

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

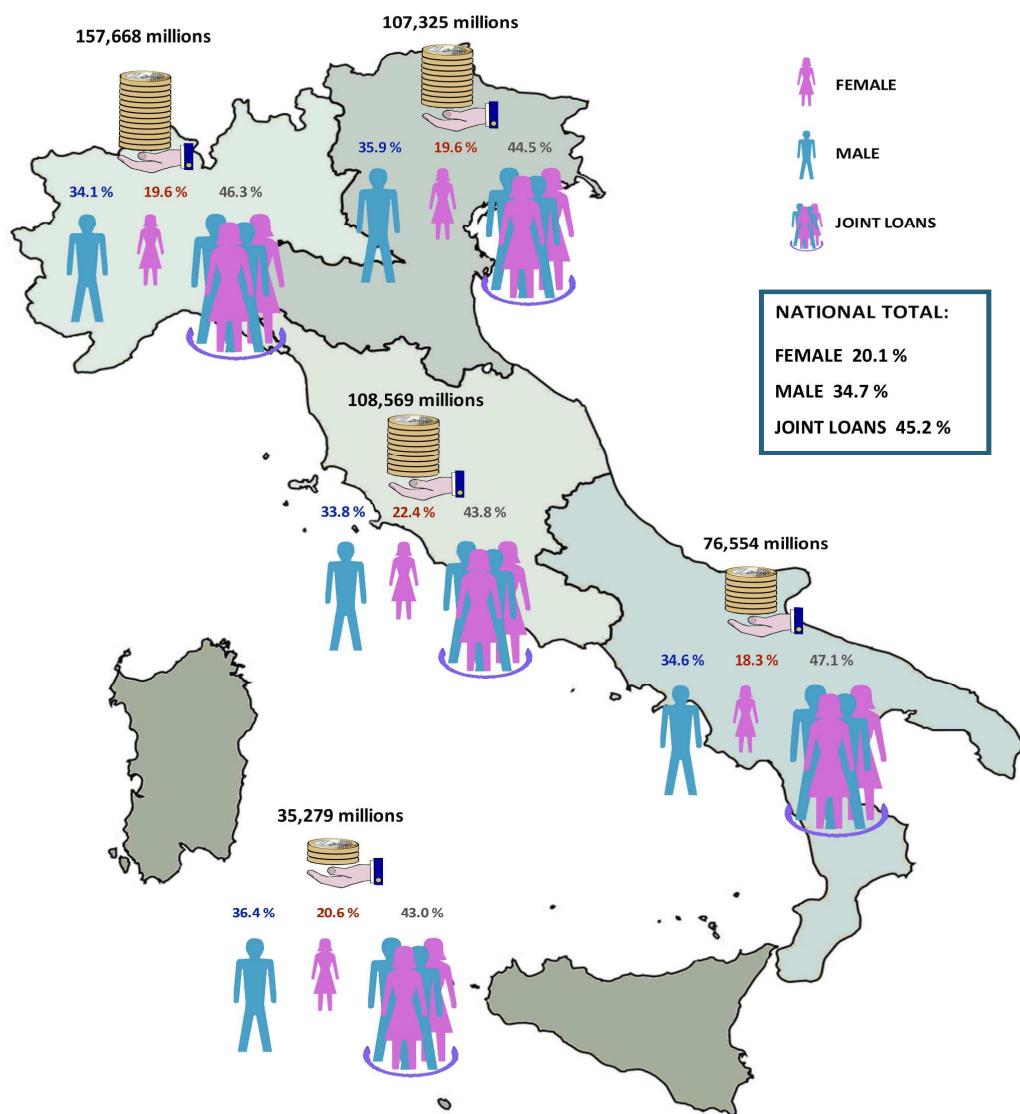
31 December 2025

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Figure 1

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

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

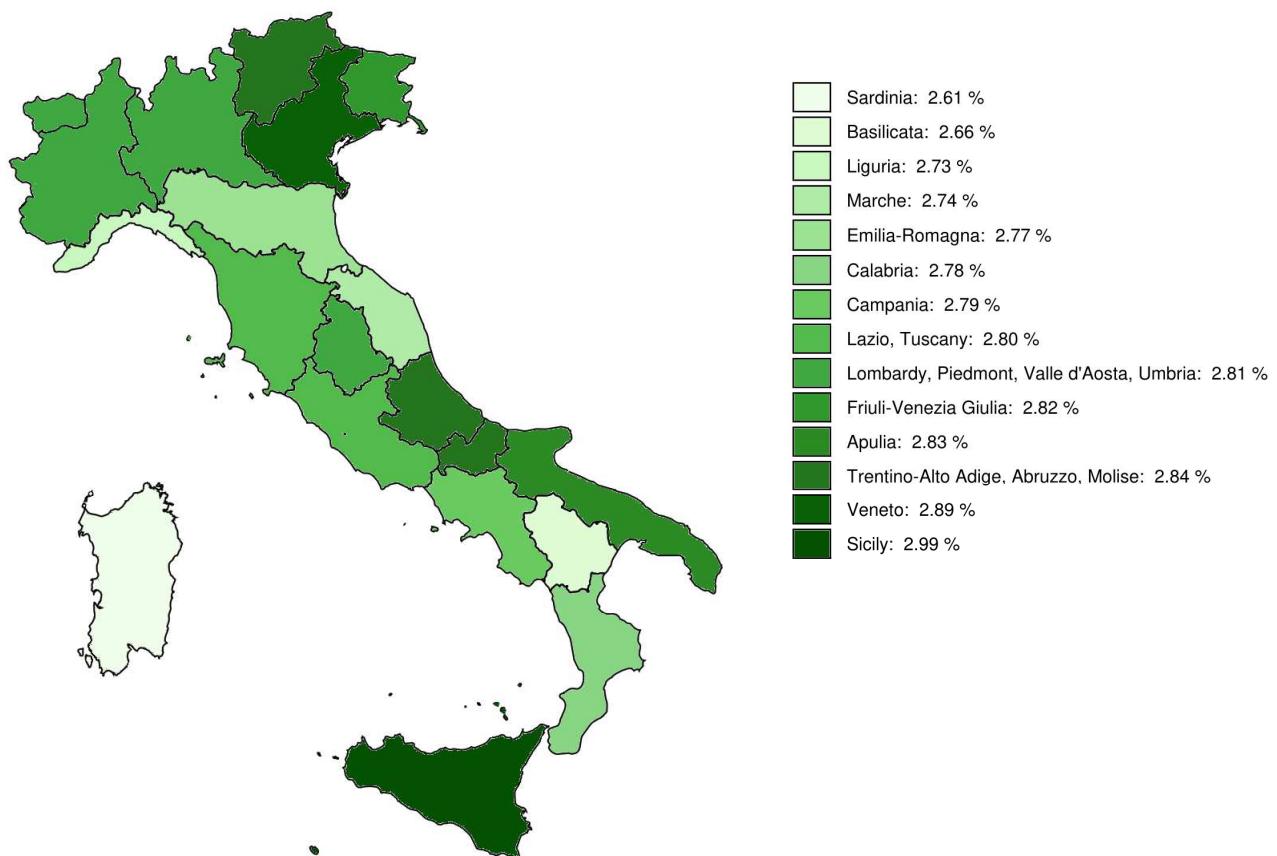


Reference period: September 2025

Figure 2

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

(per cent; data at 30 September 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: September 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
<i>Tables distributed on the "BDS on-line statistical database" only</i>			
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

Q	CCR	by customer geographical area and economic activity and total margin used (size classes) Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period	TRI30631
Q	CCR	by customer sector and total credit used (size classes) Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period	TRI30632
Q	CCR	by customer region and sector Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period	TRI30633
Q	CCR	by customer province and sector Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period	TRI30634
Q	CCR	by customer region and total margin used (size classes) Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period	TRI30635
Q	CCR	by customer geographical area, sector and economic activity Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period	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
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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
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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
<i>Tables distributed on the “BDS on-line statistical database” only</i>				
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-Q3	2025-Q2	2025-Q1
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Non-performing loans	50,421	50,883	50,515
Bad loans (gross of write-downs and net of write-offs)			
Loans subject to forbearance	3,042	3,068	2,851
Other exposures	14,166	14,351	14,272
Likely defaults			
Loans subject to forbearance	11,243	11,431	11,570
Other exposures	15,715	16,212	16,366
Non-performing past due loans/exposures			
Loans subject to forbearance	444	420	405
Other exposures	5,803	5,393	5,042
Performing loans			
Loans subject to forbearance	18,656	19,567	19,805
Other exposures	1,780,117	1,783,150	1,761,182
Total loans to customers	1,849,194	1,853,600	1,831,502

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

Source: supervisory reports

Credit Conditions and Risk

Access to data:

[TRI30267](#)

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

3rd quarter 2025

Reporting institutions: **Banks and CDP**

Bad loans (gross of write-downs and net of write-offs)						
Total	of which:					
	Non-financial companies	Producer households	Consumer households and others			
			for consumer credit	for purchase of buildings	for other purposes	
ITALIA	16,888	10,952	1,480	987	1,519	1,419
North West Italy	4,741	3,279	381	230	453	376
Piedmont and Valle d'Aosta	1,066	646	131	70	103	106
Lombardy	3,375	2,455	214	141	315	241
Liguria	300	179	36	20	35	30
North East Italy	3,085	2,104	313	127	234	282
Trentino-Alto Adige	236	142	49	9	12	21
Veneto	1,290	870	117	49	116	131
Friuli Venezia Giulia	219	124	32	12	24	24
Emilia-Romagna	1,340	968	116	58	81	106
Central Italy	4,282	3,053	288	200	341	355
Tuscany	1,245	879	126	52	90	96
Umbria	242	162	22	12	15	17
Marche	455	330	37	17	31	40
Lazio	2,340	1,682	102	119	205	202
Southern Italy	3,436	1,868	327	292	333	278
Abruzzo and Molise	356	225	38	25	32	31
Campania	1,561	979	119	146	160	119
Apulia and Basilicata	1,146	528	120	77	107	80
Calabria	374	137	50	43	35	47
Islands	1,344	648	170	137	158	128
Sicily	1,000	439	122	113	128	96
Sardinia	344	209	48	24	30	32

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

Source: supervisory reports

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

3rd quarter 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	25,889	17,302	1,629	1,613	2,961	1,740
North West Italy	8,267	5,862	407	385	876	469
Piedmont and Valle d'Aosta	1,732	1,157	121	123	199	120
Lombardy	5,998	4,356	248	228	604	310
Liguria	537	350	39	34	73	39
North East Italy	6,027	4,315	440	234	596	331
Trentino-Alto Adige	886	586	147	13	74	63
Veneto	1,928	1,268	121	97	245	122
Friuli Venezia Giulia	416	286	30	24	45	31
Emilia-Romagna	2,797	2,175	142	100	231	115
Central Italy	6,279	4,308	333	310	690	446
Tuscany	1,631	1,078	126	91	195	137
Umbria	296	191	23	22	39	21
Marche	595	360	58	33	63	81
Lazio	3,758	2,680	126	165	392	208
Southern Italy	3,870	2,224	304	452	522	340
Abruzzo and Molise	591	376	53	47	64	47
Campania	1,643	999	100	183	215	127
Apulia and Basilicata	1,266	672	113	152	198	129
Calabria	370	177	38	70	45	37
Islands	1,446	593	144	231	277	153
Sicily	1,132	438	113	188	234	115
Sardinia	314	155	31	44	44	38

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

3rd 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	5,838	1,974	308	1,287	580	321
North West Italy	1,278	505	75	317	159	88
Piedmont and Valle d'Aosta	294	78	27	92	38	23
Lombardy	881	401	41	195	110	53
Liguria	103	26	6	30	11	12
North East Italy	706	254	49	189	83	55
Trentino-Alto Adige	50	19	6	10	7	6
Veneto	294	116	19	72	34	23
Friuli Venezia Giulia	75	28	6	19	6	5
Emilia-Romagna	287	90	18	88	36	21
Central Italy	1,426	641	67	261	134	85
Tuscany	251	82	22	73	32	23
Umbria	84	32	4	19	6	5
Marche	130	54	8	26	10	9
Lazio	961	472	33	143	86	48
Southern Italy	1,747	491	86	350	136	69
Abruzzo and Molise	188	57	11	37	14	10
Campania	775	292	29	152	61	28
Apulia and Basilicata	417	115	35	101	50	23
Calabria	367	27	11	59	12	8
Islands	681	84	31	170	67	25
Sicily	563	63	21	131	56	19
Sardinia	118	21	10	39	11	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)

3rd 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	429,763	18,963	1.16	33,977	1,827	3,497	376
North West Italy	103,219	4,986	1.11	8,411	646	808	64
Piedmont	29,862	1,112	1.08	2,477	115	225	12
Valle D'Aosta	643	20	1.08	70	2	2	..
Lombardy	62,803	3,542	1.13	5,112	473	517	48
Liguria	9,911	311	1.04	752	56	64	3
North East Italy	62,434	3,565	1.19	5,219	307	470	48
Veneto	25,390	1,514	1.21	1,935	113	183	20
Friuli-Venezia Giulia	5,702	245	1.16	527	17	49	6
Emilia Romagna	27,798	1,563	1.19	2,458	147	225	21
Trentino Alto Adige	3,544	244	1.04	299	29	13	1
Central Italy	92,991	4,965	1.17	7,205	440	751	93
Tuscany	27,103	1,362	1.10	2,307	148	195	15
Umbria	6,509	262	1.16	456	23	71	4
Marche	9,610	489	1.10	732	36	77	5
Lazio	49,769	2,851	1.23	3,710	233	408	69
Southern Italy	114,279	3,798	1.17	8,832	318	903	72
Abruzzo	9,844	367	1.21	696	33	93	6
Molise	2,035	54	1.16	168	5	17	1
Campania	54,663	1,807	1.15	4,087	160	365	26
Apulia	28,429	1,001	1.16	2,396	83	267	12
Basilicata	2,911	77	1.15	239	6	36	1
Calabria	16,397	492	1.25	1,246	31	125	25
Islands	56,834	1,649	1.21	4,309	117	565	99
Sicily	45,613	1,278	1.25	3,442	97	457	93
Sardinia	11,221	371	1.08	867	20	108	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)

3rd 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	429,763	18,963	1.16	33,977	1,827	3,497	376
General government	165	486	2.00	4	6	10	95
Financial companies (excluding Monetary Financial Institutions)	503	190	2.27	38	13	3	..
Non-financial companies	72,169	12,542	1.18	5,176	1,206	325	132
<i>of which:</i>							
Industry	12,470	3,258	1.22	730	247	65	54
Building	10,950	1,988	1.16	738	114	46	18
Services	43,761	6,463	1.17	3,296	731	195	48
Producer households	51,505	1,559	1.09	3,357	154	476	29
Consumer households and e others	304,327	4,173	1.05	25,312	446	2,680	120

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-Q4	2023-Q1	2023-Q2	2023-Q3	2023-Q4	2024-Q1
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TOTAL	0.80	0.89	0.88	0.88	0.88	0.99
From 250 to 125,000 euro	0.67	0.72	0.76	0.80	0.85	0.90
From 125,000 to 500,000 euro	0.78	0.83	0.82	0.89	0.94	0.99
More than 500,000 euro	0.84	0.95	0.94	0.90	0.86	1.03
General government	0.35	0.60	0.51	0.43	0.46	0.49
From 250 to 125,000 euro	2.53	2.73	3.75	5.07	3.38	3.37
From 125,000 to 500,000 euro	1.21	1.87	2.86	2.52	3.22	1.87
More than 500,000 euro	0.34	0.60	0.49	0.42	0.44	0.48
Financial companies (excluding Monetary Financial Institutions)	0.07	0.14	0.17	0.16	0.14	0.25
From 250 to 125,000 euro	0.92	1.07	1.10	1.20	1.32	1.18
From 125,000 to 500,000 euro	0.70	0.79	1.05	1.22	1.22	1.34
More than 500,000 euro	0.07	0.14	0.16	0.15	0.14	0.25
Non-financial companies	1.33	1.45	1.42	1.35	1.34	1.51
From 250 to 125,000 euro	2.05	2.14	2.25	2.26	2.31	2.31
From 125,000 to 500,000 euro	1.89	1.94	1.95	2.00	2.13	2.18
More than 500,000 euro	1.26	1.38	1.34	1.27	1.24	1.42
Producer households	1.11	1.16	1.23	1.27	1.38	1.47
From 250 to 125,000 euro	1.07	1.15	1.25	1.26	1.35	1.38
From 125,000 to 500,000 euro	1.13	1.17	1.22	1.30	1.36	1.46
More than 500,000 euro	1.16	1.17	1.21	1.24	1.44	1.64
Consumer households	0.46	0.50	0.53	0.58	0.63	0.68
From 250 to 125,000 euro	0.51	0.54	0.58	0.64	0.69	0.74
From 125,000 to 500,000 euro	0.40	0.44	0.45	0.52	0.56	0.60
More than 500,000 euro	0.48	0.46	0.60	0.58	0.57	0.64
Other sectors	0.88	0.87	1.11	0.98	1.30	1.42
From 250 to 125,000 euro	1.13	1.28	1.40	1.37	1.40	1.31
From 125,000 to 500,000 euro	0.97	1.13	1.06	1.16	1.04	1.23
More than 500,000 euro	0.82	0.77	1.09	0.89	1.35	1.47

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-Q2	2024-Q3	2024-Q4	2025-Q1	2025-Q2	2025-Q3
TOTAL	1.14	1.13	1.13	1.09	1.06	1.08
From 250 to 125,000 euro	0.90	0.89	0.85	0.82	0.79	0.77
From 125,000 to 500,000 euro	1.02	1.03	0.99	0.94	0.90	0.87
More than 500,000 euro	1.25	1.23	1.25	1.21	1.20	1.24
General government	2.09	1.92	1.45	1.75	0.46	0.53
From 250 to 125,000 euro	20.69	19.80	19.46	21.07	4.84	3.72
From 125,000 to 500,000 euro	8.64	9.42	9.05	10.87	3.82	4.66
More than 500,000 euro	2.04	1.87	1.40	1.69	0.44	0.51
Financial companies (excluding Monetary Financial Institutions)	0.27	0.23	0.21	0.07	0.07	0.13
From 250 to 125,000 euro	1.29	1.13	1.14	1.01	1.17	1.07
From 125,000 to 500,000 euro	1.32	1.32	1.12	1.00	1.01	0.92
More than 500,000 euro	0.27	0.23	0.20	0.06	0.07	0.12
Non-financial companies	1.76	1.77	1.85	1.85	1.91	1.96
From 250 to 125,000 euro	2.33	2.39	2.31	2.32	2.37	2.35
From 125,000 to 500,000 euro	2.32	2.44	2.43	2.42	2.45	2.42
More than 500,000 euro	1.70	1.69	1.78	1.78	1.85	1.91
Producer households	1.52	1.56	1.53	1.45	1.39	1.33
From 250 to 125,000 euro	1.37	1.37	1.33	1.30	1.26	1.21
From 125,000 to 500,000 euro	1.51	1.53	1.47	1.41	1.35	1.30
More than 500,000 euro	1.76	1.87	1.94	1.75	1.65	1.57
Consumer households	0.69	0.67	0.63	0.58	0.55	0.53
From 250 to 125,000 euro	0.74	0.72	0.69	0.66	0.63	0.61
From 125,000 to 500,000 euro	0.60	0.58	0.53	0.48	0.45	0.42
More than 500,000 euro	0.79	0.83	0.80	0.64	0.55	0.45
Other sectors	1.73	1.72	1.30	1.11	0.96	0.88
From 250 to 125,000 euro	1.25	1.45	1.33	1.25	1.32	1.22
From 125,000 to 500,000 euro	1.49	1.42	1.18	1.32	1.16	1.21
More than 500,000 euro	1.84	1.82	1.32	1.04	0.87	0.76

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-Q4	2023-Q1	2023-Q2	2023-Q3	2023-Q4	2024-Q1
ITALY	0.80	0.89	0.88	0.88	0.88	0.99
of which:						
General government	0.35	0.60	0.51	0.43	0.46	0.49
Non-financial companies	1.33	1.45	1.42	1.35	1.34	1.51
Producer households	1.11	1.16	1.23	1.27	1.38	1.47
Consumer households	0.46	0.50	0.53	0.58	0.63	0.68
Piedmont	0.61	0.75	0.84	0.94	1.01	1.02
of which:						
General government	0.02	0.04	0.04	0.00	0.00	0.00
Non-financial companies	0.78	1.07	1.25	1.37	1.49	1.44
Producer households	1.05	1.03	1.14	1.20	1.25	1.38
Consumer households	0.41	0.46	0.51	0.57	0.62	0.65
Valle d'Aosta	0.72	0.67	0.38	0.47	0.91	1.09
of which:						
General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.98	0.87	0.39	0.51	1.42	1.68
Producer households	0.72	0.90	0.74	0.86	0.91	0.84
Consumer households	0.53	0.40	0.36	0.37	0.35	0.38
Lombardy	0.59	0.67	0.68	0.70	0.60	0.75
of which:						
General government	0.01	0.01	0.02	0.03	0.04	0.01
Non-financial companies	1.15	1.27	1.23	1.25	1.05	1.32
Producer households	0.94	0.94	1.01	1.01	1.13	1.16
Consumer households	0.39	0.40	0.43	0.47	0.50	0.55
Liguria	0.94	1.10	1.04	0.88	1.02	0.84
of which:						
General government	0.00	0.09	0.07	0.08	0.01	0.01
Non-financial companies	1.43	1.76	1.68	1.28	1.51	1.08
Producer households	1.10	1.07	1.04	1.17	1.33	1.39
Consumer households	0.44	0.47	0.46	0.51	0.57	0.62
Veneto	0.46	0.63	0.65	0.66	0.61	0.62
of which:						
General government	0.09	0.07	0.01	0.01	0.01	0.00
Non-financial companies	0.79	1.14	1.18	1.16	1.04	0.99
Producer households	0.83	0.94	0.89	1.00	1.14	1.25
Consumer households	0.36	0.41	0.41	0.46	0.50	0.54
Friuli Venezia Giulia	1.34	1.37	1.41	1.38	0.51	0.48
of which:						
General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	2.19	2.15	2.24	2.17	0.55	0.45
Producer households	1.24	1.30	1.27	1.27	0.96	1.34
Consumer households	0.36	0.45	0.45	0.50	0.50	0.54

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-Q4	2023-Q1	2023-Q2	2023-Q3	2023-Q4	2024-Q1
Emilia-Romagna	0.80	0.86	0.75	0.84	1.06	1.19
of which:						
General government	0.00	0.00	2.80	2.74	3.06	2.70
Non-financial companies	1.13	1.21	0.96	1.08	1.46	1.68
Producer households	1.00	1.02	1.02	1.10	1.20	1.19
Consumer households	0.33	0.36	0.40	0.45	0.49	0.51
Trentino-Alto Adige	0.79	0.70	0.72	0.71	0.94	0.95
of which:						
General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.00	0.86	0.86	0.83	1.13	1.14
Producer households	1.12	1.04	1.07	1.08	1.53	1.54
Consumer households	0.33	0.30	0.39	0.42	0.45	0.50
Tuscany	1.10	1.17	1.06	0.98	1.17	1.35
of which:						
General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.65	1.74	1.49	1.29	1.68	1.92
Producer households	1.24	1.32	1.47	1.52	1.47	1.78
Consumer households	0.46	0.48	0.52	0.58	0.60	0.68
Umbria	0.92	0.94	0.95	0.96	0.87	0.91
of which:						
General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.14	1.17	1.19	1.17	0.96	0.94
Producer households	1.23	1.09	1.27	1.04	1.28	1.52
Consumer households	0.59	0.59	0.57	0.68	0.71	0.78
Marche	0.91	0.95	1.00	1.04	0.92	1.10
of which:						
General government	0.00	0.08	0.06	0.06	0.06	0.00
Non-financial companies	1.29	1.30	1.36	1.39	1.10	1.40
Producer households	0.93	1.04	1.12	1.19	1.21	1.54
Consumer households	0.44	0.49	0.53	0.59	0.64	0.67
Lazio	1.01	1.11	1.21	1.00	1.04	1.29
of which:						
General government	0.06	0.56	0.09	0.07	0.09	0.06
Non-financial companies	2.00	2.00	2.38	1.72	1.74	2.15
Producer households	1.33	1.44	1.49	1.50	1.49	1.68
Consumer households	0.52	0.55	0.58	0.65	0.69	0.74
Abruzzo	1.10	1.04	1.23	1.42	1.40	1.46
of which:						
General government	0.09	0.12	0.13	0.17	0.08	0.43
Non-financial companies	1.53	1.32	1.60	1.86	1.72	1.78
Producer households	1.27	1.35	1.50	1.75	2.02	2.07
Consumer households	0.56	0.64	0.74	0.83	0.93	0.96

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-Q4	2023-Q1	2023-Q2	2023-Q3	2023-Q4	2024-Q1
Molise	1.54	1.91	1.72	1.55	1.23	0.84
of which:						
General government	0.35	2.74	2.32	0.00	1.41	0.00
Non-financial companies	2.64	3.21	2.77	2.28	1.48	0.73
Producer households	1.77	1.72	1.76	1.72	1.89	1.78
Consumer households	0.65	0.85	0.88	0.98	0.89	0.82
Campania	1.34	1.31	1.29	1.29	1.46	1.56
of which:						
General government	0.96	0.73	0.80	0.42	0.38	0.14
Non-financial companies	2.06	1.91	1.88	1.84	2.15	2.33
Producer households	1.44	1.45	1.52	1.50	1.61	1.78
Consumer households	0.66	0.71	0.73	0.81	0.86	0.89
Apulia	1.17	1.21	1.23	1.22	1.26	1.45
of which:						
General government	4.45	2.81	2.33	2.17	0.00	4.31
Non-financial companies	1.82	1.79	1.84	1.79	1.85	2.16
Producer households	1.33	1.49	1.70	1.67	1.74	1.74
Consumer households	0.62	0.68	0.67	0.71	0.77	0.85
Basilicata	4.05	4.17	1.19	1.19	1.13	1.14
of which:						
General government	7.03	5.31	4.94	0.00	0.00	0.00
Non-financial companies	8.41	8.37	1.71	1.84	1.65	1.60
Producer households	1.30	1.64	1.70	1.83	1.83	1.85
Consumer households	0.43	0.46	0.51	0.51	0.58	0.65
Calabria	1.32	1.43	1.41	1.40	1.45	1.61
of which:						
General government	2.10	1.86	1.40	0.77	0.94	3.61
Non-financial companies	1.84	2.06	2.11	2.03	2.51	2.34
Producer households	1.54	1.53	1.71	1.62	1.76	2.10
Consumer households	0.76	0.84	0.83	0.91	0.89	0.96
Sicily	1.28	1.44	1.36	1.43	1.61	1.66
of which:						
General government	4.13	5.59	8.60	7.76	12.04	9.51
Non-financial companies	2.00	2.22	1.77	1.70	1.80	1.94
Producer households	1.39	1.59	1.79	1.92	2.15	2.06
Consumer households	0.74	0.79	0.85	1.01	1.16	1.21
Sardinia	0.64	0.75	0.74	0.77	0.70	0.61
of which:						
General government	12.06	8.85	8.53	7.64	0.00	0.00
Non-financial companies	0.76	1.07	1.02	1.08	1.04	0.77
Producer households	1.06	1.14	1.07	1.24	1.26	1.20
Consumer households	0.46	0.49	0.53	0.53	0.58	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-Q2	2024-Q3	2024-Q4	2025-Q1	2025-Q2	2025-Q3
ITALY	1.14	1.13	1.13	1.09	1.06	1.08
of which:						
General government	2.09	1.92	1.45	1.75	0.46	0.53
Non-financial companies	1.76	1.77	1.85	1.85	1.91	1.96
Producer households	1.52	1.56	1.53	1.45	1.39	1.33
Consumer households	0.69	0.67	0.63	0.58	0.55	0.53
Piedmont	1.03	1.08	1.24	1.30	1.26	1.21
of which:						
General government	0.68	0.63	0.48	0.73	0.01	0.11
Non-financial companies	1.46	1.54	1.92	2.07	2.12	1.96
Producer households	1.52	1.72	1.81	1.70	1.51	1.58
Consumer households	0.65	0.63	0.59	0.56	0.55	0.52
Valle d'Aosta	1.16	1.22	1.15	1.07	1.25	1.30
of which:						
General government	0.00	0.92	0.00	0.73	0.00	0.00
Non-financial companies	1.83	1.95	1.76	1.55	1.88	1.89
Producer households	1.45	1.01	1.22	1.28	1.34	1.38
Consumer households	0.32	0.33	0.47	0.49	0.56	0.58
Lombardy	0.86	0.81	0.78	0.73	0.75	0.76
of which:						
General government	1.53	1.39	1.53	1.75	0.14	0.13
Non-financial companies	1.57	1.51	1.50	1.47	1.56	1.59
Producer households	1.20	1.22	1.25	1.18	1.08	1.09
Consumer households	0.56	0.56	0.52	0.48	0.45	0.44
Liguria	2.66	0.88	0.74	0.88	0.87	1.07
of which:						
General government	0.01	0.00	0.03	0.07	0.04	0.00
Non-financial companies	5.13	1.15	0.92	1.26	1.26	1.79
Producer households	1.47	1.43	1.16	1.10	1.19	1.19
Consumer households	0.62	0.59	0.57	0.54	0.54	0.49
Veneto	0.69	0.72	0.73	0.76	0.71	0.80
of which:						
General government	1.47	1.33	1.00	1.56	0.01	0.33
Non-financial companies	1.09	1.19	1.27	1.32	1.27	1.50
Producer households	1.19	1.24	1.20	1.20	1.22	1.12
Consumer households	0.59	0.57	0.53	0.51	0.45	0.42
Friuli Venezia Giulia	0.61	0.61	0.85	0.85	0.93	0.90
of which:						
General government	5.75	2.17	5.79	1.36	0.00	6.30
Non-financial companies	0.62	0.69	1.18	1.30	1.50	1.48
Producer households	1.57	1.47	1.26	1.01	0.84	0.77
Consumer households	0.56	0.53	0.48	0.46	0.42	0.37

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-Q2	2024-Q3	2024-Q4	2025-Q1	2025-Q2	2025-Q3
Emilia-Romagna	1.29	1.27	1.44	1.44	1.37	1.29
of which:						
General government	0.02	0.02	0.02	0.02	0.06	0.05
Non-financial companies	1.88	1.84	2.16	2.18	2.14	2.01
Producer households	1.26	1.34	1.29	1.31	1.30	1.18
Consumer households	0.56	0.56	0.58	0.51	0.43	0.42
Trentino-Alto Adige	0.94	1.00	0.74	0.64	0.78	0.77
of which:						
General government	0.00	0.00	0.00	0.45	0.00	0.00
Non-financial companies	1.14	1.27	0.84	0.70	0.96	0.98
Producer households	1.35	1.28	1.30	1.20	1.13	1.10
Consumer households	0.49	0.50	0.45	0.41	0.38	0.31
Tuscany	1.39	1.37	1.28	1.23	1.25	1.25
of which:						
General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.94	1.92	1.77	1.76	1.92	1.95
Producer households	1.93	1.99	2.11	1.98	1.65	1.48
Consumer households	0.72	0.69	0.63	0.56	0.51	0.47
Umbria	1.54	1.46	1.35	1.38	0.96	0.98
of which:						
General government	14.34	9.06	8.53	6.58	0.00	7.54
Non-financial companies	1.97	1.88	1.76	1.85	1.17	1.22
Producer households	1.71	1.76	1.47	1.33	1.26	1.07
Consumer households	0.75	0.76	0.66	0.63	0.60	0.58
Marche	1.22	1.17	1.37	1.22	1.18	1.34
of which:						
General government	4.10	4.04	3.67	3.65	0.00	0.09
Non-financial companies	1.48	1.43	1.82	1.60	1.68	2.05
Producer households	1.53	1.61	1.59	1.33	1.43	1.38
Consumer households	0.67	0.63	0.63	0.60	0.57	0.54
Lazio	1.41	1.60	1.60	1.35	1.35	1.34
of which:						
General government	0.16	0.15	0.14	0.18	0.07	0.05
Non-financial companies	2.39	2.94	2.97	2.88	3.02	2.88
Producer households	1.72	1.75	1.66	1.41	1.43	1.38
Consumer households	0.73	0.72	0.68	0.62	0.59	0.54
Abruzzo	1.75	1.84	1.79	1.77	1.50	1.27
of which:						
General government	2.58	2.01	2.03	2.53	1.32	1.11
Non-financial companies	2.30	2.59	2.61	2.66	2.22	1.78
Producer households	2.18	1.83	1.53	1.51	1.59	1.48
Consumer households	0.93	0.90	0.78	0.68	0.64	0.63

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-Q2	2024-Q3	2024-Q4	2025-Q1	2025-Q2	2025-Q3
Molise	0.94	0.73	0.65	0.98	1.29	2.09
of which:						
General government	0.23	0.00	0.09	0.13	0.06	41.53
Non-financial companies	0.98	0.58	0.49	1.31	2.12	2.00
Producer households	2.09	2.18	1.47	1.32	1.38	1.45
Consumer households	0.72	0.63	0.67	0.66	0.64	0.72
Campania	1.94	2.05	1.92	1.95	1.97	2.19
of which:						
General government	6.53	6.88	4.74	6.21	1.23	1.38
Non-financial companies	2.76	3.01	2.90	2.97	3.37	3.93
Producer households	1.78	1.94	1.86	1.72	1.79	1.63
Consumer households	0.91	0.89	0.82	0.79	0.78	0.76
Apulia	1.49	1.51	1.56	1.52	1.37	1.40
of which:						
General government	16.48	14.64	11.32	11.52	0.03	0.29
Non-financial companies	2.09	2.22	2.37	2.40	2.27	2.40
Producer households	1.75	1.79	1.82	1.80	1.70	1.65
Consumer households	0.86	0.85	0.83	0.74	0.72	0.72
Basilicata	1.29	1.20	1.57	1.54	1.54	2.68
of which:						
General government	13.92	16.25	15.48	13.95	0.15	0.14
Non-financial companies	1.61	1.39	2.27	2.39	2.73	5.76
Producer households	1.77	1.49	1.59	1.23	1.40	1.32
Consumer households	0.63	0.68	0.69	0.64	0.66	0.61
Calabria	3.04	3.02	2.46	2.34	1.56	1.55
of which:						
General government	27.05	26.02	16.42	14.62	2.39	2.92
Non-financial companies	2.73	3.11	3.26	3.28	2.73	2.62
Producer households	2.23	2.55	2.68	2.37	2.20	2.06
Consumer households	0.96	0.93	0.90	0.83	0.79	0.83
Sicily	1.76	1.66	1.62	1.67	1.55	1.55
of which:						
General government	20.09	16.88	16.17	25.46	16.26	12.33
Non-financial companies	1.95	1.90	2.05	1.79	1.97	2.13
Producer households	2.08	2.02	1.84	2.02	2.02	1.95
Consumer households	1.16	1.10	0.98	0.95	0.94	0.92
Sardinia	0.68	0.88	0.96	0.91	0.94	0.83
of which:						
General government	5.40	5.54	9.49	5.75	3.16	1.86
Non-financial companies	0.85	1.43	1.42	1.46	1.69	1.43
Producer households	1.30	1.20	1.15	1.10	0.99	0.95
Consumer households	0.58	0.60	0.56	0.50	0.46	0.44

Credit Conditions and Risk

Access to data:

[TRI30431](#)

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

3rd quarter 2025

Reporting institutions: **Banks**

	Total			1 facility		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
ITALY	1,610,504	1,137,149	3,642,557	627,447	528,366	3,263,918
North West Italy	699,453	493,918	1,062,353	275,287	227,264	944,659
Piedmont	98,063	69,301	274,086	27,219	23,952	245,392
Valle d'Aosta	3,047	2,246	7,709	754	653	6,922
Lombardy	576,079	406,632	695,422	239,255	195,526	615,132
Liguria	22,264	15,739	85,136	8,060	7,133	77,213
North East Italy	400,565	274,966	888,752	169,603	135,615	790,037
Trentino Alto Adige	45,553	35,196	117,831	19,661	17,452	107,308
Veneto	180,526	123,555	347,178	96,400	72,165	308,019
Friuli-Venezia Giulia	31,895	20,880	91,221	9,233	8,539	83,228
Emilia Romagna	142,591	95,335	332,522	44,309	37,460	291,482
Central Italy	340,828	231,842	767,057	106,296	94,743	688,108
Tuscany	75,312	53,735	254,736	24,562	22,093	223,709
Umbria	13,415	9,639	52,756	4,172	3,731	46,445
Marche	27,095	18,918	106,033	9,314	8,235	92,779
Lazio	225,006	149,550	353,532	68,247	60,685	325,175
Southern Italy	118,011	94,500	598,132	51,340	47,322	541,112
Abruzzo	15,596	11,987	71,908	5,797	5,261	64,379
Molise	2,300	1,875	13,749	1,063	970	12,464
Campania	49,050	38,997	216,572	20,032	18,219	195,445
Apulia	36,549	29,561	200,540	17,332	16,232	182,778
Basilicata	4,267	3,380	23,836	1,946	1,802	21,256
Calabria	10,250	8,700	71,527	5,170	4,839	64,790
Islands	51,637	41,914	326,123	24,912	23,412	299,868
Sicily	33,501	27,763	233,565	17,363	16,312	213,908
Sardinia	18,136	14,151	92,558	7,549	7,100	85,960

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

3rd quarter 2025

Reporting institutions: **Banks**

	2 facilities			3 or 4 facilities		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
ITALY	148,124	107,093	243,612	179,752	117,328	98,090
North West Italy	66,853	47,121	73,641	75,636	48,800	31,380
Piedmont	9,333	6,246	18,847	13,727	8,644	7,246
Valle d'Aosta	269	221	574	387	230	171
Lombardy	54,865	39,051	48,863	58,703	38,178	22,037
Liguria	2,385	1,603	5,357	2,818	1,748	1,926
North East Italy	32,940	23,689	60,633	42,970	26,805	27,046
Trentino Alto Adige	6,404	4,902	7,581	5,782	4,226	2,288
Veneto	13,040	9,340	23,470	16,999	10,083	10,973
Friuli-Venezia Giulia	2,089	1,617	5,034	3,438	2,476	2,134
Emilia Romagna	11,408	7,830	24,548	16,751	10,020	11,651
Central Italy	28,505	21,082	51,270	33,627	22,622	20,157
Tuscany	8,361	5,846	19,382	11,446	7,290	8,409
Umbria	1,326	918	3,874	1,878	1,223	1,685
Marche	3,026	2,017	8,137	4,121	2,463	3,707
Lazio	15,791	12,302	19,877	16,182	11,646	6,356
Southern Italy	14,356	10,921	38,801	17,712	12,512	13,924
Abruzzo	1,936	1,319	4,994	2,272	1,461	1,892
Molise	317	267	892	320	247	310
Campania	5,771	4,412	14,049	7,650	5,723	5,309
Apulia	4,355	3,413	12,259	5,122	3,424	4,231
Basilicata	605	443	1,756	723	467	638
Calabria	1,371	1,068	4,851	1,625	1,190	1,544
Islands	5,470	4,278	19,261	9,807	6,588	5,583
Sicily	3,908	3,025	14,248	4,609	3,065	4,287
Sardinia	1,562	1,253	5,013	5,198	3,523	1,296

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

3rd quarter 2025

Reporting institutions: **Banks**

More than 4 facilities			
	Facilities granted	Margin used	Number of borrowers
ITALY	655,181	384,362	36,937
North West Italy	281,678	170,732	12,673
Piedmont	47,784	30,459	2,601
Valle d'Aosta	1,637	1,142	42
Lombardy	223,256	133,876	9,390
Liguria	9,001	5,254	640
North East Italy	155,052	88,857	11,036
Trentino Alto Adige	13,706	8,617	654
Veneto	54,087	31,967	4,716
Friuli-Venezia Giulia	17,135	8,248	825
Emilia Romagna	70,124	40,025	4,841
Central Italy	172,400	93,394	7,522
Tuscany	30,943	18,506	3,236
Umbria	6,038	3,768	752
Marche	10,634	6,203	1,410
Lazio	124,785	64,917	2,124
Southern Italy	34,604	23,744	4,295
Abruzzo	5,591	3,946	643
Molise	600	391	83
Campania	15,596	10,643	1,769
Apulia	9,740	6,493	1,272
Basilicata	994	668	186
Calabria	2,083	1,604	342
Islands	11,448	7,636	1,411
Sicily	7,621	5,360	1,122
Sardinia	3,827	2,275	289

Credit Conditions and Risk

Access to data:

[TRI30446](#)

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

3rd quarter 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	3,642,557	1,367,329	860,140	755,938	230,525
of which:					
1 facility	3,263,918	1,350,328	813,687	671,443	153,863
2 facilities	243,612	16,716	45,018	73,440	53,556
3 or 4 facilities	98,090	285	1,432	11,012	22,351
more than 4 facilities	36,937	-	3	43	755
General government	6,061	161	142	246	538
of which:					
1 facility	3,676	134	122	205	471
2 facilities	1,474	10	11	33	55
3 or 4 facilities	776	17	8	7	9
more than 4 facilities	135	-	1	1	3
Financial companies (excluding Monetary Financial Institutions)	9,904	2,434	1,277	1,348	898
of which:					
1 facility	7,236	2,332	987	936	521
2 facilities	1,837	100	281	336	253
3 or 4 facilities	607	2	9	76	114
more than 4 facilities	224	-	-	-	10
Non-financial companies	636,269	169,160	86,614	106,459	90,241
of which:					
1 facility	392,495	164,960	68,066	65,423	40,147
2 facilities	128,712	4,152	17,925	34,155	32,579
3 or 4 facilities	79,929	48	623	6,852	16,936
more than 4 facilities	35,133	-	-	29	579
Producer households	375,534	149,799	76,922	74,411	29,572
of which:					
1 facility	325,984	146,440	68,155	59,002	17,912
2 facilities	37,979	3,297	8,410	13,046	8,133
3 or 4 facilities	10,425	62	356	2,354	3,396
more than 4 facilities	1,146	-	1	9	131
Consumer households and others	2,608,279	1,042,519	694,036	572,655	108,985
of which:					
1 facility	2,528,370	1,033,259	675,303	545,164	94,581
2 facilities	73,292	9,104	18,298	25,770	12,492
3 or 4 facilities	6,319	156	434	1,717	1,880
more than 4 facilities	298	-	1	4	32

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

3rd quarter 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	100,422	68,546	26,655	23,243	5,859
of which:					
1 facility	43,163	19,838	5,629	3,526	675
2 facilities	28,914	15,922	4,614	2,875	509
3 or 4 facilities	25,085	23,493	8,305	5,202	839
more than 4 facilities	3,260	9,293	8,107	11,640	3,836
General government	800	1,406	1,050	1,035	372
of which:					
1 facility	652	875	514	364	75
2 facilities	125	404	374	345	87
3 or 4 facilities	23	115	155	297	128
more than 4 facilities	-	12	7	29	82
Financial companies (excluding Monetary Financial Institutions)	632	726	457	815	649
of which:					
1 facility	390	452	271	443	261
2 facilities	158	176	118	240	156
3 or 4 facilities	71	80	48	97	104
more than 4 facilities	13	18	20	35	128
Non-financial companies	66,990	54,824	22,771	20,204	4,752
of which:					
1 facility	21,358	12,280	3,707	2,253	325
2 facilities	21,416	12,455	3,556	1,970	244
3 or 4 facilities	21,372	21,307	7,648	4,544	581
more than 4 facilities	2,844	8,782	7,860	11,437	3,602
Producer households	10,749	4,434	823	320	9
of which:					
1 facility	4,651	1,454	193	72	1
2 facilities	3,236	1,234	178	63	3
3 or 4 facilities	2,535	1,344	270	93	3
more than 4 facilities	327	402	182	92	2
Consumer households and others	21,145	7,114	1,550	866	77
of which:					
1 facility	16,030	4,744	942	392	13
2 facilities	3,963	1,646	387	256	19
3 or 4 facilities	1,077	645	183	171	23
more than 4 facilities	75	79	38	47	22

Credit Conditions and Risk

Access to data:

[TRI30466](#)

Average number of banks per borrower

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

(numbers in unit, percentages)

3rd quarter 2025

Reporting institutions: Banks

	Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000
TOTAL				
Average number of banks per borrower	1.19	1.01	1.06	1.13
First bank's share of total credit granted (%)	66	99	98	96
General government				
Average number of banks per borrower	1.65	1.29	1.23	1.22
First bank's share of total credit granted (%)	71	100	99	96
Financial companies (excluding Monetary Financial Institutions)				
Average number of banks per borrower	1.54	1.04	1.23	1.37
First bank's share of total credit granted (%)	86	98	91	88
Non-financial companies				
Average number of banks per borrower	1.81	1.03	1.22	1.46
First bank's share of total credit granted (%)	47	99	91	85
<i>of which:</i>				
Industry				
Average number of banks per borrower	2.42	1.03	1.23	1.53
First bank's share of total credit granted (%)	39	99	91	82
Building				
Average number of banks per borrower	1.73	1.02	1.23	1.49
First bank's share of total credit granted (%)	61	99	90	84
Services				
Average number of banks per borrower	1.63	1.03	1.22	1.43
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)

3rd 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	2.69	3.55
	First bank's share of total credit granted (%)	88	78	70	63
General government	Average number of banks per borrower	1.16	1.22	1.50	1.71
	First bank's share of total credit granted (%)	97	96	91	89
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.61	1.61	1.62	1.91
	First bank's share of total credit granted (%)	86	88	88	87
Non-financial companies	Average number of banks per borrower	1.80	2.24	2.92	3.81
	First bank's share of total credit granted (%)	79	73	66	60
<i>of which:</i>					
Industry	Average number of banks per borrower	1.96	2.49	3.31	4.33
	First bank's share of total credit granted (%)	73	66	58	51
Building	Average number of banks per borrower	1.87	2.30	2.85	3.49
	First bank's share of total credit granted (%)	78	73	69	66
Services	Average number of banks per borrower	1.73	2.12	2.71	3.53
	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	3.07
	First bank's share of total credit granted (%)	87	82	79	76
Consumer households and others	Average number of banks per borrower	1.15	1.32	1.49	1.63
	First bank's share of total credit granted (%)	97	94	92	90

Credit Conditions and Risk

Average number of banks per borrower

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

(numbers in unit, percentages)

3rd quarter 2025

Reporting institutions: Banks

		From 5,000,000 to 25,000,000	More than 25,000,000
TOTAL	Average number of banks per borrower	4.90	7.47
	First bank's share of total credit granted (%)	54	57
General government	Average number of banks per borrower	2.14	3.33
	First bank's share of total credit granted (%)	87	68
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.94	3.91
	First bank's share of total credit granted (%)	85	86
Non-financial companies	Average number of banks per borrower	5.31	8.35
	First bank's share of total credit granted (%)	49	34
<i>of which:</i>			
Industry	Average number of banks per borrower	5.99	9.07
	First bank's share of total credit granted (%)	42	31
Building	Average number of banks per borrower	4.67	7.14
	First bank's share of total credit granted (%)	59	41
Services	Average number of banks per borrower	4.95	7.96
	First bank's share of total credit granted (%)	54	36
Producer households	Average number of banks per borrower	3.50	3.56
	First bank's share of total credit granted (%)	75	58
Consumer households and others	Average number of banks per borrower	2.02	3.84
	First bank's share of total credit granted (%)	84	62

Credit Conditions and Risk

Access to data:

[TRI30101](#)

Summary data based on Central Credit Register observations

(numbers in unit, stocks in millions of euro)

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

	Total	Banks		Financial institutions and vehicles	
Number of borrowers for loans and collateral granted to customers	8,814,179	8,807,384	4,088,542	4,090,597	4,725,637
of which: joint borrowers	2,480,847	2,482,981	1,039,180	1,033,491	1,441,667
Loans (excluding bad loans)					
facilities granted	2,266,948	2,279,325	1,864,994	1,879,806	401,954
margin used	1,732,537	1,736,091	1,328,385	1,335,459	404,152
Breach of overdraft limits	24,470	24,151	10,912	11,053	13,558
margin available	558,881	567,385	547,521	555,399	11,360
Account receivables financing					
facilities granted	243,642	239,559	205,250	202,543	38,392
margin used	121,571	114,214	90,770	85,190	30,801
Term loans					
facilities granted	1,846,290	1,862,454	1,483,917	1,500,752	362,373
margin used	1,544,035	1,554,752	1,175,592	1,187,416	368,443
Revocable loans					
facilities granted	174,835	175,135	173,645	174,332	1,189
margin used	64,764	64,961	59,856	60,690	4,908
Collateral granted					
facilities granted	389,885	393,669	382,191	386,154	7,694
margin used	191,759	192,605	184,726	185,753	7,033
Bad loans (gross of write-downs and net of write-offs)	101,941	100,693	16,826	16,473	85,115
Number of guarantors	3,586,790	3,559,358	1,911,349	1,906,021	1,675,441
of which: joint guarantors	1,163,823	1,151,082	665,116	660,158	498,707
Guarantees received	692,257	687,815	427,931	427,379	264,326

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30126](#)

Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 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
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Number of borrowers	6,482,861	2,697,615	1,683,356	1,171,325	247,974
Facilities granted	2,006,173	139,842	170,649	205,893	97,395
Margin used	1,533,887	132,237	163,631	194,058	82,011
<i>of which</i> : backed by real security	623,981	89,813	146,230	167,890	53,289
Margin available	493,377	9,858	7,955	12,950	16,357
Breach of overdraft limits	21,091	2,253	937	1,114	973

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 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
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Number of borrowers	87,494	54,986	20,544	16,083	3,758
Facilities granted	78,639	110,724	92,451	212,282	827,311
Margin used	59,236	81,594	67,949	150,872	598,859
<i>of which</i> : backed by real security	24,537	26,845	19,200	37,633	58,028
Margin available	20,447	30,932	26,239	65,989	235,080
Breach of overdraft limits	1,044	1,802	1,737	4,579	6,627

Credit Conditions and Risk

Access to data:

[TRI30146](#)

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 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	3,642,557	1,367,329	860,140	755,938	230,525
	Facilities granted	1,610,504	63,682	78,018	112,357	64,335
	Margin used	1,137,149	58,357	73,126	103,752	52,201
Piedmont	Number of borrowers	274,086	111,365	63,651	51,976	16,535
	Facilities granted	98,063	5,138	5,650	7,589	4,568
	Margin used	69,301	4,715	5,209	6,864	3,540
Valle d'Aosta	Number of borrowers	7,709	2,814	1,528	1,697	612
	Facilities granted	3,047	127	131	239	157
	Margin used	2,246	113	116	216	133
Lombardy	Number of borrowers	695,422	231,906	165,482	155,040	51,737
	Facilities granted	576,079	10,901	15,075	23,209	14,276
	Margin used	406,632	9,800	13,971	21,145	11,105
Liguria	Number of borrowers	85,136	34,486	20,285	15,915	5,100
	Facilities granted	22,264	1,597	1,791	2,291	1,402
	Margin used	15,739	1,451	1,644	2,080	1,120
Trentino Alto Adige	Number of borrowers	117,831	33,757	23,116	29,157	13,548
	Facilities granted	45,553	1,622	2,193	4,805	4,123
	Margin used	35,196	1,407	2,012	4,479	3,627
Veneto	Number of borrowers	347,178	120,502	88,900	75,365	22,016
	Facilities granted	180,526	5,714	8,188	11,225	6,157
	Margin used	123,555	5,196	7,705	10,337	4,839
Friuli-Venezia Giulia	Number of borrowers	91,221	34,807	25,068	17,784	4,570
	Facilities granted	31,895	1,688	2,294	2,650	1,281
	Margin used	20,880	1,575	2,199	2,482	1,050

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 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	100,422	68,546	26,655	23,243	5,859
	Facilities granted	57,173	86,224	74,464	188,348	884,592
	Margin used	41,547	59,700	50,346	119,412	576,207
Piedmont	Number of borrowers	7,435	4,885	1,839	1,642	399
	Facilities granted	4,241	6,300	5,270	13,295	45,922
	Margin used	2,937	4,238	3,381	8,369	29,900
Valle d'Aosta	Number of borrowers	239	174	52	44	9
	Facilities granted	118	179	112	227	1,753
	Margin used	95	129	80	180	1,179
Lombardy	Number of borrowers	23,664	17,300	7,175	6,760	2,142
	Facilities granted	13,386	21,880	20,477	56,883	399,793
	Margin used	9,061	14,010	13,003	33,899	280,175
Liguria	Number of borrowers	1,959	1,140	438	376	100
	Facilities granted	1,093	1,436	1,221	2,894	8,506
	Margin used	774	979	826	1,818	4,998
Trentino Alto Adige	Number of borrowers	5,444	3,535	1,310	992	184
	Facilities granted	3,294	4,760	3,870	8,044	12,778
	Margin used	2,735	3,825	3,049	5,907	8,104
Veneto	Number of borrowers	10,482	7,744	3,039	2,669	574
	Facilities granted	5,999	9,810	8,471	21,901	102,954
	Margin used	4,183	6,434	5,408	12,936	66,340
Friuli-Venezia Giulia	Number of borrowers	1,971	1,382	541	425	119
	Facilities granted	1,134	1,782	1,503	3,317	16,210
	Margin used	827	1,238	997	2,069	8,405

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 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	332,522	115,286	80,207	73,636	21,481
	Facilities granted	142,591	5,392	7,330	10,897	6,049
	Margin used	95,335	4,774	6,781	9,913	4,622
Tuscany	Number of borrowers	254,736	88,686	59,315	57,905	17,686
	Facilities granted	75,312	4,109	5,343	8,501	4,914
	Margin used	53,735	3,674	4,954	7,831	3,983
Umbria	Number of borrowers	52,756	22,596	12,091	8,582	2,954
	Facilities granted	13,415	1,041	1,046	1,229	847
	Margin used	9,639	946	965	1,099	672
Marche	Number of borrowers	106,033	41,843	25,208	18,946	6,042
	Facilities granted	27,095	1,980	2,280	2,844	1,797
	Margin used	18,918	1,793	2,115	2,553	1,393
Lazio	Number of borrowers	353,532	128,558	80,009	84,683	23,197
	Facilities granted	225,006	5,928	7,416	12,883	6,411
	Margin used	149,550	5,513	7,047	12,258	5,590
Abruzzo	Number of borrowers	71,908	31,282	16,422	11,572	3,675
	Facilities granted	15,596	1,451	1,466	1,685	1,021
	Margin used	11,987	1,349	1,384	1,539	826
Molise	Number of borrowers	13,749	6,377	3,035	2,155	690
	Facilities granted	2,300	296	268	312	189
	Margin used	1,875	277	253	286	161
Campania	Number of borrowers	216,572	86,779	47,159	43,834	12,810
	Facilities granted	49,050	3,945	4,276	6,475	3,523
	Margin used	38,997	3,675	4,032	6,024	2,953

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 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	9,825	7,029	2,760	2,558	703
	Facilities granted	5,711	9,052	7,897	21,693	68,438
	Margin used	3,767	5,732	4,900	12,858	41,773
Tuscany	Number of borrowers	7,745	5,064	1,915	1,606	306
	Facilities granted	4,469	6,454	5,478	13,079	22,874
	Margin used	3,343	4,579	3,835	8,567	12,839
Umbria	Number of borrowers	1,371	977	380	328	68
	Facilities granted	787	1,234	1,055	2,702	3,453
	Margin used	559	843	734	1,723	2,070
Marche	Number of borrowers	3,029	2,014	756	601	123
	Facilities granted	1,836	2,609	2,126	4,501	7,071
	Margin used	1,280	1,695	1,324	2,737	3,914
Lazio	Number of borrowers	8,416	5,266	2,069	1,892	533
	Facilities granted	4,688	6,595	5,756	15,286	159,922
	Margin used	3,721	5,099	4,437	11,291	94,317
Abruzzo	Number of borrowers	1,725	1,141	410	353	80
	Facilities granted	991	1,401	1,087	2,742	3,716
	Margin used	741	996	743	1,868	2,475
Molise	Number of borrowers	309	187	65	32	10
	Facilities granted	160	202	149	268	451
	Margin used	113	147	96	227	300
Campania	Number of borrowers	5,554	3,735	1,433	1,187	210
	Facilities granted	3,026	4,288	3,638	8,604	11,190
	Margin used	2,369	3,394	2,783	6,162	7,350

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 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	200,540	82,162	50,058	38,086	9,884
	Facilities granted	36,549	3,841	4,491	5,510	2,754
	Margin used	29,561	3,664	4,325	5,211	2,385
Basilicata	Number of borrowers	23,836	10,406	5,154	4,212	1,315
	Facilities granted	4,267	475	457	621	375
	Margin used	3,380	441	427	580	329
Calabria	Number of borrowers	71,527	34,058	14,417	11,299	3,449
	Facilities granted	10,250	1,523	1,257	1,648	948
	Margin used	8,700	1,428	1,190	1,529	800
Sicily	Number of borrowers	233,565	110,095	54,225	37,697	9,534
	Facilities granted	33,501	5,055	4,832	5,420	2,575
	Margin used	27,763	4,796	4,632	5,097	2,237
Sardinia	Number of borrowers	92,558	39,510	24,774	16,355	3,686
	Facilities granted	18,136	1,856	2,231	2,317	965
	Margin used	14,151	1,770	2,161	2,222	837

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 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	4,305	2,778	922	731	118
	Facilities granted	2,473	3,446	2,471	5,670	5,818
	Margin used	2,011	2,674	1,866	3,809	3,476
Basilicata	Number of borrowers	587	386	165	93	15
	Facilities granted	333	477	438	633	449
	Margin used	256	365	316	432	214
Calabria	Number of borrowers	1,331	854	333	188	33
	Facilities granted	731	940	776	1,045	1,349
	Margin used	613	724	602	746	1,000
Sicily	Number of borrowers	3,624	2,142	773	545	96
	Facilities granted	1,970	2,471	1,982	3,917	5,184
	Margin used	1,568	1,896	1,448	2,550	3,352
Sardinia	Number of borrowers	1,407	813	280	221	37
	Facilities granted	734	911	689	1,646	6,760
	Margin used	594	703	516	1,264	4,029

Credit Conditions and Risk

Access to data:

[TRI30156](#)

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

3rd quarter 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	3,642,557	1,367,329	860,140	755,938	230,525
	Facilities granted	1,610,504	63,682	78,018	112,357	64,335
	Margin used	1,137,149	58,357	73,126	103,752	52,201
General government	Number of borrowers	6,061	161	142	246	538
	Facilities granted	42,625	6	12	33	119
	Margin used	24,882	59	48	41	117
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	9,904	2,434	1,277	1,348	898
	Facilities granted	387,167	112	115	208	269
	Margin used	290,038	81	85	160	199
Non-financial companies	Number of borrowers	636,269	169,160	86,614	106,459	90,241
	Facilities granted	869,193	7,805	7,838	16,889	27,416
	Margin used	534,117	5,480	5,437	11,840	18,911
<i>of which:</i>	Industry	Number of borrowers	130,417	21,789	13,568	19,719
		Facilities granted	338,307	1,029	1,252	3,210
		Margin used	187,793	645	738	1,890
	Building	Number of borrowers	85,706	23,344	12,126	15,089
		Facilities granted	58,161	1,077	1,090	2,380
		Margin used	42,044	718	705	1,571
	Services	Number of borrowers	394,915	118,041	57,796	67,617
		Facilities granted	438,258	5,434	5,219	10,647
		Margin used	278,565	3,901	3,767	7,831
Producer households	Number of borrowers	375,534	149,799	76,922	74,411	29,572
	Facilities granted	49,513	6,842	6,844	11,043	8,281
	Margin used	43,543	5,863	6,129	9,983	7,214
Consumer households and others	Number of borrowers	2,608,279	1,042,519	694,036	572,655	108,985
	Facilities granted	261,431	48,774	63,109	84,065	28,168
	Margin used	244,107	46,754	61,341	81,624	25,693

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

3rd quarter 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	100,422	68,546	26,655	23,243	5,859
	Facilities granted	57,173	86,224	74,464	188,348	884,592
	Margin used	41,547	59,700	50,346	119,412	576,207
General government	Number of borrowers	800	1,406	1,050	1,035	372
	Facilities granted	275	989	1,502	4,581	35,107
	Margin used	186	546	710	2,051	21,031
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	632	726	457	815	649
	Facilities granted	376	1,022	1,458	8,615	374,987
	Margin used	269	607	870	4,441	283,207
Non-financial companies	Number of borrowers	66,990	54,824	22,771	20,204	4,752
	Facilities granted	39,445	69,980	64,457	166,103	469,098
	Margin used	26,814	47,118	43,218	106,307	268,068
<i>of which:</i>						
Industry	Number of borrowers	17,973	17,195	8,110	8,116	2,224
	Facilities granted	10,954	22,868	23,805	70,482	198,417
	Margin used	6,158	12,902	13,490	39,704	108,564
Building	Number of borrowers	9,082	7,207	2,748	1,940	280
	Facilities granted	5,285	8,714	6,996	12,725	16,058
	Margin used	3,555	6,099	5,072	9,372	12,214
Services	Number of borrowers	37,080	27,784	10,764	8,997	2,027
	Facilities granted	21,493	34,962	30,346	73,742	240,055
	Margin used	15,655	25,268	21,873	50,100	137,721
Producer households	Number of borrowers	10,749	4,434	823	320	9
	Facilities granted	6,021	5,422	2,310	2,041	468
	Margin used	5,208	4,780	2,062	1,688	341
Consumer households and others	Number of borrowers	21,145	7,114	1,550	866	77
	Facilities granted	11,003	8,767	4,726	6,990	4,931
	Margin used	9,031	6,619	3,481	4,919	3,561

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

3rd quarter 2025

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

		Consumer households		
		Female	Male	Joint loans
ITALY	Number of borrowers	1,221,873	2,024,690	2,101,308
	Facilities granted	99,836	175,691	222,738
	Margin used	97,497	168,290	219,618
Piedmont	Number of borrowers	96,080	146,602	170,840
	Facilities granted	7,079	11,812	17,081
	Margin used	6,881	11,254	16,681
Valle d'Aosta	Number of borrowers	3,614	4,683	4,483
	Facilities granted	292	408	492
	Margin used	288	390	481
Lombardy	Number of borrowers	247,450	404,512	448,125
	Facilities granted	21,724	40,162	51,979
	Margin used	20,957	37,638	50,991
Liguria	Number of borrowers	36,342	55,899	49,610
	Facilities granted	2,784	4,662	5,049
	Margin used	2,725	4,455	4,928
Trentino-Alto Adige	Number of borrowers	25,047	44,668	31,362
	Facilities granted	2,604	5,320	4,451
	Margin used	2,523	5,056	4,364
Veneto	Number of borrowers	99,869	179,172	198,348
	Facilities granted	7,956	15,879	21,061
	Margin used	7,791	15,106	20,831
Friuli Venezia Giulia	Number of borrowers	30,242	49,203	44,675
	Facilities granted	2,224	3,966	4,508
	Margin used	2,195	3,846	4,456

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

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

3rd quarter 2025

Reporting institutions: Banks, financial institutions and vehicles

		Consumer households		
		Female	Male	Joint loans
Emilia-Romagna	Number of borrowers	109,024	168,510	167,684
	Facilities granted	8,789	15,324	18,381
	Margin used	8,549	14,531	18,077
Tuscany	Number of borrowers	93,417	141,721	146,152
	Facilities granted	7,809	12,395	16,007
	Margin used	7,621	11,876	15,795
Umbria	Number of borrowers	17,969	28,838	27,261
	Facilities granted	1,219	2,100	2,412
	Margin used	1,194	2,012	2,387
Marche	Number of borrowers	30,596	48,912	46,152
	Facilities granted	2,269	3,823	4,364
	Margin used	2,218	3,673	4,317
Lazio	Number of borrowers	145,387	209,380	214,890
	Facilities granted	13,519	19,884	25,397
	Margin used	13,237	19,159	25,079
Abruzzo	Number of borrowers	22,753	39,404	33,293
	Facilities granted	1,620	2,891	2,971
	Margin used	1,609	2,826	2,950
Molise	Number of borrowers	4,389	8,162	6,624
	Facilities granted	314	564	579
	Margin used	305	554	575
Campania	Number of borrowers	64,911	130,311	154,813
	Facilities granted	5,480	10,533	15,847
	Margin used	5,350	10,225	15,679
Apulia	Number of borrowers	61,650	121,794	134,013
	Facilities granted	4,722	9,208	12,265
	Margin used	4,678	9,075	12,216

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

3rd quarter 2025

Reporting institutions: Banks, financial institutions and vehicles

		Consumer households		
		Female	Male	Joint loans
Basilicata	Number of borrowers	7,037	13,929	12,975
	Facilities granted	524	1,014	1,198
	Margin used	527	1,001	1,192
Calabria	Number of borrowers	23,137	42,687	38,853
	Facilities granted	1,586	2,805	3,441
	Margin used	1,579	2,783	3,431
Sicily	Number of borrowers	71,050	139,913	125,488
	Facilities granted	4,975	9,571	11,108
	Margin used	4,935	9,496	11,053
Sardinia	Number of borrowers	31,869	46,316	45,614
	Facilities granted	2,344	3,365	4,143
	Margin used	2,334	3,331	4,130

Credit Conditions and Risk

Access to data:

[TRI30871](#)

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

3rd quarter 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

ITALY	4.81	5.81	4.72
North West Italy	4.90	5.80	4.56
North East Italy	4.45	5.08	4.39
Central Italy	5.13	5.67	4.68
Southern Italy	4.96	6.26	5.14
Islands	5.58	6.69	5.33

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30881](#)

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

(percentages)

3rd quarter 2025

Data: Sample of banks

Total	of which:				Revocable loans	
	Term loans			initial period of rate fixation		
	Up to 1 years	More than 1 up to 5 years	More than 5 years			
ITALY	3.23	3.31	5.76	3.13	3.58	
North West Italy	3.15	3.30	5.33	3.05	3.48	
Piedmont	3.33	3.38	5.05	3.21	3.64	
Valle d'Aosta	3.43	3.62	6.31	3.21	4.85	
Lombardy	3.09	3.27	5.49	3.00	3.37	
Liguria	3.13	3.31	5.49	2.98	3.75	
North East Italy	3.13	3.21	5.23	3.03	3.61	
Trentino-Alto Adige	2.84	3.32	4.94	2.66	5.16	
Veneto	3.16	3.30	5.71	3.08	3.51	
Friuli Venezia Giulia	3.07	3.20	5.98	2.94	4.24	
Emilia-Romagna	3.18	3.07	4.81	3.10	3.37	
Central Italy	3.20	3.36	6.17	3.11	3.44	
Tuscany	3.17	3.36	5.83	3.08	3.52	
Umbria	3.51	3.46	6.60	3.37	4.34	
Marche	3.15	3.30	5.97	3.07	3.07	
Lazio	3.20	3.36	6.35	3.11	3.40	
Southern Italy	3.42	3.46	6.77	3.30	3.74	
Abruzzo	3.41	3.49	6.62	3.29	3.89	
Molise	3.55	3.43	6.59	3.42	4.98	
Campania	3.36	3.46	7.28	3.26	3.36	
Apulia	3.40	3.51	6.44	3.28	4.04	
Basilicata	3.37	3.29	6.31	3.22	4.68	
Calabria	3.70	3.36	6.68	3.51	5.15	
Islands	3.58	3.53	6.68	3.43	4.93	
Sicily	3.82	3.57	6.71	3.68	4.91	
Sardinia	3.11	3.27	6.56	2.98	5.01	

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30890](#)

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

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

3rd quarter 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	3.22	3.38	3.10	2.98	2.63	2.70	2.62	2.48
North West Italy	3.22	3.39	3.11	2.97	2.62	2.72	2.60	2.45
Piedmont and Valle d'Aosta	3.30	3.43	3.20	3.08	2.60	2.70	2.53	2.44
Lombardy	3.19	3.38	3.07	2.95	2.63	2.74	2.63	2.46
Liguria	3.26	3.40	3.16	3.04	2.55	2.65	2.51	2.38
North East Italy	3.11	3.24	3.00	2.97	2.65	2.71	2.63	2.54
Trentino-Alto Adige	3.17	3.34	3.10	3.09	2.46	2.30	2.45	2.60
Veneto	3.21	3.35	3.09	2.97	2.72	2.82	2.67	2.57
Friuli Venezia Giulia	3.06	3.18	2.91	2.90	2.59	2.60	2.59	2.46
Emilia-Romagna	2.99	3.11	2.89	2.84	2.64	2.68	2.65	2.48
Central Italy	3.27	3.43	3.19	2.98	2.60	2.66	2.62	2.44
Tuscany	3.25	3.37	3.19	3.07	2.61	2.68	2.61	2.44
Umbria	3.42	3.47	3.33	3.37	2.56	2.62	2.51	2.45
Marche	3.18	3.28	3.03	3.00	2.54	2.58	2.52	2.40
Lazio	3.28	3.49	3.21	2.92	2.61	2.66	2.64	2.45
Southern Italy	3.35	3.53	3.19	3.02	2.65	2.70	2.64	2.50
Abruzzo e Molise	3.34	3.47	3.18	3.10	2.66	2.71	2.60	2.63
Campania	3.39	3.60	3.26	3.09	2.64	2.68	2.66	2.45
Apulia	3.38	3.54	3.17	3.05	2.69	2.74	2.65	2.54
Basilicata	3.13	3.38	2.96	2.72	2.53	2.54	2.53	2.45
Calabria	3.24	3.43	3.11	2.78	2.61	2.67	2.57	2.52
Islands	3.40	3.58	3.19	3.02	2.64	2.66	2.64	2.59
Sicily	3.45	3.61	3.24	3.02	2.73	2.81	2.66	2.58
Sardinia	3.18	3.39	2.96	2.99	2.51	2.42	2.61	2.61

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30900](#)

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

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

3rd quarter 2025

Reporting institutions: **Sample of banks**

Total of size classes	Up to 1 year			Total of size classes	More than 1 year		
	From 250 to 125,000 euro	From 125,000 to 250,000 euro	More than 250,000 euro		From 250 to 125,000 euro	From 125,000 to 250,000 euro	More than 250,000 euro

ITALY	3.49	3.70	3.45	3.32	3.55	3.76	3.50	3.35
North West Italy	3.47	3.74	3.50	3.21	3.54	3.79	3.50	3.29
North East Italy	3.57	3.76	3.49	3.48	3.58	3.79	3.52	3.40
Central Italy	3.42	3.57	3.41	3.29	3.52	3.71	3.49	3.36
Southern Italy	3.43	3.71	3.36	3.25	3.54	3.72	3.49	3.37
Islands	3.34	3.46	3.24	3.26	3.59	3.76	3.51	3.39

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30950](#)

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

3rd quarter 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	3.13	3.83	3.48	4.80	3.91	2.58	3.30	3.01	4.46	3.47		
North West Italy	3.13	3.83	3.56	4.59	3.81	2.56	3.41	3.23	4.24	3.51		
North East Italy	3.20	3.79	3.45	4.44	4.12	2.65	3.37	2.84	4.33	4.04		
Central Italy	2.79	3.49	3.19	5.11	3.49	2.41	2.83	2.76	4.64	2.81		
Southern Italy and Islands	4.19	4.52	3.81	5.36	4.87	4.15	4.15	3.16	4.79	4.92		

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

Sources: AnaCredit survey

Credit Conditions and Risk

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

3rd quarter 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 branches	of which:			Total of branches	of which:				
	Non-financial companies and producer households				Non-financial companies and producer households								
	of which:				of which:				of which:				
	Total of branches	Industry	Building	Services					Industry	Building	Services		
ITALY	4.01	4.12	3.74	4.93	4.20	4.06	4.21	3.91	4.74	4.28			
North West Italy	3.98	4.11	3.98	4.84	3.93	3.98	4.01	3.67	4.40	4.00			
North East Italy	3.85	3.86	3.48	4.54	4.16	4.05	4.10	4.00	4.38	4.18			
Central Italy	3.92	4.17	3.48	5.25	4.50	4.34	4.51	3.89	5.07	4.78			
Southern Italy and Islands	4.57	4.56	4.06	5.19	4.86	4.01	4.86	4.53	5.67	4.84			

Credit Conditions and Risk

Access to data:

[TRI30951](#)

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

3rd quarter 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)

3.13 2.58 4.01 4.06 6.03 5.63 7.13 7.47

of which: Non-financial companies and producer households

3.83 3.30 4.12 4.21 6.03 5.63 7.13 7.67

North West Italy

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

3.14 2.56 3.98 3.98 5.90 5.52 6.93 7.78

of which: Non-financial companies and producer households

3.83 3.41 4.11 4.01 5.89 5.52 6.92 7.80

North East Italy

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

3.20 2.65 3.85 4.05 5.92 5.64 6.84 7.03

of which: Non-financial companies and producer households

3.79 3.37 3.86 4.10 5.92 5.64 6.85 7.04

Central Italy

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

2.79 2.41 3.92 4.34 6.06 5.68 7.01 6.86

of which: Non-financial companies and producer households

3.49 2.83 4.17 4.51 6.10 5.68 7.01 7.50

Southern Italy and Islands

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

4.19 4.15 4.57 4.01 6.28 5.73 7.76 8.15

of which: Non-financial companies and producer households

4.52 4.15 4.56 4.85 6.27 5.73 7.76 8.16

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

Sources: AnaCredit survey

Credit Conditions and Risk

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

3rd quarter 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)

5.43 4.55 5.81 5.99 4.68 3.96 4.98 5.08

of which: Non-financial companies and producer households

5.46 4.54 5.78 6.19 4.71 3.95 4.98 5.22

North West Italy

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

5.18 4.34 5.59 5.88 4.43 3.67 4.75 5.01

of which: Non-financial companies and producer households

5.16 4.33 5.58 5.89 4.42 3.68 4.74 5.00

North East Italy

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

5.09 4.36 5.33 5.77 4.42 3.78 4.61 4.88

of which: Non-financial companies and producer households

5.08 4.35 5.32 5.78 4.41 3.77 4.60 4.88

Central Italy

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

5.44 4.80 5.91 5.50 4.68 4.25 5.10 4.69

of which: Non-financial companies and producer households

5.64 4.79 5.88 6.16 4.88 4.26 5.10 5.25

Southern Italy and Islands

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

6.15 4.96 6.50 6.98 5.44 4.55 5.67 5.96

of which: Non-financial companies and producer households

6.12 4.95 6.45 6.98 5.44 4.54 5.67 5.95

Credit Conditions and Risk

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

3rd quarter 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)

4.27 3.73 4.43 4.61 3.96 3.46 3.98 4.34

of which: Non-financial companies and producer households

4.29 3.76 4.42 4.67 3.97 3.49 3.97 4.36

North West Italy

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

4.11 3.58 4.29 4.50 3.83 3.32 3.88 4.23

of which: Non-financial companies and producer households

4.10 3.58 4.27 4.50 3.81 3.30 3.88 4.23

North East Italy

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

4.08 3.65 4.15 4.40 3.85 3.41 3.78 4.22

of which: Non-financial companies and producer households

4.07 3.65 4.15 4.39 3.84 3.39 3.77 4.23

Central Italy

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

4.37 3.76 4.72 4.57 4.08 3.48 4.29 4.42

of which: Non-financial companies and producer households

4.53 3.92 4.72 4.90 4.19 3.69 4.27 4.55

Southern Italy and Islands

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

4.70 4.14 4.75 5.09 4.24 3.84 4.17 4.56

of which: Non-financial companies and producer households

4.70 4.14 4.74 5.09 4.24 3.84 4.16 4.55

Credit Conditions and Risk

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

3rd quarter 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)	2.83	2.36	3.66	3.80
of which: Non-financial companies and producer households	3.42	2.71	3.73	3.94

North West Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	2.93	2.38	3.80	3.81
of which: Non-financial companies and producer households	3.59	2.99	3.90	3.84

North East Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	2.91	2.39	3.46	3.88
of which: Non-financial companies and producer households	3.43	2.69	3.46	3.91

Central Italy

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	2.54	2.28	3.48	4.06
of which: Non-financial companies and producer households	2.97	2.39	3.67	4.09

Southern Italy and Islands

Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	3.41	3.03	3.67	3.44
of which: Non-financial companies and producer households	3.74	3.03	3.65	4.32

**APRC applied to loans (excluding bad loans) related to investment needs - new business in the quarter
by customer region and sector
(percentages)**

3rd quarter 2025

Reporting institutions: Banks

		of which:	
		Non-financial companies and producer households	
Total of periods	More than 1 year	Total of periods	More than 1 year

ITALY	3.13	4.04	3.83	4.17
North West Italy	3.14	3.98	3.83	4.05
Piedmont	3.66	3.84	3.72	3.85
Valle d'Aosta	3.19	3.68	3.84	3.67
Lombardy	3.05	4.00	3.88	4.10
Liguria	3.51	4.43	3.49	4.41
North East Italy	3.20	3.97	3.79	4.00
Trentino-Alto Adige	3.94	4.13	3.94	4.15
Veneto	3.94	4.12	3.89	4.07
Friuli Venezia Giulia	3.91	3.99	3.87	4.00
Emilia-Romagna	2.82	3.82	3.66	3.92
Central Italy	2.79	4.13	3.49	4.33
Tuscany	4.00	4.44	4.01	4.42
Umbria	4.32	4.21	4.35	4.24
Marche	3.79	3.73	4.00	4.01
Lazio	2.60	4.06	3.19	4.36
Southern Italy and Islands	4.19	4.21	4.52	4.72
Abruzzo	4.66	4.53	4.64	4.50
Molise	4.30	5.19	4.29	5.18
Campania	4.46	4.53	4.51	4.61
Apulia	4.33	4.60	4.32	4.59
Basilicata	4.90	4.52	4.90	4.52
Calabria	5.15	5.13	5.14	5.12
Sicily	4.48	4.99	4.46	4.98
Sardinia	2.97	2.86	4.88	5.01

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

Effective APR applied to loans (excluding bad loans) related to liquidity needs - stocks
by customer region, sector and economic activity
 (percentages)

3rd 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	4.51	5.00	4.63	6.08	5.16
North West Italy	4.20	4.85	4.69	6.04	4.85
Piedmont	4.86	5.10	4.93	6.63	5.00
Valle d'Aosta	5.16	6.29	4.51	7.93	7.56
Lombardy	4.00	4.74	4.64	5.82	4.71
Liguria	5.41	5.47	4.43	6.54	5.83
North East Italy	4.29	4.61	4.29	5.51	4.85
Trentino-Alto Adige	4.41	4.46	3.89	5.29	4.61
Veneto	4.36	4.73	4.39	5.98	4.97
Friuli Venezia Giulia	4.25	4.94	4.50	5.79	5.38
Emilia-Romagna	4.21	4.52	4.24	5.25	4.76
Central Italy	4.71	5.26	4.79	6.43	5.37
Tuscany	5.02	5.16	4.73	6.65	5.33
Umbria	5.39	5.42	4.61	6.71	5.97
Marche	5.20	5.21	4.87	6.16	5.44
Lazio	4.37	5.33	4.91	6.36	5.31
Southern Italy and Islands	5.85	5.88	5.20	6.72	6.19
Abruzzo	5.66	5.72	4.97	6.35	6.49
Molise	6.81	6.71	5.75	6.63	7.49
Campania	5.59	5.64	5.43	6.48	5.71
Apulia	5.73	5.72	5.07	6.74	6.01
Basilicata	5.57	5.65	5.48	6.67	5.44
Calabria	6.88	6.83	5.04	7.48	7.78
Sicily	6.20	6.20	5.06	7.15	6.65
Sardinia	6.11	6.59	5.33	7.47	7.17

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)

3rd 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)

4.51 8.77 7.36 6.29 5.40 4.64 3.25

of which: Non-financial companies and producer households

5.00 8.78 7.37 6.30 5.40 4.65 3.62

North West Italy

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

4.20 8.80 7.30 6.23 5.34 4.58 3.13

of which: Non-financial companies and producer households

4.85 8.80 7.30 6.23 5.35 4.60 3.62

North East Italy

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

4.29 8.37 6.84 5.88 5.07 4.40 3.14

of which: Non-financial companies and producer households

4.62 8.39 6.84 5.89 5.08 4.40 3.39

Central Italy

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

4.71 8.51 7.45 6.44 5.63 4.85 3.27

of which: Non-financial companies and producer households

5.26 8.52 7.44 6.44 5.63 4.86 3.73

Southern Italy and Islands

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

5.85 9.56 8.19 7.01 5.90 5.03 4.21

of which: Non-financial companies and producer households

5.89 9.56 8.18 7.01 5.89 5.01 4.09

Notes: The effective APR measures the cost actually incurred, both in terms of interest and commissions and expenses, compared to the amount actually used in the period. This indicator is calculated on the following types of instruments: overdrafts, factoring, revolving loans and loans for import or export purposes. The data includes only transactions with resident customers, excluding sole proprietorship and Monetary Financial Institutions. The size classes are expressed in euros and do not include the upper bounds of the intervals. For further details on the new survey and the changes that have taken place, please refer to the "Methods and sources: methodological notes" file at the following link: <https://www.bancaditalia.it/pubblicazioni/condizioni-rischiosita/index.html?com.dotmarketing.htmlpage.language=1>.

Sources: AnaCredit survey

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