



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

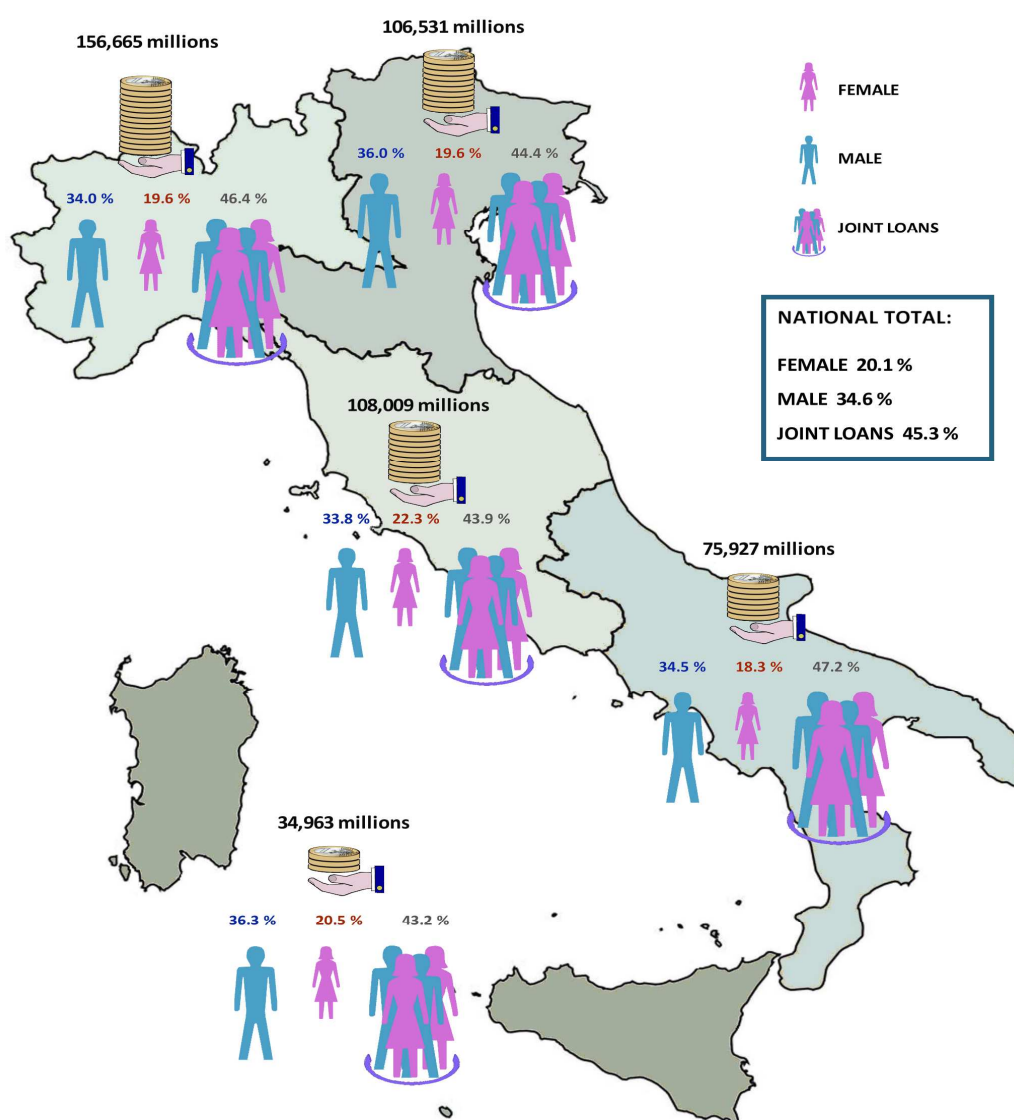
30 September 2025

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

Figure 1

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

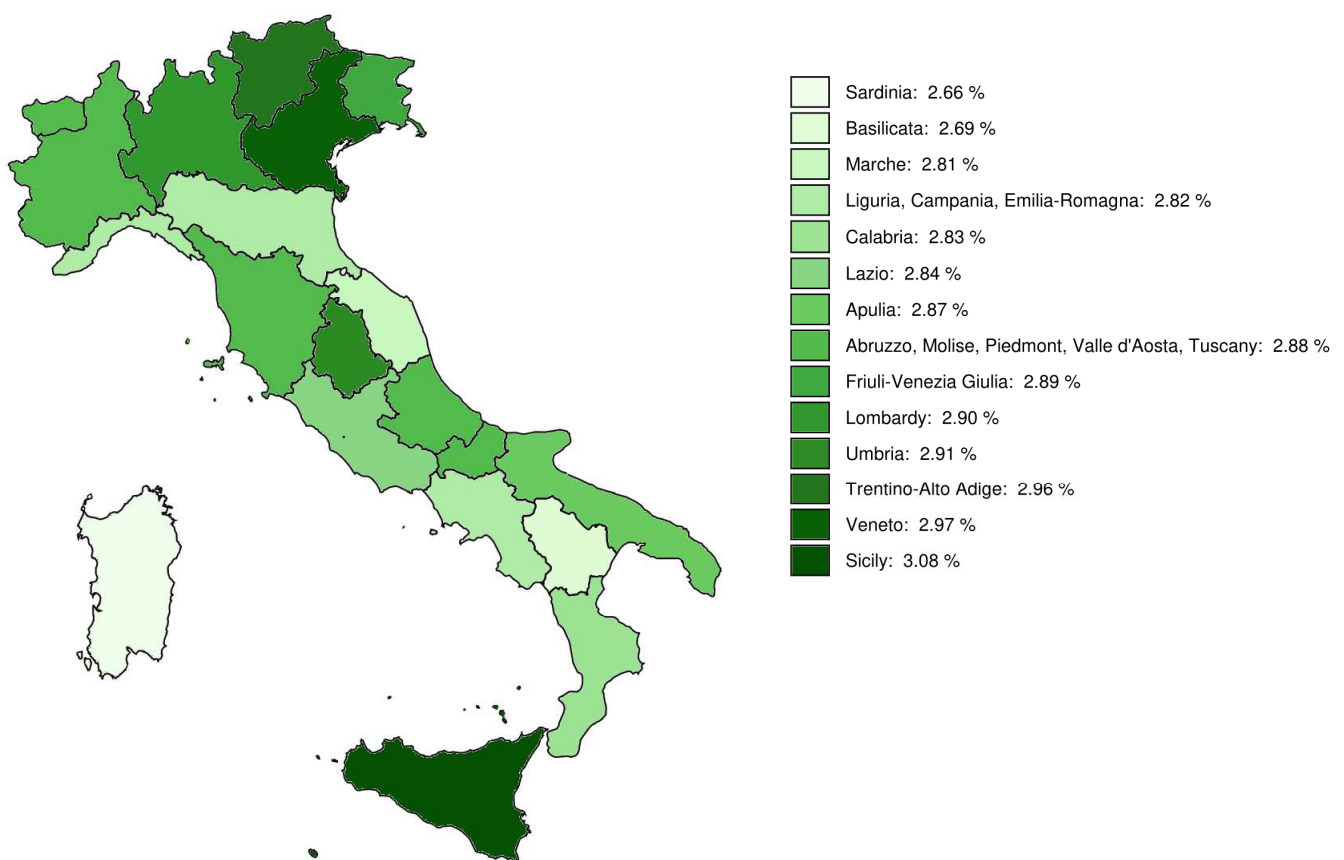
(stock in millions of euros and percentages; data at 30 June 2025)



Reference period: June 2025

Figure 2

Interest rates (Effective APR) on loans (excluding bad loans) to consumer households for home purchase¹
(per cent; data at 30 June 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: June 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

Q	SR	Loans by type of default	TRI30266	p. 10
Q	SR	Non-performing loans by type of default, customer region and sector and purpose of loan	TRI30267	p. 11
Q	CCR	Adjusted bad loans by customer region	TRI30265	p. 14
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
Q	CCR	Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year by customer region and sector	TRI30602	p. 18

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

Q	CCR	Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year by customer province and sector	TRI30603	
Q	CCR	Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year by customer region and total margin used (size classes)	TRI30604	
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	
Q	CCR	Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period by customer region and sector	TRI30496	
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	
Q	CCR	Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period	TRI30529	

		by customer geographical area and economic activity and total margin used (size classes)	
Q	CCR	Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period by customer sector and total credit used (size classes)	TRI30631
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

Multiple-bank Borrowing

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

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

Q	CCR	Average number of banks per borrower by customer economic activity and total facilities granted (size classes)	TRI30476
---	-----	--	--------------------------

Risk Concentration

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

Q	CCR	Largest borrowers' share of loans (excluding bad loans) by province of customer	TRI30361
Q	CCR	Largest borrowers' share of bad loans (gross of write-downs and net of write-offs) by province of customer	TRI30401

Summary Data

Q	CCR	Summary data based on Central Credit Register observations	TRI30101	p. 32
---	-----	---	--------------------------	-------

Loans

Q	CCR	Loans (excluding bad loans) by total margin used (size classes)	TRI30126	p. 33
Q	CCR	Loans (excluding bad loans) by customer region and total facilities granted (size classes)	TRI30146	p. 35
Q	CCR	Loans (excluding bad loans) by customer sector and economic activity and total facilities granted (size classes)	TRI30156	p. 41

Q	CCR	Loans (excluding bad loans) by customer sex, location (region) and sector	TRI30190	p. 43
---	-----	---	--------------------------	-------

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	
---	-----	--	--------------------------	--

Q	CCR	Loans (excluding bad loans) by customer economic activity and total facilities granted (size classes)	TRI30166	
---	-----	---	--------------------------	--

Lending rates

Q	SIR	APRC on term loans to the sole proprietorships: new business in the quarter by initial period of rate fixation and customer geographical area	TRI30871	p. 46
---	-----	---	--------------------------	-------

Q	SIR	Lending rates (Effective APR) on loans (excluding bad loans) to consumer households and sole proprietorships: stocks by type of transaction, initial period of rate fixation and customer region	TRI30881	p. 47
---	-----	--	--------------------------	-------

Q	SIR	Lending rates (Effective APR) applied to loans (excluding bad loans) to consumer households for house purchase: stocks by initial period of rate fixation, customer region and total facilities granted (size classes)	TRI30890	p. 48
---	-----	--	--------------------------	-------

Q	SIR	APRC applied to loans (excl. bad loans) to consumer households for house purchase: new business in the quarter by initial period of rate fixation, customer geographical area and total facilities granted (size classes)	TRI30900	p. 49
---	-----	---	--------------------------	-------

Q	AN	APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter by initial period of contract fixation, customer geographical area, sector and economic activity	TRI30950	p. 50
---	----	---	--------------------------	-------

Q	AN	APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter by initial period of contract fixation, available amount (size classes), customer geographical area and sector	TRI30951	p. 52
---	----	---	--------------------------	-------

Q	AN	APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter by customer region and sector	TRI30952	p. 56
---	----	--	--------------------------	-------

Q	AN	Effective APR applied to loans (excluding bad loans) related to liquidity needs: stocks by customer region, sector and economic activity	TRI31100	p. 57
---	----	--	--------------------------	-------

Q	AN	Effective APR applied to loans (excluding bad loans) related to liquidity needs: stocks by available amount (size classes), customer geographical area and sector	TRI31101	p. 58
---	----	---	--------------------------	-------

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	
---	-----	---	--------------------------	--

Q	CCR	Loans (excluding bad loans) by customer sector and sub-sector	TRI30171	
---	-----	---	--------------------------	--

Q	CCR	Loans (excluding bad loans) by customer economic activity	TRI30181	
---	-----	---	--------------------------	--

Q	SR	Non-performing loans by customer sector	TRI30268	
---	----	---	--------------------------	--

Q	SR	Non-performing loans by customer sector and economic activity	TRI30269	
---	----	---	--------------------------	--

Non-performing Loans

Q	CCR	Bad loans (gross of write-downs and net of write-offs)	TRI30206	
---	-----	---	--------------------------	--

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

Lending rates

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

Credit Conditions and Risk

Access to data:

[TRI30266](#)

Loans

by type of default

(stocks in millions of euro)

Reporting institutions: **Banks and CDP**

2025-Q2	2025-Q1	2024-Q4
---------	---------	---------

Non-performing loans	50,890	50,515	51,014
Bad loans (gross of write-downs and net of write-offs)			
Loans subject to forbearance	3,068	2,851	3,141
Other exposures	14,351	14,272	14,419
Likely defaults			
Loans subject to forbearance	11,433	11,570	11,470
Other exposures	16,204	16,366	16,283
Non-performing past due loans/exposures			
Loans subject to forbearance	420	405	458
Other exposures	5,393	5,042	5,180
Performing loans			
Loans subject to forbearance	19,567	19,805	21,181
Other exposures	1,783,137	1,761,182	1,756,768
Total loans to customers	1,853,594	1,831,502	1,828,963

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

Source: supervisory reports

Credit Conditions and Risk

Access to data:

[TRI30267](#)

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

2nd quarter 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	17,039	11,003	1,497	1,002	1,555	1,398
North West Italy	4,744	3,278	386	230	466	364
Piedmont and Valle d'Aosta	1,050	628	131	70	106	103
Lombardy	3,393	2,469	219	140	324	231
Liguria	302	180	36	20	36	30
North East Italy	3,117	2,135	313	130	233	283
Trentino-Alto Adige	236	148	46	9	11	19
Veneto	1,310	882	118	52	115	136
Friuli Venezia Giulia	229	132	33	12	24	24
Emilia-Romagna	1,342	973	115	58	83	104
Central Italy	4,280	3,045	294	201	351	354
Tuscany	1,253	879	133	52	93	94
Umbria	243	165	20	12	16	17
Marche	451	328	37	17	30	39
Lazio	2,333	1,673	105	119	212	204
Southern Italy	3,448	1,867	331	304	340	271
Abruzzo and Molise	362	228	38	26	32	32
Campania	1,568	971	118	155	166	119
Apulia and Basilicata	1,140	523	121	79	109	76
Calabria	378	145	53	43	34	45
Islands	1,450	678	173	139	164	127
Sicily	1,093	455	127	114	131	96
Sardinia	357	223	45	25	32	30

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

Source: supervisory reports

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

2nd quarter 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	26,410	17,445	1,700	1,658	3,102	1,848
North West Italy	8,428	5,937	416	396	909	494
Piedmont and Valle d'Aosta	1,754	1,159	125	126	207	125
Lombardy	6,177	4,471	251	235	628	328
Liguria	498	307	39	35	74	41
North East Italy	6,119	4,341	468	241	624	348
Trentino-Alto Adige	946	628	156	13	79	67
Veneto	1,873	1,194	128	100	261	130
Friuli Venezia Giulia	409	267	34	25	46	37
Emilia-Romagna	2,892	2,252	151	103	238	114
Central Italy	6,455	4,379	344	322	728	473
Tuscany	1,700	1,116	134	93	208	146
Umbria	301	189	26	22	40	23
Marche	601	361	57	34	66	83
Lazio	3,854	2,713	127	173	415	221
Southern Italy	3,904	2,168	321	465	557	366
Abruzzo and Molise	603	371	57	49	72	51
Campania	1,635	962	106	192	226	133
Apulia and Basilicata	1,285	655	119	154	212	143
Calabria	381	179	39	71	47	39
Islands	1,503	621	151	234	284	168
Sicily	1,186	471	117	189	240	126
Sardinia	317	150	33	45	44	41

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

2nd 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	5,469	1,641	321	1,246	569	333
North West Italy	1,173	419	74	303	156	94
Piedmont and Valle d'Aosta	283	68	26	88	36	26
Lombardy	794	333	40	186	110	55
Liguria	96	18	7	29	10	13
North East Italy	677	246	51	180	85	53
Trentino-Alto Adige	47	18	6	10	8	5
Veneto	284	115	20	68	35	19
Friuli Venezia Giulia	68	22	5	18	8	5
Emilia-Romagna	277	90	18	84	35	24
Central Italy	1,335	458	73	255	136	89
Tuscany	263	87	22	69	31	26
Umbria	65	15	4	18	7	6
Marche	117	37	8	25	10	11
Lazio	890	320	39	143	88	47
Southern Italy	1,664	432	91	339	125	70
Abruzzo and Molise	192	67	12	34	13	10
Campania	693	227	32	150	56	28
Apulia and Basilicata	418	116	36	100	45	24
Calabria	361	22	11	56	11	8
Islands	620	86	33	168	67	26
Sicily	505	67	23	130	55	20
Sardinia	115	19	10	39	12	6

Credit Conditions and Risk

Access to data:

[TRI30265](#)

Adjusted bad loans

by customer region

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

2nd quarter 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	423,430	19,461	1.17	49,765	2,038	3,960	325
North West Italy	101,541	5,149	1.13	12,018	560	907	91
Piedmont	29,415	1,143	1.11	3,345	109	270	29
Valle D'Aosta	616	19	1.11	67	2	5	..
Lombardy	61,734	3,670	1.15	7,463	422	559	59
Liguria	9,776	316	1.05	1,143	27	73	3
North East Italy	61,439	3,611	1.18	7,214	369	553	57
Veneto	24,840	1,483	1.16	2,887	189	195	18
Friuli-Venezia Giulia	5,671	246	1.10	643	41	74	4
Emilia Romagna	27,382	1,613	1.22	3,313	128	239	28
Trentino Alto Adige	3,546	268	1.13	371	11	45	8
Central Italy	91,849	5,125	1.19	10,026	582	816	73
Tuscany	26,817	1,393	1.12	3,023	185	220	25
Umbria	6,417	267	1.14	716	31	59	3
Marche	9,481	497	1.11	973	49	76	5
Lazio	49,134	2,968	1.25	5,314	317	461	39
Southern Italy	113,028	3,858	1.17	13,359	404	1,077	70
Abruzzo	9,744	384	1.22	1,065	32	105	5
Molise	2,022	56	1.10	197	4	18	1
Campania	53,708	1,834	1.15	6,374	191	453	24
Apulia	28,315	994	1.15	3,438	133	296	24
Basilicata	2,797	76	1.13	378	10	43	3
Calabria	16,442	514	1.29	1,907	36	162	14
Islands	55,570	1,718	1.15	7,144	123	607	34
Sicily	44,795	1,328	1.17	5,781	96	504	28
Sardinia	10,775	390	1.08	1,363	27	103	6

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30271](#)

Adjusted bad loans

by customer sector and economic activity

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

2nd quarter 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	423,430	19,461	1.17	49,765	2,038	3,960	325
General government	169	528	1.73	4	6	9	18
Financial companies (excluding Monetary Financial Institutions)	494	197	2.56	52	4	9	2
Non-financial companies	71,852	12,861	1.19	6,315	1,375	358	142
<i>of which:</i>							
Industry	12,528	3,338	1.21	937	330	64	35
Building	10,971	2,039	1.15	948	202	56	35
Services	43,385	6,619	1.18	3,917	756	217	52
Producer households	50,175	1,603	1.11	4,956	160	489	31
Consumer households and e others	299,686	4,260	1.06	38,314	490	3,079	130

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-Q3	2022-Q4	2023-Q1	2023-Q2	2023-Q3	2023-Q4
TOTAL	0.88	0.80	0.89	0.88	0.88	0.88
From 250 to 125,000 euro	0.73	0.67	0.72	0.76	0.80	0.85
From 125,000 to 500,000 euro	0.85	0.78	0.83	0.82	0.89	0.94
More than 500,000 euro	0.94	0.84	0.95	0.94	0.90	0.86
General government	0.22	0.35	0.60	0.51	0.43	0.46
From 250 to 125,000 euro	3.74	2.53	2.73	3.75	5.07	3.38
From 125,000 to 500,000 euro	1.34	1.21	1.87	2.86	2.52	3.22
More than 500,000 euro	0.21	0.34	0.60	0.49	0.42	0.44
Financial companies (excluding Monetary Financial Institutions)	0.05	0.07	0.14	0.17	0.16	0.14
From 250 to 125,000 euro	0.91	0.92	1.07	1.10	1.20	1.32
From 125,000 to 500,000 euro	1.18	0.70	0.79	1.05	1.22	1.22
More than 500,000 euro	0.05	0.07	0.14	0.16	0.15	0.14
Non-financial companies	1.45	1.33	1.45	1.42	1.35	1.34
From 250 to 125,000 euro	2.10	2.05	2.14	2.25	2.26	2.31
From 125,000 to 500,000 euro	1.97	1.89	1.94	1.95	2.00	2.13
More than 500,000 euro	1.38	1.26	1.38	1.34	1.27	1.24
Producer households	1.25	1.11	1.16	1.23	1.27	1.38
From 250 to 125,000 euro	1.14	1.07	1.15	1.25	1.26	1.35
From 125,000 to 500,000 euro	1.23	1.13	1.17	1.22	1.30	1.36
More than 500,000 euro	1.43	1.16	1.17	1.21	1.24	1.44
Consumer households	0.52	0.46	0.50	0.53	0.58	0.63
From 250 to 125,000 euro	0.56	0.51	0.54	0.58	0.64	0.69
From 125,000 to 500,000 euro	0.45	0.40	0.44	0.45	0.52	0.56
More than 500,000 euro	0.60	0.48	0.46	0.60	0.58	0.57
Other sectors	0.91	0.88	0.87	1.11	0.98	1.30
From 250 to 125,000 euro	1.10	1.13	1.28	1.40	1.37	1.40
From 125,000 to 500,000 euro	1.05	0.97	1.13	1.06	1.16	1.04
More than 500,000 euro	0.85	0.82	0.77	1.09	0.89	1.35

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**

	2024-Q1	2024-Q2	2024-Q3	2024-Q4	2025-Q1	2025-Q2
TOTAL	0.99	1.14	1.13	1.13	1.09	1.06
From 250 to 125,000 euro	0.90	0.90	0.89	0.85	0.82	0.78
From 125,000 to 500,000 euro	0.99	1.02	1.03	0.99	0.94	0.90
More than 500,000 euro	1.03	1.25	1.23	1.25	1.21	1.20
General government	0.49	2.09	1.92	1.45	1.75	0.45
From 250 to 125,000 euro	3.37	20.69	19.80	19.46	21.07	4.81
From 125,000 to 500,000 euro	1.87	8.64	9.42	9.05	10.87	3.62
More than 500,000 euro	0.48	2.04	1.87	1.40	1.69	0.43
Financial companies (excluding Monetary Financial Institutions)	0.25	0.27	0.23	0.21	0.07	0.07
From 250 to 125,000 euro	1.18	1.29	1.13	1.14	1.01	1.17
From 125,000 to 500,000 euro	1.34	1.32	1.32	1.12	1.00	1.01
More than 500,000 euro	0.25	0.27	0.23	0.20	0.06	0.07
Non-financial companies	1.51	1.76	1.77	1.85	1.85	1.91
From 250 to 125,000 euro	2.31	2.33	2.39	2.31	2.32	2.37
From 125,000 to 500,000 euro	2.18	2.32	2.44	2.43	2.42	2.45
More than 500,000 euro	1.42	1.70	1.69	1.78	1.78	1.85
Producer households	1.47	1.52	1.56	1.53	1.45	1.39
From 250 to 125,000 euro	1.38	1.37	1.37	1.33	1.30	1.26
From 125,000 to 500,000 euro	1.46	1.51	1.53	1.47	1.41	1.35
More than 500,000 euro	1.64	1.76	1.87	1.94	1.75	1.65
Consumer households	0.68	0.69	0.67	0.63	0.58	0.55
From 250 to 125,000 euro	0.74	0.74	0.72	0.69	0.66	0.62
From 125,000 to 500,000 euro	0.60	0.60	0.58	0.53	0.48	0.45
More than 500,000 euro	0.64	0.79	0.83	0.80	0.64	0.55
Other sectors	1.42	1.73	1.72	1.30	1.11	0.99
From 250 to 125,000 euro	1.31	1.25	1.45	1.33	1.25	1.32
From 125,000 to 500,000 euro	1.23	1.49	1.42	1.18	1.32	1.20
More than 500,000 euro	1.47	1.84	1.82	1.32	1.04	0.90

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-Q3	2022-Q4	2023-Q1	2023-Q2	2023-Q3	2023-Q4
ITALY	0.88	0.80	0.89	0.88	0.88	0.88
<i>of which:</i> General government	0.22	0.35	0.60	0.51	0.43	0.46
Non-financial companies	1.45	1.33	1.45	1.42	1.35	1.34
Producer households	1.25	1.11	1.16	1.23	1.27	1.38
Consumer households	0.52	0.46	0.50	0.53	0.58	0.63
Piedmont	0.73	0.61	0.75	0.84	0.94	1.01
<i>of which:</i> General government	0.00	0.02	0.04	0.04	0.00	0.00
Non-financial companies	0.99	0.78	1.07	1.25	1.37	1.49
Producer households	1.05	1.05	1.03	1.14	1.20	1.25
Consumer households	0.45	0.41	0.46	0.51	0.57	0.62
Valle d'Aosta	0.84	0.72	0.67	0.38	0.47	0.91
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.09	0.98	0.87	0.39	0.51	1.42
Producer households	0.85	0.72	0.90	0.74	0.86	0.91
Consumer households	0.66	0.53	0.40	0.36	0.37	0.35
Lombardy	0.59	0.59	0.67	0.68	0.70	0.60
<i>of which:</i> General government	0.00	0.01	0.01	0.02	0.03	0.04
Non-financial companies	1.09	1.15	1.27	1.23	1.25	1.05
Producer households	1.20	0.94	0.94	1.01	1.01	1.13
Consumer households	0.45	0.39	0.40	0.43	0.47	0.50
Liguria	1.01	0.94	1.10	1.04	0.88	1.02
<i>of which:</i> General government	0.00	0.00	0.09	0.07	0.08	0.01
Non-financial companies	1.55	1.43	1.76	1.68	1.28	1.51
Producer households	1.15	1.10	1.07	1.04	1.17	1.33
Consumer households	0.52	0.44	0.47	0.46	0.51	0.57
Veneto	0.52	0.46	0.63	0.65	0.66	0.61
<i>of which:</i> General government	0.09	0.09	0.07	0.01	0.01	0.01
Non-financial companies	0.87	0.79	1.14	1.18	1.16	1.04
Producer households	0.90	0.83	0.94	0.89	1.00	1.14
Consumer households	0.40	0.36	0.41	0.41	0.46	0.50
Friuli Venezia Giulia	0.57	1.34	1.37	1.41	1.38	0.51
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.75	2.19	2.15	2.24	2.17	0.55
Producer households	0.95	1.24	1.30	1.27	1.27	0.96
Consumer households	0.38	0.36	0.45	0.45	0.50	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-Q3	2022-Q4	2023-Q1	2023-Q2	2023-Q3	2023-Q4
Emilia-Romagna	0.85	0.80	0.86	0.75	0.84	1.06
<i>of which:</i> General government	0.00	0.00	0.00	2.80	2.74	3.06
Non-financial companies	1.16	1.13	1.21	0.96	1.08	1.46
Producer households	1.06	1.00	1.02	1.02	1.10	1.20
Consumer households	0.36	0.33	0.36	0.40	0.45	0.49
Trentino-Alto Adige	1.02	0.79	0.70	0.72	0.71	0.94
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.30	1.00	0.86	0.86	0.83	1.13
Producer households	1.52	1.12	1.04	1.07	1.08	1.53
Consumer households	0.38	0.33	0.30	0.39	0.42	0.45
Tuscany	1.28	1.10	1.17	1.06	0.98	1.17
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.97	1.65	1.74	1.49	1.29	1.68
Producer households	1.34	1.24	1.32	1.47	1.52	1.47
Consumer households	0.48	0.46	0.48	0.52	0.58	0.60
Umbria	0.76	0.92	0.94	0.95	0.96	0.87
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.76	1.14	1.17	1.19	1.17	0.96
Producer households	1.22	1.23	1.09	1.27	1.04	1.28
Consumer households	0.68	0.59	0.59	0.57	0.68	0.71
Marche	1.12	0.91	0.95	1.00	1.04	0.92
<i>of which:</i> General government	0.00	0.00	0.08	0.06	0.06	0.06
Non-financial companies	1.58	1.29	1.30	1.36	1.39	1.10
Producer households	1.00	0.93	1.04	1.12	1.19	1.21
Consumer households	0.51	0.44	0.49	0.53	0.59	0.64
Lazio	1.31	1.01	1.11	1.21	1.00	1.04
<i>of which:</i> General government	0.03	0.06	0.56	0.09	0.07	0.09
Non-financial companies	2.72	2.00	2.00	2.38	1.72	1.74
Producer households	1.33	1.33	1.44	1.49	1.50	1.49
Consumer households	0.59	0.52	0.55	0.58	0.65	0.69
Abruzzo	1.25	1.10	1.04	1.23	1.42	1.40
<i>of which:</i> General government	0.12	0.09	0.12	0.13	0.17	0.08
Non-financial companies	1.79	1.53	1.32	1.60	1.86	1.72
Producer households	1.25	1.27	1.35	1.50	1.75	2.02
Consumer households	0.60	0.56	0.64	0.74	0.83	0.93

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-Q3	2022-Q4	2023-Q1	2023-Q2	2023-Q3	2023-Q4
Molise	1.25	1.54	1.91	1.72	1.55	1.23
<i>of which:</i> General government	2.36	0.35	2.74	2.32	0.00	1.41
Non-financial companies	1.86	2.64	3.21	2.77	2.28	1.48
Producer households	2.02	1.77	1.72	1.76	1.72	1.89
Consumer households	0.57	0.65	0.85	0.88	0.98	0.89
Campania	1.35	1.34	1.31	1.29	1.29	1.46
<i>of which:</i> General government	0.54	0.96	0.73	0.80	0.42	0.38
Non-financial companies	2.01	2.06	1.91	1.88	1.84	2.15
Producer households	1.63	1.44	1.45	1.52	1.50	1.61
Consumer households	0.74	0.66	0.71	0.73	0.81	0.86
Apulia	1.34	1.17	1.21	1.23	1.22	1.26
<i>of which:</i> General government	1.96	4.45	2.81	2.33	2.17	0.00
Non-financial companies	2.21	1.82	1.79	1.84	1.79	1.85
Producer households	1.49	1.33	1.49	1.70	1.67	1.74
Consumer households	0.68	0.62	0.68	0.67	0.71	0.77
Basilicata	4.35	4.05	4.17	1.19	1.19	1.13
<i>of which:</i> General government	5.69	7.03	5.31	4.94	0.00	0.00
Non-financial companies	9.06	8.41	8.37	1.71	1.84	1.65
Producer households	1.40	1.30	1.64	1.70	1.83	1.83
Consumer households	0.52	0.43	0.46	0.51	0.51	0.58
Calabria	1.24	1.32	1.43	1.41	1.40	1.45
<i>of which:</i> General government	1.84	2.10	1.86	1.40	0.77	0.94
Non-financial companies	1.80	1.84	2.06	2.11	2.03	2.51
Producer households	1.53	1.54	1.53	1.71	1.62	1.76
Consumer households	0.82	0.76	0.84	0.83	0.91	0.89
Sicily	1.72	1.28	1.44	1.36	1.43	1.61
<i>of which:</i> General government	4.11	4.13	5.59	8.60	7.76	12.04
Non-financial companies	2.89	2.00	2.22	1.77	1.70	1.80
Producer households	1.86	1.39	1.59	1.79	1.92	2.15
Consumer households	0.84	0.74	0.79	0.85	1.01	1.16
Sardinia	0.63	0.64	0.75	0.74	0.77	0.70
<i>of which:</i> General government	0.03	12.06	8.85	8.53	7.64	0.00
Non-financial companies	0.90	0.76	1.07	1.02	1.08	1.04
Producer households	1.24	1.06	1.14	1.07	1.24	1.26
Consumer households	0.51	0.46	0.49	0.53	0.53	0.58

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**

	2024-Q1	2024-Q2	2024-Q3	2024-Q4	2025-Q1	2025-Q2
ITALY	0.99	1.14	1.13	1.13	1.09	1.06
<i>of which:</i> General government	0.49	2.09	1.92	1.45	1.75	0.45
Non-financial companies	1.51	1.76	1.77	1.85	1.85	1.91
Producer households	1.47	1.52	1.56	1.53	1.45	1.39
Consumer households	0.68	0.69	0.67	0.63	0.58	0.55
Piedmont	1.02	1.03	1.08	1.24	1.30	1.26
<i>of which:</i> General government	0.00	0.68	0.63	0.48	0.73	0.00
Non-financial companies	1.44	1.46	1.54	1.92	2.07	2.12
Producer households	1.38	1.52	1.72	1.81	1.70	1.51
Consumer households	0.65	0.65	0.63	0.59	0.56	0.55
Valle d'Aosta	1.09	1.16	1.22	1.15	1.07	1.25
<i>of which:</i> General government	0.00	0.00	0.92	0.00	0.73	0.00
Non-financial companies	1.68	1.83	1.95	1.76	1.55	1.88
Producer households	0.84	1.45	1.01	1.22	1.28	1.34
Consumer households	0.38	0.32	0.33	0.47	0.49	0.56
Lombardy	0.75	0.86	0.81	0.78	0.73	0.75
<i>of which:</i> General government	0.01	1.53	1.39	1.53	1.75	0.14
Non-financial companies	1.32	1.57	1.51	1.50	1.47	1.57
Producer households	1.16	1.20	1.22	1.25	1.18	1.09
Consumer households	0.55	0.56	0.56	0.52	0.48	0.45
Liguria	0.84	2.66	0.88	0.74	0.88	0.87
<i>of which:</i> General government	0.01	0.01	0.00	0.03	0.07	0.04
Non-financial companies	1.08	5.13	1.15	0.92	1.26	1.26
Producer households	1.39	1.47	1.43	1.16	1.10	1.19
Consumer households	0.62	0.62	0.59	0.57	0.54	0.54
Veneto	0.62	0.69	0.72	0.73	0.76	0.71
<i>of which:</i> General government	0.00	1.47	1.33	1.00	1.56	0.01
Non-financial companies	0.99	1.09	1.19	1.27	1.32	1.27
Producer households	1.25	1.19	1.24	1.20	1.20	1.21
Consumer households	0.54	0.59	0.57	0.53	0.51	0.45
Friuli Venezia Giulia	0.48	0.61	0.61	0.85	0.85	0.93
<i>of which:</i> General government	0.00	5.75	2.17	5.79	1.36	0.00
Non-financial companies	0.45	0.62	0.69	1.18	1.30	1.51
Producer households	1.34	1.57	1.47	1.26	1.01	0.85
Consumer households	0.54	0.56	0.53	0.48	0.46	0.42

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**

	2024-Q1	2024-Q2	2024-Q3	2024-Q4	2025-Q1	2025-Q2
Emilia-Romagna	1.19	1.29	1.27	1.44	1.44	1.37
<i>of which:</i> General government	2.70	0.02	0.02	0.02	0.02	0.06
Non-financial companies	1.68	1.88	1.84	2.16	2.18	2.14
Producer households	1.19	1.26	1.34	1.29	1.31	1.30
Consumer households	0.51	0.56	0.56	0.58	0.51	0.43
Trentino-Alto Adige	0.95	0.94	1.00	0.74	0.64	0.77
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.45	0.00
Non-financial companies	1.14	1.14	1.27	0.84	0.70	0.96
Producer households	1.54	1.35	1.28	1.30	1.20	1.13
Consumer households	0.50	0.49	0.50	0.45	0.41	0.37
Tuscany	1.35	1.39	1.37	1.28	1.23	1.24
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.92	1.94	1.92	1.77	1.76	1.91
Producer households	1.78	1.93	1.99	2.11	1.98	1.64
Consumer households	0.68	0.72	0.69	0.63	0.56	0.51
Umbria	0.91	1.54	1.46	1.35	1.38	0.96
<i>of which:</i> General government	0.00	14.34	9.06	8.53	6.58	0.00
Non-financial companies	0.94	1.97	1.88	1.76	1.85	1.17
Producer households	1.52	1.71	1.76	1.47	1.33	1.26
Consumer households	0.78	0.75	0.76	0.66	0.63	0.60
Marche	1.10	1.22	1.17	1.37	1.22	1.19
<i>of which:</i> General government	0.00	4.10	4.04	3.67	3.65	0.00
Non-financial companies	1.40	1.48	1.43	1.82	1.60	1.69
Producer households	1.54	1.53	1.61	1.59	1.33	1.44
Consumer households	0.67	0.67	0.63	0.63	0.60	0.57
Lazio	1.29	1.41	1.60	1.60	1.35	1.35
<i>of which:</i> General government	0.06	0.16	0.15	0.14	0.18	0.07
Non-financial companies	2.15	2.39	2.94	2.97	2.88	3.02
Producer households	1.68	1.72	1.75	1.66	1.41	1.43
Consumer households	0.74	0.73	0.72	0.68	0.62	0.59
Abruzzo	1.46	1.75	1.84	1.79	1.77	1.50
<i>of which:</i> General government	0.43	2.58	2.01	2.03	2.53	1.32
Non-financial companies	1.78	2.30	2.59	2.61	2.66	2.21
Producer households	2.07	2.18	1.83	1.53	1.51	1.59
Consumer households	0.96	0.93	0.90	0.78	0.68	0.64

Credit Conditions and Risk

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

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

	2024-Q1	2024-Q2	2024-Q3	2024-Q4	2025-Q1	2025-Q2
Molise	0.84	0.94	0.73	0.65	0.98	1.29
<i>of which:</i> General government	0.00	0.23	0.00	0.09	0.13	0.06
Non-financial companies	0.73	0.98	0.58	0.49	1.31	2.13
Producer households	1.78	2.09	2.18	1.47	1.32	1.38
Consumer households	0.82	0.72	0.63	0.67	0.66	0.64
Campania	1.56	1.94	2.05	1.92	1.95	1.96
<i>of which:</i> General government	0.14	6.53	6.88	4.74	6.21	1.23
Non-financial companies	2.33	2.76	3.01	2.90	2.97	3.36
Producer households	1.78	1.78	1.94	1.86	1.72	1.77
Consumer households	0.89	0.91	0.89	0.82	0.79	0.78
Apulia	1.45	1.49	1.51	1.56	1.52	1.36
<i>of which:</i> General government	4.31	16.48	14.64	11.32	11.52	0.03
Non-financial companies	2.16	2.09	2.22	2.37	2.40	2.26
Producer households	1.74	1.75	1.79	1.82	1.80	1.70
Consumer households	0.85	0.86	0.85	0.83	0.74	0.72
Basilicata	1.14	1.29	1.20	1.57	1.54	1.54
<i>of which:</i> General government	0.00	13.92	16.25	15.48	13.95	0.15
Non-financial companies	1.60	1.61	1.39	2.27	2.39	2.74
Producer households	1.85	1.77	1.49	1.59	1.23	1.40
Consumer households	0.65	0.63	0.68	0.69	0.64	0.66
Calabria	1.61	3.04	3.02	2.46	2.34	1.55
<i>of which:</i> General government	3.61	27.05	26.02	16.42	14.62	2.18
Non-financial companies	2.34	2.73	3.11	3.26	3.28	2.73
Producer households	2.10	2.23	2.55	2.68	2.37	2.20
Consumer households	0.96	0.96	0.93	0.90	0.83	0.79
Sicily	1.66	1.76	1.66	1.62	1.67	1.54
<i>of which:</i> General government	9.51	20.09	16.88	16.17	25.46	16.24
Non-financial companies	1.94	1.95	1.90	2.05	1.79	1.97
Producer households	2.06	2.08	2.02	1.84	2.02	2.02
Consumer households	1.21	1.16	1.10	0.98	0.95	0.94
Sardinia	0.61	0.68	0.88	0.96	0.91	0.95
<i>of which:</i> General government	0.00	5.40	5.54	9.49	5.75	3.16
Non-financial companies	0.77	0.85	1.43	1.42	1.46	1.68
Producer households	1.20	1.30	1.20	1.15	1.10	1.01
Consumer households	0.58	0.58	0.60	0.56	0.50	0.46

Credit Conditions and Risk

Access to data:

[TRI30431](#)

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

2nd quarter 2025

Reporting institutions: **Banks**

	Total			1 facility		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
ITALY	1,607,117	1,141,362	3,638,291	628,323	527,871	3,259,177
North West Italy	700,015	496,093	1,064,118	277,008	225,448	946,402
Piedmont	99,709	70,580	275,766	27,996	24,695	247,067
Valle d'Aosta	3,127	2,385	7,793	794	694	6,994
Lombardy	574,498	406,808	694,472	240,114	192,829	614,269
Liguria	22,681	16,320	86,087	8,104	7,229	78,072
North East Italy	399,983	277,139	884,422	169,426	136,550	785,526
Trentino Alto Adige	45,561	35,263	117,549	19,502	17,381	107,059
Veneto	181,508	125,348	344,865	97,033	73,234	305,696
Friuli-Venezia Giulia	30,711	20,724	90,817	9,158	8,489	82,771
Emilia Romagna	142,203	95,804	331,191	43,734	37,446	290,000
Central Italy	338,138	231,479	768,041	105,566	95,002	688,652
Tuscany	75,113	54,493	255,945	24,593	22,202	224,707
Umbria	13,794	9,937	53,018	4,214	3,795	46,635
Marche	27,159	19,220	106,640	9,372	8,286	93,242
Lazio	222,071	147,829	352,438	67,386	60,719	324,068
Southern Italy	117,153	94,166	594,559	51,234	47,286	537,844
Abruzzo	15,500	11,896	70,525	5,796	5,296	63,019
Molise	2,287	1,902	13,667	1,137	1,046	12,394
Campania	48,820	38,959	215,451	19,815	18,060	194,410
Apulia	36,188	29,485	200,137	17,388	16,256	182,446
Basilicata	4,260	3,381	23,518	1,934	1,786	20,982
Calabria	10,099	8,543	71,261	5,164	4,842	64,593
Islands	51,824	42,481	327,060	25,084	23,581	300,666
Sicily	33,425	27,869	234,034	17,431	16,366	214,244
Sardinia	18,399	14,612	93,026	7,653	7,215	86,422

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

2nd quarter 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	149,235	108,417	244,565	178,496	117,758	98,048
North West Italy	68,097	47,762	73,791	73,366	47,236	31,393
Piedmont	9,395	6,632	18,865	16,726	10,300	7,260
Valle d'Aosta	258	208	586	395	238	170
Lombardy	56,018	39,226	48,886	53,174	34,735	22,045
Liguria	2,427	1,697	5,454	3,071	1,963	1,918
North East Italy	32,524	23,324	61,000	43,990	28,159	26,989
Trentino Alto Adige	6,330	4,886	7,605	6,193	4,610	2,243
Veneto	13,037	9,219	23,569	17,140	10,568	10,964
Friuli-Venezia Giulia	1,986	1,487	5,114	3,551	2,546	2,127
Emilia Romagna	11,171	7,732	24,712	17,106	10,435	11,655
Central Italy	28,933	22,041	51,683	33,640	22,800	20,201
Tuscany	8,073	5,969	19,556	12,012	7,475	8,452
Umbria	1,346	954	3,923	1,890	1,217	1,714
Marche	2,995	2,091	8,258	4,102	2,473	3,707
Lazio	16,519	13,027	19,946	15,637	11,635	6,328
Southern Italy	14,096	10,852	38,689	17,702	12,874	13,844
Abruzzo	1,947	1,273	4,995	2,295	1,504	1,885
Molise	269	223	885	320	246	311
Campania	5,597	4,384	14,012	7,887	5,880	5,276
Apulia	4,310	3,423	12,221	4,734	3,458	4,223
Basilicata	604	440	1,720	753	504	637
Calabria	1,370	1,108	4,856	1,714	1,281	1,512
Islands	5,583	4,438	19,398	9,797	6,690	5,621
Sicily	3,976	3,133	14,377	4,550	3,067	4,330
Sardinia	1,607	1,305	5,021	5,247	3,623	1,291

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

2nd quarter 2025

Reporting institutions: **Banks**

More than 4 facilities		
Facilities granted	Margin used	Number of borrowers

ITALY	651,064	387,316	36,501
North West Italy	281,544	175,647	12,532
Piedmont	45,593	28,954	2,574
Valle d'Aosta	1,680	1,245	43
Lombardy	225,193	140,018	9,272
Liguria	9,079	5,431	643
North East Italy	154,041	89,106	10,907
Trentino Alto Adige	13,536	8,386	642
Veneto	54,297	32,328	4,636
Friuli-Venezia Giulia	16,016	8,201	805
Emilia Romagna	70,192	40,190	4,824
Central Italy	169,998	91,636	7,505
Tuscany	30,435	18,847	3,230
Umbria	6,344	3,971	746
Marche	10,690	6,370	1,433
Lazio	122,529	62,449	2,096
Southern Italy	34,121	23,154	4,182
Abruzzo	5,462	3,822	626
Molise	561	388	77
Campania	15,522	10,634	1,753
Apulia	9,756	6,348	1,247
Basilicata	970	651	179
Calabria	1,851	1,312	300
Islands	11,360	7,773	1,375
Sicily	7,468	5,304	1,083
Sardinia	3,892	2,469	292

Credit Conditions and Risk

Access to data:

[TRI30446](#)

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

2nd quarter 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	3,638,291	1,356,271	862,986	756,318	229,648
<i>of which:</i> 1 facility	3,259,177	1,339,567	817,000	672,003	152,831
2 facilities	244,565	16,434	44,556	73,490	54,213
3 or 4 facilities	98,048	268	1,425	10,786	21,885
more than 4 facilities	36,501	2	5	39	719
General government	6,029	157	145	242	531
<i>of which:</i> 1 facility	3,663	123	122	201	465
2 facilities	1,469	17	11	34	55
3 or 4 facilities	769	17	11	6	7
more than 4 facilities	128	-	1	1	4
Financial companies (excluding Monetary Financial Institutions)	9,853	2,389	1,277	1,364	889
<i>of which:</i> 1 facility	7,208	2,295	997	956	520
2 facilities	1,828	93	268	333	254
3 or 4 facilities	596	1	11	75	106
more than 4 facilities	221	-	1	-	9
Non-financial companies	642,403	170,062	87,859	108,012	90,983
<i>of which:</i> 1 facility	397,632	165,990	69,518	66,992	40,720
2 facilities	130,055	4,032	17,736	34,334	33,188
3 or 4 facilities	80,011	39	604	6,663	16,533
more than 4 facilities	34,705	1	1	23	542
Producer households	378,337	150,750	77,599	74,891	29,841
<i>of which:</i> 1 facility	328,179	147,314	68,700	59,297	18,089
2 facilities	38,595	3,369	8,556	13,209	8,257
3 or 4 facilities	10,411	67	342	2,373	3,368
more than 4 facilities	1,152	-	1	12	127
Consumer households and others	2,595,373	1,029,818	694,984	571,022	107,124
<i>of which:</i> 1 facility	2,516,549	1,020,803	676,637	543,876	92,815
2 facilities	72,303	8,870	17,890	25,481	12,418
3 or 4 facilities	6,226	144	456	1,662	1,854
more than 4 facilities	295	1	1	3	37

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

2nd quarter 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	101,303	68,963	26,758	23,399	5,795
<i>of which:</i> 1 facility	43,408	19,958	5,596	3,503	665
2 facilities	29,526	16,135	4,707	2,916	479
3 or 4 facilities	25,275	23,791	8,419	5,255	850
more than 4 facilities	3,094	9,079	8,036	11,725	3,801
General government	809	1,404	1,028	1,023	363
<i>of which:</i> 1 facility	651	867	507	369	81
2 facilities	136	412	363	338	75
3 or 4 facilities	22	115	152	289	129
more than 4 facilities	-	10	6	27	78
Financial companies (excluding Monetary Financial Institutions)	639	699	447	824	643
<i>of which:</i> 1 facility	388	429	262	444	263
2 facilities	161	185	123	241	146
3 or 4 facilities	79	69	45	98	108
more than 4 facilities	11	16	17	41	126
Non-financial companies	67,828	55,347	22,913	20,383	4,704
<i>of which:</i> 1 facility	21,635	12,471	3,724	2,230	308
2 facilities	21,964	12,645	3,650	2,020	240
3 or 4 facilities	21,548	21,655	7,756	4,609	582
more than 4 facilities	2,681	8,576	7,783	11,524	3,574
Producer households	10,864	4,430	846	306	9
<i>of which:</i> 1 facility	4,683	1,450	190	71	-
2 facilities	3,304	1,246	182	63	3
3 or 4 facilities	2,545	1,337	281	85	3
more than 4 facilities	332	397	193	87	3
Consumer households and others	21,069	7,047	1,520	860	75
<i>of which:</i> 1 facility	15,982	4,712	911	386	12
2 facilities	3,944	1,641	388	254	15
3 or 4 facilities	1,073	614	184	174	28
more than 4 facilities	70	80	37	46	20

Credit Conditions and Risk

Access to data:

[TRI30466](#)

Average number of banks per borrower

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

(numbers in unit, percentages)

2nd quarter 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	1.05	1.13
	First bank's share of total credit granted (%)	66	99	98	96
General government	Average number of banks per borrower	1.65	1.34	1.28	1.22
	First bank's share of total credit granted (%)	70	99	99	96
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.54	1.04	1.23	1.36
	First bank's share of total credit granted (%)	86	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	1.03	1.21	1.42
	First bank's share of total credit granted (%)	50	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)

2nd 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	2.00	2.68	3.52
	First bank's share of total credit granted (%)	88	78	70	63
General government	Average number of banks per borrower	1.17	1.23	1.51	1.70
	First bank's share of total credit granted (%)	97	96	91	89
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.59	1.61	1.61	1.89
	First bank's share of total credit granted (%)	86	88	88	88
Non-financial companies	Average number of banks per borrower	1.79	2.23	2.90	3.78
	First bank's share of total credit granted (%)	79	73	66	59
<i>of which:</i>					
Industry	Average number of banks per borrower	1.95	2.47	3.28	4.28
	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	3.44
	First bank's share of total credit granted (%)	78	73	69	66
Services	Average number of banks per borrower	1.72	2.10	2.69	3.50
	First bank's share of total credit granted (%)	81	76	70	64
Producer households	Average number of banks per borrower	1.54	1.97	2.42	3.13
	First bank's share of total credit granted (%)	87	82	79	75
Consumer households and others	Average number of banks per borrower	1.15	1.31	1.48	1.65
	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)

2nd 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	4.88	7.48
	First bank's share of total credit granted (%)	53	58
General government	Average number of banks per borrower	2.12	3.28
	First bank's share of total credit granted (%)	87	67
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.97	3.92
	First bank's share of total credit granted (%)	85	86
Non-financial companies	Average number of banks per borrower	5.28	8.35
	First bank's share of total credit granted (%)	49	34
<i>of which:</i>			
Industry	Average number of banks per borrower	5.95	9.00
	First bank's share of total credit granted (%)	42	31
Building	Average number of banks per borrower	4.61	7.05
	First bank's share of total credit granted (%)	59	42
Services	Average number of banks per borrower	4.91	7.98
	First bank's share of total credit granted (%)	53	36
Producer households	Average number of banks per borrower	3.42	4.11
	First bank's share of total credit granted (%)	76	55
Consumer households and others	Average number of banks per borrower	2.03	3.92
	First bank's share of total credit granted (%)	84	61

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	8,752,664	8,807,328	4,115,135	4,087,848	4,637,529	4,719,480
of which: joint borrowers	2,471,958	2,480,357	1,057,993	1,039,082	1,413,965	1,441,275
Loans (excluding bad loans)						
facilities granted	2,246,810	2,266,305	1,856,608	1,864,534	390,202	401,771
margin used	1,716,998	1,732,296	1,325,004	1,328,260	391,993	404,036
Breach of overdraft limits	24,318	24,724	11,060	11,075	13,258	13,649
margin available	554,130	558,733	542,663	547,349	11,467	11,384
Account receivables financing						
facilities granted	240,515	243,577	203,932	205,226	36,584	38,351
margin used	115,688	121,518	87,002	90,756	28,686	30,762
Term loans						
facilities granted	1,830,326	1,845,703	1,477,861	1,483,489	352,465	362,215
margin used	1,533,917	1,543,805	1,175,324	1,175,455	358,593	368,350
Revocable loans						
facilities granted	173,507	174,844	172,353	173,639	1,153	1,205
margin used	64,944	64,806	60,229	59,882	4,714	4,924
Collateral granted						
facilities granted	390,865	389,683	383,131	381,989	7,734	7,694
margin used	195,336	191,736	188,254	184,702	7,082	7,033
Bad loans (gross of write-downs and net of write-offs)	103,575	102,107	16,695	16,829	86,880	85,278
Number of guarantors	3,606,139	3,553,674	1,952,772	1,911,201	1,653,367	1,642,473
of which: joint guarantors	1,171,560	1,153,316	681,699	664,962	489,861	488,354
Guarantees received	690,082	688,807	429,974	427,803	260,108	261,003

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30126](#)

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

2nd quarter 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	6,471,233	2,691,324	1,680,203	1,163,575	248,308
Facilities granted	2,005,056	138,759	170,362	204,619	97,495
Margin used	1,541,400	131,961	163,274	192,697	82,175
<i>of which : backed by real security</i>	622,707	89,676	145,756	166,309	52,952
Margin available	485,502	9,085	8,034	13,050	16,333
Breach of overdraft limits	21,847	2,286	946	1,128	1,012

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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	88,363	56,013	20,794	16,412	3,775
Facilities granted	79,482	112,857	93,095	213,284	827,349
Margin used	59,813	83,157	68,743	153,579	602,497
<i>of which</i> : backed by real security	24,636	27,026	19,280	37,851	58,705
Margin available	20,759	31,521	26,085	64,422	231,940
Breach of overdraft limits	1,090	1,821	1,733	4,717	7,088

Credit Conditions and Risk

Access to data:

[TRI30146](#)

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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	3,638,291	1,356,271	862,986	756,318	229,648
	Facilities granted	1,607,117	63,111	78,416	112,293	63,744
	Margin used	1,141,362	57,768	73,601	103,782	51,771
Piedmont	Number of borrowers	275,766	111,057	64,551	52,650	16,569
	Facilities granted	99,709	5,132	5,764	7,689	4,562
	Margin used	70,580	4,702	5,323	6,975	3,532
Valle d'Aosta	Number of borrowers	7,793	2,786	1,593	1,720	612
	Facilities granted	3,127	126	136	244	158
	Margin used	2,385	112	121	222	133
Lombardy	Number of borrowers	694,472	230,782	165,922	154,334	51,207
	Facilities granted	574,498	10,824	15,090	23,009	14,010
	Margin used	406,808	9,718	13,997	20,956	10,911
Liguria	Number of borrowers	86,087	34,619	20,734	16,166	5,141
	Facilities granted	22,681	1,608	1,840	2,335	1,399
	Margin used	16,320	1,462	1,695	2,122	1,123
Trentino Alto Adige	Number of borrowers	117,549	33,531	22,990	29,271	13,472
	Facilities granted	45,561	1,607	2,176	4,793	4,088
	Margin used	35,263	1,393	2,000	4,474	3,610
Veneto	Number of borrowers	344,865	119,269	88,329	74,449	21,929
	Facilities granted	181,508	5,638	8,126	11,050	6,090
	Margin used	125,348	5,121	7,648	10,171	4,783
Friuli-Venezia Giulia	Number of borrowers	90,817	34,559	24,886	17,777	4,573
	Facilities granted	30,711	1,675	2,287	2,639	1,281
	Margin used	20,724	1,561	2,190	2,469	1,049

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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	101,303	68,963	26,758	23,399	5,795
	Facilities granted	57,454	86,632	74,628	189,831	879,677
	Margin used	42,011	60,645	50,985	121,799	576,428
Piedmont	Number of borrowers	7,442	4,997	1,858	1,650	396
	Facilities granted	4,211	6,396	5,328	13,563	46,974
	Margin used	2,942	4,343	3,446	8,565	30,606
Valle d'Aosta	Number of borrowers	246	172	58	43	10
	Facilities granted	120	173	128	223	1,816
	Margin used	98	124	90	177	1,305
Lombardy	Number of borrowers	23,906	17,334	7,235	6,802	2,112
	Facilities granted	13,406	21,823	20,515	57,213	398,408
	Margin used	9,160	14,125	13,120	34,869	279,515
Liguria	Number of borrowers	1,981	1,174	434	385	96
	Facilities granted	1,103	1,477	1,203	3,026	8,658
	Margin used	786	1,014	822	1,891	5,354
Trentino Alto Adige	Number of borrowers	5,435	3,563	1,292	1,005	176
	Facilities granted	3,287	4,798	3,791	8,116	12,841
	Margin used	2,749	3,886	3,034	5,994	8,071
Veneto	Number of borrowers	10,636	7,747	3,050	2,692	572
	Facilities granted	6,065	9,763	8,506	22,108	104,053
	Margin used	4,248	6,512	5,492	13,197	67,986
Friuli-Venezia Giulia	Number of borrowers	1,963	1,383	537	432	116
	Facilities granted	1,137	1,792	1,511	3,429	14,924
	Margin used	840	1,255	1,027	2,175	8,114

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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	331,191	114,696	79,831	73,045	21,438
	Facilities granted	142,203	5,356	7,294	10,777	5,994
	Margin used	95,804	4,741	6,761	9,802	4,567
Tuscany	Number of borrowers	255,945	88,431	59,797	58,391	17,719
	Facilities granted	75,113	4,092	5,410	8,620	4,922
	Margin used	54,493	3,663	5,026	7,955	4,010
Umbria	Number of borrowers	53,018	22,156	12,533	8,734	2,939
	Facilities granted	13,794	1,027	1,109	1,254	839
	Margin used	9,937	934	1,028	1,124	667
Marche	Number of borrowers	106,640	41,795	25,504	19,124	6,106
	Facilities granted	27,159	1,972	2,309	2,872	1,810
	Margin used	19,220	1,784	2,143	2,587	1,413
Lazio	Number of borrowers	352,438	127,276	79,712	84,849	23,095
	Facilities granted	222,071	5,859	7,379	12,892	6,333
	Margin used	147,829	5,450	7,021	12,265	5,526
Abruzzo	Number of borrowers	70,525	30,011	16,240	11,588	3,697
	Facilities granted	15,500	1,384	1,452	1,683	1,021
	Margin used	11,896	1,282	1,372	1,539	831
Molise	Number of borrowers	13,667	6,311	3,010	2,152	679
	Facilities granted	2,287	292	265	312	187
	Margin used	1,902	273	250	291	160
Campania	Number of borrowers	215,451	85,766	46,963	43,645	12,735
	Facilities granted	48,820	3,889	4,263	6,441	3,484
	Margin used	38,959	3,618	4,017	6,002	2,922

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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	9,954	7,025	2,809	2,575	710
	Facilities granted	5,802	9,051	8,001	21,935	67,862
	Margin used	3,877	5,805	5,034	13,054	41,953
Tuscany	Number of borrowers	7,818	5,148	1,936	1,604	312
	Facilities granted	4,498	6,556	5,521	12,904	22,498
	Margin used	3,377	4,734	3,935	8,447	13,215
Umbria	Number of borrowers	1,409	995	377	323	72
	Facilities granted	815	1,251	1,046	2,634	3,797
	Margin used	584	869	732	1,720	2,250
Marche	Number of borrowers	3,022	2,075	752	611	114
	Facilities granted	1,828	2,688	2,126	4,715	6,789
	Margin used	1,285	1,764	1,361	2,897	3,862
Lazio	Number of borrowers	8,422	5,293	2,067	1,929	523
	Facilities granted	4,650	6,609	5,718	15,478	157,027
	Margin used	3,696	5,129	4,482	11,584	92,343
Abruzzo	Number of borrowers	1,744	1,125	416	352	79
	Facilities granted	998	1,393	1,118	2,789	3,627
	Margin used	743	992	785	1,915	2,360
Molise	Number of borrowers	304	194	68	29	10
	Facilities granted	159	203	157	239	467
	Margin used	114	145	105	203	349
Campania	Number of borrowers	5,664	3,719	1,423	1,203	209
	Facilities granted	3,065	4,309	3,622	8,659	11,001
	Margin used	2,406	3,409	2,778	6,257	7,279

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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	200,137	80,762	50,687	38,383	9,818
	Facilities granted	36,188	3,773	4,581	5,584	2,705
	Margin used	29,485	3,572	4,419	5,285	2,338
Basilicata	Number of borrowers	23,518	10,081	5,146	4,192	1,305
	Facilities granted	4,260	462	460	615	369
	Margin used	3,381	429	431	570	321
Calabria	Number of borrowers	71,261	33,593	14,534	11,350	3,432
	Facilities granted	10,099	1,503	1,267	1,649	943
	Margin used	8,543	1,409	1,195	1,560	799
Sicily	Number of borrowers	234,034	109,528	54,868	37,827	9,457
	Facilities granted	33,425	5,044	4,925	5,454	2,577
	Margin used	27,869	4,782	4,744	5,137	2,223
Sardinia	Number of borrowers	93,026	39,225	25,136	16,646	3,721
	Facilities granted	18,399	1,848	2,284	2,378	973
	Margin used	14,612	1,761	2,218	2,277	853

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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	4,341	2,811	915	713	117
	Facilities granted	2,497	3,480	2,477	5,462	5,553
	Margin used	2,037	2,734	1,879	3,711	3,374
Basilicata	Number of borrowers	577	396	164	98	14
	Facilities granted	328	483	422	674	438
	Margin used	255	371	306	469	204
Calabria	Number of borrowers	1,325	843	318	185	32
	Facilities granted	730	949	737	1,039	1,249
	Margin used	590	751	570	727	869
Sicily	Number of borrowers	3,694	2,138	776	543	89
	Facilities granted	2,017	2,502	2,021	3,922	4,866
	Margin used	1,620	1,943	1,474	2,629	3,143
Sardinia	Number of borrowers	1,419	831	273	225	36
	Facilities granted	739	937	679	1,704	6,830
	Margin used	604	736	513	1,319	4,276

Credit Conditions and Risk

Access to data:

[TRI30156](#)

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

2nd quarter 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	3,638,291	1,356,271	862,986	756,318	229,648
	Facilities granted	1,607,117	63,111	78,416	112,293	63,744
	Margin used	1,141,362	57,768	73,601	103,782	51,771
General government	Number of borrowers	6,029	157	145	242	531
	Facilities granted	40,951	6	12	32	118
	Margin used	23,956	65	81	72	108
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	9,853	2,389	1,277	1,364	889
	Facilities granted	390,368	109	114	209	263
	Margin used	292,173	78	82	161	192
Non-financial companies	Number of borrowers	642,403	170,062	87,859	108,012	90,983
	Facilities granted	865,997	7,834	7,925	17,099	27,570
	Margin used	538,513	5,529	5,569	12,092	19,199
<i>of which:</i>	Industry	Number of borrowers	131,746	21,847	13,762	20,034
		Facilities granted	340,559	1,029	1,262	3,254
		Margin used	191,988	658	775	1,959
	Building	Number of borrowers	86,222	23,408	12,185	15,301
		Facilities granted	58,142	1,080	1,091	2,405
		Margin used	41,995	718	707	1,596
	Services	Number of borrowers	400,356	119,313	58,907	68,807
		Facilities granted	434,238	5,483	5,307	10,816
		Margin used	279,376	3,961	3,870	8,015
Producer households	Number of borrowers	378,337	150,750	77,599	74,891	29,841
	Facilities granted	49,732	6,877	6,893	11,083	8,293
	Margin used	43,695	5,885	6,165	9,997	7,227
Consumer households and others	Number of borrowers	2,595,373	1,029,818	694,984	571,022	107,124
	Facilities granted	259,490	48,147	63,375	83,758	27,422
	Margin used	242,548	46,099	61,621	81,362	24,981

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

2nd quarter 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	101,303	68,963	26,758	23,399	5,795
	Facilities granted	57,454	86,632	74,628	189,831	879,677
	Margin used	42,011	60,645	50,985	121,799	576,428
General government	Number of borrowers	809	1,404	1,028	1,023	363
	Facilities granted	272	979	1,482	4,483	33,565
	Margin used	151	536	700	2,042	20,094
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	639	699	447	824	643
	Facilities granted	379	980	1,421	8,509	378,378
	Margin used	273	595	881	4,399	285,375
Non-financial companies	Number of borrowers	67,828	55,347	22,913	20,383	4,704
	Facilities granted	39,827	70,591	64,697	167,851	462,439
	Margin used	27,400	48,150	43,844	108,849	266,975
<i>of which:</i>	Industry	Number of borrowers	18,187	17,354	8,181	2,241
		Facilities granted	11,040	23,047	23,998	71,364
		Margin used	6,357	13,308	13,861	40,838
	Building	Number of borrowers	9,117	7,249	2,760	1,935
		Facilities granted	5,302	8,759	7,009	12,829
		Margin used	3,615	6,138	5,116	9,591
	Services	Number of borrowers	37,765	28,129	10,846	9,146
		Facilities granted	21,833	35,382	30,415	74,833
		Margin used	16,029	25,863	22,130	51,626
Producer households	Number of borrowers	10,864	4,430	846	306	9
	Facilities granted	6,100	5,402	2,368	1,996	472
	Margin used	5,272	4,782	2,103	1,652	326
Consumer households and others	Number of borrowers	21,069	7,047	1,520	860	75
	Facilities granted	10,824	8,639	4,649	6,967	4,798
	Margin used	8,875	6,555	3,453	4,840	3,633

Credit Conditions and Risk

Access to data:

[TRI30190](#)

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

2nd quarter 2025

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

		Consumer households		
		Female	Male	Joint loans
ITALY	Number of borrowers	1,214,814	2,012,857	2,096,586
	Facilities granted	99,073	174,335	221,395
	Margin used	96,726	167,016	218,359
Piedmont	Number of borrowers	95,674	145,996	170,619
	Facilities granted	7,037	11,752	17,037
	Margin used	6,840	11,177	16,636
Valle d'Aosta	Number of borrowers	3,587	4,691	4,463
	Facilities granted	290	406	487
	Margin used	285	388	477
Lombardy	Number of borrowers	246,393	402,433	447,128
	Facilities granted	21,550	39,859	51,645
	Margin used	20,779	37,323	50,679
Liguria	Number of borrowers	36,156	55,598	49,598
	Facilities granted	2,774	4,665	5,031
	Margin used	2,717	4,448	4,915
Trentino-Alto Adige	Number of borrowers	25,075	44,682	31,317
	Facilities granted	2,609	5,311	4,411
	Margin used	2,531	5,055	4,326
Veneto	Number of borrowers	99,417	178,400	197,527
	Facilities granted	7,902	15,703	20,867
	Margin used	7,719	14,992	20,646
Friuli Venezia Giulia	Number of borrowers	30,088	48,943	44,588
	Facilities granted	2,203	3,953	4,477
	Margin used	2,175	3,830	4,427

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

2nd quarter 2025

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

		Consumer households		
		Female	Male	Joint loans
Emilia-Romagna	Number of borrowers	108,236	167,394	167,117
	Facilities granted	8,712	15,195	18,235
	Margin used	8,486	14,408	17,935
Tuscany	Number of borrowers	93,070	140,906	145,604
	Facilities granted	7,781	12,321	15,923
	Margin used	7,581	11,809	15,706
Umbria	Number of borrowers	17,793	28,499	27,094
	Facilities granted	1,210	2,084	2,396
	Margin used	1,185	2,000	2,371
Marche	Number of borrowers	30,482	48,612	46,071
	Facilities granted	2,249	3,807	4,337
	Margin used	2,199	3,659	4,293
Lazio	Number of borrowers	144,780	208,769	214,497
	Facilities granted	13,444	19,764	25,279
	Margin used	13,166	19,055	24,984
Abruzzo	Number of borrowers	22,599	39,348	33,237
	Facilities granted	1,605	2,872	2,955
	Margin used	1,588	2,807	2,933
Molise	Number of borrowers	4,355	8,165	6,602
	Facilities granted	312	562	576
	Margin used	303	551	573
Campania	Number of borrowers	64,266	129,457	154,552
	Facilities granted	5,414	10,401	15,755
	Margin used	5,283	10,109	15,602
Apulia	Number of borrowers	61,003	120,601	133,858
	Facilities granted	4,669	9,113	12,196
	Margin used	4,629	8,981	12,150

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

2nd quarter 2025

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

		Consumer households		
		Female	Male	Joint loans
Basilicata	Number of borrowers	6,985	13,884	12,935
	Facilities granted	518	1,007	1,188
	Margin used	521	995	1,181
Calabria	Number of borrowers	22,932	42,247	38,950
	Facilities granted	1,565	2,769	3,427
	Margin used	1,558	2,746	3,416
Sicily	Number of borrowers	70,417	138,399	125,307
	Facilities granted	4,916	9,454	11,056
	Margin used	4,878	9,377	11,005
Sardinia	Number of borrowers	31,474	45,777	45,488
	Facilities granted	2,313	3,334	4,117
	Margin used	2,300	3,301	4,102

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

2nd quarter 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	5.02	5.72	4.38
North West Italy	4.96	5.43	4.26
North East Italy	4.75	4.93	4.25
Central Italy	5.08	5.60	4.15
Southern Italy	5.54	6.53	4.70
Islands	5.67	6.41	4.87

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30881](#)

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

(percentages)

2nd quarter 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	
3.09	3.55	4.95	2.95	3.88
3.01	3.57	4.64	2.87	3.76
3.16	3.62	4.71	2.99	3.94
3.30	3.89	5.78	3.05	5.23
2.95	3.55	4.52	2.84	3.65
3.02	3.63	4.97	2.82	4.07
3.05	3.42	4.56	2.93	3.98
2.82	3.57	4.44	2.61	5.55
3.08	3.54	5.10	2.98	3.88
2.99	3.33	4.97	2.83	4.86
3.10	3.25	4.16	2.99	3.69
3.06	3.60	5.19	2.94	3.74
3.02	3.64	4.99	2.90	3.76
3.33	3.72	5.93	3.17	4.62
3.02	3.54	5.39	2.91	3.33
3.05	3.57	5.16	2.94	3.74
3.19	3.68	5.66	3.04	4.02
3.20	3.71	5.66	3.07	4.09
3.26	3.67	5.58	3.11	5.29
3.13	3.71	5.85	2.99	3.65
3.18	3.71	5.50	3.05	4.29
3.12	3.44	5.22	2.96	5.00
3.39	3.58	5.74	3.17	5.57
3.34	3.78	5.75	3.18	5.22
3.55	3.83	5.75	3.38	5.21
2.96	3.50	5.74	2.84	5.27

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30890](#)

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

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

2nd quarter 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	3.44	3.62	3.31	3.21	2.63	2.71	2.60	2.44
North West Italy	3.48	3.66	3.35	3.25	2.62	2.75	2.58	2.40
Piedmont and Valle d'Aosta	3.51	3.66	3.40	3.26	2.60	2.72	2.52	2.40
Lombardy	3.46	3.66	3.33	3.24	2.63	2.76	2.61	2.40
Liguria	3.57	3.70	3.46	3.40	2.57	2.71	2.49	2.33
North East Italy	3.29	3.44	3.17	3.16	2.65	2.73	2.62	2.51
Trentino-Alto Adige	3.38	3.59	3.29	3.30	2.46	2.32	2.44	2.60
Veneto	3.43	3.61	3.31	3.13	2.72	2.85	2.65	2.53
Friuli Venezia Giulia	3.20	3.32	3.05	3.05	2.59	2.62	2.59	2.45
Emilia-Romagna	3.14	3.27	3.01	3.03	2.63	2.69	2.63	2.42
Central Italy	3.50	3.68	3.41	3.21	2.59	2.67	2.60	2.39
Tuscany	3.53	3.66	3.44	3.33	2.61	2.70	2.60	2.38
Umbria	3.67	3.72	3.57	3.65	2.62	2.71	2.53	2.41
Marche	3.41	3.51	3.26	3.30	2.54	2.61	2.49	2.33
Lazio	3.49	3.72	3.41	3.11	2.59	2.65	2.62	2.40
Southern Italy	3.57	3.77	3.38	3.25	2.64	2.71	2.62	2.47
Abruzzo e Molise	3.56	3.70	3.40	3.36	2.66	2.72	2.58	2.61
Campania	3.63	3.86	3.48	3.32	2.62	2.67	2.62	2.42
Apulia	3.58	3.76	3.33	3.29	2.69	2.75	2.65	2.50
Basilicata	3.26	3.53	3.02	3.02	2.54	2.57	2.52	2.48
Calabria	3.44	3.68	3.30	2.88	2.60	2.68	2.55	2.49
Islands	3.64	3.84	3.40	3.21	2.65	2.67	2.63	2.58
Sicily	3.68	3.87	3.46	3.20	2.72	2.82	2.64	2.56
Sardinia	3.40	3.64	3.14	3.22	2.53	2.45	2.61	2.62

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30900](#)

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

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

2nd quarter 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	3.86	4.08	3.74	3.80	3.46	3.67	3.41	3.28
North West Italy	3.82	4.13	3.71	3.71	3.45	3.70	3.40	3.24
North East Italy	4.00	4.19	3.86	4.03	3.53	3.73	3.47	3.39
Central Italy	3.71	3.85	3.63	3.69	3.41	3.60	3.38	3.26
Southern Italy	3.75	4.01	3.62	3.64	3.43	3.62	3.37	3.24
Islands	3.67	3.92	3.58	3.15	3.47	3.65	3.39	3.30

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30950](#)

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

(percentages)

2nd quarter 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	3.38	3.99	3.57	4.87	4.15	2.82	3.55	3.00	4.61	3.95
North West Italy	3.31	3.94	3.64	4.64	3.95	2.76	3.60	3.13	4.50	3.85
North East Italy	3.46	3.81	3.42	4.66	4.09	3.01	3.40	2.91	3.92	3.95
Central Italy	3.09	3.92	3.40	5.31	4.08	2.56	3.22	2.84	5.00	3.51
Southern Italy and Islands	4.63	4.64	4.04	5.13	4.94	4.42	4.43	3.30	5.33	5.08

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

Sources: AnaCredit survey

Credit Conditions and Risk

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

(percentages)

2nd quarter 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	4.03	4.12	3.83	5.04	4.15	4.28	4.35	4.01	4.78	4.43
North West Italy	3.83	3.94	3.90	4.88	3.80	4.25	4.30	3.90	4.57	4.37
North East Italy	3.94	3.98	3.68	4.64	4.16	4.07	4.07	3.83	4.82	4.17
Central Italy	4.19	4.31	3.64	5.51	4.48	4.31	4.50	4.17	5.02	4.56
Southern Italy and Islands	4.58	4.57	4.17	4.86	4.73	4.89	4.90	4.62	5.53	4.96

Credit Conditions and Risk

Access to data:

[TRI30951](#)

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

2nd quarter 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)

3.38 2.82 4.03 4.28 6.02 5.68 7.05 7.47

of which: Non-financial companies and producer households

3.99 3.55 4.12 4.35 6.02 5.68 7.05 7.65

North West Italy

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

3.31 2.76 3.83 4.25 5.92 5.61 6.97 7.69

of which: Non-financial companies and producer households

3.94 3.60 3.94 4.31 5.91 5.61 6.96 7.70

North East Italy

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

3.46 3.01 3.94 4.07 5.87 5.60 6.83 6.95

of which: Non-financial companies and producer households

3.81 3.40 3.98 4.07 5.87 5.60 6.83 6.98

Central Italy

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

3.09 2.56 4.19 4.31 6.03 5.74 6.74 7.01

of which: Non-financial companies and producer households

3.92 3.22 4.31 4.49 6.06 5.74 6.74 7.59

Southern Italy and Islands

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

4.63 4.41 4.58 4.89 6.25 5.78 7.63 8.06

of which: Non-financial companies and producer households

4.64 4.43 4.57 4.90 6.24 5.78 7.63 8.06

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

Sources: AnaCredit survey

Credit Conditions and Risk

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

2nd quarter 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)

5.58 4.68 5.91 6.03 4.83 4.15 5.05 5.16

of which: Non-financial companies and producer households

5.61 4.68 5.90 6.19 4.85 4.15 5.06 5.28

North West Italy

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

5.31 4.42 5.67 5.92 4.60 3.86 4.89 5.07

of which: Non-financial companies and producer households

5.30 4.42 5.66 5.93 4.59 3.85 4.89 5.06

North East Italy

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

5.29 4.66 5.49 5.73 4.59 4.07 4.73 4.88

of which: Non-financial companies and producer households

5.28 4.65 5.49 5.73 4.58 4.06 4.73 4.89

Central Italy

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

5.60 4.98 5.96 5.68 4.91 4.43 5.14 5.02

of which: Non-financial companies and producer households

5.78 4.97 5.95 6.21 5.09 4.46 5.15 5.50

Southern Italy and Islands

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

6.23 4.95 6.53 6.83 5.37 4.57 5.53 5.85

of which: Non-financial companies and producer households

6.23 4.94 6.52 6.85 5.37 4.56 5.53 5.86

Credit Conditions and Risk

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

2nd quarter 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)

4.41 3.88 4.57 4.67 4.05 3.51 4.10 4.39

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

4.43 3.91 4.56 4.71 4.06 3.55 4.09 4.40

North West Italy

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

4.27 3.70 4.49 4.57 3.89 3.27 4.00 4.32

of which: Non-financial companies and producer households

4.26 3.69 4.46 4.57 3.87 3.28 3.98 4.29

North East Italy

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

4.24 3.81 4.32 4.49 3.98 3.64 3.94 4.23

of which: Non-financial companies and producer households

4.23 3.80 4.32 4.48 3.97 3.59 3.94 4.23

Central Italy

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

4.47 3.91 4.62 4.72 4.11 3.48 4.16 4.53

of which: Non-financial companies and producer households

4.60 4.09 4.63 4.95 4.22 3.69 4.16 4.64

Southern Italy and Islands

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

4.80 4.32 4.90 5.01 4.34 3.89 4.37 4.61

of which: Non-financial companies and producer households

4.80 4.32 4.91 5.02 4.33 3.88 4.36 4.61

Credit Conditions and Risk

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

2nd quarter 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)

3.05 2.54 3.66 4.04

of which: Non-financial companies and producer households

3.58 2.92 3.70 4.10

North West Italy

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

3.06 2.53 3.59 4.08

of which: Non-financial companies and producer households

3.66 3.17 3.66 4.14

North East Italy

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

3.18 2.76 3.54 3.90

of which: Non-financial companies and producer households

3.45 2.80 3.54 3.89

Central Italy

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

2.82 2.39 3.90 4.04

of which: Non-financial companies and producer households

3.48 2.61 3.96 4.20

Southern Italy and Islands

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

3.85 3.17 3.70 4.37

of which: Non-financial companies and producer households

3.85 3.17 3.70 4.39

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

by customer region and sector

(percentages)

2nd 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	3.38	4.17	3.99	4.25
North West Italy	3.31	4.04	3.94	4.13
Piedmont	3.78	4.03	3.92	4.21
Valle d'Aosta	3.33	3.73	3.85	3.73
Lombardy	3.24	4.04	3.97	4.12
Liguria	3.60	4.17	3.59	4.17
North East Italy	3.46	4.02	3.81	4.04
Trentino-Alto Adige	4.10	4.35	3.93	4.12
Veneto	4.01	4.15	3.96	4.09
Friuli Venezia Giulia	3.51	3.88	3.51	3.94
Emilia-Romagna	3.19	3.87	3.76	3.99
Central Italy	3.09	4.26	3.92	4.42
Tuscany	4.14	4.51	4.16	4.53
Umbria	4.42	4.39	4.32	4.26
Marche	4.00	3.90	3.99	3.90
Lazio	2.85	4.18	3.75	4.46
Southern Italy and Islands	4.63	4.73	4.64	4.74
Abruzzo	4.62	4.60	4.62	4.59
Molise	4.74	5.34	4.73	5.33
Campania	4.54	4.51	4.55	4.53
Apulia	4.54	4.82	4.54	4.82
Basilicata	4.99	4.60	5.00	4.60
Calabria	5.11	5.10	5.10	5.08
Sicily	4.66	4.98	4.67	4.98
Sardinia	4.85	4.92	4.87	4.91

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)

2nd 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	4.73	5.22	4.82	6.30	5.40
North West Italy	4.41	5.05	4.84	6.21	5.08
Piedmont	5.02	5.33	5.11	7.00	5.26
Valle d'Aosta	5.35	6.54	4.53	8.96	8.03
Lombardy	4.21	4.93	4.77	5.93	4.94
Liguria	5.68	5.69	4.93	6.78	5.89
North East Italy	4.57	4.87	4.55	5.78	5.08
Trentino-Alto Adige	4.71	4.78	4.15	5.53	4.94
Veneto	4.70	5.02	4.66	6.33	5.27
Friuli Venezia Giulia	4.45	5.15	4.69	5.91	5.56
Emilia-Romagna	4.46	4.74	4.49	5.52	4.93
Central Italy	4.90	5.45	4.87	6.60	5.61
Tuscany	5.19	5.35	4.89	6.89	5.52
Umbria	5.53	5.55	4.67	7.04	6.17
Marche	5.44	5.46	5.11	6.54	5.70
Lazio	4.55	5.50	4.76	6.46	5.59
Southern Italy and Islands	6.01	6.15	5.45	6.99	6.46
Abruzzo	5.83	5.87	5.17	6.12	6.65
Molise	6.87	6.81	5.70	6.72	7.72
Campania	5.89	5.95	5.75	6.86	6.00
Apulia	6.00	5.98	5.21	7.37	6.34
Basilicata	5.74	5.78	5.89	7.09	5.41
Calabria	7.18	7.13	5.37	7.63	8.08
Sicily	6.49	6.50	5.43	7.42	6.91
Sardinia	5.21	6.80	5.48	7.68	7.33

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

Sources: AnaCredit survey

Credit Conditions and Risk

Access to data:

[TRI31101](#)

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

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

(percentages)

2nd quarter 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)

4.73 8.98 7.56 6.51 5.61 4.85 3.45

of which: Non-financial companies and producer households

5.23 9.05 7.56 6.51 5.62 4.86 3.82

North West Italy

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

4.41 8.79 7.48 6.44 5.53 4.78 3.33

of which: Non-financial companies and producer households

5.05 8.99 7.49 6.46 5.55 4.81 3.80

North East Italy

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

4.57 8.69 7.04 6.13 5.28 4.62 3.40

of which: Non-financial companies and producer households

4.87 8.69 7.04 6.14 5.30 4.62 3.65

Central Italy

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

4.90 8.92 7.61 6.65 5.86 5.06 3.40

of which: Non-financial companies and producer households

5.45 8.93 7.61 6.64 5.86 5.06 3.85

Southern Italy and Islands

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

6.01 9.71 8.42 7.17 6.16 5.27 4.34

of which: Non-financial companies and producer households

6.15 9.71 8.42 7.17 6.14 5.24 4.35

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

'Statistics' series publications are available on the Bank of Italy's site:

<https://www.bancaditalia.it/pubblicazioni/>

Requests for information on the content of this publication can be sent to
statistiche@bancaditalia.it.

Publication not subject to registration pursuant to Article 3 bis of Law 103/2012