



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

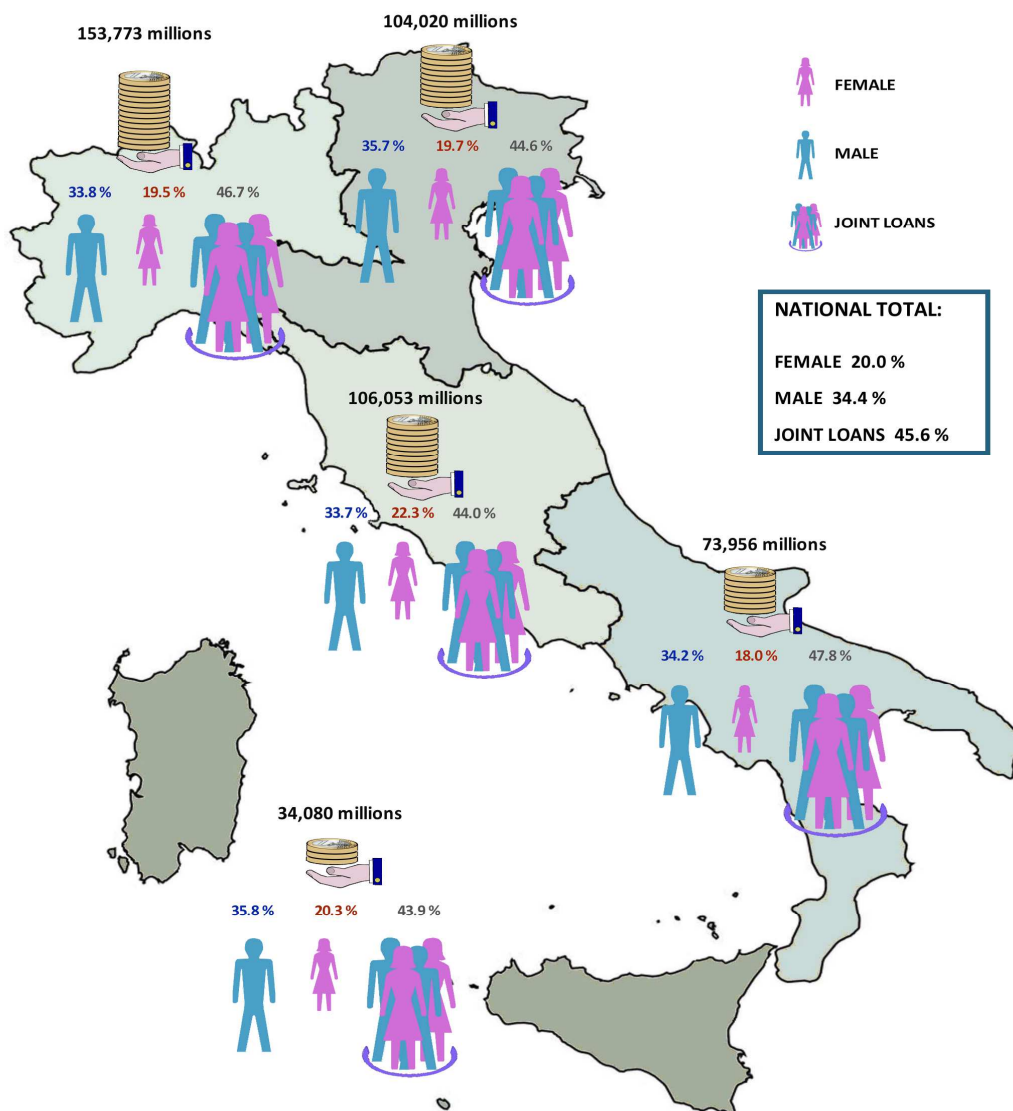
31 December 2024

For further information: statistiche@bancaditalia.it
www.bancaditalia.it/publicazioni/condizioni-rischiosita/

Figure 1

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

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

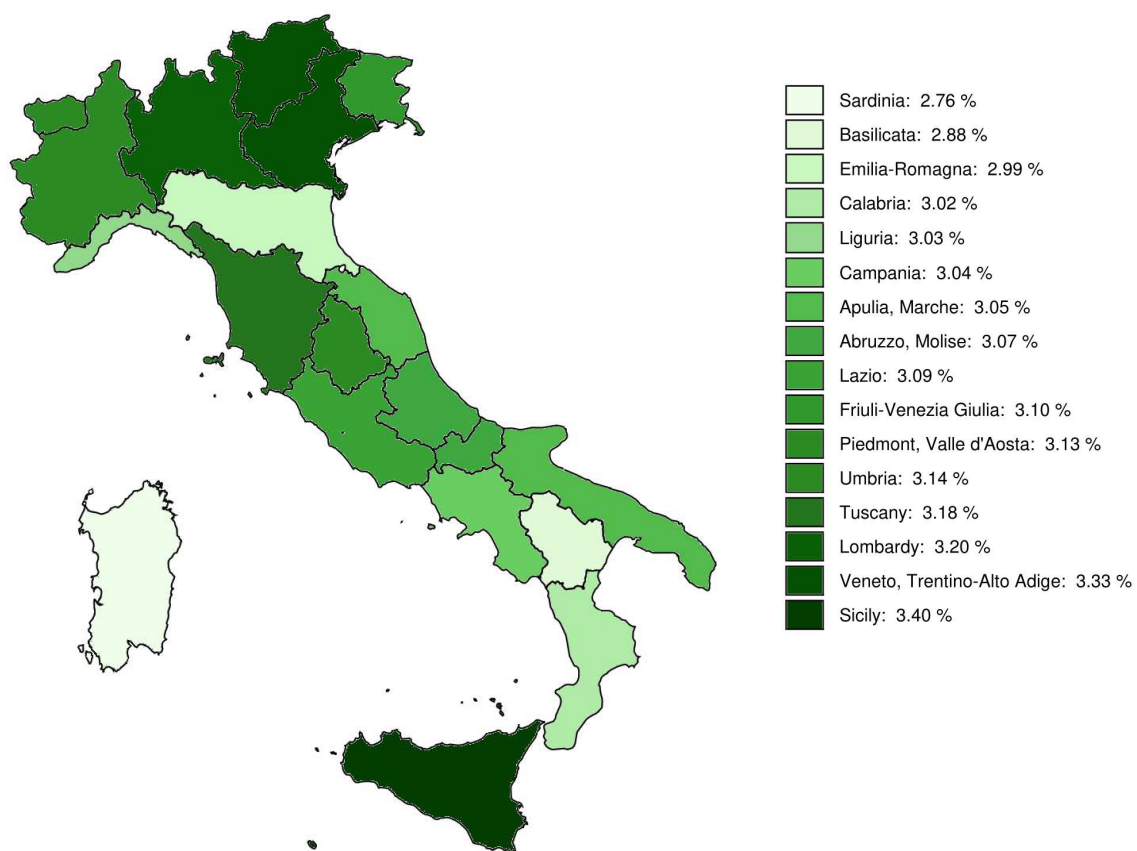


Reference period: September 2024

Figure 2

Interest rates (Effective APR) on loans (excluding bad loans) to consumer households for home purchase¹

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

* * *

Key to symbols and information in the index

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

Frequency:

M Monthly
Q Quarterly
H Half-yearly
A Annual

Source:

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

Description of the table

Identification code of the table

Page in which the table is reproduced in this report

Notice to readers

I. Symbols:

- the phenomenon does not exist, or it exists and data are collected but no cases were recorded

.... the phenomenon exists but no data are available

.. the data are known but the value is below the minimum considered significant

== the data are confidential

:: the data are not statistically significant

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

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

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

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

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

Frequency Source

Access to
data

Non-performing Loans

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Q	CCR	Adjusted bad loans by customer sector and economic activity	TRI30271	p. 15

Non-performing loans rate and bad loan rates

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Q	CCR	Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period by customer geographical area, sector and economic activity	TRI30524	
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Q	CCR	Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period by customer region and sector	TRI30632
Q	CCR	Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period by customer province and sector	TRI30633
Q	CCR	Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period by customer region and total margin used (size classes)	TRI30634
Q	CCR	Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period by customer geographical area, sector and economic activity	TRI30635
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Tables distributed on the "BDS on-line statistical database" only

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Risk Concentration

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

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Loans

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Lending rates

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

Loans

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Q	CCR	Loans (excluding bad loans) by customer sector and sub-sector	TRI30171	
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Q	SR	Non-performing loans by customer sector	TRI30268	
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Non-performing Loans

Q	CCR	Bad loans (gross of write-downs and net of write-offs)	TRI30206	
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		by size class	
Q	CCR	Bad loans (gross of write-downs and net of write-offs)	TRI30031
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Q	CCR	Bad loans (gross of write-downs and net of write-offs): flows	TRI30241
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Q	AN	Effective APR applied to loans (excluding bad loans) related to liquidity needs: stocks	TRI31103
		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-Q3	2024-Q2	2024-Q1
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Non-performing loans	54,490	54,903	53,015
Bad loans (gross of write-downs and net of write-offs)			
Loans subject to forbearance	3,432	3,370	3,416
Other exposures	16,089	16,214	15,913
Likely defaults			
Loans subject to forbearance	12,383	13,092	13,344
Other exposures	16,458	16,438	15,946
Non-performing past due loans/exposures			
Loans subject to forbearance	474	465	434
Other exposures	5,595	5,264	3,903
Performing loans			
Loans subject to forbearance	21,266	20,340	21,178
Other exposures	1,756,992	1,763,629	1,764,169
Total loans to customers	1,832,748	1,838,872	1,838,362

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

Source: supervisory reports

Credit Conditions and Risk

Access to data:

[TRI30267](#)

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

3rd quarter 2024

Reporting institutions: **Banks and CDP**

Bad loans (gross of write-downs and net of write-offs)						
Total	of which:					
	Non-financial companies	Producer households	Consumer households and others			
			for consumer credit	for purchase of buildings	for other purposes	
ITALIA	19,106	12,028	1,650	1,329	1,813	1,539
North West Italy	5,426	3,607	411	291	548	384
Piedmont and Valle d'Aosta	1,227	754	140	87	122	113
Lombardy	3,838	2,660	227	176	370	233
Liguria	361	193	44	27	57	39
North East Italy	3,410	2,305	326	162	267	314
Trentino-Alto Adige	279	178	46	9	17	25
Veneto	1,403	946	119	67	120	145
Friuli Venezia Giulia	259	151	33	17	25	29
Emilia-Romagna	1,469	1,030	127	70	106	114
Central Italy	4,814	3,340	343	274	408	402
Tuscany	1,410	956	153	76	109	110
Umbria	281	185	24	16	23	21
Marche	482	337	40	24	33	48
Lazio	2,641	1,862	127	158	244	223
Southern Italy	3,800	1,998	368	406	398	296
Abruzzo and Molise	458	290	52	36	39	35
Campania	1,630	956	123	194	195	127
Apulia and Basilicata	1,291	589	139	118	125	85
Calabria	421	162	54	58	39	48
Islands	1,656	778	201	196	192	144
Sicily	1,239	526	146	161	156	105
Sardinia	417	252	54	35	36	39

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

Source: supervisory reports

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

3rd quarter 2024

Reporting institutions: **Banks and CDP**

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

ITALIA	27,267	17,368	1,838	1,687	3,386	2,110
North West Italy	8,784	5,887	467	407	1,018	551
Piedmont and Valle d'Aosta	1,501	872	136	127	225	130
Lombardy	6,708	4,652	288	243	711	373
Liguria	575	363	43	37	82	47
North East Italy	5,999	4,082	497	241	674	428
Trentino-Alto Adige	1,046	717	160	15	76	77
Veneto	1,975	1,266	135	100	286	161
Friuli Venezia Giulia	421	262	42	25	50	42
Emilia-Romagna	2,556	1,837	160	102	262	148
Central Italy	6,846	4,476	374	331	818	559
Tuscany	1,810	1,137	149	98	239	183
Umbria	343	221	30	23	42	27
Marche	618	367	59	33	71	87
Lazio	4,075	2,751	135	177	466	261
Southern Italy	4,068	2,256	343	471	576	402
Abruzzo and Molise	591	354	56	49	74	56
Campania	1,645	937	117	196	233	149
Apulia and Basilicata	1,423	774	127	152	217	151
Calabria	408	192	42	73	51	46
Islands	1,570	666	158	237	301	171
Sicily	1,222	481	121	189	255	141
Sardinia	348	185	37	49	46	30

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

3rd quarter 2024

Reporting institutions: **Banks and CDP**

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

ITALIA	5,700	1,825	351	1,130	684	417
North West Italy	1,238	461	87	272	193	105
Piedmont and Valle d'Aosta	307	79	30	83	46	31
Lombardy	832	358	49	164	135	63
Liguria	99	24	8	25	12	10
North East Italy	813	369	61	166	98	54
Trentino-Alto Adige	44	12	9	9	8	5
Veneto	315	134	21	66	43	23
Friuli Venezia Giulia	68	24	6	16	8	4
Emilia-Romagna	386	200	25	74	38	22
Central Italy	1,465	561	73	236	171	150
Tuscany	294	97	25	62	37	24
Umbria	61	11	4	18	8	7
Marche	113	24	10	23	14	15
Lazio	997	430	34	134	111	104
Southern Italy	1,591	342	95	303	145	77
Abruzzo and Molise	191	68	14	30	17	11
Campania	616	163	35	133	63	27
Apulia and Basilicata	387	91	36	91	51	30
Calabria	396	20	11	49	13	9
Islands	593	92	34	153	78	31
Sicily	481	74	23	119	64	24
Sardinia	112	18	11	34	14	7

Credit Conditions and Risk

Access to data:

[TRI30265](#)

Adjusted bad loans

by customer region

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

3rd quarter 2024

Reporting institutions: **Banks**

	Adjusted bad loans		Adjusted bad loans and bad loans ratio	New adjusted bad loans in the quarter		Adjusted bad loans returned performing in the quarter	
	Number of borrowers	Margin used		Number of borrowers	Margin used	Number of borrowers	Margin used
ITALY	431,278	22,326	1.18	41,555	1,907	11,712	1,122
North West Italy	103,573	6,264	1.18	9,866	561	2,518	281
Piedmont	29,908	1,301	1.11	2,835	142	739	50
Valle D'Aosta	604	20	1.21	60	2	20	2
Lombardy	62,520	4,515	1.20	6,000	394	1,543	160
Liguria	10,541	427	1.15	971	23	216	69
North East Italy	62,398	3,897	1.16	6,103	391	1,502	145
Veneto	25,407	1,645	1.19	2,226	144	606	69
Friuli-Venezia Giulia	5,925	279	1.09	642	29	166	13
Emilia Romagna	27,524	1,664	1.15	2,851	197	657	58
Trentino Alto Adige	3,542	309	1.10	384	21	73	6
Central Italy	94,150	5,724	1.17	8,654	465	2,617	323
Tuscany	26,723	1,559	1.12	2,474	121	719	60
Umbria	6,562	325	1.18	538	30	184	12
Marche	9,616	553	1.16	846	61	273	27
Lazio	51,249	3,288	1.20	4,796	253	1,441	224
Southern Italy	114,129	4,387	1.19	11,113	373	3,150	237
Abruzzo	10,034	461	1.10	858	52	290	19
Molise	2,121	76	1.13	184	5	75	5
Campania	54,028	1,984	1.18	5,195	164	1,243	96
Apulia	28,559	1,205	1.20	2,869	106	914	76
Basilicata	2,892	100	1.21	233	6	123	7
Calabria	16,495	561	1.25	1,774	40	505	35
Islands	57,028	2,054	1.19	5,819	117	1,925	136
Sicily	46,014	1,540	1.19	4,772	90	1,574	94
Sardinia	11,014	514	1.20	1,047	27	351	42

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30271](#)

Adjusted bad loans

by customer sector and economic activity

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

3rd quarter 2024

Reporting institutions: **Banks**

	Adjusted bad loans		Adjusted bad loans and bad loans ratio	New adjusted bad loans in the quarter		Adjusted bad loans returned performing in the quarter	
	Number of borrowers	Margin used		Number of borrowers	Margin used	Number of borrowers	Margin used
TOTAL	431,278	22,326	1.18	41,555	1,907	11,712	1,122
General government	202	501	1.68	3	4	30	38
Financial companies (excluding Monetary Financial Institutions)	535	333	1.26	54	15	13	1
Non-financial companies	70,762	14,334	1.19	5,365	1,174	1,032	545
<i>of which:</i>							
Industry	12,584	3,619	1.28	712	336	176	113
Building	11,041	2,409	1.12	753	166	181	84
Services	42,392	7,450	1.18	3,502	590	596	260
Producer households	51,459	1,856	1.13	3,752	165	1,492	94
Consumer households and e others	307,152	5,286	1.11	32,286	547	9,128	442

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-Q4	2022-Q1	2022-Q2	2022-Q3	2022-Q4	2023-Q1
TOTAL	0.96	0.92	0.89	0.88	0.80	0.89
From 250 to 125,000 euro	0.94	0.80	0.74	0.73	0.67	0.72
From 125,000 to 500,000 euro	1.06	0.98	0.91	0.85	0.78	0.83
More than 500,000 euro	0.94	0.94	0.93	0.94	0.84	0.95
General government	0.64	0.66	0.15	0.22	0.35	0.60
From 250 to 125,000 euro	2.85	1.54	1.65	3.74	2.53	2.73
From 125,000 to 500,000 euro	1.53	1.38	1.01	1.34	1.21	1.87
More than 500,000 euro	0.64	0.65	0.14	0.21	0.34	0.60
Financial companies (excluding Monetary Financial Institutions)	0.06	0.10	0.10	0.05	0.07	0.14
From 250 to 125,000 euro	0.69	0.85	0.89	0.91	0.92	1.07
From 125,000 to 500,000 euro	0.71	1.18	1.26	1.18	0.70	0.79
More than 500,000 euro	0.06	0.10	0.10	0.05	0.07	0.14
Non-financial companies	1.41	1.38	1.41	1.45	1.33	1.45
From 250 to 125,000 euro	1.61	1.72	1.96	2.10	2.05	2.14
From 125,000 to 500,000 euro	1.84	1.92	2.00	1.97	1.89	1.94
More than 500,000 euro	1.36	1.32	1.34	1.38	1.26	1.38
Producer households	1.43	1.35	1.31	1.25	1.11	1.16
From 250 to 125,000 euro	1.25	1.15	1.15	1.14	1.07	1.15
From 125,000 to 500,000 euro	1.44	1.33	1.29	1.23	1.13	1.17
More than 500,000 euro	1.65	1.69	1.58	1.43	1.16	1.17
Consumer households	0.82	0.67	0.57	0.52	0.46	0.50
From 250 to 125,000 euro	0.84	0.68	0.59	0.56	0.51	0.54
From 125,000 to 500,000 euro	0.76	0.62	0.52	0.45	0.40	0.44
More than 500,000 euro	0.96	0.85	0.74	0.60	0.48	0.46
Other sectors	1.17	1.05	0.95	0.91	0.88	0.87
From 250 to 125,000 euro	1.33	1.19	1.14	1.10	1.13	1.28
From 125,000 to 500,000 euro	1.51	1.30	1.28	1.05	0.97	1.13
More than 500,000 euro	1.08	0.98	0.86	0.85	0.82	0.77

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-Q2	2023-Q3	2023-Q4	2024-Q1	2024-Q2	2024-Q3
TOTAL	0.88	0.88	0.88	0.99	1.14	1.13
From 250 to 125,000 euro	0.76	0.80	0.85	0.90	0.90	0.88
From 125,000 to 500,000 euro	0.82	0.89	0.94	0.99	1.02	1.03
More than 500,000 euro	0.94	0.90	0.86	1.03	1.25	1.23
General government	0.51	0.43	0.46	0.49	2.09	1.93
From 250 to 125,000 euro	3.75	5.07	3.38	3.37	20.69	19.95
From 125,000 to 500,000 euro	2.86	2.52	3.22	1.87	8.64	9.46
More than 500,000 euro	0.49	0.42	0.44	0.48	2.04	1.87
Financial companies (excluding Monetary Financial Institutions)	0.17	0.16	0.14	0.25	0.27	0.23
From 250 to 125,000 euro	1.10	1.20	1.32	1.18	1.29	1.13
From 125,000 to 500,000 euro	1.05	1.22	1.22	1.34	1.32	1.32
More than 500,000 euro	0.16	0.15	0.14	0.25	0.27	0.23
Non-financial companies	1.42	1.35	1.34	1.51	1.76	1.77
From 250 to 125,000 euro	2.25	2.26	2.31	2.31	2.33	2.39
From 125,000 to 500,000 euro	1.95	2.00	2.13	2.18	2.32	2.44
More than 500,000 euro	1.34	1.27	1.24	1.42	1.70	1.70
Producer households	1.23	1.27	1.38	1.47	1.52	1.55
From 250 to 125,000 euro	1.25	1.26	1.35	1.38	1.37	1.37
From 125,000 to 500,000 euro	1.22	1.30	1.36	1.46	1.51	1.53
More than 500,000 euro	1.21	1.24	1.44	1.64	1.76	1.84
Consumer households	0.53	0.58	0.63	0.68	0.69	0.67
From 250 to 125,000 euro	0.58	0.64	0.69	0.74	0.74	0.72
From 125,000 to 500,000 euro	0.45	0.52	0.56	0.60	0.60	0.58
More than 500,000 euro	0.60	0.58	0.57	0.64	0.79	0.84
Other sectors	1.11	0.98	1.30	1.42	1.73	1.72
From 250 to 125,000 euro	1.40	1.37	1.40	1.31	1.25	1.45
From 125,000 to 500,000 euro	1.06	1.16	1.04	1.23	1.49	1.43
More than 500,000 euro	1.09	0.89	1.35	1.47	1.84	1.82

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-Q4	2022-Q1	2022-Q2	2022-Q3	2022-Q4	2023-Q1
ITALY	0.96	0.92	0.89	0.88	0.80	0.89
<i>of which:</i> General government	0.64	0.66	0.15	0.22	0.35	0.60
Non-financial companies	1.41	1.38	1.41	1.45	1.33	1.45
Producer households	1.43	1.35	1.31	1.25	1.11	1.16
Consumer households	0.82	0.67	0.57	0.52	0.46	0.50
Piedmont	0.78	0.72	0.74	0.73	0.61	0.75
<i>of which:</i> General government	0.01	0.00	0.00	0.00	0.02	0.04
Non-financial companies	0.91	0.88	0.98	0.99	0.78	1.07
Producer households	1.20	1.16	1.18	1.05	1.05	1.03
Consumer households	0.70	0.55	0.47	0.45	0.41	0.46
Valle d'Aosta	0.77	0.57	0.97	0.84	0.72	0.67
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.77	0.57	1.34	1.09	0.98	0.87
Producer households	1.55	0.99	1.23	0.85	0.72	0.90
Consumer households	0.81	0.63	0.62	0.66	0.53	0.40
Lombardy	0.79	0.70	0.68	0.59	0.59	0.67
<i>of which:</i> General government	0.03	0.03	0.15	0.00	0.01	0.01
Non-financial companies	1.49	1.27	1.27	1.09	1.15	1.27
Producer households	1.21	1.18	1.16	1.20	0.94	0.94
Consumer households	0.73	0.56	0.48	0.45	0.39	0.40
Liguria	0.81	0.89	0.83	1.01	0.94	1.10
<i>of which:</i> General government	0.00	0.80	0.00	0.00	0.00	0.09
Non-financial companies	0.90	1.08	1.06	1.55	1.43	1.76
Producer households	1.30	1.18	1.23	1.15	1.10	1.07
Consumer households	0.69	0.65	0.59	0.52	0.44	0.47
Veneto	0.63	0.59	0.54	0.52	0.46	0.63
<i>of which:</i> General government	0.00	0.00	0.00	0.09	0.09	0.07
Non-financial companies	0.94	0.91	0.88	0.87	0.79	1.14
Producer households	1.10	1.04	1.04	0.90	0.83	0.94
Consumer households	0.64	0.54	0.45	0.40	0.36	0.41
Friuli Venezia Giulia	0.64	0.65	0.55	0.57	1.34	1.37
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.73	0.79	0.67	0.75	2.19	2.15
Producer households	1.23	1.06	1.03	0.95	1.24	1.30
Consumer households	0.54	0.50	0.43	0.38	0.36	0.45

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-Q4	2022-Q1	2022-Q2	2022-Q3	2022-Q4	2023-Q1
Emilia-Romagna	0.84	0.84	1.01	0.85	0.80	0.86
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.03	1.04	1.40	1.16	1.13	1.21
Producer households	0.97	1.11	1.08	1.06	1.00	1.02
Consumer households	0.59	0.49	0.42	0.36	0.33	0.36
Trentino-Alto Adige	0.95	1.03	1.00	1.02	0.79	0.70
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.10	1.23	1.22	1.30	1.00	0.86
Producer households	1.61	1.60	1.56	1.52	1.12	1.04
Consumer households	0.53	0.46	0.36	0.38	0.33	0.30
Tuscany	1.12	1.07	1.08	1.28	1.10	1.17
<i>of which:</i> General government	0.37	0.37	0.00	0.00	0.00	0.00
Non-financial companies	1.40	1.35	1.54	1.97	1.65	1.74
Producer households	1.70	1.49	1.32	1.34	1.24	1.32
Consumer households	0.72	0.67	0.54	0.48	0.46	0.48
Umbria	1.36	1.01	0.95	0.76	0.92	0.94
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.68	1.17	1.11	0.76	1.14	1.17
Producer households	1.32	1.01	1.05	1.22	1.23	1.09
Consumer households	0.93	0.80	0.72	0.68	0.59	0.59
Marche	1.17	1.10	1.13	1.12	0.91	0.95
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.08
Non-financial companies	1.45	1.46	1.58	1.58	1.29	1.30
Producer households	1.37	1.21	1.13	1.00	0.93	1.04
Consumer households	0.74	0.59	0.52	0.51	0.44	0.49
Lazio	1.25	1.22	1.13	1.31	1.01	1.11
<i>of which:</i> General government	0.00	0.00	0.00	0.03	0.06	0.56
Non-financial companies	2.12	2.25	2.11	2.72	2.00	2.00
Producer households	2.10	1.90	1.75	1.33	1.33	1.44
Consumer households	1.01	0.82	0.69	0.59	0.52	0.55
Abruzzo	1.11	1.18	1.16	1.25	1.10	1.04
<i>of which:</i> General government	0.29	0.21	0.00	0.12	0.09	0.12
Non-financial companies	1.11	1.41	1.52	1.79	1.53	1.32
Producer households	1.65	1.36	1.25	1.25	1.27	1.35
Consumer households	1.04	0.87	0.71	0.60	0.56	0.64

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-Q4	2022-Q1	2022-Q2	2022-Q3	2022-Q4	2023-Q1
Molise	2.37	2.18	1.96	1.25	1.54	1.91
<i>of which:</i> General government	0.40	0.74	0.00	2.36	0.35	2.74
Non-financial companies	4.45	3.78	3.71	1.86	2.64	3.21
Producer households	1.61	2.23	2.30	2.02	1.77	1.72
Consumer households	0.81	0.72	0.62	0.57	0.65	0.85
Campania	1.32	1.64	1.29	1.35	1.34	1.31
<i>of which:</i> General government	0.28	0.28	0.31	0.54	0.96	0.73
Non-financial companies	1.66	2.64	1.83	2.01	2.06	1.91
Producer households	1.80	1.73	1.56	1.63	1.44	1.45
Consumer households	1.17	0.94	0.81	0.74	0.66	0.71
Apulia	1.52	1.39	1.33	1.34	1.17	1.21
<i>of which:</i> General government	0.60	0.56	1.24	1.96	4.45	2.81
Non-financial companies	2.27	2.17	2.15	2.21	1.82	1.79
Producer households	1.73	1.60	1.57	1.49	1.33	1.49
Consumer households	0.96	0.80	0.71	0.68	0.62	0.68
Basilicata	0.86	0.79	4.11	4.35	4.05	4.17
<i>of which:</i> General government	0.26	0.05	0.04	5.69	7.03	5.31
Non-financial companies	1.01	0.96	8.86	9.06	8.41	8.37
Producer households	1.29	1.16	1.19	1.40	1.30	1.64
Consumer households	0.67	0.58	0.50	0.52	0.43	0.46
Calabria	1.51	1.32	1.22	1.24	1.32	1.43
<i>of which:</i> General government	1.31	0.97	0.86	1.84	2.10	1.86
Non-financial companies	2.20	1.96	1.83	1.80	1.84	2.06
Producer households	1.67	1.51	1.53	1.53	1.54	1.53
Consumer households	1.13	0.97	0.86	0.82	0.76	0.84
Sicily	2.37	2.10	1.59	1.72	1.28	1.44
<i>of which:</i> General government	24.79	19.85	3.57	4.11	4.13	5.59
Non-financial companies	2.66	2.38	2.35	2.89	2.00	2.22
Producer households	2.08	1.92	1.93	1.86	1.39	1.59
Consumer households	1.41	1.09	0.94	0.84	0.74	0.79
Sardinia	0.82	0.80	0.76	0.63	0.64	0.75
<i>of which:</i> General government	0.08	0.00	0.00	0.03	12.06	8.85
Non-financial companies	1.19	1.19	1.13	0.90	0.76	1.07
Producer households	1.20	1.31	1.39	1.24	1.06	1.14
Consumer households	0.73	0.65	0.58	0.51	0.46	0.49

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-Q2	2023-Q3	2023-Q4	2024-Q1	2024-Q2	2024-Q3
ITALY	0.88	0.88	0.88	0.99	1.14	1.13
<i>of which:</i> General government	0.51	0.43	0.46	0.49	2.09	1.93
Non-financial companies	1.42	1.35	1.34	1.51	1.76	1.77
Producer households	1.23	1.27	1.38	1.47	1.52	1.55
Consumer households	0.53	0.58	0.63	0.68	0.69	0.67
Piedmont	0.84	0.94	1.01	1.02	1.03	1.08
<i>of which:</i> General government	0.04	0.00	0.00	0.00	0.68	0.63
Non-financial companies	1.25	1.37	1.49	1.44	1.46	1.55
Producer households	1.14	1.20	1.25	1.38	1.52	1.72
Consumer households	0.51	0.57	0.62	0.65	0.65	0.63
Valle d'Aosta	0.38	0.47	0.91	1.09	1.16	1.24
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.92
Non-financial companies	0.39	0.51	1.42	1.68	1.83	1.99
Producer households	0.74	0.86	0.91	0.84	1.45	1.01
Consumer households	0.36	0.37	0.35	0.38	0.32	0.33
Lombardy	0.68	0.70	0.60	0.75	0.86	0.81
<i>of which:</i> General government	0.02	0.03	0.04	0.01	1.53	1.39
Non-financial companies	1.23	1.25	1.05	1.32	1.57	1.51
Producer households	1.01	1.01	1.13	1.16	1.20	1.21
Consumer households	0.43	0.47	0.50	0.55	0.56	0.56
Liguria	1.04	0.88	1.02	0.84	2.66	0.88
<i>of which:</i> General government	0.07	0.08	0.01	0.01	0.01	0.00
Non-financial companies	1.68	1.28	1.51	1.08	5.13	1.15
Producer households	1.04	1.17	1.33	1.39	1.47	1.43
Consumer households	0.46	0.51	0.57	0.62	0.62	0.59
Veneto	0.65	0.66	0.61	0.62	0.69	0.72
<i>of which:</i> General government	0.01	0.01	0.01	0.00	1.47	1.45
Non-financial companies	1.18	1.16	1.04	0.99	1.09	1.19
Producer households	0.89	1.00	1.14	1.25	1.19	1.23
Consumer households	0.41	0.46	0.50	0.54	0.59	0.57
Friuli Venezia Giulia	1.41	1.38	0.51	0.48	0.61	0.61
<i>of which:</i> General government	0.00	0.00	0.00	0.00	5.75	2.17
Non-financial companies	2.24	2.17	0.55	0.45	0.62	0.69
Producer households	1.27	1.27	0.96	1.34	1.57	1.46
Consumer households	0.45	0.50	0.50	0.54	0.56	0.53

Credit Conditions and Risk

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

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

	2023-Q2	2023-Q3	2023-Q4	2024-Q1	2024-Q2	2024-Q3
Emilia-Romagna	0.75	0.84	1.06	1.19	1.29	1.27
<i>of which:</i> General government	2.80	2.74	3.06	2.70	0.02	0.02
Non-financial companies	0.96	1.08	1.46	1.68	1.88	1.84
Producer households	1.02	1.10	1.20	1.19	1.26	1.32
Consumer households	0.40	0.45	0.49	0.51	0.56	0.56
Trentino-Alto Adige	0.72	0.71	0.94	0.95	0.94	1.01
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.86	0.83	1.13	1.14	1.14	1.27
Producer households	1.07	1.08	1.53	1.54	1.35	1.28
Consumer households	0.39	0.42	0.45	0.50	0.49	0.50
Tuscany	1.06	0.98	1.17	1.35	1.39	1.37
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.49	1.29	1.68	1.92	1.94	1.91
Producer households	1.47	1.52	1.47	1.78	1.93	2.00
Consumer households	0.52	0.58	0.60	0.68	0.72	0.69
Umbria	0.95	0.96	0.87	0.91	1.54	1.46
<i>of which:</i> General government	0.00	0.00	0.00	0.00	14.34	9.06
Non-financial companies	1.19	1.17	0.96	0.94	1.97	1.87
Producer households	1.27	1.04	1.28	1.52	1.71	1.75
Consumer households	0.57	0.68	0.71	0.78	0.75	0.76
Marche	1.00	1.04	0.92	1.10	1.22	1.17
<i>of which:</i> General government	0.06	0.06	0.06	0.00	4.10	4.04
Non-financial companies	1.36	1.39	1.10	1.40	1.48	1.45
Producer households	1.12	1.19	1.21	1.54	1.53	1.53
Consumer households	0.53	0.59	0.64	0.67	0.67	0.64
Lazio	1.21	1.00	1.04	1.29	1.41	1.60
<i>of which:</i> General government	0.09	0.07	0.09	0.06	0.16	0.15
Non-financial companies	2.38	1.72	1.74	2.15	2.39	2.97
Producer households	1.49	1.50	1.49	1.68	1.72	1.73
Consumer households	0.58	0.65	0.69	0.74	0.73	0.72
Abruzzo	1.23	1.42	1.40	1.46	1.75	1.82
<i>of which:</i> General government	0.13	0.17	0.08	0.43	2.58	2.01
Non-financial companies	1.60	1.86	1.72	1.78	2.30	2.55
Producer households	1.50	1.75	2.02	2.07	2.18	1.87
Consumer households	0.74	0.83	0.93	0.96	0.93	0.89

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-Q2	2023-Q3	2023-Q4	2024-Q1	2024-Q2	2024-Q3
Molise	1.72	1.55	1.23	0.84	0.94	0.68
<i>of which:</i> General government	2.32	0.00	1.41	0.00	0.23	0.00
Non-financial companies	2.77	2.28	1.48	0.73	0.98	0.48
Producer households	1.76	1.72	1.89	1.78	2.09	2.18
Consumer households	0.88	0.98	0.89	0.82	0.72	0.63
Campania	1.29	1.29	1.46	1.56	1.94	2.05
<i>of which:</i> General government	0.80	0.42	0.38	0.14	6.53	6.88
Non-financial companies	1.88	1.84	2.15	2.33	2.76	3.02
Producer households	1.52	1.50	1.61	1.78	1.78	1.93
Consumer households	0.73	0.81	0.86	0.89	0.91	0.89
Apulia	1.23	1.22	1.26	1.45	1.49	1.51
<i>of which:</i> General government	2.33	2.17	0.00	4.31	16.48	14.64
Non-financial companies	1.84	1.79	1.85	2.16	2.09	2.21
Producer households	1.70	1.67	1.74	1.74	1.75	1.78
Consumer households	0.67	0.71	0.77	0.85	0.86	0.85
Basilicata	1.19	1.19	1.13	1.14	1.29	1.19
<i>of which:</i> General government	4.94	0.00	0.00	0.00	13.92	16.25
Non-financial companies	1.71	1.84	1.65	1.60	1.61	1.37
Producer households	1.70	1.83	1.83	1.85	1.77	1.49
Consumer households	0.51	0.51	0.58	0.65	0.63	0.68
Calabria	1.41	1.40	1.45	1.61	3.04	2.92
<i>of which:</i> General government	1.40	0.77	0.94	3.61	27.05	26.14
Non-financial companies	2.11	2.03	2.51	2.34	2.73	2.77
Producer households	1.71	1.62	1.76	2.10	2.23	2.55
Consumer households	0.83	0.91	0.89	0.96	0.96	0.93
Sicily	1.36	1.43	1.61	1.66	1.76	1.67
<i>of which:</i> General government	8.60	7.76	12.04	9.51	20.09	16.88
Non-financial companies	1.77	1.70	1.80	1.94	1.95	1.93
Producer households	1.79	1.92	2.15	2.06	2.08	2.02
Consumer households	0.85	1.01	1.16	1.21	1.16	1.10
Sardinia	0.74	0.77	0.70	0.61	0.68	0.87
<i>of which:</i> General government	8.53	7.64	0.00	0.00	5.40	5.54
Non-financial companies	1.02	1.08	1.04	0.77	0.85	1.41
Producer households	1.07	1.24	1.26	1.20	1.30	1.20
Consumer households	0.53	0.53	0.58	0.58	0.58	0.60

Credit Conditions and Risk

Access to data:

[TRI30431](#)

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

3rd quarter 2024

Reporting institutions: **Banks**

	Total			1 facility		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
ITALY	1,581,997	1,118,145	3,611,194	618,131	522,303	3,224,180
North West Italy	686,189	486,344	1,060,324	271,532	224,224	939,626
Piedmont	96,231	67,730	273,093	27,592	24,093	243,606
Valle d'Aosta	3,000	2,054	7,734	785	690	6,903
Lombardy	564,685	400,756	693,421	235,198	192,346	611,268
Liguria	22,274	15,804	86,076	7,958	7,095	77,849
North East Italy	398,698	274,480	880,873	167,276	134,864	779,210
Trentino Alto Adige	45,238	34,883	117,774	19,522	17,316	107,025
Veneto	180,413	124,512	341,504	95,497	72,644	301,375
Friuli-Venezia Giulia	31,454	20,170	90,655	9,113	8,437	82,336
Emilia Romagna	141,593	94,915	330,940	43,143	36,468	288,474
Central Italy	330,058	223,387	762,844	104,604	93,832	681,693
Tuscany	76,104	54,844	253,143	24,596	22,182	220,909
Umbria	13,522	9,950	51,402	4,097	3,704	44,890
Marche	27,178	18,970	105,636	9,169	8,176	91,887
Lazio	213,255	139,622	352,663	66,743	59,770	324,007
Southern Italy	115,419	92,160	585,380	50,132	46,219	528,464
Abruzzo	15,698	11,991	69,192	5,663	5,129	61,693
Molise	2,184	1,803	13,339	1,020	938	12,048
Campania	48,507	38,036	213,539	19,602	17,855	192,281
Apulia	35,098	28,710	196,006	16,901	15,825	178,355
Basilicata	4,293	3,471	23,412	1,949	1,795	20,861
Calabria	9,639	8,149	69,892	4,997	4,676	63,226
Islands	51,632	41,775	321,773	24,587	23,164	295,187
Sicily	33,275	27,350	230,350	17,042	16,042	210,430
Sardinia	18,358	14,425	91,423	7,544	7,122	84,757

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

3rd quarter 2024

Reporting institutions: **Banks**

	2 facilities			3 or 4 facilities		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
ITALY	149,710	107,593	248,915	181,589	118,545	101,114
North West Italy	67,648	46,520	75,380	74,237	48,172	32,543
Piedmont	9,097	6,238	19,282	15,695	9,685	7,590
Valle d'Aosta	295	232	615	242	147	173
Lombardy	56,064	38,475	49,919	54,925	36,247	22,760
Liguria	2,193	1,576	5,564	3,376	2,093	2,020
North East Italy	32,483	23,083	62,690	43,875	27,314	27,821
Trentino Alto Adige	6,189	4,838	7,835	5,997	4,308	2,263
Veneto	12,713	8,847	24,038	16,899	10,029	11,326
Friuli-Venezia Giulia	2,064	1,558	5,356	3,522	2,358	2,156
Emilia Romagna	11,517	7,840	25,461	17,457	10,620	12,076
Central Italy	29,579	22,533	52,629	34,535	22,865	20,972
Tuscany	8,368	6,118	20,069	13,018	8,010	8,884
Umbria	1,386	989	4,049	1,942	1,268	1,714
Marche	2,981	2,067	8,426	4,490	2,685	3,880
Lazio	16,845	13,360	20,085	15,084	10,903	6,494
Southern Italy	14,489	11,154	38,765	18,330	12,943	13,970
Abruzzo	1,923	1,330	4,966	2,301	1,486	1,905
Molise	339	292	913	345	255	299
Campania	5,673	4,343	14,109	8,635	6,086	5,393
Apulia	4,519	3,604	12,184	4,642	3,373	4,241
Basilicata	621	451	1,733	741	514	633
Calabria	1,414	1,133	4,860	1,667	1,231	1,499
Islands	5,510	4,302	19,451	10,611	7,250	5,808
Sicily	3,930	3,009	14,374	5,120	3,359	4,478
Sardinia	1,581	1,293	5,077	5,491	3,891	1,330

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

3rd quarter 2024

Reporting institutions: **Banks**

More than 4 facilities		
Facilities granted	Margin used	Number of borrowers

ITALY	632,567	369,705	36,985
North West Italy	272,772	167,427	12,775
Piedmont	43,848	27,714	2,615
Valle d'Aosta	1,679	986	43
Lombardy	218,498	133,688	9,474
Liguria	8,747	5,040	643
North East Italy	155,064	89,219	11,152
Trentino Alto Adige	13,530	8,422	651
Veneto	55,304	32,992	4,765
Friuli-Venezia Giulia	16,755	7,818	807
Emilia Romagna	69,475	39,987	4,929
Central Italy	161,340	84,157	7,550
Tuscany	30,122	18,535	3,281
Umbria	6,097	3,990	749
Marche	10,538	6,042	1,443
Lazio	114,583	55,590	2,077
Southern Italy	32,467	21,844	4,181
Abruzzo	5,811	4,046	628
Molise	480	318	79
Campania	14,597	9,752	1,756
Apulia	9,037	5,909	1,226
Basilicata	982	712	185
Calabria	1,560	1,109	307
Islands	10,924	7,058	1,327
Sicily	7,182	4,939	1,068
Sardinia	3,742	2,119	259

Credit Conditions and Risk

Access to data:

[TRI30446](#)

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

3rd quarter 2024

Reporting institutions: **Banks**

	Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
TOTAL	3,611,194	1,331,659	857,294	744,809	230,385
<i>of which:</i> 1 facility	3,224,180	1,314,698	810,803	659,031	151,701
2 facilities	248,915	16,688	44,991	74,546	55,420
3 or 4 facilities	101,114	272	1,496	11,188	22,559
more than 4 facilities	36,985	1	4	44	705
General government	6,273	198	133	277	548
<i>of which:</i> 1 facility	3,703	168	115	229	466
2 facilities	1,562	17	8	31	69
3 or 4 facilities	874	13	10	11	11
more than 4 facilities	134	-	-	6	2
Financial companies (excluding Monetary Financial Institutions)	9,976	2,506	1,337	1,380	907
<i>of which:</i> 1 facility	7,289	2,407	1,047	959	521
2 facilities	1,869	97	278	347	275
3 or 4 facilities	596	2	11	73	107
more than 4 facilities	222	-	1	1	4
Non-financial companies	663,342	177,589	91,133	111,428	93,364
<i>of which:</i> 1 facility	411,766	173,486	72,133	69,051	41,711
2 facilities	134,290	4,063	18,377	35,570	34,235
3 or 4 facilities	82,156	39	623	6,789	16,897
more than 4 facilities	35,130	1	-	18	521
Producer households	391,833	155,910	80,725	77,590	30,828
<i>of which:</i> 1 facility	339,044	152,265	71,198	61,183	18,438
2 facilities	40,515	3,591	9,137	13,847	8,612
3 or 4 facilities	11,088	54	388	2,550	3,644
more than 4 facilities	1,186	-	2	10	134
Consumer households and others	2,533,380	992,373	682,804	553,292	104,470
<i>of which:</i> 1 facility	2,456,357	983,332	665,240	526,896	90,356
2 facilities	70,354	8,877	17,101	24,634	12,185
3 or 4 facilities	6,357	164	462	1,753	1,885
more than 4 facilities	312	-	1	9	44

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

3rd quarter 2024

Reporting institutions: **Banks**

	From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
TOTAL	102,668	69,999	27,429	23,639	5,775
<i>of which:</i> 1 facility	43,045	19,955	5,512	3,528	645
2 facilities	30,431	16,544	4,735	2,878	520
3 or 4 facilities	26,093	24,303	8,874	5,409	810
more than 4 facilities	3,099	9,197	8,308	11,824	3,800
General government	829	1,479	1,044	1,040	381
<i>of which:</i> 1 facility	658	901	484	331	69
2 facilities	146	443	374	346	97
3 or 4 facilities	25	124	177	335	137
more than 4 facilities	-	11	9	28	78
Financial companies (excluding Monetary Financial Institutions)	636	673	434	797	636
<i>of which:</i> 1 facility	365	393	261	421	266
2 facilities	162	207	108	241	140
3 or 4 facilities	92	59	47	90	109
more than 4 facilities	17	14	18	45	121
Non-financial companies	69,475	56,539	23,626	20,693	4,662
<i>of which:</i> 1 facility	21,867	12,588	3,713	2,349	295
2 facilities	22,749	13,122	3,681	1,997	254
3 or 4 facilities	22,180	22,170	8,181	4,725	536
more than 4 facilities	2,679	8,659	8,051	11,622	3,577
Producer households	11,253	4,441	807	274	10
<i>of which:</i> 1 facility	4,704	1,475	160	52	-
2 facilities	3,487	1,181	188	54	4
3 or 4 facilities	2,725	1,360	261	91	3
more than 4 facilities	337	425	198	77	3
Consumer households and others	20,378	6,827	1,514	833	86
<i>of which:</i> 1 facility	15,383	4,567	891	373	15
2 facilities	3,868	1,586	384	240	25
3 or 4 facilities	1,061	587	207	168	25
more than 4 facilities	66	87	32	52	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)

3rd quarter 2024

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000
TOTAL	Average number of banks per borrower	1.19	1.01	1.06	1.13
	First bank's share of total credit granted (%)	67	99	98	96
General government	Average number of banks per borrower	1.68	1.24	1.22	1.28
	First bank's share of total credit granted (%)	71	99	99	96
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.54	1.04	1.23	1.37
	First bank's share of total credit granted (%)	85	98	91	88
Non-financial companies	Average number of banks per borrower	1.80	1.02	1.22	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	82
Building	Average number of banks per borrower	1.70	1.02	1.22	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
Producer households	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
Consumer households and others	Average number of banks per borrower	1.03	1.01	1.03	1.05
	First bank's share of total credit granted (%)	97	100	99	99

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

Source: Central Credit Register

Credit Conditions and Risk

Average number of banks per borrower

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

(numbers in unit, percentages)

3rd quarter 2024

Reporting institutions: **Banks**

		From 250,000 to 500,000	From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000
TOTAL	Average number of banks per borrower	1.47	2.01	2.68	3.55
	First bank's share of total credit granted (%)	87	78	70	63
General government	Average number of banks per borrower	1.19	1.24	1.52	1.77
	First bank's share of total credit granted (%)	96	95	92	88
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.58	1.69	1.63	1.79
	First bank's share of total credit granted (%)	86	86	88	88
Non-financial companies	Average number of banks per borrower	1.79	2.23	2.89	3.79
	First bank's share of total credit granted (%)	79	73	66	59
<i>of which:</i>					
Industry	Average number of banks per borrower	1.94	2.46	3.26	4.27
	First bank's share of total credit granted (%)	74	66	58	51
Building	Average number of banks per borrower	1.84	2.26	2.79	3.42
	First bank's share of total credit granted (%)	78	74	70	66
Services	Average number of banks per borrower	1.72	2.11	2.69	3.53
	First bank's share of total credit granted (%)	81	76	69	63
Producer households	Average number of banks per borrower	1.56	1.99	2.43	3.24
	First bank's share of total credit granted (%)	86	82	79	75
Consumer households and others	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	90

Credit Conditions and Risk

Average number of banks per borrower

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

(numbers in unit, percentages)

3rd quarter 2024

Reporting institutions: **Banks**

		From 5,000,000 to 25,000,000	More than 25,000,000
TOTAL	Average number of banks per borrower	4.89	7.42
	First bank's share of total credit granted (%)	53	58
General government	Average number of banks per borrower	2.22	3.31
	First bank's share of total credit granted (%)	87	67
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	2.06	3.91
	First bank's share of total credit granted (%)	85	85
Non-financial companies	Average number of banks per borrower	5.27	8.32
	First bank's share of total credit granted (%)	49	35
<i>of which:</i>			
Industry	Average number of banks per borrower	5.93	8.98
	First bank's share of total credit granted (%)	41	31
Building	Average number of banks per borrower	4.43	6.88
	First bank's share of total credit granted (%)	60	44
Services	Average number of banks per borrower	4.89	7.85
	First bank's share of total credit granted (%)	53	37
Producer households	Average number of banks per borrower	3.51	3.70
	First bank's share of total credit granted (%)	73	56
Consumer households and others	Average number of banks per borrower	2.06	3.63
	First bank's share of total credit granted (%)	84	65

Credit Conditions and Risk

Access to data:

[TRI30101](#)

Summary data based on Central Credit Register observations

(numbers in unit, stocks in millions of euro)

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

	Total		Banks		Financial institutions and vehicles	
Number of borrowers for loans and collateral granted to customers	8,777,252	8,776,118	4,021,570	4,063,814	4,755,682	4,712,304
of which: joint borrowers	2,479,860	2,477,671	1,024,334	1,039,278	1,455,526	1,438,393
Loans (excluding bad loans)						
facilities granted	2,261,180	2,248,165	1,855,877	1,851,847	405,303	396,319
margin used	1,727,834	1,714,235	1,321,685	1,318,463	406,149	395,773
Breach of overdraft limits	25,722	24,704	11,778	11,289	13,944	13,415
margin available	559,067	558,635	545,970	544,673	13,097	13,961
Account receivables financing						
facilities granted	246,235	241,249	206,602	203,714	39,633	37,535
margin used	117,148	111,267	87,038	84,089	30,110	27,178
Term loans						
facilities granted	1,820,997	1,814,080	1,456,834	1,456,699	364,162	357,380
margin used	1,528,561	1,518,507	1,158,080	1,155,198	370,481	363,308
Revocable loans						
facilities granted	191,307	190,204	189,800	188,800	1,507	1,404
margin used	79,498	81,840	73,940	76,554	5,557	5,286
Collateral granted						
facilities granted	381,443	373,827	373,149	365,739	8,294	8,087
margin used	191,565	187,595	183,929	180,154	7,636	7,441
Bad loans (gross of write-downs and net of write-offs)	107,815	106,933	19,136	19,108	88,678	87,824
Number of guarantors	3,700,650	3,672,302	1,995,770	1,985,199	1,704,880	1,687,103
of which: joint guarantors	1,217,133	1,205,074	709,983	704,023	507,150	501,051
Guarantees received	697,666	695,725	426,935	427,939	270,731	267,787

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30126](#)

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

3rd quarter 2024

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

	Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
Number of borrowers	6,415,846	2,650,782	1,674,005	1,143,478	246,851
Facilities granted	1,975,277	137,373	168,876	200,878	97,434
Margin used	1,510,811	130,245	162,577	189,339	81,824
<i>of which : backed by real security</i>	619,317	89,560	145,087	162,634	52,100
Margin available	486,362	9,664	7,359	12,844	16,697
Breach of overdraft limits	21,896	2,535	1,060	1,305	1,087

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 2024

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

	From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
Number of borrowers	89,713	56,828	21,264	16,589	3,700
Facilities granted	79,441	116,223	97,203	217,330	794,621
Margin used	60,775	84,453	70,350	154,551	572,923
<i>of which</i> : backed by real security	25,133	27,670	19,955	38,057	58,600
Margin available	19,700	33,566	28,561	67,292	228,528
Breach of overdraft limits	1,035	1,796	1,707	4,513	6,829

Credit Conditions and Risk

Access to data:

[TRI30146](#)

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 2024

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
ITALY	Number of borrowers	3,611,194	1,331,659	857,294	744,809	230,385
	Facilities granted	1,581,997	62,385	78,426	111,707	64,926
	Margin used	1,118,145	56,920	73,423	102,992	52,583
Piedmont	Number of borrowers	273,093	107,880	63,806	52,504	16,827
	Facilities granted	96,231	4,985	5,724	7,727	4,706
	Margin used	67,730	4,548	5,287	6,984	3,687
Valle d'Aosta	Number of borrowers	7,734	2,714	1,591	1,682	643
	Facilities granted	3,000	124	138	241	164
	Margin used	2,054	108	123	219	137
Lombardy	Number of borrowers	693,421	226,493	166,159	154,103	51,250
	Facilities granted	564,685	10,745	15,263	23,326	14,332
	Margin used	400,756	9,624	14,138	21,241	11,157
Liguria	Number of borrowers	86,076	34,217	20,750	16,304	5,220
	Facilities granted	22,274	1,593	1,857	2,371	1,457
	Margin used	15,804	1,442	1,710	2,155	1,169
Trentino Alto Adige	Number of borrowers	117,774	33,177	23,197	29,163	13,451
	Facilities granted	45,238	1,598	2,197	4,806	4,087
	Margin used	34,883	1,377	2,011	4,474	3,573
Veneto	Number of borrowers	341,504	116,421	87,907	72,924	21,990
	Facilities granted	180,413	5,544	8,112	10,938	6,196
	Margin used	124,512	5,012	7,615	10,019	4,855
Friuli-Venezia Giulia	Number of borrowers	90,655	34,343	24,873	17,471	4,616
	Facilities granted	31,454	1,668	2,284	2,603	1,312
	Margin used	20,170	1,556	2,185	2,434	1,072

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 2024

Reporting institutions: **Banks**

		From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
ITALY	Number of borrowers	102,668	69,999	27,429	23,639	5,775
	Facilities granted	58,927	88,500	76,983	191,700	847,047
	Margin used	43,115	61,752	52,381	122,239	549,763
Piedmont	Number of borrowers	7,682	5,081	1,950	1,671	401
	Facilities granted	4,390	6,565	5,600	13,635	42,805
	Margin used	3,065	4,449	3,613	8,486	27,444
Valle d'Aosta	Number of borrowers	253	179	68	48	7
	Facilities granted	119	183	139	274	1,614
	Margin used	98	136	102	200	929
Lombardy	Number of borrowers	24,224	17,587	7,489	6,905	2,088
	Facilities granted	13,806	22,424	21,257	58,195	385,125
	Margin used	9,431	14,539	13,780	34,922	271,285
Liguria	Number of borrowers	2,009	1,214	449	379	99
	Facilities granted	1,135	1,527	1,283	2,915	8,102
	Margin used	815	1,055	896	1,887	4,616
Trentino Alto Adige	Number of borrowers	5,543	3,605	1,308	986	185
	Facilities granted	3,370	4,817	3,820	7,715	12,758
	Margin used	2,795	3,851	3,033	5,768	7,945
Veneto	Number of borrowers	10,710	7,977	3,146	2,730	570
	Facilities granted	6,189	10,092	8,908	22,691	101,627
	Margin used	4,357	6,671	5,686	13,360	66,741
Friuli-Venezia Giulia	Number of borrowers	2,035	1,403	561	449	110
	Facilities granted	1,186	1,833	1,578	3,678	15,274
	Margin used	891	1,265	1,084	2,271	7,358

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 2024

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
Emilia Romagna	Number of borrowers	330,940	113,821	80,237	71,503	21,632
	Facilities granted	141,593	5,369	7,382	10,680	6,157
	Margin used	94,915	4,733	6,819	9,661	4,682
Tuscany	Number of borrowers	253,143	86,293	58,798	57,309	18,153
	Facilities granted	76,104	4,026	5,376	8,537	5,098
	Margin used	54,844	3,585	4,969	7,852	4,147
Umbria	Number of borrowers	51,402	21,045	11,975	8,560	3,060
	Facilities granted	13,522	980	1,066	1,235	868
	Margin used	9,950	885	984	1,103	691
Marche	Number of borrowers	105,636	40,824	25,310	18,700	6,231
	Facilities granted	27,178	1,940	2,314	2,821	1,849
	Margin used	18,970	1,768	2,145	2,523	1,426
Lazio	Number of borrowers	352,663	125,144	80,460	84,782	23,268
	Facilities granted	213,255	5,814	7,502	12,993	6,478
	Margin used	139,622	5,403	7,124	12,366	5,646
Abruzzo	Number of borrowers	69,192	29,431	15,845	11,149	3,628
	Facilities granted	15,698	1,369	1,420	1,630	1,011
	Margin used	11,991	1,262	1,337	1,481	811
Molise	Number of borrowers	13,339	6,097	2,935	2,076	696
	Facilities granted	2,184	281	262	305	188
	Margin used	1,803	261	246	281	159
Campania	Number of borrowers	213,539	84,495	46,752	42,577	12,650
	Facilities granted	48,507	3,846	4,272	6,333	3,502
	Margin used	38,036	3,570	4,031	5,893	2,912

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 2024

Reporting institutions: **Banks**

		From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
Emilia Romagna	Number of borrowers	10,262	7,239	2,822	2,601	739
	Facilities granted	6,051	9,464	8,191	22,066	66,095
	Margin used	4,057	6,068	5,073	13,151	40,441
Tuscany	Number of borrowers	8,045	5,284	1,999	1,631	309
	Facilities granted	4,693	6,811	5,805	13,257	22,404
	Margin used	3,524	4,899	4,068	8,776	12,887
Umbria	Number of borrowers	1,447	1,008	387	320	70
	Facilities granted	842	1,262	1,106	2,619	3,522
	Margin used	610	880	777	1,737	2,239
Marche	Number of borrowers	3,090	2,108	781	636	119
	Facilities granted	1,875	2,740	2,158	4,815	6,611
	Margin used	1,313	1,780	1,360	2,940	3,601
Lazio	Number of borrowers	8,482	5,357	2,088	1,926	517
	Facilities granted	4,731	6,650	5,770	15,066	148,120
	Margin used	3,787	5,199	4,407	11,482	83,831
Abruzzo	Number of borrowers	1,729	1,144	425	363	75
	Facilities granted	999	1,415	1,138	2,941	3,740
	Margin used	743	1,003	770	2,018	2,502
Molise	Number of borrowers	326	185	56	35	9
	Facilities granted	175	199	125	241	403
	Margin used	129	146	86	197	282
Campania	Number of borrowers	5,716	3,739	1,470	1,178	207
	Facilities granted	3,128	4,294	3,775	8,548	10,718
	Margin used	2,463	3,445	2,907	6,101	6,462

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 2024

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
Apulia	Number of borrowers	196,006	79,834	48,985	36,621	9,600
	Facilities granted	35,098	3,750	4,462	5,353	2,693
	Margin used	28,710	3,533	4,287	5,047	2,309
Basilicata	Number of borrowers	23,412	10,172	5,077	4,093	1,276
	Facilities granted	4,293	468	457	610	368
	Margin used	3,471	433	429	564	318
Calabria	Number of borrowers	69,892	33,125	14,119	10,861	3,251
	Facilities granted	9,639	1,492	1,245	1,587	918
	Margin used	8,149	1,399	1,170	1,469	771
Sicily	Number of borrowers	230,350	107,196	53,823	36,687	9,246
	Facilities granted	33,275	4,961	4,852	5,355	2,563
	Margin used	27,350	4,682	4,643	5,042	2,209
Sardinia	Number of borrowers	91,423	38,937	24,695	15,740	3,697
	Facilities granted	18,358	1,832	2,243	2,256	979
	Margin used	14,425	1,740	2,170	2,184	850

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 2024

Reporting institutions: **Banks**

		From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
Apulia	Number of borrowers	4,300	2,760	916	726	108
	Facilities granted	2,497	3,459	2,483	5,604	4,718
	Margin used	2,006	2,714	1,891	3,821	2,919
Basilicata	Number of borrowers	558	383	162	98	13
	Facilities granted	320	477	435	682	465
	Margin used	258	363	314	440	324
Calabria	Number of borrowers	1,251	836	305	185	29
	Facilities granted	698	917	689	1,057	999
	Margin used	599	724	518	758	659
Sicily	Number of borrowers	3,622	2,081	772	537	89
	Facilities granted	2,005	2,423	2,063	3,945	5,005
	Margin used	1,599	1,832	1,501	2,567	3,066
Sardinia	Number of borrowers	1,384	829	275	235	31
	Facilities granted	717	948	659	1,755	6,941
	Margin used	578	734	513	1,357	4,232

Credit Conditions and Risk

Access to data:

[TRI30156](#)

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

3rd quarter 2024

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
TOTAL	Number of borrowers	3,611,194	1,331,659	857,294	744,809	230,385
	Facilities granted	1,581,997	62,385	78,426	111,707	64,926
	Margin used	1,118,145	56,920	73,423	102,992	52,583
General government	Number of borrowers	6,273	198	133	277	548
	Facilities granted	42,149	7	11	35	119
	Margin used	23,848	65	30	99	107
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	9,976	2,506	1,337	1,380	907
	Facilities granted	377,221	115	119	213	273
	Margin used	280,509	84	87	166	196
Non-financial companies	Number of borrowers	663,342	177,589	91,133	111,428	93,364
	Facilities granted	855,356	8,219	8,301	17,791	28,531
	Margin used	530,138	5,840	5,866	12,721	19,925
<i>of which:</i>						
Industry	Number of borrowers	135,703	22,536	14,100	20,526	20,948
	Facilities granted	339,704	1,068	1,299	3,345	6,555
	Margin used	188,465	682	793	2,028	3,810
Building	Number of borrowers	88,906	24,217	12,599	15,689	13,043
	Facilities granted	58,908	1,121	1,139	2,492	4,008
	Margin used	43,287	750	756	1,698	2,706
Services	Number of borrowers	416,331	125,678	61,643	71,613	56,140
	Facilities granted	427,427	5,799	5,611	11,371	16,957
	Margin used	275,570	4,214	4,110	8,497	12,551
Producer households	Number of borrowers	391,833	155,910	80,725	77,590	30,828
	Facilities granted	51,445	7,132	7,216	11,554	8,669
	Margin used	45,160	6,093	6,450	10,417	7,542
Consumer households and others	Number of borrowers	2,533,380	992,373	682,804	553,292	104,470
	Facilities granted	255,249	46,773	62,679	81,989	27,258
	Margin used	238,017	44,724	60,904	79,480	24,751

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

3rd quarter 2024

Reporting institutions: **Banks**

		From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
TOTAL	Number of borrowers	102,668	69,999	27,429	23,639	5,775
	Facilities granted	58,927	88,500	76,983	191,700	847,047
	Margin used	43,115	61,752	52,381	122,239	549,763
General government	Number of borrowers	829	1,479	1,044	1,040	381
	Facilities granted	276	972	1,508	4,554	34,666
	Margin used	186	549	752	2,095	19,871
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	636	673	434	797	636
	Facilities granted	378	941	1,359	8,116	365,703
	Margin used	260	582	756	4,247	273,998
Non-financial companies	Number of borrowers	69,475	56,539	23,626	20,693	4,662
	Facilities granted	41,183	72,580	67,174	170,248	441,150
	Margin used	28,417	49,347	45,454	109,493	251,984
<i>of which:</i>						
Industry	Number of borrowers	18,817	17,944	8,470	8,460	2,265
	Facilities granted	11,450	23,990	24,786	73,476	193,721
	Margin used	6,563	13,721	14,242	41,701	104,781
Building	Number of borrowers	9,411	7,394	2,907	1,967	266
	Facilities granted	5,547	9,048	7,521	13,201	14,819
	Margin used	3,848	6,421	5,558	9,800	11,522
Services	Number of borrowers	38,752	28,705	11,133	9,335	1,968
	Facilities granted	22,645	36,240	31,579	76,138	220,940
	Margin used	16,677	26,430	22,891	52,037	127,489
Producer households	Number of borrowers	11,253	4,441	807	274	10
	Facilities granted	6,381	5,471	2,296	1,840	620
	Margin used	5,519	4,845	2,048	1,509	415
Consumer households and others	Number of borrowers	20,378	6,827	1,514	833	86
	Facilities granted	10,654	8,491	4,639	6,918	4,908
	Margin used	8,690	6,399	3,365	4,876	3,494

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

3rd quarter 2024Reporting institutions: **Banks, financial institutions and vehicles**

		Consumer households		
		Female	Male	Joint loans
ITALY	Number of borrowers	1,182,297	1,956,619	2,080,384
	Facilities granted	96,519	169,397	218,370
	Margin used	94,302	162,362	215,219
Piedmont	Number of borrowers	93,711	143,005	170,393
	Facilities granted	6,918	11,565	16,990
	Margin used	6,721	10,981	16,567
Valle d'Aosta	Number of borrowers	3,564	4,608	4,447
	Facilities granted	287	397	478
	Margin used	282	379	469
Lombardy	Number of borrowers	239,361	389,538	444,124
	Facilities granted	21,046	38,710	50,851
	Margin used	20,299	36,204	49,891
Liguria	Number of borrowers	35,569	54,372	49,509
	Facilities granted	2,741	4,621	5,029
	Margin used	2,686	4,386	4,909
Trentino-Alto Adige	Number of borrowers	24,945	44,444	30,956
	Facilities granted	2,605	5,309	4,349
	Margin used	2,528	5,033	4,236
Veneto	Number of borrowers	97,394	173,356	195,316
	Facilities granted	7,729	15,244	20,492
	Margin used	7,567	14,569	20,253
Friuli Venezia Giulia	Number of borrowers	29,627	48,083	44,358
	Facilities granted	2,159	3,856	4,414
	Margin used	2,130	3,737	4,365

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

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

3rd quarter 2024

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

		Consumer households		
		Female	Male	Joint loans
Emilia-Romagna	Number of borrowers	105,374	161,683	164,600
	Facilities granted	8,452	14,582	17,877
	Margin used	8,231	13,827	17,545
Tuscany	Number of borrowers	90,818	137,211	143,242
	Facilities granted	7,633	12,091	15,646
	Margin used	7,454	11,606	15,408
Umbria	Number of borrowers	17,082	27,865	26,638
	Facilities granted	1,174	2,014	2,359
	Margin used	1,146	1,944	2,335
Marche	Number of borrowers	29,809	47,531	45,661
	Facilities granted	2,201	3,718	4,277
	Margin used	2,152	3,579	4,232
Lazio	Number of borrowers	141,196	203,608	213,272
	Facilities granted	13,145	19,292	24,948
	Margin used	12,898	18,644	24,654
Abruzzo	Number of borrowers	21,911	38,482	32,804
	Facilities granted	1,558	2,761	2,906
	Margin used	1,548	2,719	2,888
Molise	Number of borrowers	4,142	7,872	6,573
	Facilities granted	294	539	573
	Margin used	291	532	569
Campania	Number of borrowers	61,719	125,222	153,508
	Facilities granted	5,188	9,988	15,586
	Margin used	5,057	9,704	15,430
Apulia	Number of borrowers	58,388	116,932	132,844
	Facilities granted	4,440	8,818	12,001
	Margin used	4,399	8,713	11,959

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

3rd quarter 2024

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

		Consumer households		
		Female	Male	Joint loans
Basilicata	Number of borrowers	6,759	13,695	12,828
	Facilities granted	498	981	1,171
	Margin used	502	966	1,164
Calabria	Number of borrowers	22,172	40,769	38,710
	Facilities granted	1,507	2,656	3,381
	Margin used	1,502	2,642	3,369
Sicily	Number of borrowers	68,179	133,667	124,894
	Facilities granted	4,715	9,056	10,954
	Margin used	4,690	9,019	10,899
Sardinia	Number of borrowers	30,577	44,676	45,707
	Facilities granted	2,230	3,199	4,089
	Margin used	2,218	3,177	4,077

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

3rd quarter 2024

Reporting institutions: **Sample of banks**

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

ITALY	6.45	5.99	4.17
North West Italy	6.35	5.81	4.11
North East Italy	6.19	5.42	4.19
Central Italy	6.50	6.12	4.06
Southern Italy	7.12	6.77	4.27
Islands	7.43	6.98	4.39

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30881](#)

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

(percentages)

3rd quarter 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	
3.38	4.46	4.32	2.72	4.89
3.44	4.60	4.17	2.67	4.86
3.45	4.69	4.41	2.64	4.98
3.55	5.06	4.86	2.69	6.01
3.45	4.57	3.99	2.69	4.79
3.31	4.63	4.31	2.59	5.01
3.40	4.14	4.18	2.73	5.15
3.64	4.35	4.09	2.55	6.53
3.52	4.65	4.36	2.84	4.94
3.02	3.24	4.16	2.72	5.70
3.26	3.80	4.00	2.67	4.97
3.34	4.62	4.28	2.73	4.70
3.42	4.66	4.24	2.76	4.74
3.42	4.91	5.56	2.73	5.24
3.31	4.53	4.69	2.64	3.93
3.31	4.58	4.12	2.72	4.77
3.25	4.60	4.82	2.77	4.77
3.31	4.67	4.75	2.74	4.87
3.18	4.67	4.81	2.66	5.36
3.24	4.65	4.95	2.74	4.62
3.27	4.56	4.75	2.82	4.81
3.09	4.25	4.67	2.68	5.24
3.24	4.59	4.73	2.75	5.76
3.37	4.81	4.59	2.76	5.57
3.62	4.95	4.76	2.90	5.53
2.85	4.20	3.89	2.55	5.75

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30890](#)

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

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

3rd quarter 2024

Reporting institutions: **Sample of banks**

	Up to 1 year				More than 1 year			
	Total of size classes	From 250 to 125,000 euro	From 125,000 to 250,000 euro	More than 250,000 euro	Total of size classes	From 250 to 125,000 euro	From 125,000 to 250,000 euro	More than 250,000 euro
ITALY	4.33	4.53	4.17	4.34	2.66	2.79	2.63	2.45
North West Italy	4.46	4.66	4.31	4.42	2.63	2.79	2.60	2.40
Piedmont and Valle d'Aosta	4.53	4.66	4.40	4.54	2.58	2.74	2.51	2.38
Lombardy	4.43	4.66	4.27	4.38	2.65	2.82	2.64	2.42
Liguria	4.56	4.66	4.47	4.57	2.52	2.70	2.46	2.28
North East Italy	4.00	4.15	3.82	4.15	2.69	2.82	2.64	2.51
Trentino-Alto Adige	4.09	4.40	4.00	4.01	2.48	2.36	2.48	2.56
Veneto	4.53	4.64	4.40	4.60	2.80	2.97	2.72	2.60
Friuli Venezia Giulia	3.93	3.86	3.83	4.66	2.68	2.76	2.66	2.46
Emilia-Romagna	3.55	3.75	3.32	3.85	2.62	2.72	2.60	2.39
Central Italy	4.51	4.73	4.39	4.38	2.65	2.77	2.64	2.43
Tuscany	4.53	4.68	4.44	4.50	2.69	2.85	2.67	2.44
Umbria	4.90	4.93	4.85	4.94	2.63	2.77	2.54	2.44
Marche	4.36	4.47	4.20	4.41	2.55	2.67	2.48	2.38
Lazio	4.49	4.80	4.36	4.29	2.63	2.75	2.65	2.42
Southern Italy	4.49	4.67	4.32	4.53	2.68	2.78	2.65	2.50
Abruzzo e Molise	4.51	4.65	4.38	4.46	2.66	2.75	2.60	2.55
Campania	4.57	4.74	4.39	4.68	2.67	2.77	2.67	2.47
Apulia	4.44	4.60	4.26	4.50	2.71	2.82	2.66	2.52
Basilicata	4.11	4.37	3.90	4.10	2.58	2.61	2.56	2.53
Calabria	4.48	4.78	4.33	4.15	2.64	2.77	2.57	2.56
Islands	4.67	4.88	4.47	4.58	2.68	2.74	2.64	2.58
Sicily	4.81	4.98	4.65	4.69	2.78	2.92	2.70	2.61
Sardinia	4.12	4.39	3.89	4.22	2.50	2.46	2.54	2.54

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30900](#)

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

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

3rd quarter 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	5.22	5.39	5.15	5.21	3.62	3.85	3.59	3.41
North West Italy	5.19	5.46	5.15	5.10	3.59	3.87	3.56	3.33
North East Italy	5.37	5.37	5.32	5.42	3.73	3.93	3.68	3.62
Central Italy	5.13	5.33	4.98	5.24	3.57	3.77	3.56	3.36
Southern Italy	4.85	5.64	4.52	4.75	3.58	3.78	3.53	3.38
Islands	4.75	4.89	5.15	4.21	3.66	3.86	3.59	3.39

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30950](#)

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

(percentages)

3rd quarter 2024

Reporting institutions: **Banks**

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

ITALY	4.77	5.13	5.03	5.86	5.16	4.44	4.84	4.94	5.24	4.45
North West Italy	4.86	5.17	5.02	6.46	5.08	4.24	4.60	4.75	6.20	4.40
North East Italy	4.76	5.13	5.04	6.10	5.20	4.44	4.81	4.83	6.16	4.69
Central Italy	4.61	5.01	4.99	5.32	4.97	4.51	4.91	4.98	4.97	4.25
Southern Italy and Islands	5.88	5.95	5.76	6.79	5.90	5.25	5.25	5.34	6.22	5.11

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

Sources: AnaCredit survey

Credit Conditions and Risk

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

(percentages)

3rd quarter 2024

Reporting institutions: **Banks**

More than 1 up to 5 years					More than 5 years				
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:				Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:			
	Non-financial companies and producer households					Non-financial companies and producer households			
	Total of branches	of which:				Total of branches	of which:		
Industry		Building	Services	Industry	Building		Services		

ITALY	5.74	5.71	5.53	6.45	5.66	5.93	6.23	5.61	6.82	6.57
North West Italy	5.80	5.67	5.60	6.62	5.54	6.14	6.39	5.39	6.63	7.02
North East Italy	5.57	5.53	5.55	5.88	5.45	5.46	5.74	5.63	6.38	5.77
Central Italy	5.48	5.66	5.22	6.75	5.77	5.80	6.28	5.31	7.08	6.56
Southern Italy and Islands	6.14	6.17	5.69	6.54	6.40	6.38	6.63	6.70	7.26	6.44

Credit Conditions and Risk

Access to data:

[TRI30951](#)

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

3rd quarter 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)

4.77 4.44 5.74 5.93 5.60 4.87 8.02 8.24

of which: Non-financial companies and producer households

5.13 4.84 5.71 6.23 5.59 4.87 8.03 8.44

North West Italy

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

4.86 4.24 5.80 6.14 5.52 4.75 8.10 8.73

of which: Non-financial companies and producer households

5.17 4.60 5.67 6.39 5.51 4.75 8.11 8.74

North East Italy

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

4.76 4.44 5.57 5.46 5.49 4.90 7.73 8.08

of which: Non-financial companies and producer households

5.13 4.81 5.53 5.74 5.48 4.90 7.72 8.10

Central Italy

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

4.61 4.51 5.48 5.80 5.65 4.91 7.73 7.64

of which: Non-financial companies and producer households

5.01 4.91 5.66 6.28 5.67 4.90 7.81 8.36

Southern Italy and Islands

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

5.88 5.25 6.14 6.38 5.75 4.97 8.47 8.45

of which: Non-financial companies and producer households

5.95 5.25 6.17 6.63 5.74 4.97 8.47 8.45

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

Sources: AnaCredit survey

Credit Conditions and Risk

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

3rd quarter 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)

6.43 5.43 6.96 6.90 5.92 5.25 6.37 6.13

of which: Non-financial companies and producer households

6.48 5.42 6.96 7.14 5.99 5.25 6.37 6.39

North West Italy

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

6.36 5.31 7.01 7.05 5.88 5.18 6.33 6.24

of which: Non-financial companies and producer households

6.35 5.31 7.01 7.06 5.87 5.17 6.33 6.24

North East Italy

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

6.16 5.24 6.58 6.78 5.79 5.23 6.03 6.11

of which: Non-financial companies and producer households

6.15 5.23 6.57 6.79 5.79 5.23 6.03 6.12

Central Italy

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

6.31 5.64 6.99 6.22 5.73 5.30 6.46 5.55

of which: Non-financial companies and producer households

6.62 5.63 7.04 7.00 6.11 5.29 6.46 6.52

Southern Italy and Islands

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

6.92 5.70 7.29 7.67 6.35 5.40 6.74 6.80

of which: Non-financial companies and producer households

6.91 5.69 7.29 7.66 6.35 5.40 6.74 6.81

Credit Conditions and Risk

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

3rd quarter 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)

5.68 5.17 5.98 5.89 5.46 4.81 5.63 5.91

of which: Non-financial companies and producer households

5.74 5.20 5.99 6.04 5.49 4.84 5.62 5.99

North West Italy

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

5.64 5.08 5.95 6.00 5.49 4.81 5.65 6.07

of which: Non-financial companies and producer households

5.64 5.06 5.96 6.02 5.49 4.78 5.65 6.09

North East Italy

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

5.56 5.15 5.77 5.75 5.26 4.77 5.43 5.58

of which: Non-financial companies and producer households

5.57 5.15 5.76 5.76 5.24 4.75 5.41 5.57

Central Italy

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

5.59 5.07 6.20 5.61 5.47 4.69 5.82 5.85

of which: Non-financial companies and producer households

5.89 5.24 6.21 6.18 5.68 4.95 5.83 6.15

Southern Italy and Islands

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

5.98 5.50 6.09 6.32 5.66 5.03 5.68 6.20

of which: Non-financial companies and producer households

5.98 5.50 6.09 6.34 5.66 5.02 5.67 6.23

Credit Conditions and Risk

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

3rd quarter 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)

4.66 4.41 5.56 5.80

of which: Non-financial companies and producer households

5.03 4.82 5.45 6.12

North West Italy

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

4.77 4.19 5.71 6.07

of which: Non-financial companies and producer households

5.07 4.55 5.53 6.38

North East Italy

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

4.63 4.39 5.38 5.27

of which: Non-financial companies and producer households

5.00 4.78 5.26 5.60

Central Italy

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

4.56 4.50 5.17 5.71

of which: Non-financial companies and producer households

4.96 4.91 5.18 6.12

Southern Italy and Islands

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

5.70 5.34 5.71 6.00

of which: Non-financial companies and producer households

5.82 5.35 5.75 6.38

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

by customer region and sector

(percentages)

3rd quarter 2024Reporting institutions: **Banks**

	Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)		of which:	
			Non-financial companies and producer households	
	Total of periods	More than 1 year	Total of periods	More than 1 year
ITALY	4.77	5.82	5.13	5.94
North West Italy	4.86	5.93	5.17	5.96
Piedmont	4.79	5.29	4.90	5.43
Valle d'Aosta	4.60	6.72	5.80	6.73
Lombardy	4.86	6.03	5.27	6.05
Liguria	5.00	6.61	5.00	6.61
North East Italy	4.76	5.51	5.13	5.63
Trentino-Alto Adige	5.08	5.47	4.63	4.93
Veneto	5.29	5.59	5.27	5.64
Friuli Venezia Giulia	5.13	5.50	5.12	5.63
Emilia-Romagna	4.42	5.46	5.16	5.81
Central Italy	4.61	5.63	5.01	5.98
Tuscany	5.30	5.86	5.30	5.83
Umbria	5.21	5.69	5.20	5.68
Marche	5.63	6.01	5.63	6.00
Lazio	4.56	5.51	4.98	6.10
Southern Italy and Islands	5.88	6.26	5.95	6.39
Abruzzo	5.71	5.94	5.71	5.93
Molise	6.18	6.62	6.18	6.61
Campania	5.91	6.28	5.94	6.33
Apulia	5.78	6.44	5.78	6.43
Basilicata	5.57	5.83	5.56	5.83
Calabria	6.04	6.50	6.03	6.50
Sicily	6.31	6.72	6.30	6.72
Sardinia	5.35	5.47	6.12	6.62

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

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

Sources: AnaCredit survey

Credit Conditions and Risk

Access to data:

[TRI31100](#)

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

by customer region, sector and economic activity

(percentages)

3rd quarter 2024

Reporting institutions: **Banks**

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	of which:				
	Non-financial companies and producer households				
	Total of branches	of which:			
		Industry	Building	Services	
ITALY	5.98	6.44	6.05	7.42	6.58
North West Italy	5.65	6.21	6.01	7.26	6.19
Piedmont	6.33	6.61	6.38	8.10	6.52
Valle d'Aosta	6.51	7.64	5.97	9.34	8.47
Lombardy	5.45	6.06	5.90	6.99	6.04
Liguria	6.76	6.77	6.32	7.67	6.86
North East Italy	5.84	6.11	5.79	6.94	6.29
Trentino-Alto Adige	6.03	6.12	5.50	6.72	6.27
Veneto	5.99	6.25	5.94	7.56	6.37
Friuli Venezia Giulia	5.67	6.34	5.80	7.50	6.70
Emilia-Romagna	5.72	5.98	5.72	6.56	6.20
Central Italy	6.13	6.80	6.24	7.95	6.95
Tuscany	6.51	6.67	6.18	8.16	6.87
Umbria	6.76	6.77	6.07	8.36	7.03
Marche	6.77	6.78	6.35	8.04	7.14
Lazio	5.71	6.91	6.32	7.81	6.96
Southern Italy and Islands	7.16	7.31	6.63	7.92	7.61
Abruzzo	7.19	7.22	6.51	7.60	7.98
Molise	7.93	7.88	7.20	6.97	8.67
Campania	7.06	7.11	6.76	7.72	7.21
Apulia	7.08	7.06	6.47	8.00	7.30
Basilicata	6.98	7.02	7.18	6.72	6.91
Calabria	8.22	8.11	6.33	9.63	8.87
Sicily	7.66	7.68	6.66	8.43	8.04
Sardinia	6.22	7.85	6.72	8.51	8.39

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

Sources: AnaCredit survey

Credit Conditions and Risk

Access to data:

[TRI31101](#)

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

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

(percentages)

3rd 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)

5.98 9.97 8.59 7.55 6.76 6.05 4.66

of which: Non-financial companies and producer households

6.44 9.97 8.60 7.56 6.78 6.04 5.08

North West Italy

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

5.66 9.80 8.35 7.35 6.61 5.96 4.51

of which: Non-financial companies and producer households

6.21 9.80 8.35 7.38 6.65 5.97 5.02

North East Italy

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

5.84 9.77 8.18 7.25 6.49 5.80 4.70

of which: Non-financial companies and producer households

6.11 9.76 8.18 7.26 6.50 5.80 4.90

Central Italy

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

6.13 9.99 8.88 7.84 7.06 6.33 4.57

of which: Non-financial companies and producer households

6.80 9.99 8.88 7.84 7.06 6.32 5.27

Southern Italy and Islands

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

7.16 10.50 9.38 8.22 7.34 6.46 5.52

of which: Non-financial companies and producer households

7.31 10.49 9.37 8.23 7.33 6.42 5.52

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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Requests for information on the content of this publication can be sent to
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