35	1.54	1.97	1.65
Producer households	1.66	1.70	1.49	1.32	1.34	1.24
Consumer households	0.75	0.72	0.67	0.54	0.48	0.46
<b>Umbria</b>	<b>1.36</b>	<b>1.36</b>	<b>1.01</b>	<b>0.95</b>	<b>0.76</b>	<b>0.92</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.68	1.68	1.17	1.11	0.76	1.14
Producer households	1.38	1.32	1.01	1.05	1.22	1.23
Consumer households	0.95	0.93	0.80	0.72	0.68	0.59
<b>Marche</b>	<b>0.89</b>	<b>1.17</b>	<b>1.10</b>	<b>1.13</b>	<b>1.12</b>	<b>0.91</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.91	1.45	1.46	1.58	1.58	1.29
Producer households	1.38	1.37	1.21	1.13	1.00	0.93
Consumer households	0.73	0.74	0.59	0.52	0.51	0.44
<b>Lazio</b>	<b>1.02</b>	<b>1.25</b>	<b>1.22</b>	<b>1.13</b>	<b>1.31</b>	<b>1.01</b>
<i>of which:</i> General government	0.05	0.00	0.00	0.00	0.03	0.06
Non-financial companies	1.43	2.12	2.25	2.11	2.72	2.00
Producer households	2.17	2.10	1.90	1.75	1.33	1.33
Consumer households	1.10	1.01	0.82	0.69	0.59	0.52
<b>Abruzzo</b>	<b>1.04</b>	<b>1.11</b>	<b>1.18</b>	<b>1.16</b>	<b>1.25</b>	<b>1.10</b>
<i>of which:</i> General government	1.92	0.29	0.21	0.00	0.12	0.09
Non-financial companies	0.92	1.11	1.41	1.52	1.79	1.53
Producer households	1.56	1.65	1.36	1.25	1.25	1.27
Consumer households	1.09	1.04	0.87	0.71	0.60	0.56

## 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-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3	2022-Q4
<b>Molise</b>	<b>2.53</b>	<b>2.37</b>	<b>2.18</b>	<b>1.96</b>	<b>1.25</b>	<b>1.54</b>
<i>of which:</i> General government	3.29	0.40	0.74	0.00	2.36	0.35
Non-financial companies	4.75	4.45	3.78	3.71	1.86	2.64
Producer households	1.44	1.61	2.23	2.30	2.02	1.77
Consumer households	0.91	0.81	0.72	0.62	0.57	0.65
<b>Campania</b>	<b>1.34</b>	<b>1.32</b>	<b>1.64</b>	<b>1.29</b>	<b>1.35</b>	<b>1.34</b>
<i>of which:</i> General government	0.78	0.28	0.28	0.31	0.54	0.96
Non-financial companies	1.40	1.66	2.64	1.83	2.01	2.06
Producer households	1.76	1.80	1.73	1.56	1.63	1.44
Consumer households	1.28	1.17	0.94	0.81	0.74	0.66
<b>Apulia</b>	<b>1.40</b>	<b>1.52</b>	<b>1.39</b>	<b>1.33</b>	<b>1.34</b>	<b>1.17</b>
<i>of which:</i> General government	0.54	0.60	0.56	1.24	1.96	4.45
Non-financial companies	1.90	2.27	2.17	2.15	2.21	1.82
Producer households	1.72	1.73	1.60	1.57	1.49	1.33
Consumer households	1.01	0.96	0.80	0.71	0.68	0.62
<b>Basilicata</b>	<b>0.99</b>	<b>0.86</b>	<b>0.79</b>	<b>4.11</b>	<b>4.35</b>	<b>4.05</b>
<i>of which:</i> General government	0.20	0.26	0.05	0.04	5.69	7.03
Non-financial companies	1.30	1.01	0.96	8.86	9.06	8.41
Producer households	1.13	1.29	1.16	1.19	1.40	1.30
Consumer households	0.70	0.67	0.58	0.50	0.52	0.43
<b>Calabria</b>	<b>1.57</b>	<b>1.51</b>	<b>1.32</b>	<b>1.22</b>	<b>1.24</b>	<b>1.32</b>
<i>of which:</i> General government	1.12	1.31	0.97	0.86	1.84	2.10
Non-financial companies	2.29	2.20	1.96	1.83	1.80	1.84
Producer households	2.01	1.67	1.51	1.53	1.53	1.54
Consumer households	1.18	1.13	0.97	0.86	0.82	0.76
<b>Sicily</b>	<b>2.07</b>	<b>2.37</b>	<b>2.10</b>	<b>1.59</b>	<b>1.72</b>	<b>1.28</b>
<i>of which:</i> General government	18.89	24.79	19.85	3.57	4.11	4.13
Non-financial companies	1.55	2.66	2.38	2.35	2.89	2.00
Producer households	1.88	2.08	1.92	1.93	1.86	1.39
Consumer households	1.55	1.41	1.09	0.94	0.84	0.74
<b>Sardinia</b>	<b>0.78</b>	<b>0.82</b>	<b>0.80</b>	<b>0.76</b>	<b>0.63</b>	<b>0.64</b>
<i>of which:</i> General government	0.35	0.08	0.00	0.00	0.03	12.06
Non-financial companies	1.04	1.19	1.19	1.13	0.90	0.76
Producer households	1.06	1.20	1.31	1.39	1.24	1.06
Consumer households	0.78	0.73	0.65	0.58	0.51	0.46

## 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**

	2023-Q1	2023-Q2	2023-Q3	2023-Q4	2024-Q1	2024-Q2
<b>ITALY</b>	<b>0.89</b>	<b>0.88</b>	<b>0.88</b>	<b>0.88</b>	<b>0.99</b>	<b>1.14</b>
<i>of which:</i> General government	0.60	0.51	0.43	0.46	0.49	2.10
Non-financial companies	1.45	1.42	1.35	1.34	1.51	1.76
Producer households	1.16	1.23	1.27	1.38	1.47	1.53
Consumer households	0.50	0.53	0.58	0.63	0.68	0.69
<b>Piedmont</b>	<b>0.75</b>	<b>0.84</b>	<b>0.94</b>	<b>1.01</b>	<b>1.02</b>	<b>0.99</b>
<i>of which:</i> General government	0.04	0.04	0.00	0.00	0.00	0.68
Non-financial companies	1.07	1.25	1.37	1.49	1.44	1.37
Producer households	1.03	1.14	1.20	1.25	1.38	1.50
Consumer households	0.46	0.51	0.57	0.62	0.65	0.65
<b>Valle d'Aosta</b>	<b>0.67</b>	<b>0.38</b>	<b>0.47</b>	<b>0.91</b>	<b>1.09</b>	<b>1.17</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.87	0.39	0.51	1.42	1.68	1.84
Producer households	0.90	0.74	0.86	0.91	0.84	1.42
Consumer households	0.40	0.36	0.37	0.35	0.38	0.32
<b>Lombardy</b>	<b>0.67</b>	<b>0.68</b>	<b>0.70</b>	<b>0.60</b>	<b>0.75</b>	<b>0.87</b>
<i>of which:</i> General government	0.01	0.02	0.03	0.04	0.01	1.53
Non-financial companies	1.27	1.23	1.25	1.05	1.32	1.59
Producer households	0.94	1.01	1.01	1.13	1.16	1.20
Consumer households	0.40	0.43	0.47	0.50	0.55	0.56
<b>Liguria</b>	<b>1.10</b>	<b>1.04</b>	<b>0.88</b>	<b>1.02</b>	<b>0.84</b>	<b>2.66</b>
<i>of which:</i> General government	0.09	0.07	0.08	0.01	0.01	0.01
Non-financial companies	1.76	1.68	1.28	1.51	1.08	5.14
Producer households	1.07	1.04	1.17	1.33	1.39	1.45
Consumer households	0.47	0.46	0.51	0.57	0.62	0.62
<b>Veneto</b>	<b>0.63</b>	<b>0.65</b>	<b>0.66</b>	<b>0.61</b>	<b>0.62</b>	<b>0.69</b>
<i>of which:</i> General government	0.07	0.01	0.01	0.01	0.00	1.47
Non-financial companies	1.14	1.18	1.16	1.04	0.99	1.08
Producer households	0.94	0.89	1.00	1.14	1.25	1.27
Consumer households	0.41	0.41	0.46	0.50	0.54	0.59
<b>Friuli Venezia Giulia</b>	<b>1.37</b>	<b>1.41</b>	<b>1.38</b>	<b>0.51</b>	<b>0.48</b>	<b>0.61</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	5.75
Non-financial companies	2.15	2.24	2.17	0.55	0.45	0.62
Producer households	1.30	1.27	1.27	0.96	1.34	1.57
Consumer households	0.45	0.45	0.50	0.50	0.54	0.56

## 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**

	2023-Q1	2023-Q2	2023-Q3	2023-Q4	2024-Q1	2024-Q2
<b>Emilia-Romagna</b>	<b>0.86</b>	<b>0.75</b>	<b>0.84</b>	<b>1.06</b>	<b>1.19</b>	<b>1.29</b>
<i>of which:</i> General government	0.00	2.80	2.74	3.06	2.70	0.02
Non-financial companies	1.21	0.96	1.08	1.46	1.68	1.88
Producer households	1.02	1.02	1.10	1.20	1.19	1.26
Consumer households	0.36	0.40	0.45	0.49	0.51	0.56
<b>Trentino-Alto Adige</b>	<b>0.70</b>	<b>0.72</b>	<b>0.71</b>	<b>0.94</b>	<b>0.95</b>	<b>0.94</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.86	0.86	0.83	1.13	1.14	1.14
Producer households	1.04	1.07	1.08	1.53	1.54	1.37
Consumer households	0.30	0.39	0.42	0.45	0.50	0.49
<b>Tuscany</b>	<b>1.17</b>	<b>1.06</b>	<b>0.98</b>	<b>1.17</b>	<b>1.35</b>	<b>1.39</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.74	1.49	1.29	1.68	1.92	1.94
Producer households	1.32	1.47	1.52	1.47	1.78	1.91
Consumer households	0.48	0.52	0.58	0.60	0.68	0.72
<b>Umbria</b>	<b>0.94</b>	<b>0.95</b>	<b>0.96</b>	<b>0.87</b>	<b>0.91</b>	<b>1.56</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	14.34
Non-financial companies	1.17	1.19	1.17	0.96	0.94	2.01
Producer households	1.09	1.27	1.04	1.28	1.52	1.70
Consumer households	0.59	0.57	0.68	0.71	0.78	0.75
<b>Marche</b>	<b>0.95</b>	<b>1.00</b>	<b>1.04</b>	<b>0.92</b>	<b>1.10</b>	<b>1.23</b>
<i>of which:</i> General government	0.08	0.06	0.06	0.06	0.00	4.10
Non-financial companies	1.30	1.36	1.39	1.10	1.40	1.50
Producer households	1.04	1.12	1.19	1.21	1.54	1.58
Consumer households	0.49	0.53	0.59	0.64	0.67	0.68
<b>Lazio</b>	<b>1.11</b>	<b>1.21</b>	<b>1.00</b>	<b>1.04</b>	<b>1.29</b>	<b>1.40</b>
<i>of which:</i> General government	0.56	0.09	0.07	0.09	0.06	0.16
Non-financial companies	2.00	2.38	1.72	1.74	2.15	2.38
Producer households	1.44	1.49	1.50	1.49	1.68	1.72
Consumer households	0.55	0.58	0.65	0.69	0.74	0.73
<b>Abruzzo</b>	<b>1.04</b>	<b>1.23</b>	<b>1.42</b>	<b>1.40</b>	<b>1.46</b>	<b>1.75</b>
<i>of which:</i> General government	0.12	0.13	0.17	0.08	0.43	2.58
Non-financial companies	1.32	1.60	1.86	1.72	1.78	2.31
Producer households	1.35	1.50	1.75	2.02	2.07	2.18
Consumer households	0.64	0.74	0.83	0.93	0.96	0.92

## 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**

	2023-Q1	2023-Q2	2023-Q3	2023-Q4	2024-Q1	2024-Q2
<b>Molise</b>	<b>1.91</b>	<b>1.72</b>	<b>1.55</b>	<b>1.23</b>	<b>0.84</b>	<b>0.92</b>
<i>of which:</i> General government	2.74	2.32	0.00	1.41	0.00	0.23
Non-financial companies	3.21	2.77	2.28	1.48	0.73	0.94
Producer households	1.72	1.76	1.72	1.89	1.78	2.10
Consumer households	0.85	0.88	0.98	0.89	0.82	0.72
<b>Campania</b>	<b>1.31</b>	<b>1.29</b>	<b>1.29</b>	<b>1.46</b>	<b>1.56</b>	<b>1.94</b>
<i>of which:</i> General government	0.73	0.80	0.42	0.38	0.14	6.53
Non-financial companies	1.91	1.88	1.84	2.15	2.33	2.77
Producer households	1.45	1.52	1.50	1.61	1.78	1.78
Consumer households	0.71	0.73	0.81	0.86	0.89	0.91
<b>Apulia</b>	<b>1.21</b>	<b>1.23</b>	<b>1.22</b>	<b>1.26</b>	<b>1.45</b>	<b>1.50</b>
<i>of which:</i> General government	2.81	2.33	2.17	0.00	4.31	16.48
Non-financial companies	1.79	1.84	1.79	1.85	2.16	2.12
Producer households	1.49	1.70	1.67	1.74	1.74	1.75
Consumer households	0.68	0.67	0.71	0.77	0.85	0.86
<b>Basilicata</b>	<b>4.17</b>	<b>1.19</b>	<b>1.19</b>	<b>1.13</b>	<b>1.14</b>	<b>1.20</b>
<i>of which:</i> General government	5.31	4.94	0.00	0.00	0.00	13.92
Non-financial companies	8.37	1.71	1.84	1.65	1.60	1.39
Producer households	1.64	1.70	1.83	1.83	1.85	1.75
Consumer households	0.46	0.51	0.51	0.58	0.65	0.63
<b>Calabria</b>	<b>1.43</b>	<b>1.41</b>	<b>1.40</b>	<b>1.45</b>	<b>1.61</b>	<b>3.04</b>
<i>of which:</i> General government	1.86	1.40	0.77	0.94	3.61	27.08
Non-financial companies	2.06	2.11	2.03	2.51	2.34	2.73
Producer households	1.53	1.71	1.62	1.76	2.10	2.23
Consumer households	0.84	0.83	0.91	0.89	0.96	0.96
<b>Sicily</b>	<b>1.44</b>	<b>1.36</b>	<b>1.43</b>	<b>1.61</b>	<b>1.66</b>	<b>1.75</b>
<i>of which:</i> General government	5.59	8.60	7.76	12.04	9.51	20.09
Non-financial companies	2.22	1.77	1.70	1.80	1.94	1.91
Producer households	1.59	1.79	1.92	2.15	2.06	2.08
Consumer households	0.79	0.85	1.01	1.16	1.21	1.16
<b>Sardinia</b>	<b>0.75</b>	<b>0.74</b>	<b>0.77</b>	<b>0.70</b>	<b>0.61</b>	<b>0.68</b>
<i>of which:</i> General government	8.85	8.53	7.64	0.00	0.00	5.40
Non-financial companies	1.07	1.02	1.08	1.04	0.77	0.85
Producer households	1.14	1.07	1.24	1.26	1.20	1.30
Consumer households	0.49	0.53	0.53	0.58	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)

2nd quarter 2024

Reporting institutions: **Banks**

	Total			1 facility		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
<b>ITALY</b>	<b>1,591,440</b>	<b>1,124,241</b>	<b>3,583,948</b>	<b>612,853</b>	<b>519,561</b>	<b>3,192,794</b>
<b>North West Italy</b>	<b>696,111</b>	<b>493,447</b>	<b>1,055,430</b>	<b>270,267</b>	<b>225,584</b>	<b>933,273</b>
Piedmont	96,492	68,314	275,718	27,950	24,553	245,717
Valle d'Aosta	3,001	2,156	7,901	795	701	7,056
Lombardy	573,997	406,956	686,296	233,582	193,284	603,302
Liguria	22,621	16,021	85,515	7,940	7,047	77,198
<b>North East Italy</b>	<b>400,231</b>	<b>275,462</b>	<b>872,730</b>	<b>166,507</b>	<b>134,200</b>	<b>770,067</b>
Trentino Alto Adige	45,093	34,845	117,896	19,652	17,368	107,059
Veneto	181,765	124,775	337,391	95,232	72,183	296,853
Friuli-Venezia Giulia	31,876	20,644	89,655	9,065	8,366	81,316
Emilia Romagna	141,498	95,197	327,788	42,558	36,283	284,839
<b>Central Italy</b>	<b>328,273</b>	<b>222,105</b>	<b>756,559</b>	<b>102,534</b>	<b>91,722</b>	<b>674,608</b>
Tuscany	75,301	54,478	251,574	24,325	21,873	218,894
Umbria	13,594	9,997	50,802	4,067	3,657	44,255
Marche	27,712	19,153	105,127	9,257	8,219	91,241
Lazio	211,666	138,478	349,056	64,884	57,973	320,218
<b>Southern Italy</b>	<b>115,240</b>	<b>91,191</b>	<b>579,238</b>	<b>49,176</b>	<b>45,186</b>	<b>521,692</b>
Abruzzo	15,280	11,559	68,404	5,624	5,034	60,835
Molise	2,181	1,792	13,286	1,001	920	11,939
Campania	48,452	37,851	211,376	19,200	17,406	189,841
Apulia	34,885	28,517	193,892	16,551	15,495	176,055
Basilicata	4,272	3,452	23,078	1,915	1,756	20,530
Calabria	10,171	8,019	69,202	4,885	4,576	62,492
<b>Islands</b>	<b>51,583</b>	<b>42,037</b>	<b>319,991</b>	<b>24,369</b>	<b>22,869</b>	<b>293,154</b>
Sicily	33,239	27,369	229,306	16,922	15,824	209,187
Sardinia	18,344	14,667	90,685	7,447	7,045	83,967

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

Source: Central Credit Register



## Credit Conditions and Risk

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

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

2nd quarter 2024

Reporting institutions: **Banks**

	2 facilities			3 or 4 facilities		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
<b>ITALY</b>	<b>153,680</b>	<b>110,352</b>	<b>251,144</b>	<b>181,185</b>	<b>118,430</b>	<b>102,631</b>
<b>North West Italy</b>	<b>70,955</b>	<b>49,036</b>	<b>76,294</b>	<b>72,972</b>	<b>47,226</b>	<b>33,010</b>
Piedmont	9,465	6,174	19,601	15,060	9,479	7,737
Valle d'Aosta	294	231	625	260	162	177
Lombardy	58,827	40,933	50,425	54,049	35,321	23,056
Liguria	2,369	1,698	5,643	3,602	2,265	2,040
<b>North East Italy</b>	<b>32,610</b>	<b>23,031</b>	<b>63,204</b>	<b>43,581</b>	<b>27,290</b>	<b>28,163</b>
Trentino Alto Adige	6,367	5,036	7,909	5,715	4,164	2,270
Veneto	12,762	8,686	24,261	16,966	10,061	11,457
Friuli-Venezia Giulia	2,059	1,560	5,330	3,279	2,333	2,196
Emilia Romagna	11,421	7,750	25,704	17,621	10,731	12,240
<b>Central Italy</b>	<b>30,321</b>	<b>22,821</b>	<b>52,973</b>	<b>35,190</b>	<b>23,370</b>	<b>21,316</b>
Tuscany	8,478	6,185	20,292	12,364	7,871	9,020
Umbria	1,400	999	4,051	1,969	1,266	1,746
Marche	2,934	2,033	8,451	4,641	2,774	3,981
Lazio	17,509	13,604	20,179	16,216	11,459	6,569
<b>Southern Italy</b>	<b>14,450</b>	<b>11,166</b>	<b>39,132</b>	<b>18,959</b>	<b>13,146</b>	<b>14,191</b>
Abruzzo	1,853	1,381	4,992	2,471	1,537	1,954
Molise	334	284	951	353	266	313
Campania	5,739	4,395	14,301	8,566	5,973	5,451
Apulia	4,523	3,555	12,303	4,829	3,588	4,290
Basilicata	608	441	1,705	756	522	656
Calabria	1,393	1,110	4,880	1,983	1,261	1,527
<b>Islands</b>	<b>5,343</b>	<b>4,299</b>	<b>19,541</b>	<b>10,483</b>	<b>7,398</b>	<b>5,951</b>
Sicily	3,771	3,005	14,462	5,039	3,368	4,570
Sardinia	1,573	1,294	5,079	5,444	4,031	1,381

## Credit Conditions and Risk

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

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

2nd quarter 2024

Reporting institutions: **Banks**

More than 4 facilities		
Facilities granted	Margin used	Number of borrowers

<b>ITALY</b>	<b>643,722</b>	<b>375,897</b>	<b>37,379</b>
<b>North West Italy</b>	<b>281,917</b>	<b>171,600</b>	<b>12,853</b>
Piedmont	44,017	28,108	2,663
Valle d'Aosta	1,651	1,063	43
Lombardy	227,539	137,418	9,513
Liguria	8,710	5,012	634
<b>North East Italy</b>	<b>157,534</b>	<b>90,941</b>	<b>11,296</b>
Trentino Alto Adige	13,359	8,277	658
Veneto	56,804	33,846	4,820
Friuli-Venezia Giulia	17,472	8,385	813
Emilia Romagna	69,898	40,433	5,005
<b>Central Italy</b>	<b>160,229</b>	<b>84,193</b>	<b>7,662</b>
Tuscany	30,134	18,549	3,368
Umbria	6,158	4,075	750
Marche	10,880	6,126	1,454
Lazio	113,056	55,442	2,090
<b>Southern Italy</b>	<b>32,656</b>	<b>21,693</b>	<b>4,223</b>
Abruzzo	5,333	3,608	623
Molise	493	323	83
Campania	14,946	10,078	1,783
Apulia	8,982	5,879	1,244
Basilicata	993	733	187
Calabria	1,910	1,072	303
<b>Islands</b>	<b>11,388</b>	<b>7,471</b>	<b>1,345</b>
Sicily	7,508	5,173	1,087
Sardinia	3,880	2,298	258

## Credit Conditions and Risk

Access to data:

[TRI30446](#)

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

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

(numbers in unit)

2nd quarter 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
<b>TOTAL</b>	<b>3,583,948</b>	<b>1,326,858</b>	<b>844,976</b>	<b>731,508</b>	<b>230,179</b>
<i>of which:</i> 1 facility	3,192,794	1,309,906	798,274	644,986	150,832
2 facilities	251,144	16,701	45,208	75,058	55,855
3 or 4 facilities	102,631	250	1,490	11,426	22,790
more than 4 facilities	37,379	1	4	38	702
<b>General government</b>	<b>6,268</b>	<b>197</b>	<b>132</b>	<b>264</b>	<b>545</b>
<i>of which:</i> 1 facility	3,670	165	111	217	466
2 facilities	1,567	21	10	35	62
3 or 4 facilities	890	11	11	10	15
more than 4 facilities	141	-	-	2	2
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>10,007</b>	<b>2,516</b>	<b>1,340</b>	<b>1,391</b>	<b>914</b>
<i>of which:</i> 1 facility	7,300	2,424	1,062	963	508
2 facilities	1,867	91	267	351	275
3 or 4 facilities	617	1	10	77	125
more than 4 facilities	223	-	1	-	6
<b>Non-financial companies</b>	<b>669,651</b>	<b>178,214</b>	<b>92,210</b>	<b>112,777</b>	<b>94,234</b>
<i>of which:</i> 1 facility	415,365	174,141	73,211	69,987	42,231
2 facilities	135,597	4,037	18,397	35,866	34,515
3 or 4 facilities	83,188	35	599	6,903	16,971
more than 4 facilities	35,501	1	3	21	517
<b>Producer households</b>	<b>394,874</b>	<b>157,222</b>	<b>81,332</b>	<b>77,980</b>	<b>31,370</b>
<i>of which:</i> 1 facility	340,798	153,585	71,666	61,139	18,589
2 facilities	41,459	3,590	9,262	14,212	8,921
3 or 4 facilities	11,410	47	404	2,620	3,729
more than 4 facilities	1,207	-	-	9	131
<b>Consumer households and others</b>	<b>2,496,608</b>	<b>985,537</b>	<b>668,784</b>	<b>538,234</b>	<b>102,834</b>
<i>of which:</i> 1 facility	2,419,497	976,462	651,143	511,947	88,815
2 facilities	70,324	8,919	17,179	24,477	12,036
3 or 4 facilities	6,482	156	462	1,804	1,937
more than 4 facilities	305	-	-	6	46

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

Source: Central Credit Register

## Credit Conditions and Risk

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

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

(numbers in unit)

2nd quarter 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
<b>TOTAL</b>	<b>103,676</b>	<b>71,235</b>	<b>27,782</b>	<b>23,897</b>	<b>5,804</b>
<i>of which:</i> 1 facility	43,183	20,217	5,598	3,445	642
2 facilities	30,954	16,942	4,807	2,914	509
3 or 4 facilities	26,465	24,794	8,985	5,501	808
more than 4 facilities	3,074	9,282	8,392	12,037	3,845
<b>General government</b>	<b>814</b>	<b>1,496</b>	<b>1,035</b>	<b>1,039</b>	<b>383</b>
<i>of which:</i> 1 facility	636	902	484	323	68
2 facilities	149	453	365	348	94
3 or 4 facilities	27	132	177	333	140
more than 4 facilities	2	9	9	35	81
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>628</b>	<b>662</b>	<b>460</b>	<b>804</b>	<b>613</b>
<i>of which:</i> 1 facility	361	391	270	415	255
2 facilities	172	195	125	235	135
3 or 4 facilities	80	60	46	108	104
more than 4 facilities	15	16	19	46	119
<b>Non-financial companies</b>	<b>70,152</b>	<b>57,584</b>	<b>23,927</b>	<b>20,942</b>	<b>4,709</b>
<i>of which:</i> 1 facility	21,977	12,799	3,780	2,282	304
2 facilities	23,054	13,485	3,735	2,029	252
3 or 4 facilities	22,462	22,573	8,283	4,808	534
more than 4 facilities	2,659	8,727	8,129	11,823	3,619
<b>Producer households</b>	<b>11,464</b>	<b>4,575</b>	<b>833</b>	<b>274</b>	<b>10</b>
<i>of which:</i> 1 facility	4,732	1,488	173	52	-
2 facilities	3,587	1,209	192	56	5
3 or 4 facilities	2,815	1,435	261	84	-
more than 4 facilities	330	443	207	82	5
<b>Consumer households and others</b>	<b>20,517</b>	<b>6,876</b>	<b>1,525</b>	<b>835</b>	<b>89</b>
<i>of which:</i> 1 facility	15,405	4,607	890	371	15
2 facilities	3,972	1,594	390	246	23
3 or 4 facilities	1,072	589	217	168	30
more than 4 facilities	68	86	28	50	21

## Credit Conditions and Risk

Access to data:

[TRI30466](#)

### Average number of banks per borrower

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

(numbers in unit, percentages)

2nd quarter 2024

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000
<b>TOTAL</b>	Average number of banks per borrower	1.20	1.01	1.06	1.14
	First bank's share of total credit granted (%)	66	99	98	96
<b>General government</b>	Average number of banks per borrower	1.70	1.24	1.27	1.25
	First bank's share of total credit granted (%)	71	98	98	96
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Average number of banks per borrower	1.54	1.04	1.22	1.37
	First bank's share of total credit granted (%)	85	98	91	88
<b>Non-financial companies</b>	Average number of banks per borrower	1.80	1.02	1.21	1.45
	First bank's share of total credit granted (%)	48	99	91	85
<i>of which:</i>					
Industry	Average number of banks per borrower	2.40	1.02	1.22	1.51
	First bank's share of total credit granted (%)	39	99	91	83
Building	Average number of banks per borrower	1.70	1.02	1.21	1.48
	First bank's share of total credit granted (%)	63	99	91	84
Services	Average number of banks per borrower	1.62	1.02	1.21	1.42
	First bank's share of total credit granted (%)	51	99	91	86
<b>Producer households</b>	Average number of banks per borrower	1.18	1.02	1.12	1.25
	First bank's share of total credit granted (%)	88	99	95	92
<b>Consumer households and others</b>	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)

2nd 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
<b>TOTAL</b>	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
<b>General government</b>	Average number of banks per borrower	1.20	1.27	1.52	1.78
	First bank's share of total credit granted (%)	96	95	91	88
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Average number of banks per borrower	1.62	1.66	1.64	1.82
	First bank's share of total credit granted (%)	86	86	88	88
<b>Non-financial companies</b>	Average number of banks per borrower	1.78	2.23	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	2.46	3.25	4.25
	First bank's share of total credit granted (%)	74	66	58	51
Building	Average number of banks per borrower	1.84	2.25	2.78	3.43
	First bank's share of total credit granted (%)	78	74	69	66
Services	Average number of banks per borrower	1.72	2.12	2.69	3.52
	First bank's share of total credit granted (%)	81	76	69	63
<b>Producer households</b>	Average number of banks per borrower	1.56	2.00	2.45	3.24
	First bank's share of total credit granted (%)	86	81	79	75
<b>Consumer households and others</b>	Average number of banks per borrower	1.16	1.32	1.48	1.67
	First bank's share of total credit granted (%)	97	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)

2nd quarter 2024

Reporting institutions: **Banks**

		From 5,000,000 to 25,000,000	More than 25,000,000
<b>TOTAL</b>	Average number of banks per borrower	4.91	7.43
	First bank's share of total credit granted (%)	53	58
<b>General government</b>	Average number of banks per borrower	2.24	3.38
	First bank's share of total credit granted (%)	86	67
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Average number of banks per borrower	2.11	3.95
	First bank's share of total credit granted (%)	84	85
<b>Non-financial companies</b>	Average number of banks per borrower	5.28	8.30
	First bank's share of total credit granted (%)	49	35
<i>of which:</i>			
Industry	Average number of banks per borrower	5.91	8.96
	First bank's share of total credit granted (%)	41	31
Building	Average number of banks per borrower	4.39	6.86
	First bank's share of total credit granted (%)	61	44
Services	Average number of banks per borrower	4.92	7.80
	First bank's share of total credit granted (%)	53	37
<b>Producer households</b>	Average number of banks per borrower	3.52	4.10
	First bank's share of total credit granted (%)	73	56
<b>Consumer households and others</b>	Average number of banks per borrower	2.07	3.64
	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	
<b>Number of borrowers for loans and collateral granted to customers</b>	8,812,747	8,776,563	4,122,145	4,021,600	4,690,602	4,754,963
of which: joint borrowers	2,481,219	2,479,666	1,074,977	1,024,321	1,406,242	1,455,345
<b>Loans (excluding bad loans)</b>						
facilities granted	2,258,311	2,260,936	1,865,750	1,855,813	392,560	405,122
margin used	1,724,029	1,727,786	1,330,385	1,321,674	393,644	406,112
Breach of overdraft limits	25,758	25,908	11,283	11,874	14,475	14,034
margin available	560,039	559,058	546,648	546,013	13,392	13,045
<b>Account receivables financing</b>						
facilities granted	244,237	246,050	206,975	206,596	37,262	39,454
margin used	113,850	117,021	86,527	87,033	27,322	29,988
<b>Term loans</b>						
facilities granted	1,818,956	1,820,563	1,465,277	1,456,389	353,679	364,174
margin used	1,525,338	1,528,172	1,165,009	1,157,659	360,329	370,513
<b>Revocable loans</b>						
facilities granted	192,226	191,682	190,607	190,188	1,619	1,494
margin used	81,954	79,965	75,962	74,354	5,992	5,610
<b>Collateral granted</b>						
facilities granted	377,142	381,441	368,878	373,146	8,264	8,294
margin used	188,050	191,566	180,450	183,930	7,600	7,636
<b>Bad loans (gross of write-downs and net of write-offs)</b>	109,269	107,831	19,045	19,133	90,223	88,697
<b>Number of guarantors</b>	3,754,519	3,700,885	2,081,665	1,995,849	1,672,854	1,705,036
of which: joint guarantors	1,233,790	1,217,302	734,322	710,016	499,468	507,286
<b>Guarantees received</b>	704,138	697,634	434,934	426,911	269,204	270,723

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

Source: Central Credit Register



## Credit Conditions and Risk

Access to data:

[TRI30126](#)

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

**2nd quarter 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
<b>Number of borrowers</b>	6,424,327	2,643,277	1,675,311	1,143,887	248,170
<b>Facilities granted</b>	1,993,751	137,720	168,984	201,065	98,207
<b>Margin used</b>	1,527,437	129,981	162,697	189,399	82,278
<i>of which : backed by real security</i>	620,931	89,485	145,072	162,433	52,255
<b>Margin available</b>	489,336	10,339	7,387	13,000	17,031
<b>Breach of overdraft limits</b>	23,022	2,601	1,100	1,334	1,101

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

Source: Central Credit Register

## Credit Conditions and Risk

### Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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
<b>Number of borrowers</b>	90,780	57,821	21,649	16,876	3,716
<b>Facilities granted</b>	80,111	117,014	99,529	222,079	799,382
<b>Margin used</b>	61,491	85,799	71,624	157,727	582,476
<i>of which</i> : backed by real security	25,384	28,114	20,199	38,898	58,560
<b>Margin available</b>	19,689	33,023	29,598	69,128	224,418
<b>Breach of overdraft limits</b>	1,069	1,809	1,693	4,776	7,512

## Credit Conditions and Risk

Access to data:

[TRI30146](#)

### Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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
<b>ITALY</b>	Number of borrowers	3,583,948	1,326,858	844,976	731,508	230,179
	Facilities granted	1,591,440	62,071	77,094	109,376	64,592
	Margin used	1,124,241	56,431	71,969	100,385	52,052
<b>Piedmont</b>	Number of borrowers	275,718	109,629	64,165	52,470	16,843
	Facilities granted	96,492	5,086	5,780	7,741	4,716
	Margin used	68,314	4,631	5,326	6,977	3,664
<b>Valle d'Aosta</b>	Number of borrowers	7,901	2,810	1,622	1,697	651
	Facilities granted	3,001	128	140	242	167
	Margin used	2,156	112	126	218	139
<b>Lombardy</b>	Number of borrowers	686,296	224,808	163,390	150,818	50,993
	Facilities granted	573,997	10,633	14,959	22,746	14,174
	Margin used	406,956	9,468	13,805	20,614	10,956
<b>Liguria</b>	Number of borrowers	85,515	34,072	20,434	16,137	5,232
	Facilities granted	22,621	1,582	1,824	2,335	1,452
	Margin used	16,021	1,423	1,673	2,112	1,159
<b>Trentino Alto Adige</b>	Number of borrowers	117,896	33,214	23,168	29,118	13,504
	Facilities granted	45,093	1,600	2,194	4,786	4,101
	Margin used	34,845	1,376	2,005	4,444	3,568
<b>Veneto</b>	Number of borrowers	337,391	115,092	86,261	71,297	22,073
	Facilities granted	181,765	5,476	7,938	10,648	6,175
	Margin used	124,775	4,921	7,426	9,706	4,801
<b>Friuli-Venezia Giulia</b>	Number of borrowers	89,655	34,119	24,362	17,248	4,530
	Facilities granted	31,876	1,654	2,238	2,572	1,292
	Margin used	20,644	1,535	2,137	2,396	1,048

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

Source: Central Credit Register

## Credit Conditions and Risk

### Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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
<b>ITALY</b>	Number of borrowers	103,676	71,235	27,782	23,897	5,804
	Facilities granted	59,284	89,634	77,663	194,183	856,128
	Margin used	43,230	62,547	52,798	124,126	557,536
<b>Piedmont</b>	Number of borrowers	7,836	5,146	1,996	1,677	409
	Facilities granted	4,471	6,588	5,754	13,702	42,556
	Margin used	3,113	4,457	3,714	8,448	27,816
<b>Valle d'Aosta</b>	Number of borrowers	254	180	66	49	8
	Facilities granted	123	179	132	270	1,616
	Margin used	101	131	94	214	1,017
<b>Lombardy</b>	Number of borrowers	24,305	17,887	7,627	6,963	2,097
	Facilities granted	13,823	22,645	21,543	58,629	394,629
	Margin used	9,402	14,622	13,862	35,225	278,272
<b>Liguria</b>	Number of borrowers	2,060	1,244	458	386	102
	Facilities granted	1,161	1,560	1,276	2,942	8,456
	Margin used	829	1,077	900	1,924	4,863
<b>Trentino Alto Adige</b>	Number of borrowers	5,633	3,637	1,316	996	177
	Facilities granted	3,428	4,855	3,873	7,986	12,200
	Margin used	2,850	3,904	3,058	5,951	7,621
<b>Veneto</b>	Number of borrowers	10,832	8,066	3,222	2,765	578
	Facilities granted	6,234	10,177	9,068	23,214	102,717
	Margin used	4,352	6,725	5,812	13,679	67,116
<b>Friuli-Venezia Giulia</b>	Number of borrowers	2,010	1,459	562	454	113
	Facilities granted	1,172	1,885	1,585	3,715	15,725
	Margin used	863	1,308	1,089	2,340	7,876

## Credit Conditions and Risk

### Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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
<b>Emilia Romagna</b>	Number of borrowers	327,788	112,840	78,907	70,228	21,626
	Facilities granted	141,498	5,317	7,232	10,463	6,139
	Margin used	95,197	4,661	6,651	9,416	4,638
<b>Tuscany</b>	Number of borrowers	251,574	86,093	57,884	56,370	18,299
	Facilities granted	75,301	4,013	5,272	8,356	5,106
	Margin used	54,478	3,562	4,855	7,652	4,140
<b>Umbria</b>	Number of borrowers	50,802	20,737	11,770	8,454	2,991
	Facilities granted	13,594	962	1,047	1,221	847
	Margin used	9,997	864	963	1,083	669
<b>Marche</b>	Number of borrowers	105,127	40,640	24,949	18,487	6,258
	Facilities granted	27,712	1,932	2,278	2,800	1,860
	Margin used	19,153	1,755	2,104	2,494	1,438
<b>Lazio</b>	Number of borrowers	349,056	124,915	79,043	83,017	23,029
	Facilities granted	211,666	5,790	7,344	12,671	6,377
	Margin used	138,478	5,361	6,956	12,012	5,534
<b>Abruzzo</b>	Number of borrowers	68,404	29,082	15,560	10,917	3,637
	Facilities granted	15,280	1,350	1,391	1,591	1,006
	Margin used	11,559	1,244	1,302	1,440	808
<b>Molise</b>	Number of borrowers	13,286	6,057	2,936	2,046	699
	Facilities granted	2,181	278	259	297	187
	Margin used	1,792	258	243	273	155
<b>Campania</b>	Number of borrowers	211,376	84,430	45,934	41,429	12,590
	Facilities granted	48,452	3,829	4,180	6,126	3,475
	Margin used	37,851	3,547	3,932	5,680	2,889

## Credit Conditions and Risk

### Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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
<b>Emilia Romagna</b>	Number of borrowers	10,305	7,406	2,854	2,662	740
	Facilities granted	6,052	9,613	8,223	22,557	65,760
	Margin used	4,049	6,155	5,144	13,532	40,706
<b>Tuscany</b>	Number of borrowers	8,200	5,413	2,028	1,666	304
	Facilities granted	4,736	6,961	5,838	13,572	21,350
	Margin used	3,570	5,010	4,106	9,022	12,416
<b>Umbria</b>	Number of borrowers	1,474	1,037	399	331	68
	Facilities granted	852	1,283	1,104	2,785	3,473
	Margin used	616	890	765	1,848	2,234
<b>Marche</b>	Number of borrowers	3,122	2,179	793	640	121
	Facilities granted	1,883	2,833	2,180	4,904	6,987
	Margin used	1,319	1,840	1,392	2,984	3,723
<b>Lazio</b>	Number of borrowers	8,577	5,440	2,092	1,948	505
	Facilities granted	4,742	6,743	5,763	15,323	146,780
	Margin used	3,772	5,273	4,371	11,713	83,089
<b>Abruzzo</b>	Number of borrowers	1,745	1,158	433	365	81
	Facilities granted	1,006	1,417	1,163	2,886	3,434
	Margin used	752	1,006	800	2,009	2,138
<b>Molise</b>	Number of borrowers	328	183	63	36	9
	Facilities granted	179	196	141	243	394
	Margin used	131	143	101	195	278
<b>Campania</b>	Number of borrowers	5,779	3,800	1,457	1,160	221
	Facilities granted	3,141	4,374	3,721	8,333	11,183
	Margin used	2,458	3,539	2,850	5,884	6,830

## 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)

2nd 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
<b>Apulia</b>	Number of borrowers	193,892	79,277	48,034	35,924	9,619
	Facilities granted	34,885	3,720	4,351	5,227	2,688
	Margin used	28,517	3,501	4,175	4,912	2,305
<b>Basilicata</b>	Number of borrowers	23,078	10,003	5,018	3,960	1,291
	Facilities granted	4,272	460	449	587	364
	Margin used	3,452	426	421	542	310
<b>Calabria</b>	Number of borrowers	69,202	32,913	13,932	10,531	3,302
	Facilities granted	10,171	1,480	1,222	1,530	921
	Margin used	8,019	1,385	1,144	1,410	769
<b>Sicily</b>	Number of borrowers	229,306	107,312	53,130	36,009	9,305
	Facilities granted	33,239	4,960	4,782	5,238	2,575
	Margin used	27,369	4,674	4,569	4,913	2,221
<b>Sardinia</b>	Number of borrowers	90,685	38,815	24,477	15,351	3,707
	Facilities granted	18,344	1,822	2,213	2,198	970
	Margin used	14,667	1,727	2,155	2,091	841

## Credit Conditions and Risk

### Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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
<b>Apulia</b>	Number of borrowers	4,338	2,816	911	736	109
	Facilities granted	2,506	3,511	2,482	5,609	4,711
	Margin used	2,008	2,761	1,893	3,899	2,877
<b>Basilicata</b>	Number of borrowers	573	391	152	105	13
	Facilities granted	327	486	414	706	467
	Margin used	269	367	304	447	339
<b>Calabria</b>	Number of borrowers	1,239	842	299	190	32
	Facilities granted	693	898	679	1,060	1,651
	Margin used	557	716	507	768	675
<b>Sicily</b>	Number of borrowers	3,640	2,105	762	542	86
	Facilities granted	2,016	2,471	2,028	3,988	5,076
	Margin used	1,621	1,875	1,491	2,648	3,153
<b>Sardinia</b>	Number of borrowers	1,426	846	292	226	31
	Facilities granted	739	958	696	1,760	6,960
	Margin used	599	749	545	1,395	4,497



## Credit Conditions and Risk

Access to data:

[TRI30156](#)

### Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

2nd quarter 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
<b>TOTAL</b>	Number of borrowers	3,583,948	1,326,858	844,976	731,508	230,179
	Facilities granted	1,591,440	62,071	77,094	109,376	64,592
	Margin used	1,124,241	56,431	71,969	100,385	52,052
<b>General government</b>	Number of borrowers	6,268	197	132	264	545
	Facilities granted	41,678	7	11	34	118
	Margin used	23,636	68	41	58	130
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Number of borrowers	10,007	2,516	1,340	1,391	914
	Facilities granted	381,500	116	120	213	277
	Margin used	285,794	83	87	165	201
<b>Non-financial companies</b>	Number of borrowers	669,651	178,214	92,210	112,777	94,234
	Facilities granted	865,014	8,251	8,373	17,968	28,666
	Margin used	536,050	5,799	5,873	12,731	19,937
<i>of which:</i>						
Industry	Number of borrowers	136,847	22,546	14,265	20,662	21,042
	Facilities granted	341,336	1,070	1,315	3,365	6,559
	Margin used	190,019	684	799	2,055	3,819
Building	Number of borrowers	89,654	24,189	12,735	15,898	13,160
	Facilities granted	59,800	1,118	1,145	2,521	4,031
	Margin used	43,039	730	749	1,665	2,696
Services	Number of borrowers	420,908	126,398	62,455	72,678	56,799
	Facilities granted	433,757	5,838	5,664	11,511	17,064
	Margin used	279,743	4,200	4,121	8,532	12,566
<b>Producer households</b>	Number of borrowers	394,874	157,222	81,332	77,980	31,370
	Facilities granted	51,989	7,194	7,249	11,579	8,769
	Margin used	45,385	6,110	6,450	10,395	7,580
<b>Consumer households and others</b>	Number of borrowers	2,496,608	985,537	668,784	538,234	102,834
	Facilities granted	250,669	46,362	61,240	79,455	26,682
	Margin used	232,891	44,255	59,433	76,927	24,141

**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)

2nd 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
<b>TOTAL</b>	Number of borrowers	103,676	71,235	27,782	23,897	5,804
	Facilities granted	59,284	89,634	77,663	194,183	856,128
	Margin used	43,230	62,547	52,798	124,126	557,536
<b>General government</b>	Number of borrowers	814	1,496	1,035	1,039	383
	Facilities granted	262	960	1,473	4,411	34,402
	Margin used	162	546	743	2,030	19,755
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Number of borrowers	628	662	460	804	613
	Facilities granted	370	926	1,421	8,398	369,653
	Margin used	248	559	773	4,523	279,009
<b>Non-financial companies</b>	Number of borrowers	70,152	57,584	23,927	20,942	4,709
	Facilities granted	41,424	73,551	67,746	172,541	446,312
	Margin used	28,512	50,036	45,799	111,144	254,981
<i>of which:</i>	Industry	Number of borrowers	18,868	18,267	8,574	8,659
		Facilities granted	11,434	24,241	24,940	74,857
		Margin used	6,630	13,917	14,400	42,619
	Building	Number of borrowers	9,453	7,557	2,961	2,001
		Facilities granted	5,547	9,190	7,566	13,554
		Margin used	3,766	6,471	5,534	10,042
	Services	Number of borrowers	39,365	29,260	11,253	9,358
		Facilities granted	22,941	36,836	31,892	76,573
		Margin used	16,833	26,883	23,058	52,535
<b>Producer households</b>	Number of borrowers	11,464	4,575	833	274	10
	Facilities granted	6,456	5,638	2,380	1,867	589
	Margin used	5,555	4,966	2,119	1,527	353
<b>Consumer households and others</b>	Number of borrowers	20,517	6,876	1,525	835	89
	Facilities granted	10,716	8,512	4,638	6,939	5,172
	Margin used	8,708	6,406	3,361	4,878	3,438

## Credit Conditions and Risk

Access to data:

[TRI30190](#)

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

by customer sex and region

(numbers in unit, stocks in millions of euro)

2nd quarter 2024

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

		Consumer households		
		Female	Male	Joint loans
<b>ITALY</b>	Number of borrowers	1,180,277	1,952,897	2,080,599
	Facilities granted	96,409	169,497	218,155
	Margin used	94,161	162,257	214,971
<b>Piedmont</b>	Number of borrowers	93,425	142,822	170,288
	Facilities granted	6,934	11,603	17,022
	Margin used	6,729	10,986	16,597
<b>Valle d'Aosta</b>	Number of borrowers	3,578	4,659	4,479
	Facilities granted	287	399	481
	Margin used	283	379	471
<b>Lombardy</b>	Number of borrowers	238,724	388,124	444,376
	Facilities granted	20,992	38,664	50,813
	Margin used	20,244	36,070	49,838
<b>Liguria</b>	Number of borrowers	35,529	54,363	49,644
	Facilities granted	2,745	4,646	5,039
	Margin used	2,690	4,404	4,918
<b>Trentino-Alto Adige</b>	Number of borrowers	24,977	44,486	31,012
	Facilities granted	2,610	5,351	4,342
	Margin used	2,531	5,058	4,218
<b>Veneto</b>	Number of borrowers	97,084	172,545	195,080
	Facilities granted	7,741	15,203	20,418
	Margin used	7,573	14,558	20,175
<b>Friuli Venezia Giulia</b>	Number of borrowers	29,662	48,031	44,319
	Facilities granted	2,155	3,875	4,409
	Margin used	2,127	3,749	4,366

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

Source: Central Credit Register

## Credit Conditions and Risk

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

by customer sex and region

(numbers in unit, stocks in millions of euro)

2nd quarter 2024

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

		Consumer households		
		Female	Male	Joint loans
<b>Emilia-Romagna</b>	Number of borrowers	105,139	160,967	164,255
	Facilities granted	8,443	14,557	17,804
	Margin used	8,214	13,782	17,476
<b>Tuscany</b>	Number of borrowers	90,732	137,033	143,166
	Facilities granted	7,629	12,113	15,634
	Margin used	7,451	11,618	15,387
<b>Umbria</b>	Number of borrowers	17,038	27,687	26,633
	Facilities granted	1,175	2,021	2,357
	Margin used	1,148	1,941	2,333
<b>Marche</b>	Number of borrowers	29,875	47,507	45,614
	Facilities granted	2,196	3,778	4,277
	Margin used	2,147	3,615	4,231
<b>Lazio</b>	Number of borrowers	140,952	203,513	213,266
	Facilities granted	13,141	19,311	24,932
	Margin used	12,879	18,641	24,641
<b>Abruzzo</b>	Number of borrowers	21,889	38,505	32,846
	Facilities granted	1,556	2,765	2,901
	Margin used	1,547	2,723	2,884
<b>Molise</b>	Number of borrowers	4,106	7,887	6,589
	Facilities granted	292	540	572
	Margin used	288	532	569
<b>Campania</b>	Number of borrowers	61,700	125,465	153,543
	Facilities granted	5,179	10,023	15,582
	Margin used	5,045	9,734	15,423
<b>Apulia</b>	Number of borrowers	58,239	116,885	132,887
	Facilities granted	4,420	8,804	11,983
	Margin used	4,385	8,702	11,942

## Credit Conditions and Risk

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

by customer sex and region

(numbers in unit, stocks in millions of euro)

2nd quarter 2024

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

		Consumer households		
		Female	Male	Joint loans
<b>Basilicata</b>	Number of borrowers	6,768	13,663	12,846
	Facilities granted	495	980	1,167
	Margin used	500	967	1,160
<b>Calabria</b>	Number of borrowers	22,208	40,796	38,793
	Facilities granted	1,504	2,649	3,375
	Margin used	1,499	2,639	3,364
<b>Sicily</b>	Number of borrowers	68,203	133,450	125,088
	Facilities granted	4,695	9,024	10,956
	Margin used	4,673	8,986	10,899
<b>Sardinia</b>	Number of borrowers	30,449	44,509	45,875
	Facilities granted	2,220	3,190	4,091
	Margin used	2,208	3,173	4,080

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

2nd quarter 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

<b>ITALY</b>	<b>6.95</b>	<b>6.48</b>	<b>4.33</b>
North West Italy	7.14	6.24	4.23
North East Italy	6.43	5.63	4.30
Central Italy	7.10	7.19	4.23
Southern Italy	7.69	7.34	4.49
Islands	7.46	6.74	4.58

**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)

**2nd 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	
3.46	4.63	4.28	2.67	5.09
3.54	4.78	4.22	2.63	5.03
3.57	4.91	4.41	2.61	5.18
3.64	5.26	4.76	2.66	6.21
3.55	4.74	4.06	2.64	4.96
3.40	4.83	4.20	2.54	5.16
3.49	4.30	4.12	2.68	5.34
3.78	4.56	3.94	2.49	6.60
3.63	4.82	4.30	2.80	5.16
3.12	3.50	4.01	2.65	5.86
3.31	3.89	3.98	2.61	5.14
3.40	4.76	4.20	2.67	4.91
3.52	4.84	4.17	2.72	4.95
3.48	5.05	5.40	2.67	5.50
3.39	4.72	4.57	2.58	4.11
3.34	4.69	4.03	2.66	4.98
3.30	4.75	4.70	2.72	5.02
3.36	4.82	4.67	2.70	5.10
3.20	4.80	4.22	2.60	5.72
3.30	4.81	4.90	2.68	4.89
3.31	4.69	4.60	2.78	5.04
3.13	4.41	4.61	2.62	5.45
3.29	4.76	4.57	2.71	5.89
3.43	4.99	4.54	2.71	5.81
3.70	5.13	4.74	2.85	5.79
2.87	4.38	3.76	2.50	5.90

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

Sources: Survey of lending rates

## Credit Conditions and Risk

Access to data:

[TRI30890](#)

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

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

2nd quarter 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
<b>ITALY</b>	<b>4.49</b>	<b>4.68</b>	<b>4.32</b>	<b>4.51</b>	<b>2.61</b>	<b>2.76</b>	<b>2.57</b>	<b>2.37</b>
<b>North West Italy</b>	<b>4.64</b>	<b>4.84</b>	<b>4.49</b>	<b>4.61</b>	<b>2.59</b>	<b>2.77</b>	<b>2.55</b>	<b>2.33</b>
Piedmont and Valle d'Aosta	4.75	4.88	4.63	4.77	2.57	2.74	2.48	2.33
Lombardy	4.60	4.83	4.43	4.56	2.61	2.79	2.59	2.35
Liguria	4.75	4.84	4.66	4.78	2.47	2.68	2.39	2.21
<b>North East Italy</b>	<b>4.13</b>	<b>4.29</b>	<b>3.93</b>	<b>4.32</b>	<b>2.64</b>	<b>2.79</b>	<b>2.58</b>	<b>2.43</b>
Trentino-Alto Adige	4.28	4.60	4.19	4.19	2.42	2.33	2.42	2.50
Veneto	4.70	4.81	4.56	4.79	2.76	2.95	2.67	2.51
Friuli Venezia Giulia	4.08	4.01	3.97	4.80	2.62	2.70	2.60	2.37
Emilia-Romagna	3.62	3.83	3.35	3.98	2.56	2.68	2.53	2.29
<b>Central Italy</b>	<b>4.65</b>	<b>4.89</b>	<b>4.53</b>	<b>4.53</b>	<b>2.59</b>	<b>2.74</b>	<b>2.58</b>	<b>2.33</b>
Tuscany	4.70	4.85	4.60	4.68	2.65	2.83	2.63	2.34
Umbria	5.07	5.12	5.02	5.08	2.58	2.72	2.48	2.35
Marche	4.52	4.64	4.37	4.55	2.49	2.63	2.40	2.31
Lazio	4.62	4.94	4.49	4.42	2.57	2.71	2.59	2.32
<b>Southern Italy</b>	<b>4.64</b>	<b>4.81</b>	<b>4.46</b>	<b>4.72</b>	<b>2.63</b>	<b>2.75</b>	<b>2.59</b>	<b>2.42</b>
Abruzzo e Molise	4.66	4.81	4.50	4.63	2.62	2.71	2.55	2.50
Campania	4.72	4.89	4.54	4.87	2.61	2.74	2.60	2.38
Apulia	4.57	4.72	4.39	4.65	2.68	2.80	2.61	2.45
Basilicata	4.27	4.52	3.98	4.50	2.52	2.58	2.50	2.42
Calabria	4.64	4.95	4.47	4.37	2.59	2.73	2.51	2.49
<b>Islands</b>	<b>4.84</b>	<b>5.04</b>	<b>4.64</b>	<b>4.76</b>	<b>2.63</b>	<b>2.71</b>	<b>2.58</b>	<b>2.53</b>
Sicily	4.98	5.14	4.82	4.89	2.74	2.89	2.64	2.55
Sardinia	4.29	4.56	4.05	4.38	2.46	2.43	2.49	2.48

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

Sources: Survey of lending rates



## Credit Conditions and Risk

Access to data:

[TRI30900](#)

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

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

2nd quarter 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	5.17	5.37	5.10	5.13	3.73	3.97	3.69	3.49
North West Italy	5.27	5.41	5.16	5.31	3.71	3.99	3.69	3.42
North East Italy	5.19	5.47	5.21	4.96	3.85	4.07	3.78	3.69
Central Italy	5.00	5.36	4.92	4.89	3.66	3.88	3.64	3.46
Southern Italy	5.00	5.16	4.72	5.27	3.67	3.90	3.63	3.41
Islands	4.85	4.90	4.77	4.91	3.79	4.02	3.70	3.52

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

Sources: Survey of lending rates

## Credit Conditions and Risk

Access to data:

[TRI30950](#)

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

(percentages)

2nd quarter 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		

<b>ITALY</b>	<b>4.93</b>	<b>5.30</b>	<b>5.13</b>	<b>6.61</b>	<b>5.54</b>	<b>4.70</b>	<b>5.11</b>	<b>5.05</b>	<b>6.21</b>	<b>5.23</b>
<b>North West Italy</b>	5.00	5.41	5.19	6.67	5.36	4.60	5.09	4.91	6.30	5.12
<b>North East Italy</b>	5.06	5.55	5.35	6.48	5.74	4.73	5.31	5.22	6.33	5.46
<b>Central Italy</b>	4.76	5.13	5.07	6.45	5.41	4.70	5.06	5.05	6.20	5.09
<b>Southern Italy and Islands</b>	6.30	6.33	5.92	7.09	6.44	5.92	5.92	5.43	5.80	6.18

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

Sources: AnaCredit survey

## Credit Conditions and Risk

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

(percentages)

2nd quarter 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		

<b>ITALY</b>	<b>5.75</b>	<b>5.75</b>	<b>5.63</b>	<b>6.79</b>	<b>5.65</b>	<b>6.04</b>	<b>6.27</b>	<b>5.88</b>	<b>6.93</b>	<b>6.42</b>
<b>North West Italy</b>	5.82	5.83	5.57	6.71	5.80	6.24	6.23	5.77	6.92	6.36
<b>North East Italy</b>	5.79	5.72	5.47	6.56	5.84	5.66	5.88	5.65	6.45	6.01
<b>Central Italy</b>	5.35	5.41	5.74	6.80	5.11	5.67	6.51	6.14	7.03	6.63
<b>Southern Italy and Islands</b>	6.27	6.26	5.98	7.24	6.24	6.85	6.98	6.63	7.40	7.11

## Credit Conditions and Risk

Access to data:

[TRI30951](#)

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

**2nd quarter 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)**

**4.93    4.70    5.75    6.04    6.78    6.38    8.25    8.58**

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

**5.30    5.11    5.75    6.27    6.79    6.38    8.26    8.81**

### North West Italy

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

**5.00    4.60    5.82    6.24    6.80    6.37    8.21    8.98**

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

**5.41    5.09    5.83    6.23    6.80    6.37    8.21    8.99**

### North East Italy

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

**5.06    4.73    5.79    5.66    6.64    6.33    7.81    8.32**

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

**5.55    5.31    5.72    5.87    6.64    6.33    7.81    8.33**

### Central Italy

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

**4.76    4.70    5.35    5.67    6.79    6.38    8.28    7.92**

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

**5.13    5.06    5.41    6.51    6.86    6.40    8.28    8.79**

### Southern Italy and Islands

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

**6.30    5.92    6.27    6.86    6.89    6.43    8.70    9.00**

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

**6.33    5.92    6.26    6.99    6.88    6.43    8.69    9.00**

**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)*

**2nd 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)**

**6.88    6.12    7.21    7.23    6.31    5.75    6.62    6.47**

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

**6.95    6.15    7.21    7.49    6.39    5.79    6.62    6.69**

### North West Italy

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

6.80    5.97    7.15    7.39    6.16    5.58    6.45    6.47

of which: Non-financial companies and producer households

6.80    5.96    7.15    7.41    6.15    5.58    6.45    6.46

### North East Italy

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

6.68    6.06    6.94    7.09    6.13    5.67    6.33    6.34

of which: Non-financial companies and producer households

6.67    6.05    6.94    7.09    6.13    5.66    6.33    6.35

### Central Italy

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

6.68    6.14    7.13    6.63    6.27    5.73    6.82    6.10

of which: Non-financial companies and producer households

7.07    6.35    7.13    7.56    6.66    5.99    6.81    6.92

### Southern Italy and Islands

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

7.36    6.43    7.63    7.86    6.82    6.20    6.95    7.19

of which: Non-financial companies and producer households

7.35    6.42    7.61    7.87    6.82    6.20    6.96    7.20

## Credit Conditions and Risk

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

**2nd quarter 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)**

**5.97    5.43    6.18    6.22    5.71    5.13    5.87    6.08**

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

**6.03    5.49    6.18    6.35    5.77    5.21    5.87    6.16**

### North West Italy

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

5.93    5.33    6.15    6.33    5.65    5.00    5.84    6.11

of which: Non-financial companies and producer households

5.93    5.33    6.15    6.35    5.65    5.00    5.87    6.10

### North East Italy

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

5.83    5.47    5.89    6.08    5.63    5.25    5.69    5.91

of which: Non-financial companies and producer households

5.83    5.46    5.90    6.08    5.63    5.23    5.68    5.92

### Central Italy

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

5.84    5.27    6.28    5.92    5.62    4.92    6.01    5.93

of which: Non-financial companies and producer households

6.18    5.60    6.30    6.46    5.91    5.38    6.00    6.24

### Southern Italy and Islands

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

6.35    5.80    6.47    6.63    6.02    5.48    6.02    6.46

of which: Non-financial companies and producer households

6.35    5.80    6.47    6.64    6.02    5.48    6.00    6.50

## Credit Conditions and Risk

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

**2nd quarter 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)**

**4.79      4.63      5.42      5.86**

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

**5.15      5.04      5.32      6.07**

### North West Italy

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

4.86      4.52      5.63      6.15

of which: Non-financial companies and producer households

5.25      4.99      5.52      6.11

### North East Italy

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

4.84      4.57      5.51      5.46

of which: Non-financial companies and producer households

5.33      5.13      5.38      5.70

### Central Italy

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

4.71      4.68      4.99      5.35

of which: Non-financial companies and producer households

5.07      5.04      5.00      6.28

### Southern Italy and Islands

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

5.79      5.28      5.49      6.56

of which: Non-financial companies and producer households

5.84      5.26      5.49      6.78

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

by customer region and sector

(percentages)

**2nd 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 periods	More than 1 year	Total of periods	More than 1 year
<b>ITALY</b>	<b>4.93</b>	<b>5.89</b>	<b>5.30</b>	<b>6.01</b>
<b>North West Italy</b>	<b>5.00</b>	<b>6.03</b>	<b>5.41</b>	<b>6.04</b>
Piedmont	5.10	5.63	5.15	5.70
Valle d'Aosta	5.15	6.83	6.08	6.83
Lombardy	4.98	6.09	5.48	6.11
Liguria	5.15	6.35	5.15	6.34
<b>North East Italy</b>	<b>5.06</b>	<b>5.71</b>	<b>5.55</b>	<b>5.81</b>
Trentino-Alto Adige	5.61	5.81	5.59	5.81
Veneto	5.60	5.84	5.60	5.84
Friuli Venezia Giulia	5.76	6.19	5.66	5.91
Emilia-Romagna	4.65	5.44	5.44	5.75
<b>Central Italy</b>	<b>4.76</b>	<b>5.48</b>	<b>5.13</b>	<b>5.82</b>
Tuscany	5.66	6.02	5.68	6.03
Umbria	5.66	5.88	5.66	5.88
Marche	5.96	6.15	5.96	6.14
Lazio	4.71	5.18	5.08	5.65
<b>Southern Italy and Islands</b>	<b>6.30</b>	<b>6.54</b>	<b>6.33</b>	<b>6.59</b>
Abruzzo	6.38	6.51	6.39	6.52
Molise	6.71	6.74	6.71	6.75
Campania	6.24	6.39	6.31	6.50
Apulia	6.13	6.44	6.11	6.44
Basilicata	6.60	6.88	6.60	6.88
Calabria	6.67	6.88	6.66	6.89
Sicily	6.38	6.91	6.37	6.92
Sardinia	6.43	6.47	6.46	6.47

**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. For further details on the new survey and the changes that have taken place, please refer to the "Methods and sources: methodological notes" file at the following link:

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Sources: AnaCredit survey



## Credit Conditions and Risk

Access to data:

[TRI31100](#)

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

by customer region, sector and economic activity

(percentages)

2nd quarter 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	
<b>ITALY</b>	<b>6.07</b>	<b>6.52</b>	<b>6.14</b>	<b>7.38</b>	<b>6.68</b>
<b>North West Italy</b>	<b>5.76</b>	<b>6.30</b>	<b>6.09</b>	<b>7.23</b>	<b>6.33</b>
Piedmont	6.37	6.68	6.50	7.92	6.59
Valle d'Aosta	6.63	7.55	5.72	9.47	8.55
Lombardy	5.55	6.16	5.97	6.96	6.20
Liguria	6.86	6.88	6.60	7.73	6.90
<b>North East Italy</b>	<b>5.91</b>	<b>6.16</b>	<b>5.85</b>	<b>6.90</b>	<b>6.36</b>
Trentino-Alto Adige	6.18	6.27	5.63	6.85	6.43
Veneto	6.02	6.28	5.98	7.48	6.44
Friuli Venezia Giulia	5.85	6.39	5.83	7.59	6.78
Emilia-Romagna	5.78	6.02	5.78	6.42	6.24
<b>Central Italy</b>	<b>6.18</b>	<b>6.84</b>	<b>6.33</b>	<b>7.80</b>	<b>7.00</b>
Tuscany	6.54	6.65	6.20	8.06	6.83
Umbria	6.79	6.80	6.16	8.19	7.07
Marche	6.79	6.79	6.45	7.81	7.08
Lazio	5.76	7.01	6.54	7.65	7.08
<b>Southern Italy and Islands</b>	<b>7.29</b>	<b>7.45</b>	<b>6.80</b>	<b>8.01</b>	<b>7.74</b>
Abruzzo	7.23	7.22	6.67	7.18	7.94
Molise	7.91	7.81	6.83	8.11	8.44
Campania	7.25	7.31	6.97	7.98	7.40
Apulia	7.24	7.21	6.54	8.28	7.52
Basilicata	7.11	7.14	7.32	7.22	6.92
Calabria	8.59	8.48	7.26	9.59	8.81
Sicily	7.73	7.74	6.75	8.21	8.13
Sardinia	6.37	8.07	7.09	9.24	8.36

**Notes:** The effective APR measures the cost actually incurred, both in terms of interest and commissions and expenses, compared to the amount actually used in the period. This indicator is calculated on the following types of instruments: overdrafts, factoring, revolving loans and loans for import or export purposes. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. Industry is referred to industrial-economic activities excluding construction. For further details on the new survey and the changes that have taken place, please refer to the "Methods and sources: methodological notes" file at the following link: <https://www.bancaditalia.it/pubblicazioni/condizioni-rischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

## Credit Conditions and Risk

Access to data:

[TRI31101](#)

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

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

(percentages)

2nd 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)

6.07 9.67 8.42 7.55 6.81 6.15 4.84

of which: Non-financial companies and producer households

6.52 9.67 8.41 7.56 6.82 6.15 5.27

#### North West Italy

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

5.76 9.48 8.21 7.38 6.71 6.07 4.70

of which: Non-financial companies and producer households

6.30 9.49 8.21 7.39 6.73 6.09 5.22

#### North East Italy

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

5.91 9.33 7.92 7.23 6.48 5.92 4.85

of which: Non-financial companies and producer households

6.16 9.33 7.92 7.23 6.48 5.92 5.05

#### Central Italy

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

6.18 9.70 8.60 7.76 7.06 6.39 4.70

of which: Non-financial companies and producer households

6.84 9.70 8.60 7.78 7.07 6.40 5.44

#### Southern Italy and Islands

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

7.29 10.36 9.35 8.31 7.43 6.53 5.75

of which: Non-financial companies and producer households

7.45 10.35 9.34 8.31 7.42 6.49 5.80

**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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