



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

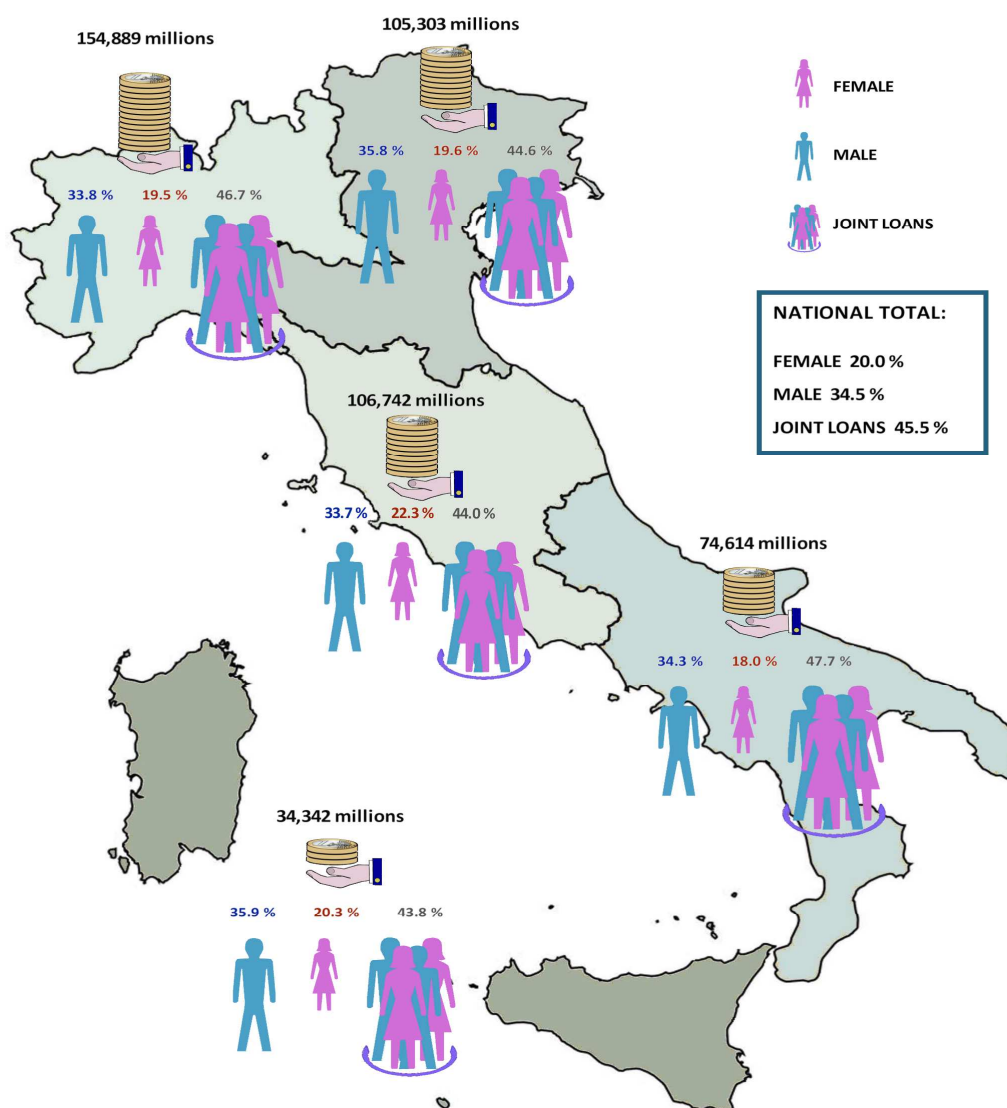
31 March 2025

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 31 December 2024)

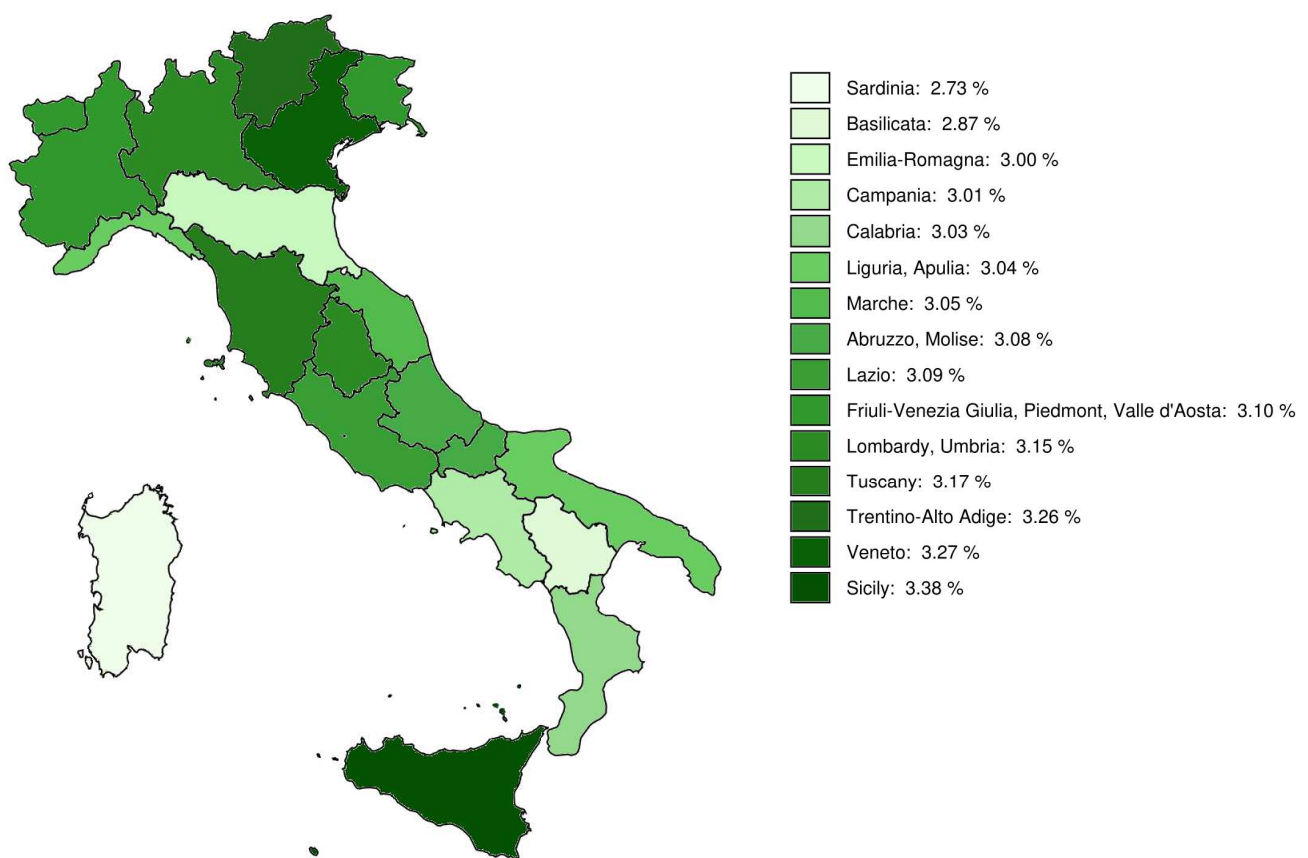


Reference period: December 2024

Figure 2

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

(per cent; data at 31 December 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: December 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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Non-performing loans rate and bad loan rates

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Q	CCR	Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year by customer geographical area, sector and economic activity	TRI30605	
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Q	CCR	Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period by customer sector and total credit used (size classes)	TRI30486	
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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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		by customer geographical area and economic activity and total margin used (size classes)	
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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
Q	CCR	Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period by customer geographical area and economic activity and total margin used (size classes)	TRI30636

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

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

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

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Lending rates

Q	SIR	APRC on term loans to the sole proprietorships: new business in the quarter by initial period of rate fixation and customer geographical area	TRI30871	p. 46
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Q	SIR	Lending rates (Effective APR) on loans (excluding bad loans) to consumer households and sole proprietorships: stocks by type of transaction, initial period of rate fixation and customer region	TRI30881	p. 47
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APPENDIX - Tables distributed on the “BDS on-line statistical database” only

Loans

Q	CCR	Loans (excluding bad loans) by currency, original maturity, customer province, sector and economic activity	TRI30021	
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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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Q	SR	Non-performing loans by customer sector and economic activity	TRI30269	
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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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		by type of guarantee, customer geographical area, sector and economic activity	
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Q	CCR	Bad loans (gross of write-downs and net of write-offs): flows	TRI30241
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Lending rates

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Q	AN	APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter	TRI30955
		by original maturity, default probability, customer geographical area, sector and economic activity	
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		by type of protection, customer geographical area, sector and economic activity	
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-Q4	2024-Q3	2024-Q2
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Non-performing loans	51,014	54,504	54,903
Bad loans (gross of write-downs and net of write-offs)			
Loans subject to forbearance	3,141	3,432	3,370
Other exposures	14,419	16,098	16,214
Likely defaults			
Loans subject to forbearance	11,470	12,383	13,092
Other exposures	16,283	16,464	16,438
Non-performing past due loans/exposures			
Loans subject to forbearance	458	474	465
Other exposures	5,180	5,595	5,264
Performing loans			
Loans subject to forbearance	21,181	21,266	20,340
Other exposures	1,756,765	1,757,022	1,763,629
Total loans to customers	1,828,961	1,832,792	1,838,872

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)

4th 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	
17,210	11,027	1,433	1,227	1,579	1,368	
4,791	3,337	363	267	454	348	
1,111	701	120	79	103	98	
3,385	2,468	208	163	314	223	
295	169	35	25	38	28	
3,099	2,086	302	154	240	281	
254	153	50	9	15	24	
1,308	888	111	63	109	131	
238	138	30	15	24	26	
1,299	907	111	67	92	101	
4,370	3,081	284	251	352	362	
1,254	858	132	70	89	101	
249	165	20	16	18	18	
443	321	31	22	31	38	
2,423	1,737	101	143	214	205	
3,446	1,805	316	378	357	255	
379	234	43	34	33	30	
1,506	894	104	183	179	113	
1,162	522	121	107	109	71	
399	156	49	55	36	42	
1,505	717	167	177	176	121	
1,121	477	124	145	142	89	
383	240	43	32	34	33	

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)

4th quarter 2024

Reporting institutions: **Banks and CDP**

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

ITALIA	26,394	17,018	1,770	1,677	3,202	2,006
North West Italy	8,454	5,756	445	406	957	526
Piedmont and Valle d'Aosta	1,714	1,097	133	128	216	125
Lombardy	6,214	4,332	273	241	664	356
Liguria	526	327	40	36	77	45
North East Italy	6,125	4,278	490	242	642	401
Trentino-Alto Adige	1,004	673	169	13	77	72
Veneto	1,876	1,195	127	101	274	147
Friuli Venezia Giulia	418	267	39	25	48	39
Emilia-Romagna	2,827	2,143	156	102	242	144
Central Italy	6,469	4,298	356	325	757	517
Tuscany	1,773	1,141	141	96	225	166
Umbria	322	205	29	22	39	25
Marche	602	358	59	32	68	84
Lazio	3,772	2,593	127	174	425	241
Southern Italy	3,856	2,095	327	469	560	385
Abruzzo and Molise	588	359	53	49	72	54
Campania	1,591	906	112	197	226	138
Apulia and Basilicata	1,285	645	124	152	213	149
Calabria	392	185	38	72	49	45
Islands	1,490	591	152	235	286	176
Sicily	1,162	436	115	188	239	133
Sardinia	328	154	37	47	46	43

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

4th 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	5,298	1,514	313	1,150	628	358
North West Italy	1,137	361	76	280	175	93
Piedmont and Valle d'Aosta	308	88	27	83	38	26
Lombardy	737	262	42	171	125	59
Liguria	91	11	7	26	11	8
North East Italy	761	328	52	167	92	45
Trentino-Alto Adige	40	10	8	9	7	5
Veneto	297	124	20	66	40	17
Friuli Venezia Giulia	53	10	4	16	8	4
Emilia-Romagna	372	184	20	77	37	19
Central Italy	1,312	423	66	237	161	126
Tuscany	291	92	22	63	33	20
Umbria	61	10	4	18	7	5
Marche	106	23	8	24	13	13
Lazio	855	297	33	133	107	89
Southern Italy	1,509	329	86	310	128	70
Abruzzo and Molise	183	60	12	31	16	9
Campania	607	164	29	136	55	25
Apulia and Basilicata	375	86	31	92	46	27
Calabria	344	18	14	51	11	8
Islands	579	74	33	155	73	24
Sicily	470	59	24	119	59	19
Sardinia	109	15	9	36	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)

4th 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	426,391	19,693	1.16	10,008	1,950	3,296	351
North West Italy	103,224	5,346	1.16	2,597	504	791	66
Piedmont	29,645	1,150	1.10	807	128	242	26
Valle D'Aosta	612	17	1.01	15	3	4	..
Lombardy	62,351	3,864	1.19	1,541	338	464	36
Liguria	10,616	314	1.06	234	35	81	4
North East Italy	61,322	3,547	1.16	1,678	428	477	79
Veneto	24,528	1,498	1.17	630	156	166	33
Friuli-Venezia Giulia	5,763	263	1.12	167	32	64	6
Emilia Romagna	27,525	1,509	1.19	758	202	213	37
Trentino Alto Adige	3,506	276	1.07	123	39	34	3
Central Italy	92,323	5,009	1.13	2,248	589	763	127
Tuscany	26,644	1,400	1.11	692	140	216	22
Umbria	6,417	293	1.21	137	11	64	4
Marche	9,468	519	1.16	257	51	81	14
Lazio	49,794	2,798	1.12	1,162	387	402	86
Southern Italy	112,989	3,990	1.19	2,349	320	840	59
Abruzzo	9,771	417	1.20	235	22	80	3
Molise	2,081	65	1.17	48	3	14	1
Campania	53,715	1,801	1.15	1,066	186	335	25
Apulia	28,288	1,090	1.22	626	74	262	15
Basilicata	2,809	78	1.10	60	9	26	2
Calabria	16,325	538	1.26	314	27	123	13
Islands	56,533	1,801	1.15	1,136	107	425	20
Sicily	45,604	1,383	1.18	942	74	329	15
Sardinia	10,929	418	1.06	194	33	96	5

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30271](#)

Adjusted bad loans

by customer sector and economic activity

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

4th 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	426,391	19,693	1.16	10,008	1,950	3,296	351
General government	177	487	1.64	6	5	8	15
Financial companies (excluding Monetary Financial Institutions)	542	156	1.73	14	59	9	..
Non-financial companies	70,874	12,997	1.18	3,105	1,409	389	202
<i>of which:</i>							
Industry	12,396	3,237	1.22	531	359	66	41
Building	10,920	2,163	1.15	432	208	70	37
Services	42,804	6,808	1.18	1,910	732	228	115
Producer households	50,311	1,613	1.13	1,386	140	453	26
Consumer households and e others	303,390	4,426	1.06	5,488	337	2,429	107

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**

	2022-Q1	2022-Q2	2022-Q3	2022-Q4	2023-Q1	2023-Q2
TOTAL	0.92	0.89	0.88	0.80	0.89	0.88
From 250 to 125,000 euro	0.80	0.74	0.73	0.67	0.72	0.76
From 125,000 to 500,000 euro	0.98	0.91	0.85	0.78	0.83	0.82
More than 500,000 euro	0.94	0.93	0.94	0.84	0.95	0.94
General government	0.66	0.15	0.22	0.35	0.60	0.51
From 250 to 125,000 euro	1.54	1.65	3.74	2.53	2.73	3.75
From 125,000 to 500,000 euro	1.38	1.01	1.34	1.21	1.87	2.86
More than 500,000 euro	0.65	0.14	0.21	0.34	0.60	0.49
Financial companies (excluding Monetary Financial Institutions)	0.10	0.10	0.05	0.07	0.14	0.17
From 250 to 125,000 euro	0.85	0.89	0.91	0.92	1.07	1.10
From 125,000 to 500,000 euro	1.18	1.26	1.18	0.70	0.79	1.05
More than 500,000 euro	0.10	0.10	0.05	0.07	0.14	0.16
Non-financial companies	1.38	1.41	1.45	1.33	1.45	1.42
From 250 to 125,000 euro	1.72	1.96	2.10	2.05	2.14	2.25
From 125,000 to 500,000 euro	1.92	2.00	1.97	1.89	1.94	1.95
More than 500,000 euro	1.32	1.34	1.38	1.26	1.38	1.34
Producer households	1.35	1.31	1.25	1.11	1.16	1.23
From 250 to 125,000 euro	1.15	1.15	1.14	1.07	1.15	1.25
From 125,000 to 500,000 euro	1.33	1.29	1.23	1.13	1.17	1.22
More than 500,000 euro	1.69	1.58	1.43	1.16	1.17	1.21
Consumer households	0.67	0.57	0.52	0.46	0.50	0.53
From 250 to 125,000 euro	0.68	0.59	0.56	0.51	0.54	0.58
From 125,000 to 500,000 euro	0.62	0.52	0.45	0.40	0.44	0.45
More than 500,000 euro	0.85	0.74	0.60	0.48	0.46	0.60
Other sectors	1.05	0.95	0.91	0.88	0.87	1.11
From 250 to 125,000 euro	1.19	1.14	1.10	1.13	1.28	1.40
From 125,000 to 500,000 euro	1.30	1.28	1.05	0.97	1.13	1.06
More than 500,000 euro	0.98	0.86	0.85	0.82	0.77	1.09

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-Q3	2023-Q4	2024-Q1	2024-Q2	2024-Q3	2024-Q4
TOTAL	0.88	0.88	0.99	1.14	1.13	1.17
From 250 to 125,000 euro	0.80	0.85	0.90	0.90	0.89	0.85
From 125,000 to 500,000 euro	0.89	0.94	0.99	1.02	1.03	0.99
More than 500,000 euro	0.90	0.86	1.03	1.25	1.23	1.32
General government	0.43	0.46	0.49	2.09	1.92	1.45
From 250 to 125,000 euro	5.07	3.38	3.37	20.69	19.80	19.46
From 125,000 to 500,000 euro	2.52	3.22	1.87	8.64	9.42	9.03
More than 500,000 euro	0.42	0.44	0.48	2.04	1.87	1.40
Financial companies (excluding Monetary Financial Institutions)	0.16	0.14	0.25	0.27	0.23	0.23
From 250 to 125,000 euro	1.20	1.32	1.18	1.29	1.13	1.10
From 125,000 to 500,000 euro	1.22	1.22	1.34	1.32	1.32	1.21
More than 500,000 euro	0.15	0.14	0.25	0.27	0.23	0.23
Non-financial companies	1.35	1.34	1.51	1.76	1.77	1.93
From 250 to 125,000 euro	2.26	2.31	2.31	2.33	2.39	2.32
From 125,000 to 500,000 euro	2.00	2.13	2.18	2.32	2.44	2.44
More than 500,000 euro	1.27	1.24	1.42	1.70	1.69	1.87
Producer households	1.27	1.38	1.47	1.52	1.56	1.54
From 250 to 125,000 euro	1.26	1.35	1.38	1.37	1.37	1.33
From 125,000 to 500,000 euro	1.30	1.36	1.46	1.51	1.53	1.48
More than 500,000 euro	1.24	1.44	1.64	1.76	1.87	1.93
Consumer households	0.58	0.63	0.68	0.69	0.67	0.63
From 250 to 125,000 euro	0.64	0.69	0.74	0.74	0.72	0.69
From 125,000 to 500,000 euro	0.52	0.56	0.60	0.60	0.58	0.53
More than 500,000 euro	0.58	0.57	0.64	0.79	0.83	0.79
Other sectors	0.98	1.30	1.42	1.73	1.72	1.22
From 250 to 125,000 euro	1.37	1.40	1.31	1.25	1.45	1.34
From 125,000 to 500,000 euro	1.16	1.04	1.23	1.49	1.42	1.22
More than 500,000 euro	0.89	1.35	1.47	1.84	1.82	1.21

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**

	2022-Q1	2022-Q2	2022-Q3	2022-Q4	2023-Q1	2023-Q2
ITALY	0.92	0.89	0.88	0.80	0.89	0.88
<i>of which:</i> General government	0.66	0.15	0.22	0.35	0.60	0.51
Non-financial companies	1.38	1.41	1.45	1.33	1.45	1.42
Producer households	1.35	1.31	1.25	1.11	1.16	1.23
Consumer households	0.67	0.57	0.52	0.46	0.50	0.53
Piedmont	0.72	0.74	0.73	0.61	0.75	0.84
<i>of which:</i> General government	0.00	0.00	0.00	0.02	0.04	0.04
Non-financial companies	0.88	0.98	0.99	0.78	1.07	1.25
Producer households	1.16	1.18	1.05	1.05	1.03	1.14
Consumer households	0.55	0.47	0.45	0.41	0.46	0.51
Valle d'Aosta	0.57	0.97	0.84	0.72	0.67	0.38
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.57	1.34	1.09	0.98	0.87	0.39
Producer households	0.99	1.23	0.85	0.72	0.90	0.74
Consumer households	0.63	0.62	0.66	0.53	0.40	0.36
Lombardy	0.70	0.68	0.59	0.59	0.67	0.68
<i>of which:</i> General government	0.03	0.15	0.00	0.01	0.01	0.02
Non-financial companies	1.27	1.27	1.09	1.15	1.27	1.23
Producer households	1.18	1.16	1.20	0.94	0.94	1.01
Consumer households	0.56	0.48	0.45	0.39	0.40	0.43
Liguria	0.89	0.83	1.01	0.94	1.10	1.04
<i>of which:</i> General government	0.80	0.00	0.00	0.00	0.09	0.07
Non-financial companies	1.08	1.06	1.55	1.43	1.76	1.68
Producer households	1.18	1.23	1.15	1.10	1.07	1.04
Consumer households	0.65	0.59	0.52	0.44	0.47	0.46
Veneto	0.59	0.54	0.52	0.46	0.63	0.65
<i>of which:</i> General government	0.00	0.00	0.09	0.09	0.07	0.01
Non-financial companies	0.91	0.88	0.87	0.79	1.14	1.18
Producer households	1.04	1.04	0.90	0.83	0.94	0.89
Consumer households	0.54	0.45	0.40	0.36	0.41	0.41
Friuli Venezia Giulia	0.65	0.55	0.57	1.34	1.37	1.41
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.79	0.67	0.75	2.19	2.15	2.24
Producer households	1.06	1.03	0.95	1.24	1.30	1.27
Consumer households	0.50	0.43	0.38	0.36	0.45	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**

	2022-Q1	2022-Q2	2022-Q3	2022-Q4	2023-Q1	2023-Q2
Emilia-Romagna	0.84	1.01	0.85	0.80	0.86	0.75
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	2.80
Non-financial companies	1.04	1.40	1.16	1.13	1.21	0.96
Producer households	1.11	1.08	1.06	1.00	1.02	1.02
Consumer households	0.49	0.42	0.36	0.33	0.36	0.40
Trentino-Alto Adige	1.03	1.00	1.02	0.79	0.70	0.72
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.23	1.22	1.30	1.00	0.86	0.86
Producer households	1.60	1.56	1.52	1.12	1.04	1.07
Consumer households	0.46	0.36	0.38	0.33	0.30	0.39
Tuscany	1.07	1.08	1.28	1.10	1.17	1.06
<i>of which:</i> General government	0.37	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.35	1.54	1.97	1.65	1.74	1.49
Producer households	1.49	1.32	1.34	1.24	1.32	1.47
Consumer households	0.67	0.54	0.48	0.46	0.48	0.52
Umbria	1.01	0.95	0.76	0.92	0.94	0.95
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.17	1.11	0.76	1.14	1.17	1.19
Producer households	1.01	1.05	1.22	1.23	1.09	1.27
Consumer households	0.80	0.72	0.68	0.59	0.59	0.57
Marche	1.10	1.13	1.12	0.91	0.95	1.00
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.08	0.06
Non-financial companies	1.46	1.58	1.58	1.29	1.30	1.36
Producer households	1.21	1.13	1.00	0.93	1.04	1.12
Consumer households	0.59	0.52	0.51	0.44	0.49	0.53
Lazio	1.22	1.13	1.31	1.01	1.11	1.21
<i>of which:</i> General government	0.00	0.00	0.03	0.06	0.56	0.09
Non-financial companies	2.25	2.11	2.72	2.00	2.00	2.38
Producer households	1.90	1.75	1.33	1.33	1.44	1.49
Consumer households	0.82	0.69	0.59	0.52	0.55	0.58
Abruzzo	1.18	1.16	1.25	1.10	1.04	1.23
<i>of which:</i> General government	0.21	0.00	0.12	0.09	0.12	0.13
Non-financial companies	1.41	1.52	1.79	1.53	1.32	1.60
Producer households	1.36	1.25	1.25	1.27	1.35	1.50
Consumer households	0.87	0.71	0.60	0.56	0.64	0.74

Credit Conditions and Risk

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

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

	2022-Q1	2022-Q2	2022-Q3	2022-Q4	2023-Q1	2023-Q2
Molise	2.18	1.96	1.25	1.54	1.91	1.72
<i>of which:</i> General government	0.74	0.00	2.36	0.35	2.74	2.32
Non-financial companies	3.78	3.71	1.86	2.64	3.21	2.77
Producer households	2.23	2.30	2.02	1.77	1.72	1.76
Consumer households	0.72	0.62	0.57	0.65	0.85	0.88
Campania	1.64	1.29	1.35	1.34	1.31	1.29
<i>of which:</i> General government	0.28	0.31	0.54	0.96	0.73	0.80
Non-financial companies	2.64	1.83	2.01	2.06	1.91	1.88
Producer households	1.73	1.56	1.63	1.44	1.45	1.52
Consumer households	0.94	0.81	0.74	0.66	0.71	0.73
Apulia	1.39	1.33	1.34	1.17	1.21	1.23
<i>of which:</i> General government	0.56	1.24	1.96	4.45	2.81	2.33
Non-financial companies	2.17	2.15	2.21	1.82	1.79	1.84
Producer households	1.60	1.57	1.49	1.33	1.49	1.70
Consumer households	0.80	0.71	0.68	0.62	0.68	0.67
Basilicata	0.79	4.11	4.35	4.05	4.17	1.19
<i>of which:</i> General government	0.05	0.04	5.69	7.03	5.31	4.94
Non-financial companies	0.96	8.86	9.06	8.41	8.37	1.71
Producer households	1.16	1.19	1.40	1.30	1.64	1.70
Consumer households	0.58	0.50	0.52	0.43	0.46	0.51
Calabria	1.32	1.22	1.24	1.32	1.43	1.41
<i>of which:</i> General government	0.97	0.86	1.84	2.10	1.86	1.40
Non-financial companies	1.96	1.83	1.80	1.84	2.06	2.11
Producer households	1.51	1.53	1.53	1.54	1.53	1.71
Consumer households	0.97	0.86	0.82	0.76	0.84	0.83
Sicily	2.10	1.59	1.72	1.28	1.44	1.36
<i>of which:</i> General government	19.85	3.57	4.11	4.13	5.59	8.60
Non-financial companies	2.38	2.35	2.89	2.00	2.22	1.77
Producer households	1.92	1.93	1.86	1.39	1.59	1.79
Consumer households	1.09	0.94	0.84	0.74	0.79	0.85
Sardinia	0.80	0.76	0.63	0.64	0.75	0.74
<i>of which:</i> General government	0.00	0.00	0.03	12.06	8.85	8.53
Non-financial companies	1.19	1.13	0.90	0.76	1.07	1.02
Producer households	1.31	1.39	1.24	1.06	1.14	1.07
Consumer households	0.65	0.58	0.51	0.46	0.49	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-Q3	2023-Q4	2024-Q1	2024-Q2	2024-Q3	2024-Q4
ITALY	0.88	0.88	0.99	1.14	1.13	1.17
<i>of which:</i> General government	0.43	0.46	0.49	2.09	1.92	1.45
Non-financial companies	1.35	1.34	1.51	1.76	1.77	1.93
Producer households	1.27	1.38	1.47	1.52	1.56	1.54
Consumer households	0.58	0.63	0.68	0.69	0.67	0.63
Piedmont	0.94	1.01	1.02	1.03	1.08	1.24
<i>of which:</i> General government	0.00	0.00	0.00	0.68	0.63	0.48
Non-financial companies	1.37	1.49	1.44	1.46	1.54	1.94
Producer households	1.20	1.25	1.38	1.52	1.72	1.80
Consumer households	0.57	0.62	0.65	0.65	0.63	0.59
Valle d'Aosta	0.47	0.91	1.09	1.16	1.22	0.98
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.92	0.00
Non-financial companies	0.51	1.42	1.68	1.83	1.95	1.44
Producer households	0.86	0.91	0.84	1.45	1.01	1.01
Consumer households	0.37	0.35	0.38	0.32	0.33	0.47
Lombardy	0.70	0.60	0.75	0.86	0.81	0.84
<i>of which:</i> General government	0.03	0.04	0.01	1.53	1.39	1.53
Non-financial companies	1.25	1.05	1.32	1.57	1.51	1.63
Producer households	1.01	1.13	1.16	1.20	1.22	1.24
Consumer households	0.47	0.50	0.55	0.56	0.56	0.52
Liguria	0.88	1.02	0.84	2.66	0.88	0.75
<i>of which:</i> General government	0.08	0.01	0.01	0.01	0.00	0.03
Non-financial companies	1.28	1.51	1.08	5.13	1.15	0.91
Producer households	1.17	1.33	1.39	1.47	1.43	1.25
Consumer households	0.51	0.57	0.62	0.62	0.59	0.57
Veneto	0.66	0.61	0.62	0.69	0.72	0.73
<i>of which:</i> General government	0.01	0.01	0.00	1.47	1.33	1.00
Non-financial companies	1.16	1.04	0.99	1.09	1.19	1.29
Producer households	1.00	1.14	1.25	1.19	1.24	1.20
Consumer households	0.46	0.50	0.54	0.59	0.57	0.53
Friuli Venezia Giulia	1.38	0.51	0.48	0.61	0.61	0.86
<i>of which:</i> General government	0.00	0.00	0.00	5.75	2.17	5.76
Non-financial companies	2.17	0.55	0.45	0.62	0.69	1.20
Producer households	1.27	0.96	1.34	1.57	1.47	1.27
Consumer households	0.50	0.50	0.54	0.56	0.53	0.48

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-Q3	2023-Q4	2024-Q1	2024-Q2	2024-Q3	2024-Q4
Emilia-Romagna	0.84	1.06	1.19	1.29	1.27	1.54
<i>of which:</i> General government	2.74	3.06	2.70	0.02	0.02	0.02
Non-financial companies	1.08	1.46	1.68	1.88	1.84	2.35
Producer households	1.10	1.20	1.19	1.26	1.34	1.29
Consumer households	0.45	0.49	0.51	0.56	0.56	0.58
Trentino-Alto Adige	0.71	0.94	0.95	0.94	1.00	0.73
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.83	1.13	1.14	1.14	1.27	0.84
Producer households	1.08	1.53	1.54	1.35	1.28	1.25
Consumer households	0.42	0.45	0.50	0.49	0.50	0.45
Tuscany	0.98	1.17	1.35	1.39	1.37	1.28
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.29	1.68	1.92	1.94	1.92	1.78
Producer households	1.52	1.47	1.78	1.93	1.99	2.10
Consumer households	0.58	0.60	0.68	0.72	0.69	0.63
Umbria	0.96	0.87	0.91	1.54	1.46	1.35
<i>of which:</i> General government	0.00	0.00	0.00	14.34	9.06	8.53
Non-financial companies	1.17	0.96	0.94	1.97	1.88	1.77
Producer households	1.04	1.28	1.52	1.71	1.76	1.48
Consumer households	0.68	0.71	0.78	0.75	0.76	0.66
Marche	1.04	0.92	1.10	1.22	1.17	1.38
<i>of which:</i> General government	0.06	0.06	0.00	4.10	4.04	3.67
Non-financial companies	1.39	1.10	1.40	1.48	1.43	1.85
Producer households	1.19	1.21	1.54	1.53	1.61	1.61
Consumer households	0.59	0.64	0.67	0.67	0.63	0.63
Lazio	1.00	1.04	1.29	1.41	1.60	1.69
<i>of which:</i> General government	0.07	0.09	0.06	0.16	0.15	0.14
Non-financial companies	1.72	1.74	2.15	2.39	2.94	3.13
Producer households	1.50	1.49	1.68	1.72	1.75	1.68
Consumer households	0.65	0.69	0.74	0.73	0.72	0.68
Abruzzo	1.42	1.40	1.46	1.75	1.84	1.80
<i>of which:</i> General government	0.17	0.08	0.43	2.58	2.01	2.03
Non-financial companies	1.86	1.72	1.78	2.30	2.59	2.63
Producer households	1.75	2.02	2.07	2.18	1.83	1.54
Consumer households	0.83	0.93	0.96	0.93	0.90	0.79

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-Q3	2023-Q4	2024-Q1	2024-Q2	2024-Q3	2024-Q4
Molise	1.55	1.23	0.84	0.94	0.73	0.66
<i>of which:</i> General government	0.00	1.41	0.00	0.23	0.00	0.09
Non-financial companies	2.28	1.48	0.73	0.98	0.58	0.52
Producer households	1.72	1.89	1.78	2.09	2.18	1.47
Consumer households	0.98	0.89	0.82	0.72	0.63	0.66
Campania	1.29	1.46	1.56	1.94	2.05	1.93
<i>of which:</i> General government	0.42	0.38	0.14	6.53	6.88	4.74
Non-financial companies	1.84	2.15	2.33	2.76	3.01	2.91
Producer households	1.50	1.61	1.78	1.78	1.94	1.89
Consumer households	0.81	0.86	0.89	0.91	0.89	0.83
Apulia	1.22	1.26	1.45	1.49	1.51	1.56
<i>of which:</i> General government	2.17	0.00	4.31	16.48	14.64	11.32
Non-financial companies	1.79	1.85	2.16	2.09	2.22	2.37
Producer households	1.67	1.74	1.74	1.75	1.79	1.80
Consumer households	0.71	0.77	0.85	0.86	0.85	0.83
Basilicata	1.19	1.13	1.14	1.29	1.20	1.56
<i>of which:</i> General government	0.00	0.00	0.00	13.92	16.25	15.48
Non-financial companies	1.84	1.65	1.60	1.61	1.39	2.26
Producer households	1.83	1.83	1.85	1.77	1.49	1.59
Consumer households	0.51	0.58	0.65	0.63	0.68	0.69
Calabria	1.40	1.45	1.61	3.04	3.02	2.44
<i>of which:</i> General government	0.77	0.94	3.61	27.05	26.02	16.42
Non-financial companies	2.03	2.51	2.34	2.73	3.11	3.23
Producer households	1.62	1.76	2.10	2.23	2.55	2.69
Consumer households	0.91	0.89	0.96	0.96	0.93	0.90
Sicily	1.43	1.61	1.66	1.76	1.66	1.63
<i>of which:</i> General government	7.76	12.04	9.51	20.09	16.88	16.17
Non-financial companies	1.70	1.80	1.94	1.95	1.90	2.05
Producer households	1.92	2.15	2.06	2.08	2.02	1.91
Consumer households	1.01	1.16	1.21	1.16	1.10	0.99
Sardinia	0.77	0.70	0.61	0.68	0.88	0.96
<i>of which:</i> General government	7.64	0.00	0.00	5.40	5.54	9.49
Non-financial companies	1.08	1.04	0.77	0.85	1.43	1.41
Producer households	1.24	1.26	1.20	1.30	1.20	1.17
Consumer households	0.53	0.58	0.58	0.58	0.60	0.56

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)

4th quarter 2024

Reporting institutions: **Banks**

	Total			1 facility		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
ITALY	1,594,011	1,131,427	3,636,897	617,916	527,327	3,253,962
North West Italy	691,867	490,821	1,062,095	268,283	222,351	943,003
Piedmont	98,370	69,734	275,303	28,016	24,707	246,195
Valle d'Aosta	3,059	2,086	7,817	805	708	6,994
Lombardy	568,472	403,050	692,656	231,383	189,707	611,694
Liguria	21,965	15,951	86,319	8,079	7,229	78,120
North East Italy	399,458	276,149	886,044	167,431	137,269	785,753
Trentino Alto Adige	45,143	34,843	117,693	19,658	17,471	107,082
Veneto	180,734	125,702	344,060	95,071	73,461	304,517
Friuli-Venezia Giulia	31,606	20,269	91,633	9,264	8,585	83,413
Emilia Romagna	141,975	95,335	332,658	43,438	37,752	290,741
Central Italy	333,810	229,142	771,560	106,016	97,118	690,978
Tuscany	75,539	54,248	256,919	25,032	22,597	225,079
Umbria	13,761	10,082	52,583	4,210	3,798	46,136
Marche	27,623	19,205	106,915	9,325	8,334	93,286
Lazio	216,886	145,607	355,143	67,449	62,388	326,477
Southern Italy	117,393	93,053	592,305	51,118	47,091	535,674
Abruzzo	15,508	11,727	70,043	5,763	5,235	62,564
Molise	2,177	1,825	13,508	1,033	952	12,223
Campania	49,680	38,535	215,756	19,893	18,081	194,578
Apulia	35,890	29,277	199,243	17,384	16,253	181,670
Basilicata	4,291	3,384	23,467	1,950	1,794	20,931
Calabria	9,847	8,305	70,288	5,096	4,776	63,708
Islands	51,483	42,261	324,893	25,069	23,498	298,554
Sicily	33,342	27,461	233,083	17,525	16,352	213,315
Sardinia	18,141	14,800	91,810	7,543	7,146	85,239

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)

4th 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	152,361	110,070	246,632	176,342	114,610	99,500
North West Italy	70,255	49,123	74,474	70,286	45,131	31,952
Piedmont	9,185	6,378	19,108	13,590	8,121	7,391
Valle d'Aosta	280	222	598	243	144	182
Lombardy	58,804	41,107	49,185	53,319	34,812	22,404
Liguria	1,986	1,415	5,583	3,135	2,053	1,975
North East Italy	32,570	23,113	61,837	43,999	27,642	27,374
Trentino Alto Adige	6,048	4,818	7,723	5,973	4,325	2,245
Veneto	13,078	9,034	23,673	17,591	10,699	11,142
Friuli-Venezia Giulia	2,050	1,542	5,281	3,395	2,280	2,136
Emilia Romagna	11,393	7,720	25,160	17,041	10,338	11,851
Central Italy	29,970	22,660	52,419	33,843	22,305	20,648
Tuscany	8,291	6,001	19,897	12,586	7,694	8,680
Umbria	1,375	964	3,993	1,931	1,275	1,715
Marche	3,003	2,111	8,363	4,530	2,608	3,832
Lazio	17,301	13,584	20,166	14,797	10,729	6,421
Southern Italy	14,314	10,953	38,618	18,087	12,662	13,834
Abruzzo	1,912	1,310	4,934	2,311	1,471	1,913
Molise	314	266	916	315	245	293
Campania	5,700	4,407	14,101	8,418	5,855	5,317
Apulia	4,436	3,445	12,136	4,702	3,450	4,217
Basilicata	621	448	1,721	748	520	632
Calabria	1,331	1,076	4,810	1,592	1,120	1,462
Islands	5,253	4,222	19,284	10,127	6,870	5,692
Sicily	3,730	2,949	14,298	4,673	3,048	4,382
Sardinia	1,523	1,272	4,986	5,454	3,822	1,310

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)

4th quarter 2024

Reporting institutions: **Banks**

More than 4 facilities		
Facilities granted	Margin used	Number of borrowers

ITALY	647,392	379,420	36,803
North West Italy	283,042	174,216	12,666
Piedmont	47,579	30,528	2,609
Valle d'Aosta	1,732	1,011	43
Lombardy	224,966	137,424	9,373
Liguria	8,765	5,253	641
North East Italy	155,458	88,125	11,080
Trentino Alto Adige	13,464	8,229	643
Veneto	54,994	32,508	4,728
Friuli-Venezia Giulia	16,897	7,862	803
Emilia Romagna	70,103	39,525	4,906
Central Italy	163,981	87,059	7,515
Tuscany	29,630	17,956	3,263
Umbria	6,246	4,045	739
Marche	10,766	6,152	1,434
Lazio	117,339	58,906	2,079
Southern Italy	33,875	22,347	4,179
Abruzzo	5,522	3,712	632
Molise	514	362	76
Campania	15,669	10,192	1,760
Apulia	9,369	6,128	1,220
Basilicata	973	622	183
Calabria	1,828	1,332	308
Islands	11,035	7,672	1,363
Sicily	7,414	5,112	1,088
Sardinia	3,621	2,560	275

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)

4th 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	3,636,897	1,343,032	866,978	755,842	230,444
<i>of which:</i> 1 facility	3,253,962	1,326,061	821,078	670,815	152,801
2 facilities	246,632	16,692	44,445	74,041	54,766
3 or 4 facilities	99,500	278	1,453	10,936	22,131
more than 4 facilities	36,803	1	2	50	746
General government	6,197	185	135	265	525
<i>of which:</i> 1 facility	3,728	160	117	224	450
2 facilities	1,518	14	9	25	62
3 or 4 facilities	817	11	9	12	11
more than 4 facilities	134	-	-	4	2
Financial companies (excluding Monetary Financial Institutions)	9,917	2,475	1,301	1,376	894
<i>of which:</i> 1 facility	7,251	2,378	1,030	956	507
2 facilities	1,854	95	259	350	268
3 or 4 facilities	594	2	11	70	114
more than 4 facilities	218	-	1	-	5
Non-financial companies	650,591	172,049	89,439	109,366	92,164
<i>of which:</i> 1 facility	402,475	168,020	70,920	67,749	41,157
2 facilities	132,215	3,989	17,938	34,954	33,877
3 or 4 facilities	80,931	39	581	6,638	16,565
more than 4 facilities	34,970	1	-	25	565
Producer households	388,152	153,755	80,054	77,394	30,564
<i>of which:</i> 1 facility	336,473	150,176	70,892	61,213	18,476
2 facilities	39,704	3,513	8,791	13,677	8,410
3 or 4 facilities	10,818	66	370	2,490	3,549
more than 4 facilities	1,157	-	1	14	129
Consumer households and others	2,575,833	1,011,564	694,919	566,619	106,039
<i>of which:</i> 1 facility	2,498,191	1,002,376	677,090	539,964	92,010
2 facilities	71,020	9,028	17,352	24,930	12,109
3 or 4 facilities	6,300	160	477	1,718	1,875
more than 4 facilities	322	-	-	7	45

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)

4th 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	101,908	69,437	27,080	23,443	5,810
<i>of which:</i> 1 facility	43,113	19,867	5,489	3,482	636
2 facilities	29,928	16,450	4,753	2,867	509
3 or 4 facilities	25,781	23,979	8,663	5,346	815
more than 4 facilities	3,086	9,141	8,175	11,748	3,850
General government	835	1,466	1,036	1,042	367
<i>of which:</i> 1 facility	670	920	485	352	68
2 facilities	138	416	369	356	96
3 or 4 facilities	25	120	172	301	132
more than 4 facilities	2	10	10	33	71
Financial companies (excluding Monetary Financial Institutions)	632	679	435	795	636
<i>of which:</i> 1 facility	359	412	258	419	260
2 facilities	176	191	113	240	147
3 or 4 facilities	84	62	44	98	103
more than 4 facilities	13	14	20	38	126
Non-financial companies	68,633	55,846	23,270	20,470	4,714
<i>of which:</i> 1 facility	21,653	12,383	3,669	2,267	295
2 facilities	22,300	12,990	3,700	1,971	242
3 or 4 facilities	22,020	21,848	7,982	4,683	552
more than 4 facilities	2,660	8,625	7,919	11,549	3,625
Producer households	11,139	4,444	814	281	12
<i>of which:</i> 1 facility	4,726	1,487	173	58	-
2 facilities	3,453	1,214	179	58	4
3 or 4 facilities	2,617	1,344	272	89	3
more than 4 facilities	343	399	190	76	5
Consumer households and others	20,583	6,964	1,522	853	81
<i>of which:</i> 1 facility	15,642	4,637	902	384	13
2 facilities	3,846	1,633	391	242	20
3 or 4 facilities	1,027	603	193	175	25
more than 4 facilities	68	91	36	52	23

Credit Conditions and Risk

Access to data:

[TRI30466](#)

Average number of banks per borrower

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

(numbers in unit, percentages)

4th 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	1.05	1.13
	First bank's share of total credit granted (%)	67	99	98	96
General government	Average number of banks per borrower	1.66	1.21	1.21	1.26
	First bank's share of total credit granted (%)	72	100	99	96
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.54	1.04	1.22	1.36
	First bank's share of total credit granted (%)	85	98	92	89
Non-financial companies	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	1.52
	First bank's share of total credit granted (%)	39	99	91	82
Building	Average number of banks per borrower	1.71	1.02	1.22	1.48
	First bank's share of total credit granted (%)	62	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 (%)	52	99	91	86
Producer households	Average number of banks per borrower	1.18	1.02	1.12	1.24
	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)

4th 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	1.46	2.01	2.68	3.54
	First bank's share of total credit granted (%)	88	78	70	63
General government	Average number of banks per borrower	1.18	1.24	1.50	1.77
	First bank's share of total credit granted (%)	96	95	91	89
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.60	1.67	1.60	1.86
	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	4.29
	First bank's share of total credit granted (%)	74	66	58	51
Building	Average number of banks per borrower	1.85	2.28	2.84	3.42
	First bank's share of total credit granted (%)	78	73	69	66
Services	Average number of banks per borrower	1.72	2.11	2.68	3.51
	First bank's share of total credit granted (%)	81	76	70	64
Producer households	Average number of banks per borrower	1.55	1.98	2.40	3.18
	First bank's share of total credit granted (%)	87	82	80	75
Consumer households and others	Average number of banks per borrower	1.15	1.31	1.49	1.66
	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)

4th 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	7.49
	First bank's share of total credit granted (%)	53	58
General government	Average number of banks per borrower	2.17	3.27
	First bank's share of total credit granted (%)	87	68
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	2.02	3.96
	First bank's share of total credit granted (%)	85	85
Non-financial companies	Average number of banks per borrower	5.28	8.37
	First bank's share of total credit granted (%)	49	35
<i>of which:</i>			
Industry	Average number of banks per borrower	5.92	9.04
	First bank's share of total credit granted (%)	41	31
Building	Average number of banks per borrower	4.59	7.01
	First bank's share of total credit granted (%)	59	43
Services	Average number of banks per borrower	4.90	7.87
	First bank's share of total credit granted (%)	53	38
Producer households	Average number of banks per borrower	3.41	4.00
	First bank's share of total credit granted (%)	74	55
Consumer households and others	Average number of banks per borrower	2.05	3.90
	First bank's share of total credit granted (%)	84	64

Credit Conditions and Risk

Access to data:

[TRI30101](#)

Summary data based on Central Credit Register observations

(numbers in unit, stocks in millions of euro)

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

	Total		Banks		Financial institutions and vehicles	
Number of borrowers for loans and collateral granted to customers	8,775,802	8,752,467	4,063,915	4,079,926	4,711,887	4,672,541
of which: joint borrowers	2,477,850	2,472,294	1,039,534	1,048,571	1,438,316	1,423,723
Loans (excluding bad loans)						
facilities granted	2,247,781	2,264,477	1,852,058	1,862,557	395,723	401,920
margin used	1,713,830	1,733,726	1,318,648	1,330,897	395,182	402,830
Breach of overdraft limits	24,638	24,446	11,224	10,970	13,414	13,476
margin available	558,589	555,196	544,634	542,630	13,955	12,566
Account receivables financing						
facilities granted	241,323	250,643	203,769	208,958	37,554	41,685
margin used	111,353	123,180	84,156	90,491	27,197	32,688
Term loans						
facilities granted	1,813,618	1,818,463	1,456,850	1,459,493	356,767	358,971
margin used	1,518,048	1,527,367	1,155,350	1,162,046	362,698	365,321
Revocable loans						
facilities granted	190,206	192,904	188,805	191,641	1,401	1,264
margin used	81,809	80,726	76,522	75,906	5,287	4,820
Collateral granted						
facilities granted	376,560	382,452	368,473	374,222	8,087	8,230
margin used	190,596	196,682	183,155	189,102	7,440	7,580
Bad loans (gross of write-downs and net of write-offs)	106,884	105,342	19,122	17,141	87,762	88,201
Number of guarantors	3,671,338	3,640,882	1,984,509	1,957,517	1,686,829	1,683,365
of which: joint guarantors	1,204,558	1,191,349	703,638	689,675	500,920	501,674
Guarantees received	695,169	692,747	427,846	424,694	267,322	268,053

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)

4th quarter 2024

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

	Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
Number of borrowers	6,424,161	2,662,174	1,676,958	1,151,438	247,463
Facilities granted	1,992,442	138,337	169,665	202,262	97,786
Margin used	1,530,701	130,724	162,907	190,685	81,965
<i>of which : backed by real security</i>	619,847	89,625	145,484	164,200	52,578
Margin available	483,532	10,009	7,750	12,753	16,822
Breach of overdraft limits	21,792	2,396	992	1,177	1,001

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)

4th 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	89,332	56,380	21,021	16,571	3,724
Facilities granted	81,718	114,994	94,745	216,565	813,491
Margin used	60,457	83,787	69,475	155,069	591,954
<i>of which</i> : backed by real security	24,943	27,423	19,509	37,787	57,772
Margin available	22,283	32,982	26,857	66,227	228,623
Breach of overdraft limits	1,021	1,775	1,587	4,731	7,086

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)

4th 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	3,636,897	1,343,032	866,978	755,842	230,444
	Facilities granted	1,594,011	62,930	79,440	113,587	64,730
	Margin used	1,131,427	57,500	74,494	104,946	52,544
Piedmont	Number of borrowers	275,303	109,617	64,461	53,032	16,711
	Facilities granted	98,370	5,091	5,815	7,833	4,666
	Margin used	69,734	4,650	5,376	7,096	3,641
Valle d'Aosta	Number of borrowers	7,817	2,773	1,603	1,721	619
	Facilities granted	3,059	127	139	249	160
	Margin used	2,086	111	124	226	132
Lombardy	Number of borrowers	692,656	226,078	166,553	155,202	51,072
	Facilities granted	568,472	10,700	15,289	23,493	14,209
	Margin used	403,050	9,584	14,185	21,433	11,074
Liguria	Number of borrowers	86,319	34,300	20,945	16,373	5,187
	Facilities granted	21,965	1,596	1,877	2,387	1,425
	Margin used	15,951	1,452	1,733	2,168	1,149
Trentino Alto Adige	Number of borrowers	117,693	33,226	23,169	29,266	13,492
	Facilities granted	45,143	1,601	2,203	4,841	4,133
	Margin used	34,843	1,382	2,020	4,508	3,632
Veneto	Number of borrowers	344,060	117,863	88,554	74,249	22,069
	Facilities granted	180,734	5,612	8,202	11,193	6,212
	Margin used	125,702	5,090	7,714	10,293	4,872
Friuli-Venezia Giulia	Number of borrowers	91,633	34,798	25,224	17,729	4,699
	Facilities granted	31,606	1,696	2,328	2,659	1,326
	Margin used	20,269	1,584	2,231	2,490	1,086

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)

4th 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	101,908	69,437	27,080	23,443	5,810
	Facilities granted	57,973	86,926	75,226	188,887	862,933
	Margin used	42,362	60,629	51,335	120,485	564,379
Piedmont	Number of borrowers	7,619	5,003	1,915	1,670	403
	Facilities granted	4,319	6,373	5,458	13,559	45,162
	Margin used	3,014	4,357	3,522	8,473	29,457
Valle d'Aosta	Number of borrowers	255	180	67	42	8
	Facilities granted	125	179	142	234	1,701
	Margin used	98	128	103	174	986
Lombardy	Number of borrowers	23,964	17,371	7,384	6,836	2,099
	Facilities granted	13,519	21,829	20,651	57,065	391,509
	Margin used	9,195	14,110	13,268	34,303	275,347
Liguria	Number of borrowers	2,019	1,174	435	390	94
	Facilities granted	1,127	1,461	1,218	2,902	7,940
	Margin used	818	1,008	822	1,910	4,836
Trentino Alto Adige	Number of borrowers	5,563	3,580	1,292	983	188
	Facilities granted	3,379	4,798	3,763	7,769	12,588
	Margin used	2,815	3,870	2,977	5,830	7,756
Veneto	Number of borrowers	10,599	7,815	3,136	2,671	573
	Facilities granted	6,076	9,759	8,745	22,001	102,820
	Margin used	4,255	6,410	5,595	12,918	68,366
Friuli-Venezia Giulia	Number of borrowers	1,982	1,421	550	437	116
	Facilities granted	1,146	1,826	1,552	3,490	15,547
	Margin used	849	1,244	1,056	2,179	7,500

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)

4th 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	332,658	115,137	80,476	72,471	21,766
	Facilities granted	141,975	5,421	7,408	10,847	6,171
	Margin used	95,335	4,791	6,847	9,865	4,702
Tuscany	Number of borrowers	256,919	87,545	60,503	58,535	17,998
	Facilities granted	75,539	4,099	5,558	8,753	5,022
	Margin used	54,248	3,668	5,163	8,080	4,085
Umbria	Number of borrowers	52,583	21,693	12,338	8,701	3,052
	Facilities granted	13,761	1,012	1,099	1,261	866
	Margin used	10,082	916	1,018	1,130	689
Marche	Number of borrowers	106,915	41,398	25,727	19,125	6,206
	Facilities granted	27,623	1,967	2,350	2,891	1,846
	Margin used	19,205	1,782	2,185	2,597	1,438
Lazio	Number of borrowers	355,143	126,648	81,111	85,736	23,271
	Facilities granted	216,886	5,867	7,562	13,142	6,433
	Margin used	145,607	5,439	7,185	12,511	5,625
Abruzzo	Number of borrowers	70,043	29,631	16,227	11,418	3,711
	Facilities granted	15,508	1,379	1,457	1,672	1,033
	Margin used	11,727	1,273	1,373	1,526	837
Molise	Number of borrowers	13,508	6,204	2,951	2,158	693
	Facilities granted	2,177	288	262	317	186
	Margin used	1,825	268	247	292	157
Campania	Number of borrowers	215,756	84,830	47,693	43,667	12,652
	Facilities granted	49,680	3,866	4,370	6,501	3,520
	Margin used	38,535	3,594	4,128	6,059	2,947

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)

4th 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	10,050	7,186	2,736	2,583	729
	Facilities granted	5,866	9,292	7,886	21,779	67,166
	Margin used	3,923	5,888	4,960	12,845	41,312
Tuscany	Number of borrowers	7,967	5,258	1,973	1,617	305
	Facilities granted	4,588	6,659	5,638	13,119	22,007
	Margin used	3,435	4,787	3,991	8,581	12,324
Umbria	Number of borrowers	1,442	1,022	389	316	72
	Facilities granted	824	1,256	1,102	2,551	3,768
	Margin used	589	876	763	1,707	2,352
Marche	Number of borrowers	3,097	2,091	774	620	122
	Facilities granted	1,880	2,732	2,169	4,751	6,983
	Margin used	1,318	1,785	1,379	2,889	3,705
Lazio	Number of borrowers	8,477	5,333	2,070	1,932	521
	Facilities granted	4,671	6,615	5,694	15,134	151,640
	Margin used	3,725	5,150	4,368	11,450	89,805
Abruzzo	Number of borrowers	1,708	1,138	424	360	77
	Facilities granted	985	1,408	1,108	2,878	3,553
	Margin used	728	1,002	765	1,958	2,202
Molise	Number of borrowers	318	185	55	33	9
	Facilities granted	165	190	129	249	384
	Margin used	120	154	91	200	282
Campania	Number of borrowers	5,685	3,772	1,441	1,189	215
	Facilities granted	3,078	4,339	3,692	8,592	11,632
	Margin used	2,434	3,469	2,888	6,228	6,559

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)

4th 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	199,243	80,533	50,307	37,895	9,722
	Facilities granted	35,890	3,785	4,586	5,551	2,715
	Margin used	29,277	3,570	4,411	5,241	2,340
Basilicata	Number of borrowers	23,467	10,066	5,186	4,161	1,309
	Facilities granted	4,291	464	468	624	376
	Margin used	3,384	430	443	580	327
Calabria	Number of borrowers	70,288	33,098	14,350	11,079	3,314
	Facilities granted	9,847	1,492	1,265	1,625	922
	Margin used	8,305	1,408	1,191	1,509	774
Sicily	Number of borrowers	233,083	108,555	54,815	37,313	9,238
	Facilities granted	33,342	5,025	4,948	5,447	2,538
	Margin used	27,461	4,755	4,733	5,134	2,192
Sardinia	Number of borrowers	91,810	39,039	24,785	16,011	3,663
	Facilities granted	18,141	1,841	2,253	2,302	970
	Margin used	14,800	1,751	2,188	2,206	843

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)

4th 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	4,274	2,806	912	715	113
	Facilities granted	2,467	3,485	2,483	5,519	5,222
	Margin used	1,993	2,719	1,897	3,753	3,165
Basilicata	Number of borrowers	545	384	165	104	13
	Facilities granted	313	475	432	691	437
	Margin used	247	358	317	464	195
Calabria	Number of borrowers	1,301	836	304	186	31
	Facilities granted	708	908	674	1,015	1,203
	Margin used	605	721	546	725	749
Sicily	Number of borrowers	3,658	2,053	777	538	92
	Facilities granted	2,021	2,406	2,009	3,893	4,953
	Margin used	1,619	1,850	1,490	2,556	2,931
Sardinia	Number of borrowers	1,385	829	281	221	30
	Facilities granted	718	935	680	1,696	6,717
	Margin used	581	741	538	1,342	4,550

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)

4th 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	3,636,897	1,343,032	866,978	755,842	230,444
	Facilities granted	1,594,011	62,930	79,440	113,587	64,730
	Margin used	1,131,427	57,500	74,494	104,946	52,544
General government	Number of borrowers	6,197	185	135	265	525
	Facilities granted	42,101	6	11	32	114
	Margin used	23,548	46	21	81	108
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	9,917	2,475	1,301	1,376	894
	Facilities granted	382,192	115	115	210	269
	Margin used	291,724	85	85	166	200
Non-financial companies	Number of borrowers	650,591	172,049	89,439	109,366	92,164
	Facilities granted	857,183	7,951	8,080	17,285	27,857
	Margin used	526,985	5,610	5,659	12,205	19,297
<i>of which:</i>						
Industry	Number of borrowers	133,777	21,961	13,846	20,268	20,742
	Facilities granted	339,388	1,041	1,271	3,284	6,435
	Margin used	189,505	661	775	1,990	3,745
Building	Number of borrowers	87,297	23,611	12,388	15,507	12,868
	Facilities granted	58,105	1,093	1,109	2,441	3,926
	Margin used	40,846	706	705	1,572	2,541
Services	Number of borrowers	406,880	121,225	60,402	70,004	55,218
	Facilities granted	427,041	5,583	5,448	10,986	16,468
	Margin used	270,939	4,048	3,973	8,159	12,139
Producer households	Number of borrowers	388,152	153,755	80,054	77,394	30,564
	Facilities granted	50,980	7,037	7,146	11,527	8,543
	Margin used	44,740	6,010	6,395	10,405	7,432
Consumer households and others	Number of borrowers	2,575,833	1,011,564	694,919	566,619	106,039
	Facilities granted	260,985	47,685	63,989	84,412	27,872
	Margin used	243,966	45,638	62,250	81,985	25,448

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)

4th 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	101,908	69,437	27,080	23,443	5,810
	Facilities granted	57,973	86,926	75,226	188,887	862,933
	Margin used	42,362	60,629	51,335	120,485	564,379
General government	Number of borrowers	835	1,466	1,036	1,042	367
	Facilities granted	268	933	1,428	4,432	34,875
	Margin used	189	548	792	2,058	19,561
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	632	679	435	795	636
	Facilities granted	379	932	1,374	8,140	370,652
	Margin used	268	552	837	4,244	285,137
Non-financial companies	Number of borrowers	68,633	55,846	23,270	20,470	4,714
	Facilities granted	40,245	70,933	65,491	167,419	451,748
	Margin used	27,581	48,126	44,326	107,660	255,601
<i>of which:</i>	Industry	Number of borrowers	18,569	17,755	8,346	8,363
		Facilities granted	11,229	23,517	24,278	71,983
		Margin used	6,464	13,468	13,947	40,655
	Building	Number of borrowers	9,311	7,264	2,779	1,931
		Facilities granted	5,440	8,841	7,096	12,937
		Margin used	3,644	6,133	5,146	9,325
	Services	Number of borrowers	38,228	28,350	11,038	9,223
		Facilities granted	22,039	35,370	30,917	74,908
		Margin used	16,162	25,836	22,503	51,575
Producer households	Number of borrowers	11,139	4,444	814	281	12
	Facilities granted	6,237	5,436	2,280	1,843	670
	Margin used	5,409	4,821	2,031	1,510	420
Consumer households and others	Number of borrowers	20,583	6,964	1,522	853	81
	Facilities granted	10,794	8,646	4,646	7,022	4,988
	Margin used	8,875	6,552	3,345	4,990	3,661

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)

4th quarter 2024

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

		Consumer households		
		Female	Male	Joint loans
ITALY	Number of borrowers	1,190,246	1,971,389	2,083,175
	Facilities granted	97,463	171,025	219,815
	Margin used	95,177	163,957	216,759
Piedmont	Number of borrowers	94,042	143,616	169,939
	Facilities granted	6,968	11,606	17,034
	Margin used	6,773	11,042	16,618
Valle d'Aosta	Number of borrowers	3,575	4,651	4,486
	Facilities granted	291	405	485
	Margin used	286	386	475
Lombardy	Number of borrowers	241,245	393,164	444,459
	Facilities granted	21,287	38,984	51,186
	Margin used	20,513	36,522	50,266
Liguria	Number of borrowers	35,723	54,590	49,460
	Facilities granted	2,750	4,622	5,039
	Margin used	2,695	4,392	4,923
Trentino-Alto Adige	Number of borrowers	24,944	44,352	31,057
	Facilities granted	2,626	5,334	4,418
	Margin used	2,548	5,069	4,322
Veneto	Number of borrowers	97,659	174,821	195,725
	Facilities granted	7,785	15,440	20,702
	Margin used	7,613	14,770	20,471
Friuli Venezia Giulia	Number of borrowers	29,706	48,260	44,359
	Facilities granted	2,176	3,891	4,451
	Margin used	2,150	3,769	4,400

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)

4th quarter 2024

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

		Consumer households		
		Female	Male	Joint loans
Emilia-Romagna	Number of borrowers	106,263	163,340	165,320
	Facilities granted	8,562	14,907	18,074
	Margin used	8,341	14,096	17,754
Tuscany	Number of borrowers	91,169	137,927	143,685
	Facilities granted	7,679	12,138	15,730
	Margin used	7,494	11,646	15,505
Umbria	Number of borrowers	17,339	28,102	26,811
	Facilities granted	1,192	2,052	2,382
	Margin used	1,165	1,976	2,354
Marche	Number of borrowers	29,969	47,905	45,789
	Facilities granted	2,216	3,757	4,314
	Margin used	2,168	3,620	4,273
Lazio	Number of borrowers	142,164	205,110	213,513
	Facilities granted	13,249	19,418	25,059
	Margin used	12,989	18,777	24,774
Abruzzo	Number of borrowers	22,124	38,691	32,897
	Facilities granted	1,572	2,806	2,928
	Margin used	1,560	2,753	2,911
Molise	Number of borrowers	4,192	7,919	6,609
	Facilities granted	296	545	575
	Margin used	294	539	571
Campania	Number of borrowers	62,308	126,339	153,709
	Facilities granted	5,249	10,107	15,665
	Margin used	5,114	9,816	15,505
Apulia	Number of borrowers	59,145	118,118	133,174
	Facilities granted	4,514	8,943	12,088
	Margin used	4,471	8,811	12,038

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

4th quarter 2024

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

		Consumer households		
		Female	Male	Joint loans
Basilicata	Number of borrowers	6,817	13,686	12,823
	Facilities granted	507	990	1,179
	Margin used	510	974	1,172
Calabria	Number of borrowers	22,254	41,019	38,861
	Facilities granted	1,519	2,678	3,413
	Margin used	1,510	2,665	3,400
Sicily	Number of borrowers	68,778	134,879	124,958
	Facilities granted	4,768	9,159	10,999
	Margin used	4,739	9,121	10,942
Sardinia	Number of borrowers	30,830	44,900	45,541
	Facilities granted	2,259	3,245	4,092
	Margin used	2,245	3,214	4,082

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

4th 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	6.07	5.77	4.35
North West Italy	6.23	5.66	4.15
North East Italy	5.76	5.03	4.29
Central Italy	6.21	5.78	4.28
Southern Italy	6.28	6.52	4.53
Islands	6.62	6.80	5.05

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)

4th 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	
3.13	4.23	5.12	2.94	4.83
3.08	4.31	4.87	2.86	4.72
3.22	4.35	4.91	2.96	4.90
3.34	4.77	5.89	2.99	6.67
3.03	4.28	4.81	2.83	4.61
3.08	4.40	5.05	2.80	5.06
3.12	3.97	4.89	2.92	4.99
2.90	4.18	4.39	2.62	6.56
3.14	4.28	5.12	2.98	4.87
3.04	3.44	4.97	2.85	5.80
3.17	3.75	4.81	2.95	4.71
3.12	4.36	5.15	2.94	4.65
3.12	4.41	4.87	2.92	4.69
3.35	4.57	6.08	3.14	5.59
3.06	4.27	5.28	2.90	4.13
3.10	4.33	5.15	2.93	4.65
3.19	4.37	5.66	3.01	4.89
3.21	4.44	5.77	3.03	5.07
3.19	4.43	5.73	3.02	6.12
3.17	4.40	5.82	2.97	4.58
3.19	4.37	5.55	3.03	5.04
3.09	4.08	5.31	2.92	5.84
3.35	4.27	5.63	3.13	6.27
3.28	4.57	5.61	3.11	6.10
3.47	4.65	5.71	3.29	6.09
2.91	4.13	5.23	2.78	6.13

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)

4th 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	4.10	4.32	3.91	3.89	2.66	2.77	2.63	2.45
North West Italy	4.18	4.40	4.02	3.96	2.65	2.79	2.61	2.41
Piedmont and Valle d'Aosta	4.22	4.39	4.08	4.01	2.63	2.77	2.55	2.41
Lombardy	4.16	4.39	3.99	3.93	2.66	2.81	2.64	2.42
Liguria	4.33	4.49	4.17	4.16	2.58	2.73	2.50	2.31
North East Italy	3.83	4.02	3.63	3.75	2.68	2.78	2.64	2.51
Trentino-Alto Adige	3.92	4.25	3.77	3.79	2.49	2.38	2.49	2.58
Veneto	4.16	4.35	4.01	3.89	2.78	2.92	2.70	2.55
Friuli Venezia Giulia	3.58	3.72	3.39	3.50	2.65	2.69	2.63	2.50
Emilia-Romagna	3.55	3.76	3.30	3.59	2.63	2.72	2.61	2.43
Central Italy	4.24	4.46	4.11	3.97	2.65	2.75	2.65	2.42
Tuscany	4.27	4.45	4.16	4.06	2.69	2.80	2.68	2.41
Umbria	4.50	4.57	4.38	4.46	2.68	2.78	2.56	2.48
Marche	4.11	4.22	3.92	4.04	2.57	2.67	2.50	2.35
Lazio	4.22	4.52	4.09	3.89	2.64	2.73	2.66	2.43
Southern Italy	4.25	4.45	4.03	4.02	2.69	2.76	2.65	2.49
Abruzzo e Molise	4.28	4.45	4.09	4.02	2.68	2.75	2.59	2.58
Campania	4.31	4.54	4.12	4.15	2.67	2.76	2.67	2.46
Apulia	4.24	4.43	3.97	4.07	2.72	2.79	2.68	2.52
Basilicata	3.90	4.19	3.57	3.83	2.58	2.60	2.58	2.51
Calabria	4.12	4.38	3.94	3.55	2.64	2.74	2.59	2.48
Islands	4.41	4.64	4.13	3.97	2.66	2.70	2.62	2.56
Sicily	4.48	4.69	4.23	3.99	2.75	2.87	2.65	2.55
Sardinia	4.01	4.31	3.68	3.89	2.49	2.42	2.57	2.57

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)

4th 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	4.75	4.99	4.70	4.61	3.48	3.69	3.42	3.31
North West Italy	4.80	5.13	4.73	4.65	3.46	3.72	3.40	3.24
North East Italy	4.82	5.11	4.76	4.61	3.61	3.80	3.54	3.52
Central Italy	4.77	4.87	4.68	4.84	3.41	3.59	3.36	3.27
Southern Italy	4.56	4.84	4.49	4.28	3.39	3.59	3.32	3.18
Islands	3.93	3.94	4.05	3.74	3.54	3.71	3.44	3.32

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)

4th 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	4.26	4.65	4.44	5.01	5.00	4.02	4.45	4.38	4.35	4.70
North West Italy	4.11	4.71	4.31	5.58	4.84	3.70	4.40	4.06	5.63	4.56
North East Italy	4.31	4.71	4.38	5.70	5.06	3.96	4.42	4.13	4.85	4.90
Central Italy	4.25	4.51	4.45	4.45	4.94	4.18	4.42	4.44	4.18	4.46
Southern Italy and Islands	5.44	5.49	4.98	6.28	5.67	5.18	5.18	4.43	5.84	5.71

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)

4th 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	4.88	4.97	4.52	6.09	5.16	5.09	5.30	4.97	5.68	5.47
North West Italy	4.79	4.87	4.49	6.25	4.96	5.24	5.26	4.84	5.16	5.57
North East Italy	4.95	4.91	4.48	5.93	5.31	4.76	4.97	4.80	5.66	5.06
Central Italy	4.69	4.97	4.28	6.04	5.36	4.83	5.38	4.98	6.04	5.58
Southern Italy and Islands	5.45	5.45	5.11	6.04	5.51	5.73	5.90	5.81	6.53	5.78

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)

4th 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)

4.26 4.03 4.88 5.09 6.41 6.06 7.58 8.02

of which: Non-financial companies and producer households

4.65 4.45 4.97 5.30 6.41 6.05 7.58 8.24

North West Italy

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

4.11 3.70 4.79 5.24 6.41 6.02 7.57 8.43

of which: Non-financial companies and producer households

4.71 4.40 4.87 5.26 6.40 6.02 7.57 8.48

North East Italy

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

4.31 3.96 4.95 4.76 6.32 6.03 7.36 7.94

of which: Non-financial companies and producer households

4.71 4.42 4.91 4.97 6.32 6.03 7.37 8.00

Central Italy

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

4.25 4.18 4.69 4.83 6.38 6.09 7.36 7.24

of which: Non-financial companies and producer households

4.51 4.42 4.97 5.38 6.41 6.09 7.36 7.90

Southern Italy and Islands

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

5.44 5.18 5.45 5.73 6.50 6.09 8.02 8.46

of which: Non-financial companies and producer households

5.49 5.18 5.45 5.90 6.49 6.09 8.02 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)

4th 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)

6.15 5.62 6.37 6.46 5.52 5.12 5.74 5.66

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

6.20 5.61 6.36 6.69 5.58 5.11 5.73 5.86

North West Italy

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

6.01 5.46 6.27 6.42 5.33 4.86 5.62 5.50

of which: Non-financial companies and producer households

6.01 5.45 6.26 6.46 5.32 4.85 5.60 5.52

North East Italy

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

5.92 5.48 6.06 6.31 5.31 4.92 5.44 5.57

of which: Non-financial companies and producer households

5.92 5.47 6.06 6.32 5.30 4.91 5.43 5.57

Central Italy

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

6.03 5.92 6.28 5.89 5.48 5.45 5.84 5.27

of which: Non-financial companies and producer households

6.26 5.92 6.28 6.55 5.79 5.47 5.84 6.00

Southern Italy and Islands

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

6.70 5.78 6.95 7.33 6.11 5.55 6.18 6.48

of which: Non-financial companies and producer households

6.70 5.77 6.93 7.35 6.12 5.53 6.17 6.51

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)

4th 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)

5.20 4.89 5.33 5.38 4.93 4.57 5.00 5.20

of which: Non-financial companies and producer households

5.26 4.91 5.33 5.52 4.97 4.63 5.00 5.27

North West Italy

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

5.12 4.83 5.27 5.29 4.85 4.51 4.92 5.18

of which: Non-financial companies and producer households

5.13 4.82 5.27 5.33 4.86 4.52 4.93 5.19

North East Italy

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

5.01 4.73 5.07 5.25 4.83 4.55 4.96 4.98

of which: Non-financial companies and producer households

5.01 4.73 5.06 5.26 4.83 4.53 4.96 5.01

Central Italy

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

5.19 4.87 5.61 5.15 4.95 4.51 5.08 5.26

of which: Non-financial companies and producer households

5.45 5.04 5.60 5.68 5.16 4.83 5.08 5.53

Southern Italy and Islands

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

5.59 5.25 5.51 5.94 5.15 4.80 5.10 5.43

of which: Non-financial companies and producer households

5.60 5.25 5.52 5.98 5.16 4.80 5.10 5.47

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)

4th 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)

4.10 3.93 4.59 4.89

of which: Non-financial companies and producer households

4.47 4.33 4.63 5.09

North West Italy

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

3.95 3.59 4.61 5.15

of which: Non-financial companies and producer households

4.53 4.22 4.65 5.15

North East Italy

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

4.06 3.75 4.73 4.54

of which: Non-financial companies and producer households

4.42 4.04 4.62 4.79

Central Italy

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

4.17 4.15 4.27 4.60

of which: Non-financial companies and producer households

4.43 4.39 4.47 5.15

Southern Italy and Islands

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

4.86 4.32 4.85 5.27

of which: Non-financial companies and producer households

4.90 4.33 4.81 5.50

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

by customer region and sector

(percentages)

4th 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	4.26	4.99	4.65	5.14
North West Italy	4.11	4.99	4.71	5.06
Piedmont	4.35	4.71	4.44	4.78
Valle d'Aosta	4.21	5.48	5.68	5.61
Lombardy	4.05	5.03	4.80	5.10
Liguria	4.51	5.61	4.51	5.62
North East Italy	4.31	4.86	4.71	4.94
Trentino-Alto Adige	4.65	4.81	4.67	4.81
Veneto	4.86	5.08	4.87	5.09
Friuli Venezia Giulia	4.39	4.65	4.41	4.85
Emilia-Romagna	4.06	4.71	4.70	4.82
Central Italy	4.25	4.77	4.51	5.20
Tuscany	4.96	5.33	4.99	5.33
Umbria	4.98	4.94	4.97	4.93
Marche	5.14	5.02	5.14	5.02
Lazio	4.19	4.56	4.46	5.22
Southern Italy and Islands	5.44	5.59	5.49	5.68
Abruzzo	5.29	5.48	5.29	5.49
Molise	5.56	5.50	5.60	5.56
Campania	5.58	5.69	5.65	5.81
Apulia	5.19	5.42	5.18	5.43
Basilicata	6.07	6.00	6.07	6.00
Calabria	5.74	5.71	5.74	5.70
Sicily	5.50	5.74	5.50	5.74
Sardinia	5.30	5.35	5.72	5.98

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)

4th 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
5.56	6.00	5.64	6.90	6.15
5.32	5.84	5.65	6.77	5.85
5.93	6.21	5.95	7.61	6.18
6.20	7.32	5.54	9.25	8.20
5.13	5.72	5.57	6.50	5.72
6.22	6.26	5.83	7.10	6.35
5.34	5.63	5.38	6.39	5.80
5.50	5.58	4.96	6.24	5.80
5.51	5.78	5.52	6.92	5.88
5.29	5.98	5.47	7.23	6.33
5.19	5.49	5.31	6.00	5.70
5.65	6.25	5.76	7.24	6.37
6.04	6.21	5.78	7.37	6.39
6.05	6.07	5.29	7.61	6.54
6.29	6.30	5.90	7.42	6.67
5.26	6.30	5.81	7.14	6.28
6.72	6.85	6.09	7.56	7.21
6.78	6.77	6.03	7.19	7.54
7.59	7.51	6.67	7.66	8.02
6.65	6.70	6.39	7.31	6.77
6.64	6.61	5.95	7.68	6.91
6.84	6.88	6.86	7.83	6.57
7.84	7.71	6.01	8.56	8.51
7.17	7.20	6.08	7.87	7.64
5.73	6.94	5.37	7.98	8.35

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)

4th 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)

5.56 9.53 8.11 7.16 6.36 5.63 4.27

of which: Non-financial companies and producer households

6.00 9.53 8.11 7.16 6.36 5.63 4.64

North West Italy

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

5.32 9.34 7.93 7.04 6.28 5.57 4.19

of which: Non-financial companies and producer households

5.84 9.34 7.93 7.04 6.29 5.57 4.64

North East Italy

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

5.34 9.26 7.62 6.80 6.02 5.39 4.20

of which: Non-financial companies and producer households

5.63 9.25 7.64 6.81 6.04 5.40 4.41

Central Italy

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

5.65 9.45 8.27 7.35 6.57 5.84 4.18

of which: Non-financial companies and producer households

6.25 9.46 8.27 7.34 6.56 5.83 4.74

Southern Italy and Islands

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

6.72 10.27 8.99 7.85 6.95 6.01 5.06

of which: Non-financial companies and producer households

6.85 10.26 8.98 7.84 6.94 5.98 5.07

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
statistiche@bancaditalia.it.

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