



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

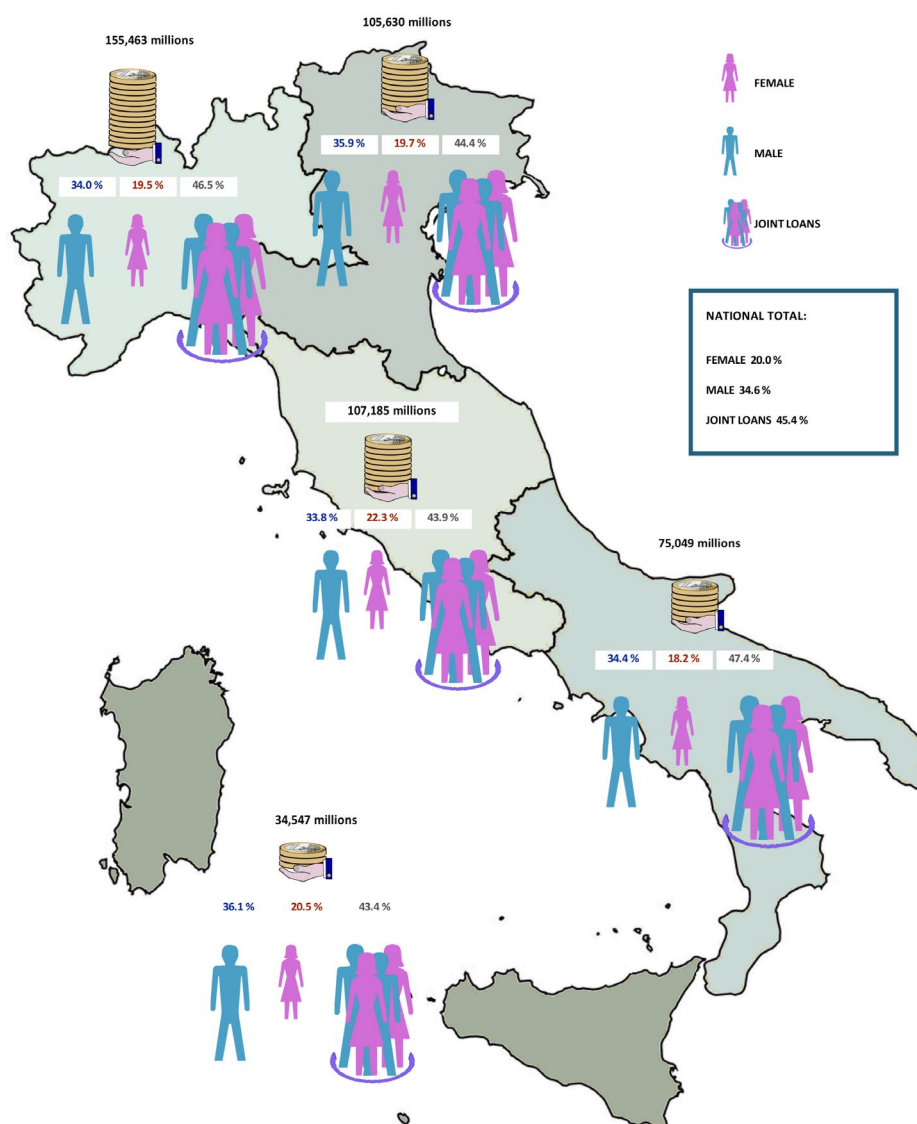
30 June 2025

For further information: statistiche@bancaditalia.it
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Figure 1

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

(stock in millions of euros and percentages; data at 31 March 2025)

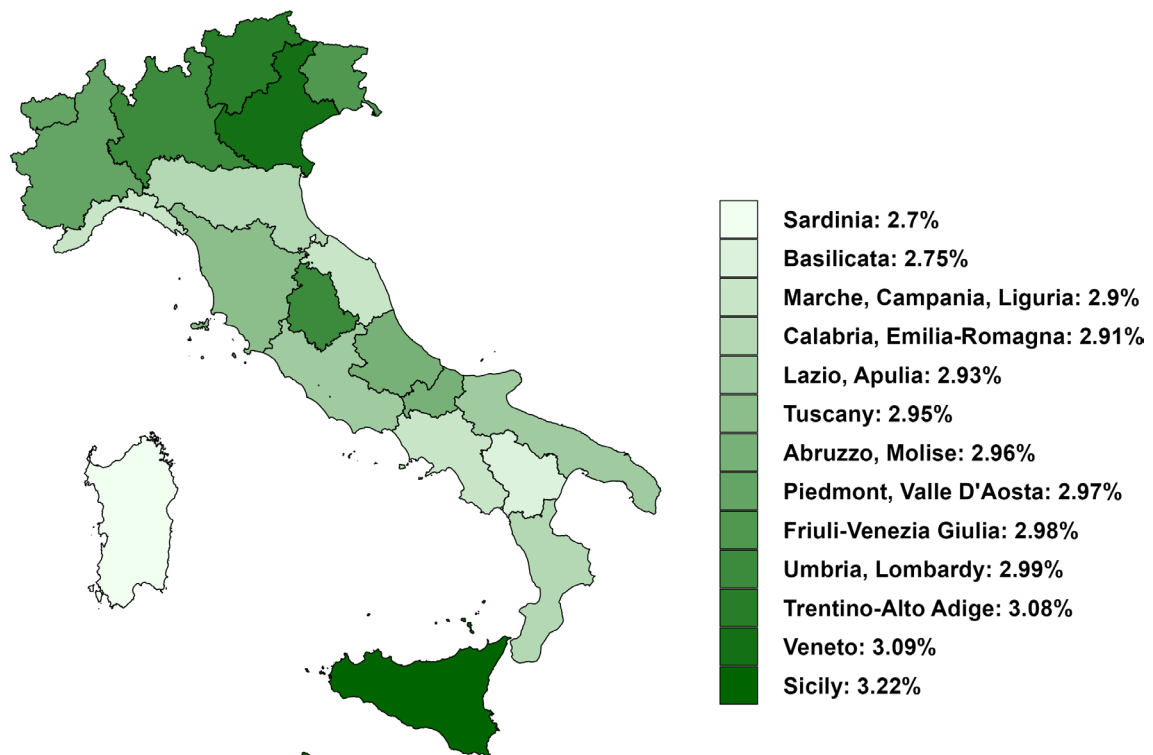


Reference period: March 2025

Figure 2

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

(per cent; data at 31 March 2025)



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

Reference period: March 2025

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

Q	CCR	Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year by customer sector and total credit used (size classes)	TRI30601	p. 16
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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	
Q	CCR	Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year by customer geographical area and economic activity and total margin used (size classes)	TRI30606	
Q	CCR	Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period by customer sector and total credit used (size classes)	TRI30486	
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Q	CCR	Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period by customer province and sector	TRI30507	
Q	CCR	Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period by customer region and total margin used (size classes)	TRI30516	
Q	CCR	Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period by customer geographical area, sector and economic activity	TRI30524	
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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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Risk Concentration

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

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

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

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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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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 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**

2025-Q1	2024-Q4	2024-Q3
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Non-performing loans	50,515	51,014	54,504
Bad loans (gross of write-downs and net of write-offs)			
Loans subject to forbearance	2,851	3,141	3,432
Other exposures	14,272	14,419	16,098
Likely defaults			
Loans subject to forbearance	11,570	11,470	12,383
Other exposures	16,366	16,283	16,464
Non-performing past due loans/exposures			
Loans subject to forbearance	405	458	474
Other exposures	5,042	5,180	5,595
Performing loans			
Loans subject to forbearance	19,805	21,181	21,266
Other exposures	1,761,182	1,756,768	1,757,022
Total loans to customers	1,831,502	1,828,963	1,832,792

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

Source: supervisory reports

Credit Conditions and Risk

Access to data:

[TRI30267](#)

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

1st quarter 2025

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	16,743	10,699	1,457	1,064	1,566	1,374
North West Italy	4,640	3,203	374	241	456	347
Piedmont and Valle d'Aosta	1,046	637	126	74	101	96
Lombardy	3,299	2,390	213	145	318	223
Liguria	296	175	35	22	36	27
North East Italy	3,108	2,126	306	136	233	281
Trentino-Alto Adige	250	153	48	9	14	24
Veneto	1,301	884	114	54	111	131
Friuli Venezia Giulia	233	138	33	12	22	24
Emilia-Romagna	1,323	952	112	61	85	102
Central Italy	4,198	2,943	287	215	351	362
Tuscany	1,232	846	132	58	93	99
Umbria	242	165	19	13	16	16
Marche	443	325	33	17	30	37
Lazio	2,281	1,607	103	127	213	210
Southern Italy	3,329	1,737	320	323	349	259
Abruzzo and Molise	353	218	39	28	32	31
Campania	1,493	896	112	161	173	112
Apulia and Basilicata	1,101	481	118	87	108	73
Calabria	381	141	51	47	35	44
Islands	1,469	691	169	149	177	126
Sicily	1,094	455	125	124	142	91
Sardinia	375	236	43	25	35	34

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

Source: supervisory reports

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

1st quarter 2025

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	26,562	17,292	1,754	1,666	3,194	1,989
North West Italy	8,411	5,807	431	407	949	531
Piedmont and Valle d'Aosta	1,784	1,169	130	130	215	127
Lombardy	6,112	4,322	262	241	656	361
Liguria	515	316	40	36	78	43
North East Italy	6,288	4,423	481	240	643	397
Trentino-Alto Adige	967	640	164	13	77	72
Veneto	1,917	1,201	129	100	272	146
Friuli Venezia Giulia	419	269	36	24	50	39
Emilia-Romagna	2,984	2,314	152	103	244	139
Central Italy	6,477	4,327	358	324	756	501
Tuscany	1,794	1,171	145	94	218	161
Umbria	312	195	29	23	41	25
Marche	587	342	58	33	68	85
Lazio	3,785	2,620	125	174	429	230
Southern Italy	3,895	2,139	330	464	559	383
Abruzzo and Molise	595	366	54	49	71	53
Campania	1,611	929	109	195	226	141
Apulia and Basilicata	1,300	662	126	149	213	148
Calabria	389	182	42	71	48	41
Islands	1,491	596	155	232	286	177
Sicily	1,173	453	118	186	240	132
Sardinia	318	143	37	45	47	44

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

1st quarter 2025

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	5,091	1,389	288	1,134	566	316
North West Italy	1,066	344	67	275	156	75
Piedmont and Valle d'Aosta	243	45	23	81	34	18
Lombardy	743	289	38	168	112	51
Liguria	80	11	7	25	10	7
North East Italy	616	218	44	162	81	42
Trentino-Alto Adige	35	9	6	9	5	5
Veneto	267	106	16	63	35	16
Friuli Venezia Giulia	48	9	4	16	8	4
Emilia-Romagna	266	95	19	74	33	18
Central Italy	1,232	399	62	234	139	116
Tuscany	255	83	19	63	28	19
Umbria	60	12	3	16	7	4
Marche	100	20	10	24	11	14
Lazio	817	284	31	131	93	78
Southern Italy	1,572	353	83	311	122	59
Abruzzo and Molise	196	62	13	31	14	9
Campania	620	175	27	136	53	24
Apulia and Basilicata	379	96	32	93	44	19
Calabria	377	21	11	51	11	8
Islands	605	74	31	153	68	24
Sicily	496	56	23	118	56	19
Sardinia	110	18	9	35	12	5

Credit Conditions and Risk

Access to data:

[TRI30265](#)

Adjusted bad loans

by customer region

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

1st quarter 2025

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	422,692	19,177	1.16	36,327	2,123	4,041	298
North West Italy	101,604	5,109	1.13	8,895	556	916	98
Piedmont	29,104	1,117	1.08	2,590	137	245	12
Valle D'Aosta	615	19	1.11	57	1	4	..
Lombardy	62,042	3,658	1.16	5,376	385	584	81
Liguria	9,843	316	1.06	872	32	83	5
North East Italy	61,330	3,491	1.14	5,283	453	532	46
Veneto	24,859	1,454	1.13	1,982	169	215	26
Friuli-Venezia Giulia	5,716	250	1.08	487	19	62	3
Emilia Romagna	27,239	1,519	1.17	2,492	240	235	14
Trentino Alto Adige	3,516	268	1.06	322	26	20	3
Central Italy	91,709	4,985	1.17	7,525	573	893	53
Tuscany	26,863	1,391	1.13	2,296	133	236	13
Umbria	6,390	263	1.12	553	30	69	3
Marche	9,399	498	1.13	670	37	102	6
Lazio	49,057	2,832	1.21	4,006	374	486	31
Southern Italy	112,875	3,837	1.19	9,763	387	1,078	68
Abruzzo	9,775	378	1.17	745	45	98	5
Molise	2,017	60	1.18	186	4	35	2
Campania	53,960	1,812	1.17	4,475	183	440	25
Apulia	28,029	997	1.19	2,593	108	312	27
Basilicata	2,797	76	1.14	277	10	42	2
Calabria	16,297	513	1.26	1,487	38	151	6
Islands	55,171	1,755	1.15	4,861	154	622	34
Sicily	44,589	1,331	1.16	3,856	129	497	29
Sardinia	10,582	424	1.10	1,005	25	125	5

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30271](#)

Adjusted bad loans

by customer sector and economic activity

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

1st quarter 2025

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	422,692	19,177	1.16	36,327	2,123	4,041	298
General government	167	453	1.42	9	55	7	11
Financial companies (excluding Monetary Financial Institutions)	498	205	2.51	35	7	7	..
Non-financial companies	71,210	12,465	1.17	5,527	1,404	332	115
<i>of which:</i>							
Industry	12,447	3,170	1.19	770	424	50	19
Building	11,014	2,051	1.16	715	141	61	11
Services	42,848	6,432	1.17	3,628	743	189	81
Producer households	49,165	1,585	1.10	3,524	173	501	34
Consumer households and e others	300,583	4,456	1.09	27,177	484	3,190	138

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-Q2	2022-Q3	2022-Q4	2023-Q1	2023-Q2	2023-Q3
TOTAL	0.89	0.88	0.80	0.89	0.88	0.88
From 250 to 125,000 euro	0.74	0.73	0.67	0.72	0.76	0.80
From 125,000 to 500,000 euro	0.91	0.85	0.78	0.83	0.82	0.89
More than 500,000 euro	0.93	0.94	0.84	0.95	0.94	0.90
General government	0.15	0.22	0.35	0.60	0.51	0.43
From 250 to 125,000 euro	1.65	3.74	2.53	2.73	3.75	5.07
From 125,000 to 500,000 euro	1.01	1.34	1.21	1.87	2.86	2.52
More than 500,000 euro	0.14	0.21	0.34	0.60	0.49	0.42
Financial companies (excluding Monetary Financial Institutions)	0.10	0.05	0.07	0.14	0.17	0.16
From 250 to 125,000 euro	0.89	0.91	0.92	1.07	1.10	1.20
From 125,000 to 500,000 euro	1.26	1.18	0.70	0.79	1.05	1.22
More than 500,000 euro	0.10	0.05	0.07	0.14	0.16	0.15
Non-financial companies	1.41	1.45	1.33	1.45	1.42	1.35
From 250 to 125,000 euro	1.96	2.10	2.05	2.14	2.25	2.26
From 125,000 to 500,000 euro	2.00	1.97	1.89	1.94	1.95	2.00
More than 500,000 euro	1.34	1.38	1.26	1.38	1.34	1.27
Producer households	1.31	1.25	1.11	1.16	1.23	1.27
From 250 to 125,000 euro	1.15	1.14	1.07	1.15	1.25	1.26
From 125,000 to 500,000 euro	1.29	1.23	1.13	1.17	1.22	1.30
More than 500,000 euro	1.58	1.43	1.16	1.17	1.21	1.24
Consumer households	0.57	0.52	0.46	0.50	0.53	0.58
From 250 to 125,000 euro	0.59	0.56	0.51	0.54	0.58	0.64
From 125,000 to 500,000 euro	0.52	0.45	0.40	0.44	0.45	0.52
More than 500,000 euro	0.74	0.60	0.48	0.46	0.60	0.58
Other sectors	0.95	0.91	0.88	0.87	1.11	0.98
From 250 to 125,000 euro	1.14	1.10	1.13	1.28	1.40	1.37
From 125,000 to 500,000 euro	1.28	1.05	0.97	1.13	1.06	1.16
More than 500,000 euro	0.86	0.85	0.82	0.77	1.09	0.89

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-Q4	2024-Q1	2024-Q2	2024-Q3	2024-Q4	2025-Q1
TOTAL	0.88	0.99	1.14	1.13	1.13	1.09
From 250 to 125,000 euro	0.85	0.90	0.90	0.89	0.85	0.82
From 125,000 to 500,000 euro	0.94	0.99	1.02	1.03	0.99	0.94
More than 500,000 euro	0.86	1.03	1.25	1.23	1.25	1.21
General government	0.46	0.49	2.09	1.92	1.45	1.75
From 250 to 125,000 euro	3.38	3.37	20.69	19.80	19.46	21.07
From 125,000 to 500,000 euro	3.22	1.87	8.64	9.42	9.05	11.23
More than 500,000 euro	0.44	0.48	2.04	1.87	1.40	1.68
Financial companies (excluding Monetary Financial Institutions)	0.14	0.25	0.27	0.23	0.21	0.07
From 250 to 125,000 euro	1.32	1.18	1.29	1.13	1.14	1.01
From 125,000 to 500,000 euro	1.22	1.34	1.32	1.32	1.12	0.99
More than 500,000 euro	0.14	0.25	0.27	0.23	0.20	0.06
Non-financial companies	1.34	1.51	1.76	1.77	1.85	1.85
From 250 to 125,000 euro	2.31	2.31	2.33	2.39	2.31	2.32
From 125,000 to 500,000 euro	2.13	2.18	2.32	2.44	2.43	2.42
More than 500,000 euro	1.24	1.42	1.70	1.69	1.78	1.79
Producer households	1.38	1.47	1.52	1.56	1.53	1.46
From 250 to 125,000 euro	1.35	1.38	1.37	1.37	1.33	1.30
From 125,000 to 500,000 euro	1.36	1.46	1.51	1.53	1.47	1.41
More than 500,000 euro	1.44	1.64	1.76	1.87	1.94	1.75
Consumer households	0.63	0.68	0.69	0.67	0.63	0.58
From 250 to 125,000 euro	0.69	0.74	0.74	0.72	0.69	0.66
From 125,000 to 500,000 euro	0.56	0.60	0.60	0.58	0.53	0.48
More than 500,000 euro	0.57	0.64	0.79	0.83	0.80	0.65
Other sectors	1.30	1.42	1.73	1.72	1.30	1.11
From 250 to 125,000 euro	1.40	1.31	1.25	1.45	1.33	1.25
From 125,000 to 500,000 euro	1.04	1.23	1.49	1.42	1.18	1.32
More than 500,000 euro	1.35	1.47	1.84	1.82	1.32	1.04

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-Q2	2022-Q3	2022-Q4	2023-Q1	2023-Q2	2023-Q3
ITALY	0.89	0.88	0.80	0.89	0.88	0.88
<i>of which:</i> General government	0.15	0.22	0.35	0.60	0.51	0.43
Non-financial companies	1.41	1.45	1.33	1.45	1.42	1.35
Producer households	1.31	1.25	1.11	1.16	1.23	1.27
Consumer households	0.57	0.52	0.46	0.50	0.53	0.58
Piedmont	0.74	0.73	0.61	0.75	0.84	0.94
<i>of which:</i> General government	0.00	0.00	0.02	0.04	0.04	0.00
Non-financial companies	0.98	0.99	0.78	1.07	1.25	1.37
Producer households	1.18	1.05	1.05	1.03	1.14	1.20
Consumer households	0.47	0.45	0.41	0.46	0.51	0.57
Valle d'Aosta	0.97	0.84	0.72	0.67	0.38	0.47
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.34	1.09	0.98	0.87	0.39	0.51
Producer households	1.23	0.85	0.72	0.90	0.74	0.86
Consumer households	0.62	0.66	0.53	0.40	0.36	0.37
Lombardy	0.68	0.59	0.59	0.67	0.68	0.70
<i>of which:</i> General government	0.15	0.00	0.01	0.01	0.02	0.03
Non-financial companies	1.27	1.09	1.15	1.27	1.23	1.25
Producer households	1.16	1.20	0.94	0.94	1.01	1.01
Consumer households	0.48	0.45	0.39	0.40	0.43	0.47
Liguria	0.83	1.01	0.94	1.10	1.04	0.88
<i>of which:</i> General government	0.00	0.00	0.00	0.09	0.07	0.08
Non-financial companies	1.06	1.55	1.43	1.76	1.68	1.28
Producer households	1.23	1.15	1.10	1.07	1.04	1.17
Consumer households	0.59	0.52	0.44	0.47	0.46	0.51
Veneto	0.54	0.52	0.46	0.63	0.65	0.66
<i>of which:</i> General government	0.00	0.09	0.09	0.07	0.01	0.01
Non-financial companies	0.88	0.87	0.79	1.14	1.18	1.16
Producer households	1.04	0.90	0.83	0.94	0.89	1.00
Consumer households	0.45	0.40	0.36	0.41	0.41	0.46
Friuli Venezia Giulia	0.55	0.57	1.34	1.37	1.41	1.38
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.67	0.75	2.19	2.15	2.24	2.17
Producer households	1.03	0.95	1.24	1.30	1.27	1.27
Consumer households	0.43	0.38	0.36	0.45	0.45	0.50

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-Q2	2022-Q3	2022-Q4	2023-Q1	2023-Q2	2023-Q3
Emilia-Romagna	1.01	0.85	0.80	0.86	0.75	0.84
<i>of which:</i> General government	0.00	0.00	0.00	0.00	2.80	2.74
Non-financial companies	1.40	1.16	1.13	1.21	0.96	1.08
Producer households	1.08	1.06	1.00	1.02	1.02	1.10
Consumer households	0.42	0.36	0.33	0.36	0.40	0.45
Trentino-Alto Adige	1.00	1.02	0.79	0.70	0.72	0.71
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.22	1.30	1.00	0.86	0.86	0.83
Producer households	1.56	1.52	1.12	1.04	1.07	1.08
Consumer households	0.36	0.38	0.33	0.30	0.39	0.42
Tuscany	1.08	1.28	1.10	1.17	1.06	0.98
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.54	1.97	1.65	1.74	1.49	1.29
Producer households	1.32	1.34	1.24	1.32	1.47	1.52
Consumer households	0.54	0.48	0.46	0.48	0.52	0.58
Umbria	0.95	0.76	0.92	0.94	0.95	0.96
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.11	0.76	1.14	1.17	1.19	1.17
Producer households	1.05	1.22	1.23	1.09	1.27	1.04
Consumer households	0.72	0.68	0.59	0.59	0.57	0.68
Marche	1.13	1.12	0.91	0.95	1.00	1.04
<i>of which:</i> General government	0.00	0.00	0.00	0.08	0.06	0.06
Non-financial companies	1.58	1.58	1.29	1.30	1.36	1.39
Producer households	1.13	1.00	0.93	1.04	1.12	1.19
Consumer households	0.52	0.51	0.44	0.49	0.53	0.59
Lazio	1.13	1.31	1.01	1.11	1.21	1.00
<i>of which:</i> General government	0.00	0.03	0.06	0.56	0.09	0.07
Non-financial companies	2.11	2.72	2.00	2.00	2.38	1.72
Producer households	1.75	1.33	1.33	1.44	1.49	1.50
Consumer households	0.69	0.59	0.52	0.55	0.58	0.65
Abruzzo	1.16	1.25	1.10	1.04	1.23	1.42
<i>of which:</i> General government	0.00	0.12	0.09	0.12	0.13	0.17
Non-financial companies	1.52	1.79	1.53	1.32	1.60	1.86
Producer households	1.25	1.25	1.27	1.35	1.50	1.75
Consumer households	0.71	0.60	0.56	0.64	0.74	0.83

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-Q2	2022-Q3	2022-Q4	2023-Q1	2023-Q2	2023-Q3
Molise	1.96	1.25	1.54	1.91	1.72	1.55
<i>of which:</i> General government	0.00	2.36	0.35	2.74	2.32	0.00
Non-financial companies	3.71	1.86	2.64	3.21	2.77	2.28
Producer households	2.30	2.02	1.77	1.72	1.76	1.72
Consumer households	0.62	0.57	0.65	0.85	0.88	0.98
Campania	1.29	1.35	1.34	1.31	1.29	1.29
<i>of which:</i> General government	0.31	0.54	0.96	0.73	0.80	0.42
Non-financial companies	1.83	2.01	2.06	1.91	1.88	1.84
Producer households	1.56	1.63	1.44	1.45	1.52	1.50
Consumer households	0.81	0.74	0.66	0.71	0.73	0.81
Apulia	1.33	1.34	1.17	1.21	1.23	1.22
<i>of which:</i> General government	1.24	1.96	4.45	2.81	2.33	2.17
Non-financial companies	2.15	2.21	1.82	1.79	1.84	1.79
Producer households	1.57	1.49	1.33	1.49	1.70	1.67
Consumer households	0.71	0.68	0.62	0.68	0.67	0.71
Basilicata	4.11	4.35	4.05	4.17	1.19	1.19
<i>of which:</i> General government	0.04	5.69	7.03	5.31	4.94	0.00
Non-financial companies	8.86	9.06	8.41	8.37	1.71	1.84
Producer households	1.19	1.40	1.30	1.64	1.70	1.83
Consumer households	0.50	0.52	0.43	0.46	0.51	0.51
Calabria	1.22	1.24	1.32	1.43	1.41	1.40
<i>of which:</i> General government	0.86	1.84	2.10	1.86	1.40	0.77
Non-financial companies	1.83	1.80	1.84	2.06	2.11	2.03
Producer households	1.53	1.53	1.54	1.53	1.71	1.62
Consumer households	0.86	0.82	0.76	0.84	0.83	0.91
Sicily	1.59	1.72	1.28	1.44	1.36	1.43
<i>of which:</i> General government	3.57	4.11	4.13	5.59	8.60	7.76
Non-financial companies	2.35	2.89	2.00	2.22	1.77	1.70
Producer households	1.93	1.86	1.39	1.59	1.79	1.92
Consumer households	0.94	0.84	0.74	0.79	0.85	1.01
Sardinia	0.76	0.63	0.64	0.75	0.74	0.77
<i>of which:</i> General government	0.00	0.03	12.06	8.85	8.53	7.64
Non-financial companies	1.13	0.90	0.76	1.07	1.02	1.08
Producer households	1.39	1.24	1.06	1.14	1.07	1.24
Consumer households	0.58	0.51	0.46	0.49	0.53	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-Q4	2024-Q1	2024-Q2	2024-Q3	2024-Q4	2025-Q1
ITALY	0.88	0.99	1.14	1.13	1.13	1.09
<i>of which:</i> General government	0.46	0.49	2.09	1.92	1.45	1.75
Non-financial companies	1.34	1.51	1.76	1.77	1.85	1.85
Producer households	1.38	1.47	1.52	1.56	1.53	1.46
Consumer households	0.63	0.68	0.69	0.67	0.63	0.58
Piedmont	1.01	1.02	1.03	1.08	1.24	1.30
<i>of which:</i> General government	0.00	0.00	0.68	0.63	0.48	0.73
Non-financial companies	1.49	1.44	1.46	1.54	1.92	2.07
Producer households	1.25	1.38	1.52	1.72	1.81	1.70
Consumer households	0.62	0.65	0.65	0.63	0.59	0.56
Valle d'Aosta	0.91	1.09	1.16	1.22	1.15	1.07
<i>of which:</i> General government	0.00	0.00	0.00	0.92	0.00	0.73
Non-financial companies	1.42	1.68	1.83	1.95	1.76	1.55
Producer households	0.91	0.84	1.45	1.01	1.22	1.28
Consumer households	0.35	0.38	0.32	0.33	0.47	0.49
Lombardy	0.60	0.75	0.86	0.81	0.78	0.74
<i>of which:</i> General government	0.04	0.01	1.53	1.39	1.53	1.75
Non-financial companies	1.05	1.32	1.57	1.51	1.50	1.48
Producer households	1.13	1.16	1.20	1.22	1.25	1.18
Consumer households	0.50	0.55	0.56	0.56	0.52	0.48
Liguria	1.02	0.84	2.66	0.88	0.74	0.88
<i>of which:</i> General government	0.01	0.01	0.01	0.00	0.03	0.07
Non-financial companies	1.51	1.08	5.13	1.15	0.92	1.26
Producer households	1.33	1.39	1.47	1.43	1.16	1.10
Consumer households	0.57	0.62	0.62	0.59	0.57	0.54
Veneto	0.61	0.62	0.69	0.72	0.73	0.76
<i>of which:</i> General government	0.01	0.00	1.47	1.33	1.00	1.56
Non-financial companies	1.04	0.99	1.09	1.19	1.27	1.32
Producer households	1.14	1.25	1.19	1.24	1.20	1.21
Consumer households	0.50	0.54	0.59	0.57	0.53	0.51
Friuli Venezia Giulia	0.51	0.48	0.61	0.61	0.85	0.86
<i>of which:</i> General government	0.00	0.00	5.75	2.17	5.79	1.36
Non-financial companies	0.55	0.45	0.62	0.69	1.18	1.31
Producer households	0.96	1.34	1.57	1.47	1.26	1.01
Consumer households	0.50	0.54	0.56	0.53	0.48	0.46

Credit Conditions and Risk

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

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

	2023-Q4	2024-Q1	2024-Q2	2024-Q3	2024-Q4	2025-Q1
Emilia-Romagna	1.06	1.19	1.29	1.27	1.44	1.44
<i>of which:</i> General government	3.06	2.70	0.02	0.02	0.02	0.02
Non-financial companies	1.46	1.68	1.88	1.84	2.16	2.18
Producer households	1.20	1.19	1.26	1.34	1.29	1.31
Consumer households	0.49	0.51	0.56	0.56	0.58	0.51
Trentino-Alto Adige	0.94	0.95	0.94	1.00	0.74	0.64
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.45
Non-financial companies	1.13	1.14	1.14	1.27	0.84	0.70
Producer households	1.53	1.54	1.35	1.28	1.30	1.20
Consumer households	0.45	0.50	0.49	0.50	0.45	0.41
Tuscany	1.17	1.35	1.39	1.37	1.28	1.24
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.68	1.92	1.94	1.92	1.77	1.77
Producer households	1.47	1.78	1.93	1.99	2.11	1.97
Consumer households	0.60	0.68	0.72	0.69	0.63	0.56
Umbria	0.87	0.91	1.54	1.46	1.35	1.37
<i>of which:</i> General government	0.00	0.00	14.34	9.06	8.53	6.58
Non-financial companies	0.96	0.94	1.97	1.88	1.76	1.83
Producer households	1.28	1.52	1.71	1.76	1.47	1.33
Consumer households	0.71	0.78	0.75	0.76	0.66	0.63
Marche	0.92	1.10	1.22	1.17	1.37	1.21
<i>of which:</i> General government	0.06	0.00	4.10	4.04	3.67	3.65
Non-financial companies	1.10	1.40	1.48	1.43	1.82	1.59
Producer households	1.21	1.54	1.53	1.61	1.59	1.33
Consumer households	0.64	0.67	0.67	0.63	0.63	0.60
Lazio	1.04	1.29	1.41	1.60	1.60	1.35
<i>of which:</i> General government	0.09	0.06	0.16	0.15	0.14	0.18
Non-financial companies	1.74	2.15	2.39	2.94	2.97	2.89
Producer households	1.49	1.68	1.72	1.75	1.66	1.41
Consumer households	0.69	0.74	0.73	0.72	0.68	0.62
Abruzzo	1.40	1.46	1.75	1.84	1.79	1.77
<i>of which:</i> General government	0.08	0.43	2.58	2.01	2.03	2.53
Non-financial companies	1.72	1.78	2.30	2.59	2.61	2.66
Producer households	2.02	2.07	2.18	1.83	1.53	1.52
Consumer households	0.93	0.96	0.93	0.90	0.78	0.68

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-Q4	2024-Q1	2024-Q2	2024-Q3	2024-Q4	2025-Q1
Molise	1.23	0.84	0.94	0.73	0.65	0.98
<i>of which:</i> General government	1.41	0.00	0.23	0.00	0.09	0.13
Non-financial companies	1.48	0.73	0.98	0.58	0.49	1.31
Producer households	1.89	1.78	2.09	2.18	1.47	1.32
Consumer households	0.89	0.82	0.72	0.63	0.67	0.66
Campania	1.46	1.56	1.94	2.05	1.92	1.97
<i>of which:</i> General government	0.38	0.14	6.53	6.88	4.74	6.21
Non-financial companies	2.15	2.33	2.76	3.01	2.90	3.00
Producer households	1.61	1.78	1.78	1.94	1.86	1.72
Consumer households	0.86	0.89	0.91	0.89	0.82	0.79
Apulia	1.26	1.45	1.49	1.51	1.56	1.52
<i>of which:</i> General government	0.00	4.31	16.48	14.64	11.32	11.52
Non-financial companies	1.85	2.16	2.09	2.22	2.37	2.40
Producer households	1.74	1.74	1.75	1.79	1.82	1.80
Consumer households	0.77	0.85	0.86	0.85	0.83	0.74
Basilicata	1.13	1.14	1.29	1.20	1.57	1.54
<i>of which:</i> General government	0.00	0.00	13.92	16.25	15.48	13.95
Non-financial companies	1.65	1.60	1.61	1.39	2.27	2.39
Producer households	1.83	1.85	1.77	1.49	1.59	1.24
Consumer households	0.58	0.65	0.63	0.68	0.69	0.64
Calabria	1.45	1.61	3.04	3.02	2.46	2.33
<i>of which:</i> General government	0.94	3.61	27.05	26.02	16.42	14.62
Non-financial companies	2.51	2.34	2.73	3.11	3.26	3.27
Producer households	1.76	2.10	2.23	2.55	2.68	2.37
Consumer households	0.89	0.96	0.96	0.93	0.90	0.83
Sicily	1.61	1.66	1.76	1.66	1.62	1.67
<i>of which:</i> General government	12.04	9.51	20.09	16.88	16.17	25.44
Non-financial companies	1.80	1.94	1.95	1.90	2.05	1.79
Producer households	2.15	2.06	2.08	2.02	1.84	2.02
Consumer households	1.16	1.21	1.16	1.10	0.98	0.95
Sardinia	0.70	0.61	0.68	0.88	0.96	0.91
<i>of which:</i> General government	0.00	0.00	5.40	5.54	9.49	5.75
Non-financial companies	1.04	0.77	0.85	1.43	1.42	1.46
Producer households	1.26	1.20	1.30	1.20	1.15	1.10
Consumer households	0.58	0.58	0.58	0.60	0.56	0.50

Credit Conditions and Risk

Access to data:

[TRI30431](#)

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

1st quarter 2025

Reporting institutions: **Banks**

	Total			1 facility		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
ITALY	1,602,227	1,140,697	3,677,384	627,183	530,708	3,293,385
North West Italy	699,758	495,636	1,076,530	275,710	224,923	957,170
Piedmont	99,622	70,147	278,148	28,171	24,965	249,094
Valle d'Aosta	3,282	2,337	7,883	815	710	7,072
Lombardy	574,175	406,941	703,130	238,456	191,821	621,784
Liguria	22,678	16,211	87,369	8,268	7,427	79,220
North East Italy	396,797	275,640	889,426	167,548	136,888	789,169
Trentino Alto Adige	44,780	34,612	117,688	19,493	17,356	107,106
Veneto	180,196	126,130	346,695	95,441	73,974	307,097
Friuli-Venezia Giulia	30,735	19,895	91,527	9,108	8,585	83,303
Emilia Romagna	141,087	95,002	333,516	43,506	36,973	291,663
Central Italy	336,240	231,370	779,480	106,730	96,933	698,901
Tuscany	75,891	55,181	258,787	25,006	22,634	226,959
Umbria	13,782	10,118	53,722	4,314	3,911	47,255
Marche	27,628	19,423	108,311	9,405	8,448	94,685
Lazio	218,939	146,648	358,660	68,004	61,941	330,002
Southern Italy	117,461	95,048	603,599	51,986	48,143	546,278
Abruzzo	15,623	11,970	71,334	5,819	5,340	63,756
Molise	2,217	1,830	13,758	1,099	1,013	12,482
Campania	48,971	39,333	219,152	20,168	18,430	197,822
Apulia	36,241	29,883	203,306	17,698	16,620	185,422
Basilicata	4,303	3,445	24,037	1,979	1,829	21,491
Calabria	10,106	8,587	72,012	5,222	4,911	65,305
Islands	51,967	43,000	328,302	25,207	23,819	301,822
Sicily	33,435	27,988	235,246	17,487	16,509	215,394
Sardinia	18,532	15,013	93,056	7,720	7,310	86,428

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

1st quarter 2025

Reporting institutions: **Banks**

	2 facilities			3 or 4 facilities		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
ITALY	148,131	107,828	247,942	177,343	117,257	99,265
North West Italy	67,181	47,282	74,838	72,004	46,699	31,875
Piedmont	9,489	6,280	19,146	14,552	8,964	7,314
Valle d'Aosta	257	207	592	397	235	172
Lombardy	55,234	39,211	49,556	54,038	35,604	22,430
Liguria	2,202	1,584	5,544	3,017	1,896	1,959
North East Italy	32,250	23,084	61,890	43,657	27,664	27,346
Trentino Alto Adige	6,116	4,864	7,699	6,106	4,371	2,248
Veneto	12,947	9,083	23,809	17,047	10,435	11,071
Friuli-Venezia Giulia	1,989	1,500	5,286	3,382	2,322	2,137
Emilia Romagna	11,198	7,638	25,096	17,122	10,536	11,890
Central Italy	29,028	21,896	52,526	34,258	23,508	20,537
Tuscany	8,096	6,062	19,950	12,484	7,728	8,636
Umbria	1,356	972	4,031	1,836	1,238	1,692
Marche	2,992	2,098	8,395	4,156	2,530	3,798
Lazio	16,584	12,764	20,150	15,782	12,011	6,411
Southern Italy	14,220	11,189	39,188	17,459	12,475	13,894
Abruzzo	1,874	1,291	5,036	2,280	1,419	1,893
Molise	262	216	893	328	253	306
Campania	5,706	4,576	14,201	7,780	5,624	5,361
Apulia	4,410	3,556	12,437	4,672	3,419	4,192
Basilicata	594	448	1,723	767	519	643
Calabria	1,374	1,102	4,898	1,630	1,242	1,499
Islands	5,452	4,377	19,498	9,966	6,910	5,613
Sicily	3,913	3,112	14,442	4,571	3,128	4,325
Sardinia	1,539	1,265	5,056	5,395	3,782	1,288

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

1st quarter 2025

Reporting institutions: **Banks**

More than 4 facilities		
Facilities granted	Margin used	Number of borrowers

ITALY	649,569	384,904	36,792
North West Italy	284,863	176,732	12,647
Piedmont	47,411	29,938	2,594
Valle d'Aosta	1,814	1,184	47
Lombardy	226,447	140,306	9,360
Liguria	9,191	5,304	646
North East Italy	153,343	88,004	11,021
Trentino Alto Adige	13,066	8,022	635
Veneto	54,760	32,639	4,718
Friuli-Venezia Giulia	16,256	7,488	801
Emilia Romagna	69,262	39,855	4,867
Central Italy	166,225	89,033	7,516
Tuscany	30,304	18,757	3,242
Umbria	6,276	3,997	744
Marche	11,076	6,347	1,433
Lazio	118,569	59,932	2,097
Southern Italy	33,797	23,242	4,239
Abruzzo	5,650	3,921	649
Molise	528	349	77
Campania	15,316	10,703	1,768
Apulia	9,460	6,289	1,255
Basilicata	963	649	180
Calabria	1,879	1,332	310
Islands	11,342	7,894	1,369
Sicily	7,464	5,239	1,085
Sardinia	3,878	2,655	284

Credit Conditions and Risk

Access to data:

[TRI30446](#)

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

1st quarter 2025

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	3,677,384	1,365,581	875,958	762,636	230,728
<i>of which:</i> 1 facility	3,293,385	1,348,518	829,299	676,913	153,028
2 facilities	247,942	16,793	45,157	74,767	54,908
3 or 4 facilities	99,265	268	1,499	10,904	22,037
more than 4 facilities	36,792	2	3	52	755
General government	6,011	155	138	242	512
<i>of which:</i> 1 facility	3,606	119	117	204	445
2 facilities	1,472	16	11	25	59
3 or 4 facilities	801	18	10	11	6
more than 4 facilities	132	2	-	2	2
Financial companies (excluding Monetary Financial Institutions)	9,974	2,483	1,264	1,385	892
<i>of which:</i> 1 facility	7,314	2,388	996	958	517
2 facilities	1,836	94	258	351	256
3 or 4 facilities	606	1	9	75	112
more than 4 facilities	218	-	1	1	7
Non-financial companies	649,471	172,594	88,894	109,235	91,741
<i>of which:</i> 1 facility	401,902	168,516	70,277	67,511	41,002
2 facilities	131,715	4,040	17,980	35,008	33,578
3 or 4 facilities	80,896	38	637	6,687	16,590
more than 4 facilities	34,958	-	-	29	571
Producer households	386,101	153,524	79,483	76,474	30,230
<i>of which:</i> 1 facility	334,723	149,994	70,291	60,441	18,165
2 facilities	39,562	3,468	8,815	13,594	8,465
3 or 4 facilities	10,645	62	377	2,426	3,464
more than 4 facilities	1,171	-	-	13	136
Consumer households and others	2,619,652	1,033,844	705,081	574,493	107,094
<i>of which:</i> 1 facility	2,540,047	1,024,584	686,618	547,107	92,699
2 facilities	73,018	9,111	17,997	25,681	12,511
3 or 4 facilities	6,276	149	464	1,698	1,845
more than 4 facilities	311	-	2	7	39

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

1st quarter 2025

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	101,746	69,232	26,910	23,412	5,759
<i>of which:</i> 1 facility	43,081	19,784	5,522	3,478	656
2 facilities	29,820	16,311	4,701	2,814	470
3 or 4 facilities	25,736	24,017	8,503	5,369	817
more than 4 facilities	3,109	9,120	8,184	11,751	3,816
General government	803	1,399	1,039	1,009	366
<i>of which:</i> 1 facility	631	857	509	351	80
2 facilities	143	411	362	337	80
3 or 4 facilities	28	118	160	295	128
more than 4 facilities	1	13	8	26	78
Financial companies (excluding Monetary Financial Institutions)	652	693	446	828	639
<i>of which:</i> 1 facility	382	432	261	445	267
2 facilities	169	186	119	240	142
3 or 4 facilities	88	63	43	106	106
more than 4 facilities	13	12	23	37	124
Non-financial companies	68,332	55,721	23,109	20,443	4,662
<i>of which:</i> 1 facility	21,551	12,363	3,680	2,229	295
2 facilities	22,173	12,872	3,652	1,946	227
3 or 4 facilities	21,926	21,882	7,850	4,710	553
more than 4 facilities	2,682	8,604	7,927	11,558	3,587
Producer households	10,978	4,418	812	294	10
<i>of which:</i> 1 facility	4,656	1,463	187	71	-
2 facilities	3,366	1,211	179	53	3
3 or 4 facilities	2,612	1,341	256	89	3
more than 4 facilities	344	403	190	81	4
Consumer households and others	20,886	6,964	1,500	836	81
<i>of which:</i> 1 facility	15,796	4,640	883	381	13
2 facilities	3,948	1,627	388	237	18
3 or 4 facilities	1,073	610	194	169	27
more than 4 facilities	69	87	35	49	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)

1st quarter 2025

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 (%)	66	99	98	96
General government	Average number of banks per borrower	1.67	1.43	1.25	1.24
	First bank's share of total credit granted (%)	70	99	98	96
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.54	1.04	1.22	1.37
	First bank's share of total credit granted (%)	85	98	91	89
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 (%)	47	99	91	85
<i>of which:</i>					
Industry	Average number of banks per borrower	2.40	1.02	1.23	1.52
	First bank's share of total credit granted (%)	39	99	91	82
Building	Average number of banks per borrower	1.72	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 (%)	51	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)

1st quarter 2025

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	3.55
	First bank's share of total credit granted (%)	88	78	70	63
General government	Average number of banks per borrower	1.16	1.26	1.52	1.72
	First bank's share of total credit granted (%)	97	95	91	89
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.59	1.65	1.57	1.92
	First bank's share of total credit granted (%)	86	86	89	87
Non-financial companies	Average number of banks per borrower	1.79	2.23	2.90	3.80
	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	2.47	3.28	4.29
	First bank's share of total credit granted (%)	74	66	58	51
Building	Average number of banks per borrower	1.86	2.29	2.84	3.49
	First bank's share of total credit granted (%)	78	73	69	66
Services	Average number of banks per borrower	1.72	2.11	2.69	3.52
	First bank's share of total credit granted (%)	81	76	70	63
Producer households	Average number of banks per borrower	1.55	1.99	2.41	3.11
	First bank's share of total credit granted (%)	87	82	80	76
Consumer households and others	Average number of banks per borrower	1.16	1.32	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)

1st quarter 2025

Reporting institutions: **Banks**

		From 5,000,000 to 25,000,000	More than 25,000,000
TOTAL	Average number of banks per borrower	4.90	7.49
	First bank's share of total credit granted (%)	53	58
General government	Average number of banks per borrower	2.14	3.28
	First bank's share of total credit granted (%)	87	66
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.96	3.98
	First bank's share of total credit granted (%)	85	85
Non-financial companies	Average number of banks per borrower	5.30	8.37
	First bank's share of total credit granted (%)	49	34
<i>of which:</i>			
Industry	Average number of banks per borrower	5.94	9.01
	First bank's share of total credit granted (%)	41	30
Building	Average number of banks per borrower	4.63	7.16
	First bank's share of total credit granted (%)	59	43
Services	Average number of banks per borrower	4.92	7.93
	First bank's share of total credit granted (%)	53	37
Producer households	Average number of banks per borrower	3.42	4.30
	First bank's share of total credit granted (%)	75	57
Consumer households and others	Average number of banks per borrower	2.04	3.94
	First bank's share of total credit granted (%)	84	62

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	8,757,279	8,758,035	4,072,740	4,115,268	4,684,539	4,642,767
of which: joint borrowers	2,467,721	2,472,038	1,041,519	1,057,973	1,426,202	1,414,065
Loans (excluding bad loans)						
facilities granted	2,263,265	2,246,944	1,861,019	1,856,488	402,246	390,456
margin used	1,732,883	1,717,017	1,330,062	1,324,871	402,821	392,146
Breach of overdraft limits	23,879	24,468	10,684	11,287	13,195	13,180
margin available	554,260	554,395	541,641	542,904	12,619	11,490
Account receivables financing						
facilities granted	251,146	240,495	208,987	203,924	42,159	36,572
margin used	123,523	115,667	90,511	86,993	33,012	28,674
Term loans						
facilities granted	1,816,757	1,830,597	1,457,939	1,477,865	358,817	352,732
margin used	1,526,234	1,533,961	1,161,237	1,175,173	364,998	358,788
Revocable loans						
facilities granted	192,896	173,390	191,627	172,237	1,269	1,153
margin used	80,672	64,939	75,860	60,256	4,812	4,684
Collateral granted						
facilities granted	382,463	390,928	374,232	383,193	8,230	7,734
margin used	196,692	195,333	189,104	188,250	7,589	7,083
Bad loans (gross of write-downs and net of write-offs)	105,310	103,649	17,134	16,704	88,176	86,945
Number of guarantors	3,634,969	3,605,638	1,952,698	1,952,746	1,682,271	1,652,892
of which: joint guarantors	1,185,032	1,170,175	684,726	681,677	500,306	488,498
Guarantees received	692,606	689,649	424,963	430,098	267,643	259,551

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30126](#)

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

1st quarter 2025

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	6,445,791	2,680,650	1,677,357	1,153,478	247,397
Facilities granted	1,988,985	138,346	170,202	202,031	97,772
Margin used	1,529,107	131,484	162,981	191,030	81,976
<i>of which : backed by real security</i>	618,575	89,573	145,379	164,385	52,372
Margin available	481,675	9,258	8,171	12,122	16,802
Breach of overdraft limits	21,798	2,395	951	1,122	1,005

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2025

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	89,089	56,143	20,898	16,518	3,708
Facilities granted	78,673	114,454	94,407	215,469	812,719
Margin used	60,362	83,390	69,049	154,626	590,701
<i>of which</i> : backed by real security	24,664	26,933	19,086	37,068	58,605
Margin available	19,378	32,865	27,093	65,521	229,034
Breach of overdraft limits	1,067	1,801	1,736	4,678	7,016

Credit Conditions and Risk

Access to data:

[TRI30146](#)

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2025

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	3,677,384	1,365,581	875,958	762,636	230,728
	Facilities granted	1,602,227	63,806	80,080	114,186	64,672
	Margin used	1,140,697	58,629	75,295	105,807	52,862
Piedmont	Number of borrowers	278,148	111,837	65,079	53,058	16,559
	Facilities granted	99,622	5,184	5,847	7,810	4,597
	Margin used	70,147	4,760	5,416	7,097	3,606
Valle d'Aosta	Number of borrowers	7,883	2,847	1,599	1,717	604
	Facilities granted	3,282	129	139	250	158
	Margin used	2,337	114	124	227	131
Lombardy	Number of borrowers	703,130	232,329	168,754	156,224	51,490
	Facilities granted	574,175	10,982	15,495	23,585	14,284
	Margin used	406,941	9,898	14,414	21,570	11,228
Liguria	Number of borrowers	87,369	35,034	21,059	16,478	5,197
	Facilities granted	22,678	1,634	1,885	2,390	1,428
	Margin used	16,211	1,495	1,747	2,184	1,158
Trentino Alto Adige	Number of borrowers	117,688	33,398	23,177	29,250	13,431
	Facilities granted	44,780	1,603	2,201	4,822	4,108
	Margin used	34,612	1,390	2,028	4,502	3,628
Veneto	Number of borrowers	346,695	119,308	89,149	74,685	21,990
	Facilities granted	180,196	5,670	8,254	11,218	6,194
	Margin used	126,130	5,164	7,783	10,346	4,903
Friuli-Venezia Giulia	Number of borrowers	91,527	34,987	25,117	17,662	4,631
	Facilities granted	30,735	1,693	2,308	2,636	1,300
	Margin used	19,895	1,586	2,213	2,471	1,070

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2025

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	101,746	69,232	26,910	23,412	5,759
	Facilities granted	58,039	87,204	75,145	190,544	867,177
	Margin used	42,772	61,308	51,405	122,883	566,924
Piedmont	Number of borrowers	7,577	4,996	1,878	1,651	391
	Facilities granted	4,304	6,430	5,386	13,800	46,173
	Margin used	3,030	4,411	3,466	8,835	29,368
Valle d'Aosta	Number of borrowers	252	174	65	42	10
	Facilities granted	119	174	143	217	1,950
	Margin used	97	126	98	172	1,245
Lombardy	Number of borrowers	24,128	17,378	7,286	6,822	2,088
	Facilities granted	13,646	22,032	20,567	57,487	395,894
	Margin used	9,380	14,363	13,180	35,142	277,216
Liguria	Number of borrowers	2,002	1,166	438	386	101
	Facilities granted	1,128	1,466	1,221	2,995	8,500
	Margin used	813	1,012	823	1,931	4,993
Trentino Alto Adige	Number of borrowers	5,473	3,540	1,279	1,001	180
	Facilities granted	3,321	4,778	3,743	7,849	12,288
	Margin used	2,788	3,860	2,967	5,857	7,539
Veneto	Number of borrowers	10,616	7,805	3,078	2,684	570
	Facilities granted	6,108	9,817	8,654	22,181	101,987
	Margin used	4,324	6,552	5,617	13,109	68,130
Friuli-Venezia Giulia	Number of borrowers	1,972	1,398	544	432	115
	Facilities granted	1,147	1,814	1,547	3,426	14,827
	Margin used	854	1,265	1,057	2,174	7,154

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2025

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	333,516	115,522	80,611	72,926	21,526
	Facilities granted	141,087	5,396	7,359	10,797	6,078
	Margin used	95,002	4,786	6,818	9,827	4,663
Tuscany	Number of borrowers	258,787	89,147	60,624	58,700	17,972
	Facilities granted	75,891	4,153	5,540	8,721	5,013
	Margin used	55,181	3,735	5,158	8,074	4,106
Umbria	Number of borrowers	53,722	22,364	12,733	8,844	3,027
	Facilities granted	13,782	1,042	1,132	1,285	860
	Margin used	10,118	949	1,053	1,158	688
Marche	Number of borrowers	108,311	42,374	26,106	19,216	6,199
	Facilities granted	27,628	2,008	2,385	2,905	1,839
	Margin used	19,423	1,831	2,222	2,622	1,441
Lazio	Number of borrowers	358,660	128,355	81,784	86,767	23,270
	Facilities granted	218,939	5,930	7,590	13,276	6,449
	Margin used	146,648	5,566	7,224	12,660	5,647
Abruzzo	Number of borrowers	71,334	30,246	16,623	11,627	3,660
	Facilities granted	15,623	1,401	1,493	1,700	1,022
	Margin used	11,970	1,301	1,412	1,559	837
Molise	Number of borrowers	13,758	6,370	3,051	2,170	667
	Facilities granted	2,217	296	272	319	183
	Margin used	1,830	276	257	298	157
Campania	Number of borrowers	219,152	86,345	48,515	44,409	12,807
	Facilities granted	48,971	3,925	4,438	6,601	3,538
	Margin used	39,333	3,666	4,206	6,164	2,994

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2025

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	10,026	7,130	2,771	2,599	710
	Facilities granted	5,868	9,229	7,965	22,183	66,077
	Margin used	3,951	5,920	4,985	13,225	40,597
Tuscany	Number of borrowers	7,910	5,201	1,972	1,600	312
	Facilities granted	4,554	6,632	5,608	13,009	22,566
	Margin used	3,451	4,813	4,003	8,567	13,135
Umbria	Number of borrowers	1,430	1,000	386	327	68
	Facilities granted	826	1,234	1,084	2,709	3,587
	Margin used	600	865	759	1,810	2,201
Marche	Number of borrowers	3,026	2,083	778	607	116
	Facilities granted	1,834	2,721	2,184	4,770	6,929
	Margin used	1,288	1,786	1,410	2,916	3,781
Lazio	Number of borrowers	8,365	5,348	2,068	1,941	512
	Facilities granted	4,645	6,648	5,746	15,549	152,978
	Margin used	3,725	5,196	4,494	11,835	89,961
Abruzzo	Number of borrowers	1,749	1,132	412	350	82
	Facilities granted	1,012	1,410	1,097	2,768	3,683
	Margin used	759	1,001	753	1,897	2,385
Molise	Number of borrowers	307	190	59	34	10
	Facilities granted	159	195	134	254	400
	Margin used	116	136	95	214	267
Campania	Number of borrowers	5,691	3,736	1,456	1,189	210
	Facilities granted	3,105	4,327	3,716	8,683	10,548
	Margin used	2,469	3,497	2,892	6,326	6,879

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2025

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	203,306	81,879	51,547	39,092	9,818
	Facilities granted	36,241	3,844	4,698	5,724	2,742
	Margin used	29,883	3,652	4,535	5,431	2,382
Basilicata	Number of borrowers	24,037	10,320	5,300	4,281	1,332
	Facilities granted	4,303	475	476	637	379
	Margin used	3,445	442	448	596	331
Calabria	Number of borrowers	72,012	33,926	14,660	11,423	3,394
	Facilities granted	10,106	1,525	1,292	1,672	943
	Margin used	8,587	1,435	1,224	1,561	803
Sicily	Number of borrowers	235,246	109,670	55,208	37,627	9,474
	Facilities granted	33,435	5,065	4,977	5,474	2,590
	Margin used	27,988	4,813	4,775	5,187	2,239
Sardinia	Number of borrowers	93,056	39,297	25,254	16,474	3,678
	Facilities granted	18,532	1,850	2,299	2,365	969
	Margin used	15,013	1,767	2,236	2,274	851

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2025

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	4,297	2,820	889	712	113
	Facilities granted	2,471	3,526	2,437	5,437	5,284
	Margin used	2,021	2,775	1,855	3,730	3,323
Basilicata	Number of borrowers	561	389	165	96	14
	Facilities granted	319	475	437	643	454
	Margin used	255	363	317	452	212
Calabria	Number of borrowers	1,279	851	320	186	30
	Facilities granted	710	930	725	1,067	1,207
	Margin used	607	734	570	753	820
Sicily	Number of borrowers	3,670	2,069	785	526	93
	Facilities granted	2,026	2,432	2,052	3,811	4,906
	Margin used	1,640	1,890	1,527	2,610	3,105
Sardinia	Number of borrowers	1,415	826	281	227	34
	Facilities granted	737	933	699	1,710	6,941
	Margin used	602	744	537	1,327	4,613

Credit Conditions and Risk

Access to data:

[TRI30156](#)

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

1st quarter 2025

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	3,677,384	1,365,581	875,958	762,636	230,728
	Facilities granted	1,602,227	63,806	80,080	114,186	64,672
	Margin used	1,140,697	58,629	75,295	105,807	52,862
General government	Number of borrowers	6,011	155	138	242	512
	Facilities granted	40,246	6	11	31	113
	Margin used	24,446	104	30	76	85
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	9,974	2,483	1,264	1,385	892
	Facilities granted	388,335	114	113	214	269
	Margin used	289,570	83	82	168	199
Non-financial companies	Number of borrowers	649,471	172,594	88,894	109,235	91,741
	Facilities granted	859,634	7,972	8,055	17,357	27,891
	Margin used	535,097	5,735	5,729	12,437	19,623
<i>of which:</i>						
Industry	Number of borrowers	133,190	22,211	13,839	20,209	20,469
	Facilities granted	338,156	1,049	1,275	3,291	6,392
	Margin used	189,107	680	785	2,013	3,775
Building	Number of borrowers	87,062	23,707	12,263	15,489	12,789
	Facilities granted	57,174	1,095	1,104	2,439	3,916
	Margin used	41,253	737	723	1,632	2,621
Services	Number of borrowers	406,760	121,755	60,065	69,901	55,215
	Facilities granted	433,288	5,606	5,432	11,040	16,571
	Margin used	280,652	4,134	4,023	8,297	12,378
Producer households	Number of borrowers	386,101	153,524	79,483	76,474	30,230
	Facilities granted	50,337	7,005	7,068	11,349	8,450
	Margin used	44,429	6,026	6,357	10,276	7,383
Consumer households and others	Number of borrowers	2,619,652	1,033,844	705,081	574,493	107,094
	Facilities granted	263,094	48,575	64,737	85,115	27,873
	Margin used	246,680	46,570	63,014	82,746	25,510

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

1st quarter 2025

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	101,746	69,232	26,910	23,412	5,759
	Facilities granted	58,039	87,204	75,145	190,544	867,177
	Margin used	42,772	61,308	51,405	122,883	566,924
General government	Number of borrowers	803	1,399	1,039	1,009	366
	Facilities granted	258	924	1,448	4,301	33,151
	Margin used	194	527	778	2,120	20,421
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	652	693	446	828	639
	Facilities granted	390	962	1,428	8,460	376,380
	Margin used	276	585	869	4,411	282,712
Non-financial companies	Number of borrowers	68,332	55,721	23,109	20,443	4,662
	Facilities granted	40,254	71,228	65,417	169,011	452,275
	Margin used	27,906	48,790	44,396	109,858	259,717
<i>of which:</i>	Industry	Number of borrowers	18,447	17,560	8,237	2,228
		Facilities granted	11,201	23,405	24,149	194,809
		Margin used	6,488	13,491	13,931	106,283
	Building	Number of borrowers	9,212	7,243	2,788	257
		Facilities granted	5,374	8,817	7,170	14,443
		Margin used	3,682	6,215	5,265	10,496
	Services	Number of borrowers	38,082	28,436	10,967	1,996
		Facilities granted	22,098	35,780	30,862	230,608
		Margin used	16,388	26,375	22,490	133,981
Producer households	Number of borrowers	10,978	4,418	812	294	10
	Facilities granted	6,192	5,419	2,226	1,896	475
	Margin used	5,372	4,809	1,985	1,582	325
Consumer households and others	Number of borrowers	20,886	6,964	1,500	836	81
	Facilities granted	10,892	8,625	4,615	6,864	4,869
	Margin used	8,982	6,568	3,371	4,907	3,724

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

(numbers in unit, stocks in millions of euro)

1st quarter 2025

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

		Consumer households		
		Female	Male	Joint loans
ITALY	Number of borrowers	1,201,495	1,991,239	2,086,524
	Facilities granted	97,987	172,354	219,815
	Margin used	95,734	165,390	216,758
Piedmont	Number of borrowers	94,833	144,873	169,972
	Facilities granted	6,992	11,662	16,974
	Margin used	6,796	11,105	16,568
Valle d'Aosta	Number of borrowers	3,562	4,658	4,451
	Facilities granted	289	404	484
	Margin used	284	385	475
Lombardy	Number of borrowers	243,454	397,450	445,180
	Facilities granted	21,303	39,361	51,270
	Margin used	20,559	36,934	50,328
Liguria	Number of borrowers	35,876	55,086	49,571
	Facilities granted	2,760	4,639	5,020
	Margin used	2,704	4,421	4,905
Trentino-Alto Adige	Number of borrowers	24,942	44,455	30,976
	Facilities granted	2,609	5,302	4,388
	Margin used	2,535	5,047	4,300
Veneto	Number of borrowers	98,364	176,336	196,036
	Facilities granted	7,831	15,536	20,708
	Margin used	7,649	14,886	20,482
Friuli Venezia Giulia	Number of borrowers	29,895	48,622	44,363
	Facilities granted	2,181	3,904	4,443
	Margin used	2,155	3,787	4,395

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)

1st quarter 2025

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

		Consumer households		
		Female	Male	Joint loans
Emilia-Romagna	Number of borrowers	107,516	165,665	166,304
	Facilities granted	8,609	14,999	18,068
	Margin used	8,398	14,239	17,758
Tuscany	Number of borrowers	92,062	139,465	144,440
	Facilities granted	7,709	12,216	15,777
	Margin used	7,529	11,737	15,557
Umbria	Number of borrowers	17,547	28,378	26,941
	Facilities granted	1,203	2,063	2,385
	Margin used	1,181	1,986	2,360
Marche	Number of borrowers	30,200	48,167	45,780
	Facilities granted	2,228	3,777	4,302
	Margin used	2,179	3,634	4,255
Lazio	Number of borrowers	143,317	206,731	213,907
	Facilities granted	13,324	19,558	25,122
	Margin used	13,054	18,887	24,828
Abruzzo	Number of borrowers	22,329	39,015	32,990
	Facilities granted	1,578	2,833	2,930
	Margin used	1,567	2,775	2,909
Molise	Number of borrowers	4,269	8,006	6,556
	Facilities granted	307	552	569
	Margin used	298	545	565
Campania	Number of borrowers	63,240	127,752	153,746
	Facilities granted	5,321	10,250	15,630
	Margin used	5,187	9,965	15,470
Apulia	Number of borrowers	60,015	119,308	133,299
	Facilities granted	4,588	9,013	12,106
	Margin used	4,546	8,901	12,059

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

1st quarter 2025

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

		Consumer households		
		Female	Male	Joint loans
Basilicata	Number of borrowers	6,886	13,706	12,852
	Facilities granted	510	994	1,175
	Margin used	513	979	1,167
Calabria	Number of borrowers	22,597	41,562	38,820
	Facilities granted	1,539	2,706	3,396
	Margin used	1,532	2,687	3,380
Sicily	Number of borrowers	69,423	136,588	124,801
	Facilities granted	4,823	9,287	10,962
	Margin used	4,795	9,228	10,904
Sardinia	Number of borrowers	31,142	45,389	45,513
	Facilities granted	2,282	3,293	4,105
	Margin used	2,270	3,259	4,091

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

1st quarter 2025

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	5.53	5.96	4.38
North West Italy	5.64	5.79	4.26
North East Italy	5.25	5.10	4.23
Central Italy	5.57	5.83	4.17
Southern Italy	5.68	6.72	4.65
Islands	6.24	6.90	5.09

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30881](#)

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

(percentages)

1st quarter 2025

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	
3.07	3.85	5.08	2.92	4.28
3.01	3.90	4.82	2.84	4.17
3.15	3.95	4.85	2.94	4.34
3.29	4.25	5.76	3.00	6.04
2.96	3.88	4.75	2.81	4.06
3.02	3.97	5.04	2.79	4.50
3.06	3.68	4.69	2.91	4.39
2.87	3.78	4.40	2.64	5.82
3.09	3.86	5.47	2.96	4.26
2.99	3.53	5.32	2.82	5.27
3.11	3.50	4.20	2.96	4.11
3.03	3.91	5.38	2.89	4.11
3.00	3.96	5.03	2.85	4.13
3.28	4.04	5.84	3.10	5.06
2.99	3.89	5.54	2.86	3.65
3.04	3.88	5.50	2.90	4.10
3.15	3.99	5.70	2.99	4.36
3.17	4.03	5.81	3.02	4.45
3.18	3.99	5.65	3.02	5.60
3.11	4.02	5.76	2.96	3.99
3.15	3.99	5.60	3.00	4.60
3.05	3.71	5.34	2.89	5.50
3.32	3.90	5.87	3.10	5.89
3.31	4.11	5.69	3.14	5.66
3.50	4.17	5.68	3.33	5.65
2.95	3.79	5.73	2.82	5.71

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30890](#)

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

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

1st quarter 2025

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	3.73	3.93	3.58	3.48	2.63	2.71	2.61	2.45
North West Italy	3.79	4.00	3.65	3.52	2.61	2.73	2.58	2.41
Piedmont and Valle d'Aosta	3.83	3.97	3.72	3.61	2.60	2.72	2.52	2.39
Lombardy	3.77	4.00	3.63	3.48	2.62	2.74	2.61	2.42
Liguria	3.89	4.04	3.76	3.71	2.57	2.69	2.49	2.32
North East Italy	3.53	3.71	3.39	3.39	2.66	2.73	2.62	2.53
Trentino-Alto Adige	3.57	3.83	3.48	3.45	2.50	2.37	2.49	2.63
Veneto	3.74	3.93	3.62	3.42	2.74	2.86	2.67	2.55
Friuli Venezia Giulia	3.38	3.51	3.21	3.27	2.59	2.62	2.59	2.45
Emilia-Romagna	3.36	3.53	3.18	3.30	2.62	2.68	2.62	2.44
Central Italy	3.80	3.99	3.70	3.50	2.59	2.65	2.60	2.40
Tuscany	3.84	3.97	3.75	3.65	2.58	2.66	2.58	2.36
Umbria	3.96	4.04	3.86	3.85	2.62	2.70	2.52	2.50
Marche	3.71	3.82	3.55	3.54	2.53	2.60	2.49	2.33
Lazio	3.78	4.03	3.69	3.41	2.60	2.65	2.63	2.42
Southern Italy	3.87	4.07	3.67	3.56	2.65	2.71	2.64	2.48
Abruzzo e Molise	3.87	4.00	3.71	3.65	2.66	2.72	2.59	2.59
Campania	3.93	4.16	3.76	3.66	2.64	2.69	2.65	2.44
Apulia	3.87	4.05	3.62	3.60	2.69	2.75	2.66	2.53
Basilicata	3.53	3.82	3.27	3.28	2.55	2.56	2.54	2.53
Calabria	3.76	4.01	3.59	3.15	2.60	2.68	2.56	2.46
Islands	3.96	4.16	3.70	3.54	2.66	2.69	2.63	2.58
Sicily	4.01	4.20	3.77	3.54	2.74	2.84	2.65	2.57
Sardinia	3.68	3.94	3.38	3.54	2.52	2.45	2.60	2.59

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30900](#)

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

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

1st quarter 2025

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	4.01	4.22	3.88	4.02	3.36	3.56	3.29	3.20
North West Italy	4.01	4.29	3.81	4.05	3.34	3.58	3.28	3.13
North East Italy	4.18	4.34	4.09	4.14	3.48	3.66	3.40	3.40
Central Italy	3.76	3.99	3.59	3.79	3.28	3.46	3.24	3.15
Southern Italy	3.81	3.98	3.68	3.87	3.30	3.48	3.23	3.15
Islands	3.70	3.92	3.48	3.59	3.38	3.53	3.30	3.23

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30950](#)

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

(percentages)

1st quarter 2025

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	3.80	4.46	3.98	5.23	4.70	3.26	3.97	3.47	4.78	4.31
North West Italy	3.81	4.41	3.90	5.16	4.64	3.27	3.98	3.53	4.81	4.24
North East Italy	3.89	4.40	3.91	5.21	4.72	3.44	4.03	3.43	4.64	4.63
Central Italy	3.42	4.25	3.94	5.11	4.38	2.99	3.54	3.22	4.59	3.76
Southern Italy and Islands	5.07	5.09	4.57	5.51	5.35	4.93	4.93	4.11	5.04	5.40

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

Sources: AnaCredit survey

Credit Conditions and Risk

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

(percentages)

1st quarter 2025

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 **4.67** **4.80** **4.32** **5.42** **5.05** **4.62** **4.75** **4.42** **5.17** **4.88**

North West Italy 4.60 4.81 4.19 5.36 5.12 4.50 4.62 4.19 5.13 4.73

North East Italy 4.52 4.58 4.15 5.07 4.83 4.48 4.59 4.27 5.46 4.70

Central Italy 4.73 4.83 4.57 5.71 4.91 4.72 4.91 4.87 4.81 5.13

Southern Italy and Islands 5.06 5.08 4.68 5.64 5.36 5.22 5.26 5.03 5.45 5.28

Credit Conditions and Risk

Access to data:

[TRI30951](#)

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

1st quarter 2025

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)

3.80 3.26 4.67 4.62 6.31 5.93 7.26 7.69

of which: Non-financial companies and producer households

4.46 3.97 4.80 4.75 6.31 5.92 7.26 7.85

North West Italy

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

3.81 3.27 4.60 4.50 6.27 5.88 7.37 8.09

of which: Non-financial companies and producer households

4.41 3.98 4.81 4.62 6.26 5.88 7.37 8.10

North East Italy

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

3.89 3.45 4.52 4.48 6.13 5.86 6.70 7.27

of which: Non-financial companies and producer households

4.40 4.03 4.58 4.59 6.13 5.85 6.70 7.28

Central Italy

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

3.42 2.99 4.73 4.73 6.31 5.97 7.24 7.07

of which: Non-financial companies and producer households

4.25 3.54 4.83 4.91 6.35 5.97 7.25 7.62

Southern Italy and Islands

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

5.07 4.93 5.06 5.22 6.54 6.02 7.92 8.16

of which: Non-financial companies and producer households

5.09 4.93 5.08 5.26 6.54 6.02 7.92 8.15

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

Sources: AnaCredit survey

Credit Conditions and Risk

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

1st quarter 2025

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)

5.88 5.11 6.22 6.19 5.16 4.52 5.41 5.45

of which: Non-financial companies and producer households

5.91 5.10 6.21 6.33 5.19 4.52 5.41 5.57

North West Italy

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

5.70 4.83 6.10 6.21 4.98 4.25 5.30 5.40

of which: Non-financial companies and producer households

5.70 4.83 6.10 6.21 4.97 4.25 5.30 5.42

North East Italy

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

5.58 5.04 5.73 5.97 4.92 4.35 5.06 5.31

of which: Non-financial companies and producer households

5.57 5.04 5.72 5.98 4.92 4.35 5.06 5.32

Central Italy

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

5.84 5.35 6.27 5.77 5.18 4.69 5.54 5.22

of which: Non-financial companies and producer households

6.02 5.34 6.27 6.24 5.33 4.70 5.54 5.65

Southern Italy and Islands

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

6.46 5.46 6.77 6.84 5.71 5.16 5.82 6.01

of which: Non-financial companies and producer households

6.45 5.45 6.76 6.83 5.71 5.16 5.83 6.02

Credit Conditions and Risk

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

1st quarter 2025

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)

4.77 4.27 4.95 5.00 4.48 3.96 4.58 4.80

of which: Non-financial companies and producer households

4.79 4.29 4.95 5.05 4.49 3.98 4.58 4.83

North West Italy

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

4.66 4.14 4.89 4.95 4.42 3.89 4.53 4.81

of which: Non-financial companies and producer households

4.66 4.13 4.89 4.97 4.41 3.86 4.54 4.82

North East Italy

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

4.63 4.18 4.75 4.89 4.35 3.88 4.40 4.68

of which: Non-financial companies and producer households

4.62 4.17 4.74 4.89 4.35 3.86 4.40 4.68

Central Italy

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

4.79 4.22 5.13 4.94 4.49 3.93 4.70 4.76

of which: Non-financial companies and producer households

4.91 4.37 5.12 5.14 4.59 4.10 4.71 4.85

Southern Italy and Islands

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

5.10 4.77 5.14 5.30 4.76 4.34 4.76 5.04

of which: Non-financial companies and producer households

5.10 4.77 5.13 5.30 4.75 4.33 4.76 5.04

Credit Conditions and Risk

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

1st quarter 2025

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)

3.48 3.03 4.31 4.37

of which: Non-financial companies and producer households

4.06 3.41 4.42 4.48

North West Italy

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

3.58 3.07 4.39 4.31

of which: Non-financial companies and producer households

4.14 3.62 4.59 4.40

North East Italy

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

3.61 3.22 4.17 4.29

of which: Non-financial companies and producer households

4.05 3.39 4.24 4.39

Central Italy

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

3.16 2.85 4.31 4.50

of which: Non-financial companies and producer households

3.80 3.02 4.38 4.66

Southern Italy and Islands

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

4.31 3.92 4.23 4.62

of which: Non-financial companies and producer households

4.33 3.92 4.25 4.68

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

by customer region and sector

(percentages)

1st quarter 2025Reporting 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	3.80	4.64	4.46	4.77
North West Italy	3.81	4.55	4.41	4.71
Piedmont	4.18	4.47	4.29	4.57
Valle d'Aosta	3.74	3.80	3.91	3.79
Lombardy	3.74	4.58	4.47	4.78
Liguria	4.41	4.96	4.30	4.88
North East Italy	3.89	4.50	4.40	4.59
Trentino-Alto Adige	4.32	4.45	4.31	4.44
Veneto	4.45	4.59	4.43	4.59
Friuli Venezia Giulia	4.89	5.33	5.05	5.65
Emilia-Romagna	3.60	4.29	4.28	4.43
Central Italy	3.42	4.73	4.25	4.87
Tuscany	4.45	4.75	4.46	4.75
Umbria	4.37	4.32	4.36	4.31
Marche	4.73	4.78	4.78	4.81
Lazio	3.17	4.75	4.03	5.11
Southern Italy and Islands	5.07	5.13	5.09	5.16
Abruzzo	4.94	4.91	4.94	4.90
Molise	5.09	5.29	5.08	5.29
Campania	4.98	4.97	5.03	5.05
Apulia	4.92	5.16	4.91	5.15
Basilicata	5.43	5.16	5.44	5.17
Calabria	5.61	5.69	5.60	5.68
Sicily	5.28	5.37	5.28	5.36
Sardinia	5.14	5.21	5.15	5.20

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

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

Sources: AnaCredit survey

Credit Conditions and Risk

Access to data:

[TRI31100](#)

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

by customer region, sector and economic activity

(percentages)

1st quarter 2025

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	5.22	5.67	5.29	6.63	5.83
North West Italy	4.93	5.53	5.34	6.50	5.54
Piedmont	5.57	5.85	5.63	7.30	5.80
Valle d'Aosta	6.13	6.80	4.92	8.77	7.90
Lombardy	4.73	5.41	5.26	6.23	5.41
Liguria	5.95	5.97	5.37	6.88	6.13
North East Italy	5.05	5.31	5.01	6.15	5.50
Trentino-Alto Adige	5.13	5.21	4.54	5.88	5.47
Veneto	5.19	5.47	5.15	6.70	5.65
Friuli Venezia Giulia	4.94	5.64	5.20	6.45	6.01
Emilia-Romagna	4.95	5.17	4.94	5.88	5.33
Central Italy	5.34	5.88	5.37	6.94	6.01
Tuscany	5.71	5.88	5.41	7.19	6.08
Umbria	5.91	5.92	5.18	7.20	6.35
Marche	5.83	5.84	5.46	6.92	6.16
Lazio	4.97	5.89	5.31	6.82	5.91
Southern Italy and Islands	6.38	6.52	5.74	7.28	6.88
Abruzzo	6.29	6.30	5.58	6.56	7.08
Molise	7.22	7.13	6.28	7.00	7.73
Campania	6.29	6.34	6.04	7.05	6.44
Apulia	6.30	6.29	5.53	7.60	6.61
Basilicata	6.37	6.41	6.18	7.75	6.15
Calabria	7.51	7.49	5.77	8.23	8.30
Sicily	6.82	6.84	5.66	7.63	7.33
Sardinia	5.55	7.01	5.42	7.76	7.91

Notes: The effective APR measures the cost actually incurred, both in terms of interest and commissions and expenses, compared to the amount actually used in the period. This indicator is calculated on the following types of instruments: overdrafts, factoring, revolving loans and loans for import or export purposes. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. 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)

1st quarter 2025

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)

5.23 9.33 7.88 6.84 6.02 5.27 3.90

of which: Non-financial companies and producer households

5.67 9.35 7.88 6.85 6.03 5.27 4.27

North West Italy

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

4.93 9.18 7.76 6.75 5.97 5.23 3.76

of which: Non-financial companies and producer households

5.53 9.23 7.77 6.77 5.99 5.24 4.27

North East Italy

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

5.06 9.02 7.40 6.49 5.67 5.03 3.90

of which: Non-financial companies and producer households

5.31 9.02 7.39 6.50 5.68 5.03 4.09

Central Italy

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

5.34 9.25 7.94 6.98 6.24 5.43 3.84

of which: Non-financial companies and producer households

5.88 9.24 7.94 6.98 6.24 5.43 4.33

Southern Italy and Islands

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

6.38 10.08 8.73 7.52 6.58 5.67 4.64

of which: Non-financial companies and producer households

6.52 10.08 8.73 7.52 6.57 5.63 4.67

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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