

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

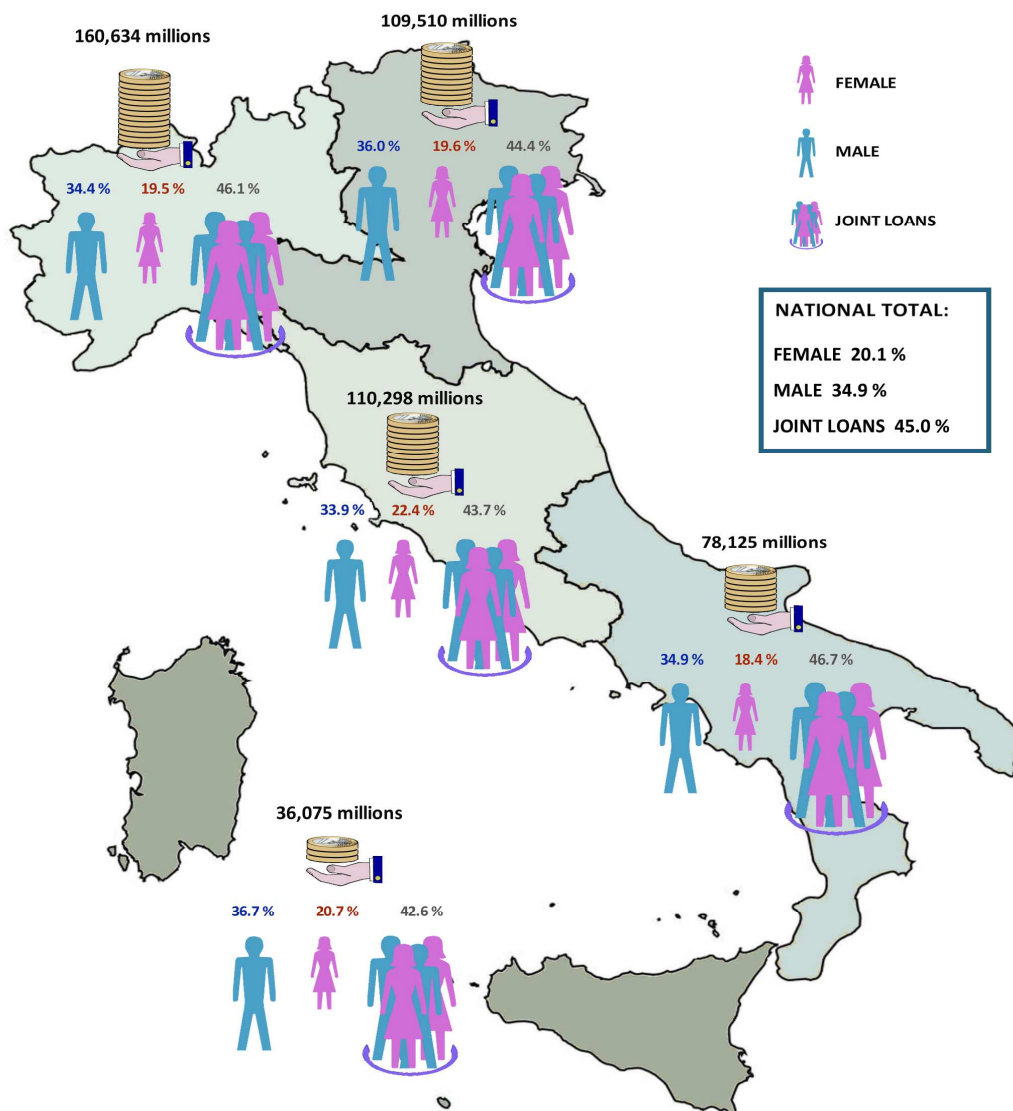
30 June 2026

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[www.bancaditalia.it/publicazioni/condizioni-rischiosita/](http://www.bancaditalia.it/publicazioni/condizioni-rischiosita/)

Figure 1

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

(stock in millions of euros and percentages; data at 31 March 2026)

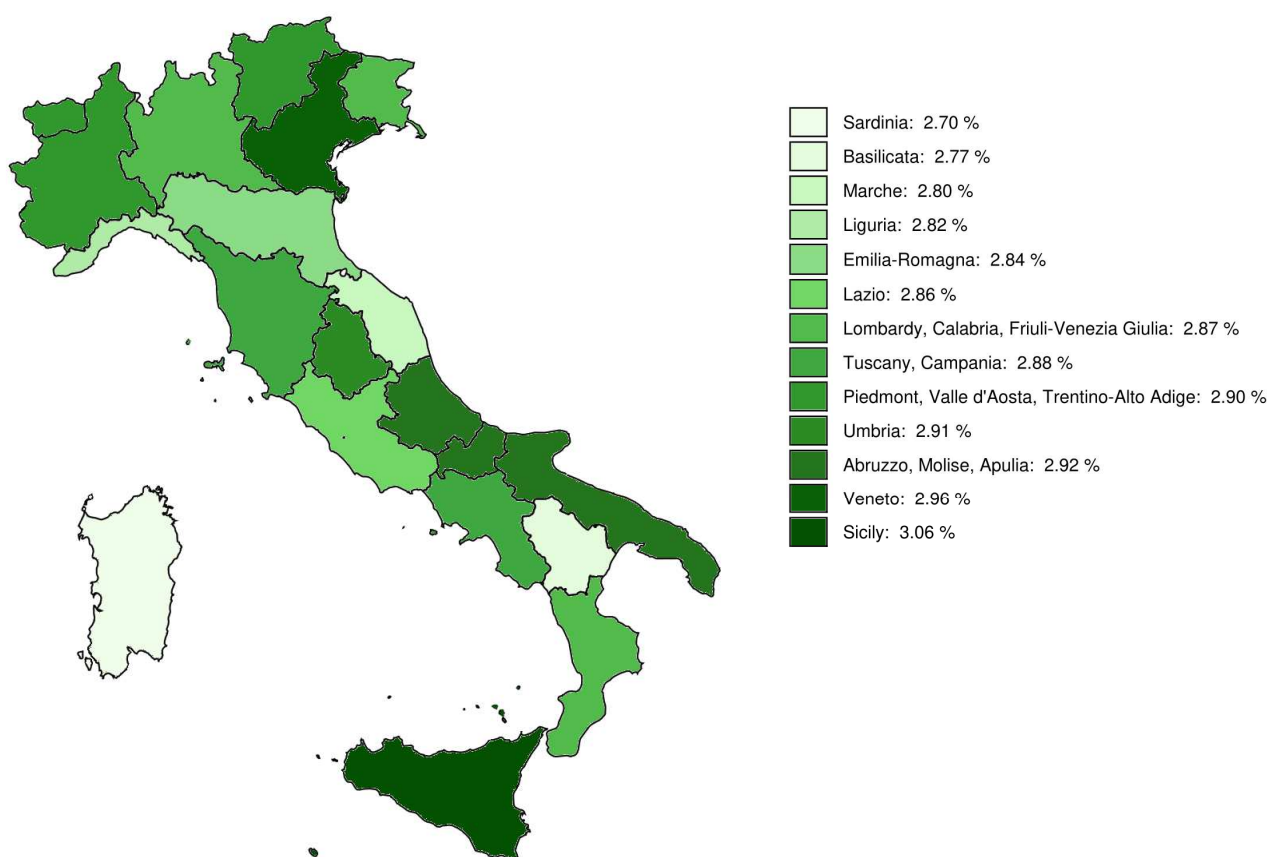


Reference period: March 2026

Figure 2

### Interest rates (Effective APR) on loans (excluding bad loans) to consumer households for home purchase<sup>1</sup>

(per cent; data at 31 March 2026)



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

Reference period: March 2026

***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 63 tables (of which 45 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](#).

\* \* \*

We would like to inform all users that, starting from the June 2026 edition, all tables providing details by "customer economic activity" according to the ATECO 2007 classification have been discontinued and replaced by new tables with details according to the new ATECO 2025 classification. Links to the [Statistical Database](#) are provided for the new tables, and the discontinued tables remain available for consultation under "Tables no longer updated".

## 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	<b>Loans</b> by type of default	<a href="#">TRI30266</a>	p. 10
Q	SR	<b>Non-performing loans</b> by type of default, customer region and sector and purpose of loan	<a href="#">TRI30267</a>	p. 11
Q	CCR	<b>Adjusted bad loans</b> by customer region	<a href="#">TRI30265</a>	p. 14

### Non-performing loans rate and bad loan rates

Q	CCR	<b>Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year</b> by customer sector and total credit used (size classes)	<a href="#">TRI30601</a>	p. 15
Q	CCR	<b>Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year</b> by customer region and sector	<a href="#">TRI30602</a>	p. 17

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

Q	CCR	<b>Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year</b> by customer province and sector	<a href="#">TRI30603</a>	
Q	CCR	<b>Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year</b> by customer region and total margin used (size classes)	<a href="#">TRI30604</a>	
Q	CCR	<b>Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year</b> by customer geographical area, sector and economic activity	<a href="#">TRI50605</a>	
Q	CCR	<b>Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year</b> by customer geographical area and economic activity and total margin used (size classes)	<a href="#">TRI50606</a>	
Q	CCR	<b>Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period</b> by customer sector and total credit used (size classes)	<a href="#">TRI30486</a>	
Q	CCR	<b>Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period</b> by customer region and sector	<a href="#">TRI30496</a>	
Q	CCR	<b>Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period</b> by customer province and sector	<a href="#">TRI30507</a>	
Q	CCR	<b>Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period</b> by customer region and total margin used (size classes)	<a href="#">TRI30516</a>	
Q	CCR	<b>Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period</b> by customer geographical area, sector and economic activity	<a href="#">TRI50524</a>	
Q	CCR	<b>Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period</b> by customer geographical area and economic activity and total margin used (size classes)	<a href="#">TRI50529</a>	

Q	CCR	<b>Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period</b> by customer sector and total credit used (size classes)	<a href="#">TRI30631</a>
Q	CCR	<b>Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period</b> by customer region and sector	<a href="#">TRI30632</a>
Q	CCR	<b>Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period</b> by customer province and sector	<a href="#">TRI30633</a>
Q	CCR	<b>Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period</b> by customer region and total margin used (size classes)	<a href="#">TRI30634</a>
Q	CCR	<b>Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period</b> by customer geographical area, sector and economic activity	<a href="#">TRI50635</a>
Q	CCR	<b>Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period</b> by customer geographical area and economic activity and total margin used (size classes)	<a href="#">TRI50636</a>

### Multiple-bank Borrowing

Q	CCR	<b>Multiple-bank Borrowing</b> by customer region and number of beneficiary banks	<a href="#">TRI30431</a> p. 23
Q	CCR	<b>Multiple-bank Borrowing</b> by customer sector, number of beneficiary banks and total facilities granted (size classes)	<a href="#">TRI30446</a> p. 26

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

Q	CCR	<b>Average number of banks per borrower</b> by customer sector and economic activity and total facilities granted (size classes)	<a href="#">TRI50466</a>
Q	CCR	<b>Average number of banks per borrower</b> by customer economic activity and total facilities granted (size classes)	<a href="#">TRI50476</a>

### Risk Concentration

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

Q	CCR	<b>Largest borrowers' share of loans (excluding bad loans)</b> by province of customer	<a href="#">TRI30361</a>
Q	CCR	<b>Largest borrowers' share of bad loans (gross of write-downs and net of write-offs)</b> by province of customer	<a href="#">TRI30401</a>

### Summary Data

Q	CCR	<b>Summary data based on Central Credit Register observations</b>	<a href="#">TRI30101</a> p. 28
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### Loans

Q	CCR	<b>Loans (excluding bad loans)</b> by total margin used (size classes)	<a href="#">TRI30126</a> p. 29
Q	CCR	<b>Loans (excluding bad loans)</b> by customer region and total facilities granted (size classes)	<a href="#">TRI30146</a> p. 31
Q	CCR	<b>Loans (excluding bad loans)</b> by customer sex, location (region) and sector	<a href="#">TRI30190</a> p. 37

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

Q	CCR	<b>Loans (excluding bad loans)</b> by customer sector and economic activity and total facilities granted (size classes)	<a href="#">TRI50156</a>
Q	CCR	<b>Loans (excluding bad loans)</b> by original maturity, currency and total facilities granted (size classes)	<a href="#">TRI30136</a>
Q	CCR	<b>Loans (excluding bad loans)</b> by customer economic activity and total facilities granted (size classes)	<a href="#">TRI50166</a>

### Lending rates

Q	SIR	<b>APRC on term loans to the sole proprietorships: new business in the quarter</b> by initial period of rate fixation and customer geographical area	<a href="#">TRI30871</a>	p. 40
Q	SIR	<b>Lending rates (Effective APR) on loans (excluding bad loans) to consumer households and sole proprietorships: stocks</b> by type of transaction, initial period of rate fixation and customer region	<a href="#">TRI30881</a>	p. 41
Q	SIR	<b>Lending rates (Effective APR) applied to loans (excluding bad loans) to consumer households for house purchase: stocks</b> by initial period of rate fixation, customer region and total facilities granted (size classes)	<a href="#">TRI30890</a>	p. 42
Q	SIR	<b>APRC applied to loans (excl. bad loans) to consumer households for house purchase: new business in the quarter</b> by initial period of rate fixation, customer geographical area and total facilities granted (size classes)	<a href="#">TRI30900</a>	p. 43
Q	AN	<b>APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter</b> by initial period of contract fixation, available amount (size classes), customer geographical area and sector	<a href="#">TRI30951</a>	p. 44
Q	AN	<b>APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter</b> by customer region and sector	<a href="#">TRI30952</a>	p. 48
Q	AN	<b>Effective APR applied to loans (excluding bad loans) related to liquidity needs: stocks</b> by available amount (size classes), customer geographical area and sector	<a href="#">TRI31101</a>	p. 49

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

### Loans

Q	CCR	<b>Loans (excluding bad loans)</b> by currency, original maturity, customer province, sector and economic activity	<a href="#">TRI50021</a>
Q	CCR	<b>Loans (excluding bad loans)</b> by customer sector and sub-sector	<a href="#">TRI30171</a>
Q	CCR	<b>Loans (excluding bad loans)</b> by customer economic activity	<a href="#">TRI50181</a>
Q	SR	<b>Non-performing loans</b> by customer sector	<a href="#">TRI30268</a>
Q	SR	<b>Non-performing loans</b> by customer sector and economic activity	<a href="#">TRI50269</a>

### Non-performing Loans

Q	CCR	<b>Adjusted bad loans</b> by customer sector and economic activity	<a href="#">TRI50271</a>
Q	CCR	<b>Bad loans (gross of write-downs and net of write-offs)</b> by size class	<a href="#">TRI30206</a>
Q	CCR	<b>Bad loans (gross of write-downs and net of write-offs)</b> by customer geographical area, sector and economic activity	<a href="#">TRI50031</a>
Q	CCR	<b>Bad loans (gross of write-downs and net of write-offs)</b>	<a href="#">TRI30231</a>

Q	CCR	by customer sector and sub-sector <b>Bad loans (gross of write-downs and write-offs)</b>	<a href="#">TRI50226</a>
Q	CCR	by type of guarantee and customer economic activity <b>Bad loans (gross of write-downs and write-offs)</b>	<a href="#">TRI50033</a>
Q	CCR	by type of guarantee, customer geographical area, sector and economic activity <b>Bad loans (gross of write-downs and net of write-offs)</b>	<a href="#">TRI50211</a>
Q	CCR	by customer province, sector and economic activity <b>Bad loans (gross of write-downs and net of write-offs): flows</b>	<a href="#">TRI30241</a>
Q	CCR	by customer region <b>Bad loans (gross of write-downs and net of write-offs): flows</b>	<a href="#">TRI50251</a>
Q	CCR	by customer sector and economic activity <b>Bad loans (gross of write-downs and net of write-offs)</b>	<a href="#">TRI30290</a>
		by customer sex, location (region) and sector	

### Lending rates

Q	AN	<b>APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter</b>	<a href="#">TRI50950</a>
		by initial period of contract fixation, customer geographical area, sector and economic activity	
Q	AN	<b>Effective APR applied to loans (excluding bad loans) related to liquidity needs: stocks</b>	<a href="#">TRI51100</a>
		by customer region, sector and economic activity	
Q	AN	<b>APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter</b>	<a href="#">TRI30953</a>
		by original maturity, interest rate type, customer geographical area, sector and economic activity	
Q	AN	<b>APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter</b>	<a href="#">TRI30954</a>
		by original maturity, type of protection, customer geographical area, sector and economic activity	
Q	AN	<b>APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter</b>	<a href="#">TRI30955</a>
		by original maturity, default probability, customer geographical area, sector and economic activity	
Q	AN	<b>Effective APR applied to loans (excluding bad loans) related to liquidity needs: stocks</b>	<a href="#">TRI51102</a>
		by type of protection, customer geographical area, sector and economic activity	
Q	AN	<b>Effective APR applied to loans (excluding bad loans) related to liquidity needs: stocks</b>	<a href="#">TRI51103</a>
		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**

	2026-Q1	2025-Q4	2025-Q3
<b>Non-performing loans</b>	45,731	47,594	50,421
<b>Bad loans (gross of write-downs and net of write-offs)</b>			
Loans subject to forbearance	2,566	2,794	3,042
Other exposures	12,931	13,152	14,166
<b>Likely defaults</b>			
Loans subject to forbearance	9,821	10,431	11,243
Other exposures	15,239	15,481	15,715
<b>Non-performing past due loans/exposures</b>			
Loans subject to forbearance	258	439	444
Other exposures	4,910	5,292	5,803
<b>Performing loans</b>			
Loans subject to forbearance	17,506	18,250	18,656
Other exposures	1,830,351	1,794,940	1,780,117
<b>Total loans to customers</b>	1,893,587	1,860,784	1,849,194

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

Source: supervisory reports

## Credit Conditions and Risk

Access to data:

[TRI30267](#)

### Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

1st quarter 2026

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	
<b>ITALIA</b>	<b>15,148</b>	<b>9,847</b>	<b>1,350</b>	<b>992</b>	<b>1,462</b>	<b>1,204</b>
<b>North West Italy</b>	<b>4,345</b>	<b>2,941</b>	<b>367</b>	<b>236</b>	<b>439</b>	<b>329</b>
Piedmont and Valle d'Aosta	991	592	127	74	98	89
Lombardy	3,093	2,198	208	142	309	214
Liguria	261	151	32	20	32	25
<b>North East Italy</b>	<b>2,853</b>	<b>1,955</b>	<b>279</b>	<b>136</b>	<b>228</b>	<b>234</b>
Trentino-Alto Adige	200	122	39	9	13	16
Veneto	1,208	816	108	51	117	110
Friuli Venezia Giulia	197	115	25	12	23	20
Emilia-Romagna	1,248	903	108	63	76	88
<b>Central Italy</b>	<b>3,896</b>	<b>2,763</b>	<b>260</b>	<b>203</b>	<b>321</b>	<b>304</b>
Tuscany	1,176	843	115	52	82	83
Umbria	214	140	19	12	15	15
Marche	435	318	36	17	30	34
Lazio	2,071	1,462	90	122	193	173
<b>Southern Italy</b>	<b>2,849</b>	<b>1,620</b>	<b>290</b>	<b>284</b>	<b>318</b>	<b>237</b>
Abruzzo and Molise	321	203	33	25	29	27
Campania	1,363	822	108	143	158	98
Apulia and Basilicata	823	471	104	75	103	69
Calabria	342	124	44	41	29	43
<b>Islands</b>	<b>1,206</b>	<b>567</b>	<b>155</b>	<b>133</b>	<b>155</b>	<b>100</b>
Sicily	911	395	114	111	125	72
Sardinia	294	173	40	22	30	28

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

Source: supervisory reports

## Credit Conditions and Risk

### Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

1st quarter 2026

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

<b>ITALIA</b>	<b>24,215</b>	<b>16,062</b>	<b>1,518</b>	<b>1,647</b>	<b>2,785</b>	<b>1,588</b>
<b>North West Italy</b>	<b>7,336</b>	<b>5,023</b>	<b>389</b>	<b>397</b>	<b>823</b>	<b>442</b>
Piedmont and Valle d'Aosta	1,519	989	107	126	186	106
Lombardy	5,284	3,694	245	236	567	298
Liguria	533	340	38	35	70	38
<b>North East Italy</b>	<b>5,837</b>	<b>4,186</b>	<b>409</b>	<b>239</b>	<b>560</b>	<b>309</b>
Trentino-Alto Adige	811	536	130	13	67	63
Veneto	1,824	1,201	112	97	228	111
Friuli Venezia Giulia	464	323	38	24	44	29
Emilia-Romagna	2,739	2,126	128	106	221	106
<b>Central Italy</b>	<b>5,899</b>	<b>4,078</b>	<b>313</b>	<b>313</b>	<b>640</b>	<b>409</b>
Tuscany	1,614	1,091	122	91	181	126
Umbria	304	202	24	22	37	19
Marche	593	366	56	34	59	78
Lazio	3,388	2,420	111	166	364	186
<b>Southern Italy</b>	<b>3,759</b>	<b>2,209</b>	<b>278</b>	<b>458</b>	<b>494</b>	<b>289</b>
Abruzzo and Molise	541	333	49	48	60	43
Campania	1,607	1,000	86	186	202	115
Apulia and Basilicata	1,258	711	106	153	191	95
Calabria	354	165	37	71	41	36
<b>Islands</b>	<b>1,384</b>	<b>565</b>	<b>128</b>	<b>239</b>	<b>267</b>	<b>140</b>
Sicily	1,042	379	98	195	224	103
Sardinia	342	187	29	44	43	38

## Credit Conditions and Risk

### Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

1st quarter 2026

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

<b>ITALIA</b>	<b>4,528</b>	<b>1,049</b>	<b>224</b>	<b>1,128</b>	<b>460</b>	<b>274</b>
<b>North West Italy</b>	<b>962</b>	<b>309</b>	<b>53</b>	<b>273</b>	<b>126</b>	<b>62</b>
Piedmont and Valle d'Aosta	256	57	20	82	31	18
Lombardy	639	243	28	165	87	38
Liguria	67	10	5	27	8	7
<b>North East Italy</b>	<b>550</b>	<b>175</b>	<b>36</b>	<b>163</b>	<b>63</b>	<b>37</b>
Trentino-Alto Adige	38	11	5	9	4	3
Veneto	213	75	11	64	27	15
Friuli Venezia Giulia	56	14	5	14	5	4
Emilia-Romagna	243	75	15	76	27	15
<b>Central Italy</b>	<b>1,016</b>	<b>280</b>	<b>47</b>	<b>228</b>	<b>109</b>	<b>94</b>
Tuscany	240	76	15	65	24	19
Umbria	67	16	4	18	5	4
Marche	88	33	7	22	7	7
Lazio	622	154	21	124	72	65
<b>Southern Italy</b>	<b>1,454</b>	<b>224</b>	<b>64</b>	<b>307</b>	<b>109</b>	<b>59</b>
Abruzzo and Molise	150	27	8	32	11	7
Campania	542	115	23	135	49	24
Apulia and Basilicata	348	66	25	90	40	21
Calabria	414	16	8	51	9	7
<b>Islands</b>	<b>545</b>	<b>60</b>	<b>25</b>	<b>157</b>	<b>54</b>	<b>22</b>
Sicily	435	33	16	123	44	16
Sardinia	110	28	9	33	10	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)

1st quarter 2026

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
<b>ITALY</b>	<b>340,252</b>	<b>17,613</b>	<b>1.17</b>	<b>33,011</b>	<b>1,673</b>	<b>3,250</b>	<b>306</b>
<b>North West Italy</b>	<b>82,974</b>	<b>4,770</b>	<b>1.14</b>	<b>8,628</b>	<b>491</b>	<b>678</b>	<b>88</b>
Piedmont	24,024	1,027	1.08	2,573	119	197	15
Valle D'Aosta	544	21	1.06	57	3	2	..
Lombardy	50,467	3,445	1.17	5,208	345	414	70
Liguria	7,939	276	1.07	790	24	65	3
<b>North East Italy</b>	<b>50,378</b>	<b>3,329</b>	<b>1.19</b>	<b>5,120</b>	<b>327</b>	<b>447</b>	<b>44</b>
Veneto	20,581	1,380	1.17	1,884	145	165	16
Friuli-Venezia Giulia	4,767	250	1.33	458	21	49	7
Emilia Romagna	22,111	1,475	1.20	2,487	149	209	19
Trentino Alto Adige	2,919	225	1.14	291	13	24	1
<b>Central Italy</b>	<b>75,042</b>	<b>4,608</b>	<b>1.19</b>	<b>6,969</b>	<b>385</b>	<b>715</b>	<b>47</b>
Tuscany	23,150	1,315	1.15	2,198	117	197	13
Umbria	5,519	243	1.18	456	13	50	5
Marche	7,749	462	1.08	727	59	67	5
Lazio	38,624	2,588	1.23	3,588	196	401	25
<b>Southern Italy</b>	<b>88,743</b>	<b>3,467</b>	<b>1.19</b>	<b>8,436</b>	<b>363</b>	<b>895</b>	<b>78</b>
Abruzzo	8,045	315	1.14	734	53	101	7
Molise	1,587	54	1.09	134	6	21	1
Campania	41,321	1,656	1.18	3,978	156	367	35
Apulia	22,667	923	1.19	2,232	102	234	10
Basilicata	2,309	67	1.13	215	19	29	1
Calabria	12,814	453	1.28	1,143	26	143	24
<b>Islands</b>	<b>43,115</b>	<b>1,439</b>	<b>1.16</b>	<b>3,858</b>	<b>107</b>	<b>515</b>	<b>49</b>
Sicily	34,052	1,108	1.17	3,065	88	415	28
Sardinia	9,063	330	1.11	793	19	100	21

**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:

[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**

	2023-Q2	2023-Q3	2023-Q4	2024-Q1	2024-Q2	2024-Q3
<b>TOTAL</b>	<b>0.88</b>	<b>0.88</b>	<b>0.88</b>	<b>0.99</b>	<b>1.14</b>	<b>1.13</b>
From 250 to 125,000 euro	0.76	0.80	0.85	0.90	0.90	0.89
From 125,000 to 500,000 euro	0.82	0.89	0.94	0.99	1.02	1.03
More than 500,000 euro	0.94	0.90	0.86	1.03	1.25	1.23
<b>General government</b>	<b>0.51</b>	<b>0.43</b>	<b>0.46</b>	<b>0.49</b>	<b>2.09</b>	<b>1.92</b>
From 250 to 125,000 euro	3.75	5.07	3.38	3.37	20.69	19.80
From 125,000 to 500,000 euro	2.86	2.52	3.22	1.87	8.64	9.42
More than 500,000 euro	0.49	0.42	0.44	0.48	2.04	1.87
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>0.17</b>	<b>0.16</b>	<b>0.14</b>	<b>0.25</b>	<b>0.27</b>	<b>0.23</b>
From 250 to 125,000 euro	1.10	1.20	1.32	1.18	1.29	1.13
From 125,000 to 500,000 euro	1.05	1.22	1.22	1.34	1.32	1.32
More than 500,000 euro	0.16	0.15	0.14	0.25	0.27	0.23
<b>Non-financial companies</b>	<b>1.42</b>	<b>1.35</b>	<b>1.34</b>	<b>1.51</b>	<b>1.76</b>	<b>1.77</b>
From 250 to 125,000 euro	2.25	2.26	2.31	2.31	2.33	2.39
From 125,000 to 500,000 euro	1.95	2.00	2.13	2.18	2.32	2.44
More than 500,000 euro	1.34	1.27	1.24	1.42	1.70	1.69
<b>Producer households</b>	<b>1.23</b>	<b>1.27</b>	<b>1.38</b>	<b>1.47</b>	<b>1.52</b>	<b>1.56</b>
From 250 to 125,000 euro	1.25	1.26	1.35	1.38	1.37	1.37
From 125,000 to 500,000 euro	1.22	1.30	1.36	1.46	1.51	1.53
More than 500,000 euro	1.21	1.24	1.44	1.64	1.76	1.87
<b>Consumer households</b>	<b>0.53</b>	<b>0.58</b>	<b>0.63</b>	<b>0.68</b>	<b>0.69</b>	<b>0.67</b>
From 250 to 125,000 euro	0.58	0.64	0.69	0.74	0.74	0.72
From 125,000 to 500,000 euro	0.45	0.52	0.56	0.60	0.60	0.58
More than 500,000 euro	0.60	0.58	0.57	0.64	0.79	0.83
<b>Other sectors</b>	<b>1.11</b>	<b>0.98</b>	<b>1.30</b>	<b>1.42</b>	<b>1.73</b>	<b>1.72</b>
From 250 to 125,000 euro	1.40	1.37	1.40	1.31	1.25	1.45
From 125,000 to 500,000 euro	1.06	1.16	1.04	1.23	1.49	1.42
More than 500,000 euro	1.09	0.89	1.35	1.47	1.84	1.82

**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-Q4	2025-Q1	2025-Q2	2025-Q3	2025-Q4	2026-Q1
<b>TOTAL</b>	<b>1.13</b>	<b>1.09</b>	<b>1.06</b>	<b>1.08</b>	<b>1.04</b>	<b>1.04</b>
From 250 to 125,000 euro	0.85	0.82	0.79	0.77	0.75	0.73
From 125,000 to 500,000 euro	0.99	0.94	0.90	0.87	0.82	0.79
More than 500,000 euro	1.25	1.21	1.20	1.25	1.19	1.21
<b>General government</b>	<b>1.45</b>	<b>1.75</b>	<b>0.46</b>	<b>0.53</b>	<b>0.83</b>	<b>0.55</b>
From 250 to 125,000 euro	19.46	21.07	4.84	3.69	6.96	5.61
From 125,000 to 500,000 euro	9.05	10.87	3.82	4.39	4.84	2.75
More than 500,000 euro	1.40	1.69	0.44	0.51	0.81	0.54
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>0.21</b>	<b>0.07</b>	<b>0.07</b>	<b>0.13</b>	<b>0.11</b>	<b>0.10</b>
From 250 to 125,000 euro	1.14	1.01	1.17	1.07	0.98	0.93
From 125,000 to 500,000 euro	1.12	1.00	1.01	0.89	0.86	0.90
More than 500,000 euro	0.20	0.06	0.07	0.12	0.11	0.10
<b>Non-financial companies</b>	<b>1.85</b>	<b>1.85</b>	<b>1.91</b>	<b>1.96</b>	<b>1.87</b>	<b>1.91</b>
From 250 to 125,000 euro	2.31	2.32	2.37	2.35	2.30	2.22
From 125,000 to 500,000 euro	2.43	2.42	2.45	2.42	2.29	2.21
More than 500,000 euro	1.78	1.78	1.85	1.90	1.82	1.87
<b>Producer households</b>	<b>1.53</b>	<b>1.45</b>	<b>1.39</b>	<b>1.33</b>	<b>1.30</b>	<b>1.23</b>
From 250 to 125,000 euro	1.33	1.30	1.26	1.21	1.20	1.17
From 125,000 to 500,000 euro	1.47	1.41	1.35	1.30	1.21	1.15
More than 500,000 euro	1.94	1.75	1.65	1.57	1.60	1.46
<b>Consumer households</b>	<b>0.63</b>	<b>0.58</b>	<b>0.55</b>	<b>0.53</b>	<b>0.51</b>	<b>0.50</b>
From 250 to 125,000 euro	0.69	0.66	0.63	0.61	0.60	0.59
From 125,000 to 500,000 euro	0.53	0.48	0.45	0.42	0.40	0.39
More than 500,000 euro	0.80	0.64	0.55	0.45	0.45	0.44
<b>Other sectors</b>	<b>1.30</b>	<b>1.11</b>	<b>0.96</b>	<b>0.88</b>	<b>0.76</b>	<b>0.72</b>
From 250 to 125,000 euro	1.33	1.25	1.32	1.22	1.14	1.23
From 125,000 to 500,000 euro	1.18	1.32	1.16	1.22	1.21	0.97
More than 500,000 euro	1.32	1.04	0.87	0.76	0.62	0.61

## 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**

	2023-Q2	2023-Q3	2023-Q4	2024-Q1	2024-Q2	2024-Q3
<b>ITALY</b>	<b>0.88</b>	<b>0.88</b>	<b>0.88</b>	<b>0.99</b>	<b>1.14</b>	<b>1.13</b>
<i>of which:</i> General government	0.51	0.43	0.46	0.49	2.09	1.92
Non-financial companies	1.42	1.35	1.34	1.51	1.76	1.77
Producer households	1.23	1.27	1.38	1.47	1.52	1.56
Consumer households	0.53	0.58	0.63	0.68	0.69	0.67
<b>Piedmont</b>	<b>0.84</b>	<b>0.94</b>	<b>1.01</b>	<b>1.02</b>	<b>1.03</b>	<b>1.08</b>
<i>of which:</i> General government	0.04	0.00	0.00	0.00	0.68	0.63
Non-financial companies	1.25	1.37	1.49	1.44	1.46	1.54
Producer households	1.14	1.20	1.25	1.38	1.52	1.72
Consumer households	0.51	0.57	0.62	0.65	0.65	0.63
<b>Valle d'Aosta</b>	<b>0.38</b>	<b>0.47</b>	<b>0.91</b>	<b>1.09</b>	<b>1.16</b>	<b>1.22</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.92
Non-financial companies	0.39	0.51	1.42	1.68	1.83	1.95
Producer households	0.74	0.86	0.91	0.84	1.45	1.01
Consumer households	0.36	0.37	0.35	0.38	0.32	0.33
<b>Lombardy</b>	<b>0.68</b>	<b>0.70</b>	<b>0.60</b>	<b>0.75</b>	<b>0.86</b>	<b>0.81</b>
<i>of which:</i> General government	0.02	0.03	0.04	0.01	1.53	1.39
Non-financial companies	1.23	1.25	1.05	1.32	1.57	1.51
Producer households	1.01	1.01	1.13	1.16	1.20	1.22
Consumer households	0.43	0.47	0.50	0.55	0.56	0.56
<b>Liguria</b>	<b>1.04</b>	<b>0.88</b>	<b>1.02</b>	<b>0.84</b>	<b>2.66</b>	<b>0.88</b>
<i>of which:</i> General government	0.07	0.08	0.01	0.01	0.01	0.00
Non-financial companies	1.68	1.28	1.51	1.08	5.13	1.15
Producer households	1.04	1.17	1.33	1.39	1.47	1.43
Consumer households	0.46	0.51	0.57	0.62	0.62	0.59
<b>Veneto</b>	<b>0.65</b>	<b>0.66</b>	<b>0.61</b>	<b>0.62</b>	<b>0.69</b>	<b>0.72</b>
<i>of which:</i> General government	0.01	0.01	0.01	0.00	1.47	1.33
Non-financial companies	1.18	1.16	1.04	0.99	1.09	1.19
Producer households	0.89	1.00	1.14	1.25	1.19	1.24
Consumer households	0.41	0.46	0.50	0.54	0.59	0.57
<b>Friuli Venezia Giulia</b>	<b>1.41</b>	<b>1.38</b>	<b>0.51</b>	<b>0.48</b>	<b>0.61</b>	<b>0.61</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	5.75	2.17
Non-financial companies	2.24	2.17	0.55	0.45	0.62	0.69
Producer households	1.27	1.27	0.96	1.34	1.57	1.47
Consumer households	0.45	0.50	0.50	0.54	0.56	0.53

**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**

	2023-Q2	2023-Q3	2023-Q4	2024-Q1	2024-Q2	2024-Q3
<b>Emilia-Romagna</b>	<b>0.75</b>	<b>0.84</b>	<b>1.06</b>	<b>1.19</b>	<b>1.29</b>	<b>1.27</b>
<i>of which:</i> General government	2.80	2.74	3.06	2.70	0.02	0.02
Non-financial companies	0.96	1.08	1.46	1.68	1.88	1.84
Producer households	1.02	1.10	1.20	1.19	1.26	1.34
Consumer households	0.40	0.45	0.49	0.51	0.56	0.56
<b>Trentino-Alto Adige</b>	<b>0.72</b>	<b>0.71</b>	<b>0.94</b>	<b>0.95</b>	<b>0.94</b>	<b>1.00</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.86	0.83	1.13	1.14	1.14	1.27
Producer households	1.07	1.08	1.53	1.54	1.35	1.28
Consumer households	0.39	0.42	0.45	0.50	0.49	0.50
<b>Tuscany</b>	<b>1.06</b>	<b>0.98</b>	<b>1.17</b>	<b>1.35</b>	<b>1.39</b>	<b>1.37</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.49	1.29	1.68	1.92	1.94	1.92
Producer households	1.47	1.52	1.47	1.78	1.93	1.99
Consumer households	0.52	0.58	0.60	0.68	0.72	0.69
<b>Umbria</b>	<b>0.95</b>	<b>0.96</b>	<b>0.87</b>	<b>0.91</b>	<b>1.54</b>	<b>1.46</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	14.34	9.06
Non-financial companies	1.19	1.17	0.96	0.94	1.97	1.88
Producer households	1.27	1.04	1.28	1.52	1.71	1.76
Consumer households	0.57	0.68	0.71	0.78	0.75	0.76
<b>Marche</b>	<b>1.00</b>	<b>1.04</b>	<b>0.92</b>	<b>1.10</b>	<b>1.22</b>	<b>1.17</b>
<i>of which:</i> General government	0.06	0.06	0.06	0.00	4.10	4.04
Non-financial companies	1.36	1.39	1.10	1.40	1.48	1.43
Producer households	1.12	1.19	1.21	1.54	1.53	1.61
Consumer households	0.53	0.59	0.64	0.67	0.67	0.63
<b>Lazio</b>	<b>1.21</b>	<b>1.00</b>	<b>1.04</b>	<b>1.29</b>	<b>1.41</b>	<b>1.60</b>
<i>of which:</i> General government	0.09	0.07	0.09	0.06	0.16	0.15
Non-financial companies	2.38	1.72	1.74	2.15	2.39	2.94
Producer households	1.49	1.50	1.49	1.68	1.72	1.75
Consumer households	0.58	0.65	0.69	0.74	0.73	0.72
<b>Abruzzo</b>	<b>1.23</b>	<b>1.42</b>	<b>1.40</b>	<b>1.46</b>	<b>1.75</b>	<b>1.84</b>
<i>of which:</i> General government	0.13	0.17	0.08	0.43	2.58	2.01
Non-financial companies	1.60	1.86	1.72	1.78	2.30	2.59
Producer households	1.50	1.75	2.02	2.07	2.18	1.83
Consumer households	0.74	0.83	0.93	0.96	0.93	0.90

## Credit Conditions and Risk

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

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

	2023-Q2	2023-Q3	2023-Q4	2024-Q1	2024-Q2	2024-Q3
<b>Molise</b>	<b>1.72</b>	<b>1.55</b>	<b>1.23</b>	<b>0.84</b>	<b>0.94</b>	<b>0.73</b>
<i>of which:</i> General government	2.32	0.00	1.41	0.00	0.23	0.00
Non-financial companies	2.77	2.28	1.48	0.73	0.98	0.58
Producer households	1.76	1.72	1.89	1.78	2.09	2.18
Consumer households	0.88	0.98	0.89	0.82	0.72	0.63
<b>Campania</b>	<b>1.29</b>	<b>1.29</b>	<b>1.46</b>	<b>1.56</b>	<b>1.94</b>	<b>2.05</b>
<i>of which:</i> General government	0.80	0.42	0.38	0.14	6.53	6.88
Non-financial companies	1.88	1.84	2.15	2.33	2.76	3.01
Producer households	1.52	1.50	1.61	1.78	1.78	1.94
Consumer households	0.73	0.81	0.86	0.89	0.91	0.89
<b>Apulia</b>	<b>1.23</b>	<b>1.22</b>	<b>1.26</b>	<b>1.45</b>	<b>1.49</b>	<b>1.51</b>
<i>of which:</i> General government	2.33	2.17	0.00	4.31	16.48	14.64
Non-financial companies	1.84	1.79	1.85	2.16	2.09	2.22
Producer households	1.70	1.67	1.74	1.74	1.75	1.79
Consumer households	0.67	0.71	0.77	0.85	0.86	0.85
<b>Basilicata</b>	<b>1.19</b>	<b>1.19</b>	<b>1.13</b>	<b>1.14</b>	<b>1.29</b>	<b>1.20</b>
<i>of which:</i> General government	4.94	0.00	0.00	0.00	13.92	16.25
Non-financial companies	1.71	1.84	1.65	1.60	1.61	1.39
Producer households	1.70	1.83	1.83	1.85	1.77	1.49
Consumer households	0.51	0.51	0.58	0.65	0.63	0.68
<b>Calabria</b>	<b>1.41</b>	<b>1.40</b>	<b>1.45</b>	<b>1.61</b>	<b>3.04</b>	<b>3.02</b>
<i>of which:</i> General government	1.40	0.77	0.94	3.61	27.05	26.02
Non-financial companies	2.11	2.03	2.51	2.34	2.73	3.11
Producer households	1.71	1.62	1.76	2.10	2.23	2.55
Consumer households	0.83	0.91	0.89	0.96	0.96	0.93
<b>Sicily</b>	<b>1.36</b>	<b>1.43</b>	<b>1.61</b>	<b>1.66</b>	<b>1.76</b>	<b>1.66</b>
<i>of which:</i> General government	8.60	7.76	12.04	9.51	20.09	16.88
Non-financial companies	1.77	1.70	1.80	1.94	1.95	1.90
Producer households	1.79	1.92	2.15	2.06	2.08	2.02
Consumer households	0.85	1.01	1.16	1.21	1.16	1.10
<b>Sardinia</b>	<b>0.74</b>	<b>0.77</b>	<b>0.70</b>	<b>0.61</b>	<b>0.68</b>	<b>0.88</b>
<i>of which:</i> General government	8.53	7.64	0.00	0.00	5.40	5.54
Non-financial companies	1.02	1.08	1.04	0.77	0.85	1.43
Producer households	1.07	1.24	1.26	1.20	1.30	1.20
Consumer households	0.53	0.53	0.58	0.58	0.58	0.60

## Credit Conditions and Risk

### 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-Q4	2025-Q1	2025-Q2	2025-Q3	2025-Q4	2026-Q1
<b>ITALY</b>	<b>1.13</b>	<b>1.09</b>	<b>1.06</b>	<b>1.08</b>	<b>1.04</b>	<b>1.04</b>
<i>of which:</i> General government	1.45	1.75	0.46	0.53	0.83	0.55
Non-financial companies	1.85	1.85	1.91	1.96	1.87	1.91
Producer households	1.53	1.45	1.39	1.33	1.30	1.23
Consumer households	0.63	0.58	0.55	0.53	0.51	0.50
<b>Piedmont</b>	<b>1.24</b>	<b>1.30</b>	<b>1.26</b>	<b>1.21</b>	<b>0.99</b>	<b>0.94</b>
<i>of which:</i> General government	0.48	0.73	0.01	0.10	0.21	0.27
Non-financial companies	1.92	2.07	2.12	1.96	1.57	1.48
Producer households	1.81	1.70	1.51	1.57	1.41	1.23
Consumer households	0.59	0.56	0.55	0.52	0.50	0.49
<b>Valle d'Aosta</b>	<b>1.15</b>	<b>1.07</b>	<b>1.25</b>	<b>1.29</b>	<b>0.62</b>	<b>0.54</b>
<i>of which:</i> General government	0.00	0.73	0.00	0.00	0.00	0.00
Non-financial companies	1.76	1.55	1.88	1.88	0.82	0.66
Producer households	1.22	1.28	1.34	1.38	1.50	1.49
Consumer households	0.47	0.49	0.56	0.58	0.30	0.25
<b>Lombardy</b>	<b>0.78</b>	<b>0.73</b>	<b>0.75</b>	<b>0.76</b>	<b>0.77</b>	<b>0.80</b>
<i>of which:</i> General government	1.53	1.75	0.14	0.16	0.15	0.18
Non-financial companies	1.50	1.47	1.56	1.59	1.61	1.65
Producer households	1.25	1.18	1.08	1.09	1.23	1.21
Consumer households	0.52	0.48	0.45	0.44	0.42	0.41
<b>Liguria</b>	<b>0.74</b>	<b>0.88</b>	<b>0.87</b>	<b>1.08</b>	<b>1.34</b>	<b>1.27</b>
<i>of which:</i> General government	0.03	0.07	0.04	0.00	0.07	0.11
Non-financial companies	0.92	1.26	1.26	1.79	2.39	2.26
Producer households	1.16	1.10	1.19	1.20	1.22	1.18
Consumer households	0.57	0.54	0.54	0.49	0.47	0.45
<b>Veneto</b>	<b>0.73</b>	<b>0.76</b>	<b>0.71</b>	<b>0.80</b>	<b>0.74</b>	<b>0.74</b>
<i>of which:</i> General government	1.00	1.56	0.01	0.33	0.12	0.10
Non-financial companies	1.27	1.32	1.27	1.49	1.40	1.47
Producer households	1.20	1.20	1.22	1.12	1.05	1.05
Consumer households	0.53	0.51	0.45	0.42	0.39	0.38
<b>Friuli Venezia Giulia</b>	<b>0.85</b>	<b>0.85</b>	<b>0.93</b>	<b>0.90</b>	<b>0.75</b>	<b>0.76</b>
<i>of which:</i> General government	5.79	1.36	0.00	6.15	3.16	10.51
Non-financial companies	1.18	1.30	1.50	1.47	1.14	1.13
Producer households	1.26	1.01	0.84	0.78	1.06	1.23
Consumer households	0.48	0.46	0.42	0.37	0.38	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-Q4	2025-Q1	2025-Q2	2025-Q3	2025-Q4	2026-Q1
<b>Emilia-Romagna</b>	<b>1.44</b>	<b>1.44</b>	<b>1.37</b>	<b>1.29</b>	<b>0.96</b>	<b>0.95</b>
<i>of which:</i> General government	0.02	0.02	0.06	0.05	0.06	0.05
Non-financial companies	2.16	2.18	2.14	2.01	1.45	1.43
Producer households	1.29	1.31	1.30	1.19	1.12	0.96
Consumer households	0.58	0.51	0.43	0.42	0.41	0.41
<b>Trentino-Alto Adige</b>	<b>0.74</b>	<b>0.64</b>	<b>0.78</b>	<b>0.77</b>	<b>0.78</b>	<b>0.75</b>
<i>of which:</i> General government	0.00	0.45	0.00	0.00	0.00	0.00
Non-financial companies	0.84	0.70	0.96	0.98	1.05	1.04
Producer households	1.30	1.20	1.13	1.09	0.80	0.65
Consumer households	0.45	0.41	0.38	0.32	0.31	0.28
<b>Tuscany</b>	<b>1.28</b>	<b>1.23</b>	<b>1.25</b>	<b>1.25</b>	<b>1.20</b>	<b>1.28</b>
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.03	0.03
Non-financial companies	1.77	1.76	1.92	1.96	1.87	2.04
Producer households	2.11	1.98	1.65	1.49	1.48	1.38
Consumer households	0.63	0.56	0.51	0.47	0.46	0.44
<b>Umbria</b>	<b>1.35</b>	<b>1.38</b>	<b>0.96</b>	<b>0.98</b>	<b>1.56</b>	<b>1.50</b>
<i>of which:</i> General government	8.53	6.58	0.00	7.54	8.21	0.00
Non-financial companies	1.76	1.85	1.17	1.22	2.23	2.24
Producer households	1.47	1.33	1.26	1.07	1.15	1.16
Consumer households	0.66	0.63	0.60	0.58	0.56	0.51
<b>Marche</b>	<b>1.37</b>	<b>1.22</b>	<b>1.18</b>	<b>1.36</b>	<b>1.50</b>	<b>1.51</b>
<i>of which:</i> General government	3.67	3.65	0.00	0.09	0.03	0.02
Non-financial companies	1.82	1.60	1.68	2.09	2.35	2.45
Producer households	1.59	1.33	1.43	1.38	1.25	1.14
Consumer households	0.63	0.60	0.57	0.54	0.54	0.48
<b>Lazio</b>	<b>1.60</b>	<b>1.35</b>	<b>1.35</b>	<b>1.33</b>	<b>1.20</b>	<b>1.14</b>
<i>of which:</i> General government	0.14	0.18	0.07	0.05	0.03	0.09
Non-financial companies	2.97	2.88	3.02	2.86	2.56	2.54
Producer households	1.66	1.41	1.43	1.38	1.34	1.36
Consumer households	0.68	0.62	0.59	0.54	0.50	0.51
<b>Abruzzo</b>	<b>1.79</b>	<b>1.77</b>	<b>1.50</b>	<b>1.28</b>	<b>1.18</b>	<b>1.27</b>
<i>of which:</i> General government	2.03	2.53	1.32	1.11	1.70	1.32
Non-financial companies	2.61	2.66	2.22	1.79	1.54	1.74
Producer households	1.53	1.51	1.59	1.48	1.65	1.43
Consumer households	0.78	0.68	0.64	0.63	0.67	0.62

## 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-Q4	2025-Q1	2025-Q2	2025-Q3	2025-Q4	2026-Q1
<b>Molise</b>	<b>0.65</b>	<b>0.98</b>	<b>1.29</b>	<b>2.08</b>	<b>2.63</b>	<b>2.41</b>
<i>of which:</i> General government	0.09	0.13	0.06	41.53	0.00	0.00
Non-financial companies	0.49	1.31	2.12	1.99	5.26	4.80
Producer households	1.47	1.32	1.38	1.45	1.20	1.29
Consumer households	0.67	0.66	0.64	0.72	0.65	0.68
<b>Campania</b>	<b>1.92</b>	<b>1.95</b>	<b>1.97</b>	<b>2.19</b>	<b>2.46</b>	<b>2.43</b>
<i>of which:</i> General government	4.74	6.21	1.23	1.38	3.94	1.46
Non-financial companies	2.90	2.97	3.37	3.94	4.33	4.46
Producer households	1.86	1.72	1.79	1.62	1.73	1.72
Consumer households	0.82	0.79	0.78	0.76	0.76	0.71
<b>Apulia</b>	<b>1.56</b>	<b>1.52</b>	<b>1.37</b>	<b>1.41</b>	<b>1.45</b>	<b>1.57</b>
<i>of which:</i> General government	11.32	11.52	0.03	0.29	1.53	0.17
Non-financial companies	2.37	2.40	2.27	2.42	2.55	2.94
Producer households	1.82	1.80	1.70	1.65	1.42	1.34
Consumer households	0.83	0.74	0.72	0.72	0.71	0.70
<b>Basilicata</b>	<b>1.57</b>	<b>1.54</b>	<b>1.54</b>	<b>2.68</b>	<b>2.78</b>	<b>2.73</b>
<i>of which:</i> General government	15.48	13.95	0.15	0.14	0.17	0.00
Non-financial companies	2.27	2.39	2.73	5.76	5.86	5.81
Producer households	1.59	1.23	1.40	1.32	1.50	1.43
Consumer households	0.69	0.64	0.66	0.61	0.59	0.53
<b>Calabria</b>	<b>2.46</b>	<b>2.34</b>	<b>1.56</b>	<b>1.55</b>	<b>1.91</b>	<b>1.84</b>
<i>of which:</i> General government	16.42	14.62	2.39	2.92	15.69	14.47
Non-financial companies	3.26	3.28	2.73	2.62	2.03	1.91
Producer households	2.68	2.37	2.20	2.06	1.81	1.57
Consumer households	0.90	0.83	0.79	0.84	0.86	0.87
<b>Sicily</b>	<b>1.62</b>	<b>1.67</b>	<b>1.55</b>	<b>1.55</b>	<b>1.49</b>	<b>1.38</b>
<i>of which:</i> General government	16.17	25.46	16.26	12.33	12.57	2.02
Non-financial companies	2.05	1.79	1.97	2.14	2.00	2.03
Producer households	1.84	2.02	2.02	1.95	2.01	1.95
Consumer households	0.98	0.95	0.94	0.92	0.92	0.90
<b>Sardinia</b>	<b>0.96</b>	<b>0.91</b>	<b>0.94</b>	<b>0.83</b>	<b>0.93</b>	<b>0.96</b>
<i>of which:</i> General government	9.49	5.75	3.16	1.86	0.38	3.64
Non-financial companies	1.42	1.46	1.69	1.44	1.98	2.08
Producer households	1.15	1.10	0.99	0.95	0.75	0.64
Consumer households	0.56	0.50	0.46	0.45	0.42	0.40

## Credit Conditions and Risk

Access to data:

[TRI30431](#)

### Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

1st quarter 2026

Reporting institutions: **Banks**

	Total			1 facility		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
<b>ITALY</b>	<b>1,642,844</b>	<b>1,173,655</b>	<b>3,726,435</b>	<b>644,441</b>	<b>543,024</b>	<b>3,352,068</b>
<b>North West Italy</b>	<b>712,851</b>	<b>502,183</b>	<b>1,091,563</b>	<b>283,529</b>	<b>230,483</b>	<b>975,662</b>
Piedmont	101,681	71,879	281,205	28,280	25,030	252,985
Valle d'Aosta	2,918	2,178	7,773	795	698	6,991
Lombardy	585,392	412,075	714,408	246,101	197,274	635,402
Liguria	22,860	16,051	88,177	8,353	7,482	80,284
<b>North East Italy</b>	<b>404,844</b>	<b>283,102</b>	<b>906,321</b>	<b>171,624</b>	<b>139,468</b>	<b>808,936</b>
Trentino Alto Adige	46,539	36,070	118,743	20,316	18,110	108,183
Veneto	182,572	126,908	355,818	95,792	72,712	317,243
Friuli-Venezia Giulia	31,010	20,944	92,285	9,478	8,798	84,332
Emilia Romagna	144,722	99,180	339,475	46,038	39,847	299,178
<b>Central Italy</b>	<b>349,410</b>	<b>245,069</b>	<b>783,365</b>	<b>108,861</b>	<b>98,149</b>	<b>705,580</b>
Tuscany	76,422	55,843	261,464	25,905	23,539	231,007
Umbria	13,960	10,177	53,659	4,575	3,960	47,329
Marche	27,374	19,541	107,170	9,603	8,583	94,115
Lazio	231,654	159,509	361,072	68,778	62,068	333,129
<b>Southern Italy</b>	<b>122,152</b>	<b>99,327</b>	<b>611,642</b>	<b>54,293</b>	<b>50,256</b>	<b>554,461</b>
Abruzzo	15,859	12,193	71,576	5,994	5,465	64,087
Molise	2,295	1,902	14,048	1,120	1,044	12,739
Campania	51,264	41,468	224,085	21,535	19,649	202,732
Apulia	37,743	31,046	204,518	18,144	17,062	186,804
Basilicata	4,385	3,513	24,148	2,019	1,874	21,612
Calabria	10,606	9,204	73,267	5,481	5,161	66,487
<b>Islands</b>	<b>53,588</b>	<b>43,974</b>	<b>333,544</b>	<b>26,134</b>	<b>24,668</b>	<b>307,429</b>
Sicily	35,297	29,409	239,720	18,374	17,292	220,148
Sardinia	18,291	14,565	93,824	7,760	7,376	87,281

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

Source: Central Credit Register

## Credit Conditions and Risk

### Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

1st quarter 2026

Reporting institutions: **Banks**

	2 facilities			3 or 4 facilities		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
<b>ITALY</b>	<b>147,981</b>	<b>108,091</b>	<b>241,726</b>	<b>183,957</b>	<b>122,419</b>	<b>96,247</b>
<b>North West Italy</b>	<b>66,805</b>	<b>47,355</b>	<b>72,723</b>	<b>78,446</b>	<b>51,536</b>	<b>30,811</b>
Piedmont	9,506	6,192	18,534	16,710	10,058	7,161
Valle d'Aosta	268	217	572	356	211	172
Lombardy	54,547	39,198	48,226	58,671	39,639	21,602
Liguria	2,483	1,748	5,391	2,708	1,628	1,876
<b>North East Italy</b>	<b>32,616</b>	<b>23,556</b>	<b>60,246</b>	<b>44,588</b>	<b>28,616</b>	<b>26,325</b>
Trentino Alto Adige	6,429	5,187	7,685	6,297	4,615	2,226
Veneto	13,044	9,420	23,228	18,254	11,528	10,742
Friuli-Venezia Giulia	1,927	1,418	5,099	3,667	2,771	2,047
Emilia Romagna	11,216	7,532	24,234	16,369	9,702	11,310
<b>Central Italy</b>	<b>28,741</b>	<b>21,685</b>	<b>50,645</b>	<b>33,517</b>	<b>22,986</b>	<b>19,714</b>
Tuscany	8,337	5,981	19,126	11,059	6,955	8,174
Umbria	1,345	963	3,907	1,837	1,215	1,701
Marche	2,953	2,025	8,020	4,029	2,471	3,631
Lazio	16,105	12,715	19,592	16,591	12,344	6,208
<b>Southern Italy</b>	<b>14,216</b>	<b>11,064</b>	<b>38,939</b>	<b>18,097</b>	<b>12,832</b>	<b>13,897</b>
Abruzzo	1,841	1,288	4,965	2,249	1,483	1,885
Molise	310	252	929	296	221	298
Campania	5,880	4,585	14,201	7,791	5,706	5,331
Apulia	4,163	3,362	12,222	5,469	3,743	4,229
Basilicata	603	455	1,727	737	469	619
Calabria	1,420	1,122	4,895	1,555	1,209	1,535
<b>Islands</b>	<b>5,604</b>	<b>4,431</b>	<b>19,173</b>	<b>9,310</b>	<b>6,450</b>	<b>5,500</b>
Sicily	4,004	3,131	14,190	4,342	3,076	4,248
Sardinia	1,600	1,300	4,983	4,968	3,374	1,252

## Credit Conditions and Risk

### Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

1st quarter 2026

Reporting institutions: **Banks**

More than 4 facilities		
Facilities granted	Margin used	Number of borrowers

<b>ITALY</b>	<b>666,465</b>	<b>400,121</b>	<b>36,394</b>
<b>North West Italy</b>	<b>284,071</b>	<b>172,809</b>	<b>12,367</b>
Piedmont	47,185	30,599	2,525
Valle d'Aosta	1,498	1,052	38
Lombardy	226,073	135,965	9,178
Liguria	9,315	5,193	626
<b>North East Italy</b>	<b>156,016</b>	<b>91,462</b>	<b>10,814</b>
Trentino Alto Adige	13,497	8,158	649
Veneto	55,482	33,248	4,605
Friuli-Venezia Giulia	15,938	7,957	807
Emilia Romagna	71,098	42,100	4,753
<b>Central Italy</b>	<b>178,291</b>	<b>102,249</b>	<b>7,426</b>
Tuscany	31,120	19,367	3,157
Umbria	6,203	4,039	722
Marche	10,788	6,462	1,404
Lazio	130,180	72,381	2,143
<b>Southern Italy</b>	<b>35,546</b>	<b>25,175</b>	<b>4,345</b>
Abruzzo	5,776	3,956	639
Molise	570	385	82
Campania	16,058	11,529	1,821
Apulia	9,967	6,878	1,263
Basilicata	1,025	715	190
Calabria	2,150	1,712	350
<b>Islands</b>	<b>12,540</b>	<b>8,426</b>	<b>1,442</b>
Sicily	8,577	5,911	1,134
Sardinia	3,963	2,515	308

## Credit Conditions and Risk

Access to data:

[TRI30446](#)

### Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

1st quarter 2026

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
<b>TOTAL</b>	<b>3,726,435</b>	<b>1,382,195</b>	<b>888,521</b>	<b>795,368</b>	<b>234,655</b>
<i>of which:</i> 1 facility	3,352,068	1,365,227	842,329	711,281	159,628
2 facilities	241,726	16,676	44,726	73,243	52,711
3 or 4 facilities	96,247	290	1,456	10,792	21,552
more than 4 facilities	36,394	2	10	52	764
<b>General government</b>	<b>5,826</b>	<b>168</b>	<b>122</b>	<b>244</b>	<b>492</b>
<i>of which:</i> 1 facility	3,579	138	107	203	430
2 facilities	1,386	13	6	26	49
3 or 4 facilities	741	15	7	14	8
more than 4 facilities	120	2	2	1	5
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>9,920</b>	<b>2,394</b>	<b>1,304</b>	<b>1,332</b>	<b>906</b>
<i>of which:</i> 1 facility	7,355	2,296	1,027	951	550
2 facilities	1,706	96	265	299	228
3 or 4 facilities	636	2	12	81	119
more than 4 facilities	223	-	-	1	9
<b>Non-financial companies</b>	<b>628,697</b>	<b>166,612</b>	<b>85,007</b>	<b>105,387</b>	<b>89,375</b>
<i>of which:</i> 1 facility	389,189	162,408	66,973	65,245	40,393
2 facilities	126,543	4,145	17,402	33,419	32,080
3 or 4 facilities	78,332	59	629	6,684	16,311
more than 4 facilities	34,633	-	3	39	591
<b>Producer households</b>	<b>373,386</b>	<b>147,714</b>	<b>76,843</b>	<b>74,798</b>	<b>29,641</b>
<i>of which:</i> 1 facility	324,950	144,384	68,273	59,752	18,218
2 facilities	37,262	3,271	8,190	12,812	8,036
3 or 4 facilities	10,068	59	379	2,224	3,263
more than 4 facilities	1,106	-	1	10	124
<b>Consumer households and others</b>	<b>2,701,696</b>	<b>1,061,776</b>	<b>724,051</b>	<b>612,742</b>	<b>113,910</b>
<i>of which:</i> 1 facility	2,620,448	1,052,524	704,844	584,386	99,764
2 facilities	74,500	9,097	18,774	26,579	12,271
3 or 4 facilities	6,436	155	429	1,776	1,840
more than 4 facilities	312	-	4	1	35

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

Source: Central Credit Register

## Credit Conditions and Risk

### Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

1st quarter 2026

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
<b>TOTAL</b>	<b>100,538</b>	<b>68,394</b>	<b>26,512</b>	<b>22,968</b>	<b>5,865</b>
<i>of which:</i> 1 facility	44,092	20,300	5,708	3,553	690
2 facilities	28,635	15,808	4,513	2,862	520
3 or 4 facilities	24,636	23,254	8,164	5,140	837
more than 4 facilities	3,175	9,032	8,127	11,413	3,818
<b>General government</b>	<b>789</b>	<b>1,397</b>	<b>971</b>	<b>974</b>	<b>348</b>
<i>of which:</i> 1 facility	637	898	490	345	77
2 facilities	127	388	326	343	78
3 or 4 facilities	25	105	148	269	114
more than 4 facilities	-	6	7	17	79
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>637</b>	<b>748</b>	<b>451</b>	<b>821</b>	<b>679</b>
<i>of which:</i> 1 facility	397	486	276	468	281
2 facilities	150	157	108	231	152
3 or 4 facilities	78	82	52	93	112
more than 4 facilities	12	23	15	29	134
<b>Non-financial companies</b>	<b>66,308</b>	<b>54,428</b>	<b>22,598</b>	<b>19,986</b>	<b>4,748</b>
<i>of which:</i> 1 facility	21,415	12,462	3,752	2,266	318
2 facilities	21,152	12,349	3,470	1,991	269
3 or 4 facilities	20,977	21,072	7,475	4,515	585
more than 4 facilities	2,764	8,545	7,901	11,214	3,576
<b>Producer households</b>	<b>10,623</b>	<b>4,426</b>	<b>860</b>	<b>309</b>	<b>9</b>
<i>of which:</i> 1 facility	4,737	1,541	196	65	1
2 facilities	3,118	1,194	210	64	3
3 or 4 facilities	2,438	1,322	283	81	3
more than 4 facilities	330	369	171	99	2
<b>Consumer households and others</b>	<b>22,058</b>	<b>7,351</b>	<b>1,629</b>	<b>877</b>	<b>81</b>
<i>of which:</i> 1 facility	16,809	4,877	993	408	13
2 facilities	4,069	1,714	398	233	18
3 or 4 facilities	1,111	671	205	182	23
more than 4 facilities	69	89	33	54	27

## 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	
<b>Number of borrowers for loans and collateral granted to customers</b>	8,777,425	8,820,510	4,012,973	4,097,022	4,764,452	4,723,488
<i>of which: joint borrowers</i>	2,478,681	2,486,294	1,033,003	1,058,106	1,445,678	1,428,188
<b>Loans (excluding bad loans)</b>						
facilities granted	2,310,826	2,314,610	1,906,319	1,930,829	404,507	383,782
margin used	1,763,907	1,780,212	1,358,039	1,389,206	405,868	391,006
Breach of overdraft limits	23,177	23,882	10,798	11,080	12,379	12,802
margin available	570,096	558,281	559,078	552,702	11,018	5,578
<b>Account receivables financing</b>						
facilities granted	249,662	237,128	208,513	205,320	41,149	31,809
margin used	126,083	119,539	92,613	89,888	33,471	29,650
<b>Term loans</b>						
facilities granted	1,881,453	1,898,427	1,519,014	1,547,193	362,439	351,234
margin used	1,571,188	1,592,804	1,202,910	1,235,437	368,278	357,368
<b>Revocable loans</b>						
facilities granted	177,650	177,008	176,731	176,269	918	739
margin used	64,588	65,824	60,470	61,836	4,119	3,988
<b>Collateral granted</b>						
facilities granted	370,715	373,856	363,090	366,386	7,625	7,469
margin used	196,006	194,594	189,077	187,849	6,929	6,745
<b>Bad loans (gross of write-downs and net of write-offs)</b>	98,820	97,262	15,369	15,130	83,451	82,132
<b>Number of guarantors</b>	3,529,401	3,502,367	1,883,679	1,883,623	1,645,722	1,618,744
<i>of which: joint guarantors</i>	1,139,253	1,126,877	648,776	645,212	490,477	481,665
<b>Guarantees received</b>	683,418	680,585	425,583	428,785	257,835	251,801

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

Source: Central Credit Register

## Credit Conditions and Risk

Access to data:

[TRI30126](#)

### Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2026

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
<b>Number of borrowers</b>	6,537,449	2,722,972	1,690,200	1,193,591	251,206
<b>Facilities granted</b>	2,022,256	140,895	171,533	209,048	97,884
<b>Margin used</b>	1,560,132	133,298	164,393	197,882	83,025
<i>of which</i> : backed by real security	633,612	89,690	146,891	171,644	54,338
<b>Margin available</b>	482,653	9,840	8,080	12,243	15,787
<b>Breach of overdraft limits</b>	20,528	2,242	940	1,076	928

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

Source: Central Credit Register

## Credit Conditions and Risk

### Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2026

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
<b>Number of borrowers</b>	87,643	54,749	20,359	16,245	3,830
<b>Facilities granted</b>	78,797	109,196	90,619	212,172	847,649
<b>Margin used</b>	59,368	81,109	67,425	152,902	617,436
<i>of which</i> : backed by real security	24,751	26,638	19,445	38,320	61,385
<b>Margin available</b>	20,461	29,867	24,896	63,664	236,623
<b>Breach of overdraft limits</b>	1,032	1,781	1,701	4,393	6,410

## Credit Conditions and Risk

Access to data:

[TRI30146](#)

### Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2026

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
<b>ITALY</b>	Number of borrowers	3,726,435	1,382,195	888,521	795,368	234,655
	Facilities granted	1,642,844	64,570	81,331	119,614	66,057
	Margin used	1,173,655	59,357	76,545	111,290	54,176
<b>Piedmont</b>	Number of borrowers	281,205	113,391	66,776	54,236	16,647
	Facilities granted	101,681	5,283	6,026	8,048	4,648
	Margin used	71,879	4,859	5,597	7,338	3,640
<b>Valle d'Aosta</b>	Number of borrowers	7,773	2,793	1,580	1,735	610
	Facilities granted	2,918	127	138	249	158
	Margin used	2,178	112	124	228	133
<b>Lombardy</b>	Number of borrowers	714,408	234,267	172,327	164,600	52,810
	Facilities granted	585,392	11,060	15,855	24,970	14,728
	Margin used	412,075	9,976	14,760	22,962	11,625
<b>Liguria</b>	Number of borrowers	88,177	35,472	21,492	16,735	5,112
	Facilities granted	22,860	1,642	1,912	2,435	1,402
	Margin used	16,051	1,502	1,774	2,228	1,131
<b>Trentino Alto Adige</b>	Number of borrowers	118,743	33,906	23,250	29,534	13,773
	Facilities granted	46,539	1,630	2,212	4,897	4,233
	Margin used	36,070	1,418	2,039	4,590	3,749
<b>Veneto</b>	Number of borrowers	355,818	121,900	91,828	79,612	22,674
	Facilities granted	182,572	5,791	8,523	12,016	6,394
	Margin used	126,908	5,285	8,046	11,158	5,114
<b>Friuli-Venezia Giulia</b>	Number of borrowers	92,285	35,134	25,175	18,419	4,690
	Facilities granted	31,010	1,701	2,320	2,770	1,328
	Margin used	20,944	1,590	2,228	2,604	1,105

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

Source: Central Credit Register

## Credit Conditions and Risk

### Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2026

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
<b>ITALY</b>	Number of borrowers	100,538	68,394	26,512	22,968	5,865
	Facilities granted	57,333	86,136	74,555	189,119	902,877
	Margin used	42,035	60,101	50,849	121,726	595,088
<b>Piedmont</b>	Number of borrowers	7,273	4,881	1,793	1,615	409
	Facilities granted	4,134	6,244	5,153	13,093	48,967
	Margin used	2,902	4,199	3,376	8,291	31,535
<b>Valle d'Aosta</b>	Number of borrowers	238	166	59	45	7
	Facilities granted	113	172	124	257	1,576
	Margin used	90	125	92	192	1,078
<b>Lombardy</b>	Number of borrowers	23,700	17,211	7,160	6,655	2,140
	Facilities granted	13,420	21,682	20,454	57,165	405,872
	Margin used	9,161	13,950	12,976	34,208	282,017
<b>Liguria</b>	Number of borrowers	1,976	1,142	425	367	99
	Facilities granted	1,076	1,434	1,168	2,892	8,868
	Margin used	757	980	811	1,853	4,965
<b>Trentino Alto Adige</b>	Number of borrowers	5,482	3,569	1,301	1,004	182
	Facilities granted	3,336	4,847	3,834	8,181	13,307
	Margin used	2,789	3,923	3,037	6,210	8,261
<b>Veneto</b>	Number of borrowers	10,402	7,733	3,015	2,628	580
	Facilities granted	5,960	9,811	8,518	21,949	103,512
	Margin used	4,170	6,488	5,515	13,152	67,812
<b>Friuli-Venezia Giulia</b>	Number of borrowers	1,986	1,354	503	424	115
	Facilities granted	1,141	1,759	1,439	3,390	15,128
	Margin used	826	1,235	951	2,181	8,184

## Credit Conditions and Risk

### Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2026

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
<b>Emilia Romagna</b>	Number of borrowers	339,475	116,265	82,675	77,669	21,708
	Facilities granted	144,722	5,455	7,620	11,617	6,151
	Margin used	99,180	4,857	7,088	10,657	4,756
<b>Tuscany</b>	Number of borrowers	261,464	89,958	61,590	61,197	17,881
	Facilities granted	76,422	4,170	5,604	9,082	4,955
	Margin used	55,843	3,756	5,224	8,440	4,041
<b>Umbria</b>	Number of borrowers	53,659	22,764	12,490	8,905	3,001
	Facilities granted	13,960	1,059	1,106	1,291	856
	Margin used	10,177	965	1,028	1,164	677
<b>Marche</b>	Number of borrowers	107,170	42,219	25,768	19,383	6,010
	Facilities granted	27,374	1,998	2,354	2,939	1,813
	Margin used	19,541	1,813	2,192	2,650	1,421
<b>Lazio</b>	Number of borrowers	361,072	130,155	82,086	88,374	23,393
	Facilities granted	231,654	6,003	7,634	13,551	6,531
	Margin used	159,509	5,628	7,268	12,951	5,710
<b>Abruzzo</b>	Number of borrowers	71,576	30,854	16,307	11,783	3,712
	Facilities granted	15,859	1,428	1,466	1,735	1,056
	Margin used	12,193	1,329	1,380	1,599	861
<b>Molise</b>	Number of borrowers	14,048	6,408	3,116	2,307	717
	Facilities granted	2,295	298	278	332	200
	Margin used	1,902	279	263	310	171
<b>Campania</b>	Number of borrowers	224,085	87,828	49,401	47,286	13,302
	Facilities granted	51,264	4,001	4,524	7,065	3,722
	Margin used	41,468	3,734	4,288	6,624	3,149

## Credit Conditions and Risk

### Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2026

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
<b>Emilia Romagna</b>	Number of borrowers	9,693	6,985	2,785	2,496	703
	Facilities granted	5,638	8,950	7,981	21,444	69,740
	Margin used	3,737	5,614	4,952	12,712	44,588
<b>Tuscany</b>	Number of borrowers	7,683	5,017	1,877	1,590	304
	Facilities granted	4,415	6,331	5,379	12,945	23,455
	Margin used	3,317	4,505	3,750	8,591	14,087
<b>Umbria</b>	Number of borrowers	1,415	976	370	326	73
	Facilities granted	820	1,233	1,042	2,610	3,921
	Margin used	591	855	728	1,719	2,421
<b>Marche</b>	Number of borrowers	3,005	1,995	736	593	121
	Facilities granted	1,827	2,627	2,086	4,688	6,993
	Margin used	1,290	1,741	1,357	2,916	4,062
<b>Lazio</b>	Number of borrowers	8,514	5,237	2,016	1,898	542
	Facilities granted	4,762	6,573	5,661	15,344	165,479
	Margin used	3,799	5,101	4,326	11,712	102,690
<b>Abruzzo</b>	Number of borrowers	1,767	1,133	411	346	79
	Facilities granted	1,021	1,415	1,139	2,737	3,832
	Margin used	782	1,021	796	1,850	2,503
<b>Molise</b>	Number of borrowers	323	181	58	40	9
	Facilities granted	168	196	124	298	395
	Margin used	123	143	85	246	266
<b>Campania</b>	Number of borrowers	5,642	3,777	1,471	1,158	204
	Facilities granted	3,097	4,451	3,894	8,875	11,555
	Margin used	2,446	3,592	3,063	6,500	7,816

## Credit Conditions and Risk

### Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2026

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
<b>Apulia</b>	Number of borrowers	204,518	83,294	50,813	39,801	10,021
	Facilities granted	37,743	3,908	4,609	5,856	2,817
	Margin used	31,046	3,700	4,450	5,566	2,480
<b>Basilicata</b>	Number of borrowers	24,148	10,338	5,233	4,489	1,353
	Facilities granted	4,385	477	468	670	380
	Margin used	3,513	444	441	628	332
<b>Calabria</b>	Number of borrowers	73,267	34,277	15,007	12,091	3,614
	Facilities granted	10,606	1,541	1,318	1,786	1,009
	Margin used	9,204	1,450	1,248	1,676	867
<b>Sicily</b>	Number of borrowers	239,720	111,068	56,670	40,161	9,801
	Facilities granted	35,297	5,117	5,095	5,838	2,669
	Margin used	29,409	4,863	4,901	5,539	2,325
<b>Sardinia</b>	Number of borrowers	93,824	39,904	24,937	17,051	3,826
	Facilities granted	18,291	1,881	2,268	2,465	1,009
	Margin used	14,565	1,796	2,205	2,378	889

## Credit Conditions and Risk

### Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

1st quarter 2026

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
<b>Apulia</b>	Number of borrowers	4,378	2,814	954	722	119
	Facilities granted	2,539	3,523	2,592	5,765	6,062
	Margin used	2,086	2,782	2,017	4,053	3,773
<b>Basilicata</b>	Number of borrowers	600	390	163	98	13
	Facilities granted	343	485	436	702	415
	Margin used	274	380	324	462	213
<b>Calabria</b>	Number of borrowers	1,339	888	326	187	32
	Facilities granted	747	999	752	1,068	1,355
	Margin used	635	796	595	853	1,017
<b>Sicily</b>	Number of borrowers	3,732	2,130	793	553	98
	Facilities granted	2,037	2,488	2,070	4,033	5,858
	Margin used	1,651	1,944	1,540	2,715	3,761
<b>Sardinia</b>	Number of borrowers	1,390	815	296	223	36
	Facilities granted	737	918	713	1,684	6,591
	Margin used	608	728	558	1,310	4,040

## Credit Conditions and Risk

Access to data:

[TRI30190](#)

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

(numbers in unit, stocks in millions of euro)

1st quarter 2026

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

		Consumer households		
		Female	Male	Joint loans
<b>ITALY</b>	Number of borrowers	1,239,172	2,057,404	2,109,404
	Facilities granted	101,790	180,107	225,729
	Margin used	99,458	172,504	222,679
<b>Piedmont</b>	Number of borrowers	96,609	147,402	169,967
	Facilities granted	7,181	11,959	17,152
	Margin used	6,984	11,407	16,774
<b>Valle d'Aosta</b>	Number of borrowers	3,642	4,679	4,447
	Facilities granted	297	409	490
	Margin used	291	392	479
<b>Lombardy</b>	Number of borrowers	250,654	411,774	450,012
	Facilities granted	22,179	41,484	52,736
	Margin used	21,396	38,842	51,791
<b>Liguria</b>	Number of borrowers	36,763	56,467	49,640
	Facilities granted	2,814	4,793	5,068
	Margin used	2,757	4,573	4,947
<b>Trentino-Alto Adige</b>	Number of borrowers	25,128	44,828	31,563
	Facilities granted	2,628	5,362	4,537
	Margin used	2,554	5,104	4,452
<b>Veneto</b>	Number of borrowers	101,239	181,914	199,769
	Facilities granted	8,106	16,221	21,511
	Margin used	7,926	15,426	21,267
<b>Friuli Venezia Giulia</b>	Number of borrowers	30,458	49,929	44,797
	Facilities granted	2,252	4,060	4,569
	Margin used	2,226	3,920	4,517

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

Source: Central Credit Register

## Credit Conditions and Risk

### Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

1st quarter 2026

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

		Consumer households		
		Female	Male	Joint loans
<b>Emilia-Romagna</b>	Number of borrowers	110,536	171,821	169,058
	Facilities granted	8,986	15,793	18,730
	Margin used	8,761	14,922	18,435
<b>Tuscany</b>	Number of borrowers	94,785	143,799	147,581
	Facilities granted	7,935	12,677	16,285
	Margin used	7,761	12,145	16,070
<b>Umbria</b>	Number of borrowers	18,100	29,077	27,279
	Facilities granted	1,247	2,139	2,434
	Margin used	1,224	2,051	2,412
<b>Marche</b>	Number of borrowers	30,890	49,496	46,286
	Facilities granted	2,298	3,890	4,410
	Margin used	2,242	3,745	4,366
<b>Lazio</b>	Number of borrowers	147,564	212,345	215,665
	Facilities granted	13,742	20,164	25,626
	Margin used	13,452	19,512	25,317
<b>Abruzzo</b>	Number of borrowers	23,075	40,009	33,290
	Facilities granted	1,655	2,942	3,005
	Margin used	1,640	2,876	2,986
<b>Molise</b>	Number of borrowers	4,457	8,340	6,599
	Facilities granted	324	581	590
	Margin used	316	571	586
<b>Campania</b>	Number of borrowers	66,810	134,001	155,835
	Facilities granted	5,617	10,912	16,076
	Margin used	5,497	10,607	15,900
<b>Apulia</b>	Number of borrowers	62,797	123,841	134,043
	Facilities granted	4,833	9,452	12,356
	Margin used	4,794	9,302	12,306

## Credit Conditions and Risk

### Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

1st quarter 2026

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

		Consumer households		
		Female	Male	Joint loans
<b>Basilicata</b>	Number of borrowers	7,152	14,064	13,053
	Facilities granted	539	1,038	1,219
	Margin used	539	1,023	1,213
<b>Calabria</b>	Number of borrowers	23,636	43,752	39,029
	Facilities granted	1,632	2,885	3,492
	Margin used	1,624	2,864	3,481
<b>Sicily</b>	Number of borrowers	72,590	142,991	125,922
	Facilities granted	5,120	9,900	11,257
	Margin used	5,083	9,812	11,204
<b>Sardinia</b>	Number of borrowers	32,287	46,875	45,569
	Facilities granted	2,404	3,448	4,187
	Margin used	2,392	3,410	4,174

## 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)

1st quarter 2026

Reporting institutions: **Sample of banks**

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

<b>ITALY</b>	<b>4.97</b>	<b>6.35</b>	<b>5.22</b>
North West Italy	4.94	6.36	5.02
North East Italy	4.74	5.33	4.68
Central Italy	4.78	6.04	5.07
Southern Italy	5.50	7.04	5.76
Islands	5.72	7.19	6.20

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

Sources: Survey of lending rates

## Credit Conditions and Risk

Access to data:

[TRI30881](#)

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

(percentages)

1st quarter 2026

Data: Sample of banks

	of which:				
	Total	Term loans			Revocable loans
		initial period of rate fixation			
	Up to 1 years	More than 1 up to 5 years	More than 5 years		
<b>ITALY</b>	<b>3.31</b>	<b>3.34</b>	<b>5.61</b>	<b>3.21</b>	<b>3.53</b>
<b>North West Italy</b>	<b>3.21</b>	<b>3.31</b>	<b>5.14</b>	<b>3.12</b>	<b>3.44</b>
Piedmont	3.40	3.41	4.96	3.28	3.62
Valle d'Aosta	3.52	3.63	6.17	3.31	4.85
Lombardy	3.14	3.28	5.21	3.07	3.33
Liguria	3.22	3.31	5.45	3.08	3.64
<b>North East Italy</b>	<b>3.19</b>	<b>3.26</b>	<b>5.11</b>	<b>3.11</b>	<b>3.58</b>
Trentino-Alto Adige	2.91	3.36	4.83	2.74	5.07
Veneto	3.22	3.35	5.46	3.15	3.49
Friuli Venezia Giulia	3.11	3.24	5.76	3.00	4.04
Emilia-Romagna	3.24	3.12	4.81	3.17	3.36
<b>Central Italy</b>	<b>3.28</b>	<b>3.38</b>	<b>6.08</b>	<b>3.20</b>	<b>3.38</b>
Tuscany	3.24	3.38	5.74	3.16	3.45
Umbria	3.57	3.48	6.26	3.43	4.39
Marche	3.21	3.33	5.93	3.13	3.01
Lazio	3.28	3.38	6.31	3.20	3.33
<b>Southern Italy</b>	<b>3.52</b>	<b>3.49</b>	<b>6.62</b>	<b>3.39</b>	<b>3.69</b>
Abruzzo	3.52	3.52	6.31	3.40	3.77
Molise	3.71	3.46	6.35	3.54	5.00
Campania	3.44	3.49	7.11	3.34	3.31
Apulia	3.52	3.53	6.31	3.39	4.06
Basilicata	3.48	3.32	6.22	3.32	4.55
Calabria	3.78	3.43	6.66	3.58	4.97
<b>Islands</b>	<b>3.67</b>	<b>3.57</b>	<b>6.68</b>	<b>3.51</b>	<b>4.76</b>
Sicily	3.90	3.61	6.62	3.74	4.75
Sardinia	3.21	3.30	6.90	3.08	4.82

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

Sources: Survey of lending rates

## Credit Conditions and Risk

Access to data:

[TRI30890](#)

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

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

1st quarter 2026

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
<b>ITALY</b>	<b>3.25</b>	<b>3.43</b>	<b>3.12</b>	<b>2.99</b>	<b>2.74</b>	<b>2.78</b>	<b>2.74</b>	<b>2.61</b>
<b>North West Italy</b>	<b>3.24</b>	<b>3.42</b>	<b>3.12</b>	<b>2.97</b>	<b>2.73</b>	<b>2.81</b>	<b>2.72</b>	<b>2.58</b>
Piedmont and Valle d'Aosta	3.35	3.48	3.23	3.10	2.73	2.82	2.67	2.58
Lombardy	3.21	3.40	3.09	2.93	2.74	2.82	2.74	2.58
Liguria	3.27	3.42	3.17	3.03	2.69	2.75	2.66	2.53
<b>North East Italy</b>	<b>3.16</b>	<b>3.30</b>	<b>3.04</b>	<b>3.01</b>	<b>2.75</b>	<b>2.78</b>	<b>2.75</b>	<b>2.66</b>
Trentino-Alto Adige	3.21	3.39	3.14	3.13	2.54	2.36	2.54	2.70
Veneto	3.25	3.42	3.12	2.99	2.82	2.89	2.79	2.69
Friuli Venezia Giulia	3.12	3.25	2.96	2.89	2.66	2.66	2.69	2.59
Emilia-Romagna	3.04	3.16	2.94	2.88	2.74	2.75	2.76	2.62
<b>Central Italy</b>	<b>3.29</b>	<b>3.46</b>	<b>3.21</b>	<b>2.99</b>	<b>2.72</b>	<b>2.75</b>	<b>2.74</b>	<b>2.58</b>
Tuscany	3.27	3.40	3.18	3.08	2.75	2.78	2.76	2.59
Umbria	3.44	3.51	3.34	3.41	2.72	2.77	2.68	2.58
Marche	3.20	3.31	3.05	2.97	2.64	2.67	2.64	2.54
Lazio	3.30	3.52	3.23	2.92	2.71	2.74	2.74	2.58
<b>Southern Italy</b>	<b>3.39</b>	<b>3.59</b>	<b>3.21</b>	<b>3.02</b>	<b>2.77</b>	<b>2.80</b>	<b>2.76</b>	<b>2.64</b>
Abruzzo e Molise	3.38	3.52	3.19	3.11	2.78	2.83	2.73	2.72
Campania	3.43	3.66	3.28	3.08	2.75	2.77	2.78	2.61
Apulia	3.42	3.61	3.20	3.00	2.80	2.84	2.78	2.66
Basilicata	3.16	3.46	2.97	2.65	2.67	2.68	2.69	2.58
Calabria	3.30	3.51	3.14	2.87	2.73	2.78	2.71	2.65
<b>Islands</b>	<b>3.45</b>	<b>3.64</b>	<b>3.21</b>	<b>3.06</b>	<b>2.76</b>	<b>2.76</b>	<b>2.77</b>	<b>2.69</b>
Sicily	3.50	3.67	3.27	3.08	2.83	2.90	2.79	2.67
Sardinia	3.20	3.45	2.96	2.95	2.62	2.51	2.73	2.74

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

Sources: Survey of lending rates

## Credit Conditions and Risk

Access to data:

[TRI30900](#)

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

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

(percentages)

1st quarter 2026

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

<b>ITALY</b>	<b>3.37</b>	<b>3.64</b>	<b>3.35</b>	<b>3.15</b>	<b>3.74</b>	<b>3.97</b>	<b>3.68</b>	<b>3.50</b>
North West Italy	3.32	3.65	3.32	3.09	3.73	3.99	3.67	3.47
North East Italy	3.48	3.73	3.41	3.32	3.75	3.99	3.70	3.54
Central Italy	3.26	3.49	3.28	3.05	3.72	3.94	3.68	3.52
Southern Italy	3.29	3.51	3.31	3.03	3.73	3.94	3.67	3.48
Islands	3.39	3.58	3.33	3.16	3.78	4.01	3.69	3.58

**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:

[TRI30951](#)

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

(percentages)

1st quarter 2026

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

<b>ITALY</b>								
<b>Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)</b>								
	3.17	2.63	4.05	4.01	6.08	5.66	7.41	7.41
<i>of which:</i> Non-financial companies and producer households	3.76	3.34	3.98	4.09	6.08	5.66	7.42	7.56
<b>North West Italy</b>								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)								
	3.03	2.48	3.92	3.86	5.93	5.52	7.15	7.58
<i>of which:</i> Non-financial companies and producer households	3.64	3.12	3.88	4.01	5.92	5.52	7.15	7.60
<b>North East Italy</b>								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)								
	3.17	2.70	4.08	3.85	5.96	5.65	6.86	6.91
<i>of which:</i> Non-financial companies and producer households	3.74	3.49	3.92	3.91	5.96	5.65	6.86	6.90
<b>Central Italy</b>								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)								
	2.95	2.51	3.68	4.09	6.13	5.68	7.59	7.01
<i>of which:</i> Non-financial companies and producer households	3.51	3.06	3.72	4.11	6.16	5.68	7.59	7.54
<b>Southern Italy and Islands</b>								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)								
	4.61	4.28	4.96	4.60	6.28	5.79	8.10	7.99
<i>of which:</i> Non-financial companies and producer households	4.53	4.30	4.70	4.62	6.28	5.79	8.11	7.98

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

Sources: AnaCredit survey

## Credit Conditions and Risk

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

(percentages)

1st quarter 2026

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

<b>ITALY</b>								
<b>Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)</b>	<b>5.60</b>	<b>4.59</b>	<b>5.93</b>	<b>6.12</b>	<b>4.82</b>	<b>4.10</b>	<b>5.04</b>	<b>5.18</b>
<i>of which:</i> <b>Non-financial companies and producer households</b>	<b>5.62</b>	<b>4.58</b>	<b>5.92</b>	<b>6.25</b>	<b>4.84</b>	<b>4.09</b>	<b>5.04</b>	<b>5.27</b>
<b>North West Italy</b>								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	5.34	4.28	5.74	6.01	4.58	3.76	4.88	5.07
<i>of which:</i> Non-financial companies and producer households	5.33	4.28	5.74	6.01	4.57	3.73	4.87	5.09
<b>North East Italy</b>								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	5.23	4.45	5.42	5.80	4.56	3.98	4.68	4.94
<i>of which:</i> Non-financial companies and producer households	5.22	4.44	5.42	5.81	4.55	3.96	4.67	4.93
<b>Central Italy</b>								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	5.65	4.87	6.00	5.82	4.87	4.31	5.05	5.07
<i>of which:</i> Non-financial companies and producer households	5.79	4.87	5.99	6.28	4.99	4.33	5.05	5.45
<b>Southern Italy and Islands</b>								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)	6.28	5.02	6.56	6.98	5.45	4.72	5.61	5.79
<i>of which:</i> Non-financial companies and producer households	6.27	5.01	6.56	6.98	5.44	4.71	5.61	5.80

## Credit Conditions and Risk

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

(percentages)

1st quarter 2026

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

<b>ITALY</b>								
<b>Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)</b>								
	<b>4.38</b>	<b>3.86</b>	<b>4.51</b>	<b>4.69</b>	<b>3.98</b>	<b>3.50</b>	<b>4.07</b>	<b>4.28</b>
<i>of which:</i>	<b>Non-financial companies and producer households</b>							
	<b>4.40</b>	<b>3.88</b>	<b>4.51</b>	<b>4.75</b>	<b>3.99</b>	<b>3.51</b>	<b>4.07</b>	<b>4.31</b>
<b>North West Italy</b>								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)								
	4.26	3.66	4.41	4.66	3.89	3.36	4.02	4.26
<i>of which:</i>	Non-financial companies and producer households							
	4.25	3.65	4.42	4.66	3.90	3.36	4.03	4.27
<b>North East Italy</b>								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)								
	4.23	3.85	4.29	4.49	3.88	3.48	3.99	4.10
<i>of which:</i>	Non-financial companies and producer households							
	4.22	3.85	4.28	4.49	3.87	3.44	4.00	4.11
<b>Central Italy</b>								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)								
	4.41	3.85	4.50	4.72	4.00	3.45	4.13	4.34
<i>of which:</i>	Non-financial companies and producer households							
	4.51	3.96	4.49	4.96	4.06	3.56	4.13	4.42
<b>Southern Italy and Islands</b>								
Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)								
	4.77	4.27	4.91	4.99	4.22	3.87	4.18	4.51
<i>of which:</i>	Non-financial companies and producer households							
	4.76	4.26	4.91	4.98	4.22	3.87	4.18	4.51

## Credit Conditions and Risk

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

(percentages)

1st quarter 2026

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)

2.80      2.36      3.63      3.65

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

3.23      2.71      3.40      3.72

#### North West Italy

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

2.75      2.26      3.63      3.59

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

3.24      2.52      3.47      3.75

#### North East Italy

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

2.86      2.47      3.76      3.55

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

3.32      3.02      3.39      3.60

#### Central Italy

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

2.64      2.33      3.18      3.74

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

3.00      2.59      3.13      3.66

#### Southern Italy and Islands

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

3.82      3.03      4.37      3.94

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

3.64      3.04      3.78      3.96

## Credit Conditions and Risk

Access to data:

[TRI30952](#)

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

by customer region and sector

(percentages)

1st quarter 2026

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 periods	More than 1 year	Total of periods	More than 1 year

<b>ITALY</b>	<b>3.17</b>	<b>4.03</b>	<b>3.76</b>	<b>4.04</b>
<b>North West Italy</b>	<b>3.03</b>	<b>3.89</b>	<b>3.64</b>	<b>3.95</b>
Piedmont	3.59	3.92	3.74	4.00
Valle d'Aosta	3.69	4.57	4.71	4.78
Lombardy	2.95	3.87	3.64	3.92
Liguria	3.35	4.31	3.32	4.33
<b>North East Italy</b>	<b>3.17</b>	<b>3.95</b>	<b>3.74</b>	<b>3.91</b>
Trentino-Alto Adige	3.57	3.64	3.56	3.63
Veneto	4.02	4.18	3.90	4.02
Friuli Venezia Giulia	3.69	3.93	3.72	4.02
Emilia-Romagna	2.77	3.80	3.63	3.88
<b>Central Italy</b>	<b>2.95</b>	<b>3.90</b>	<b>3.51</b>	<b>3.92</b>
Tuscany	3.88	4.17	3.88	4.16
Umbria	3.87	3.83	3.86	3.81
Marche	3.98	3.96	3.97	3.95
Lazio	2.73	3.79	3.29	3.81
<b>Southern Italy and Islands</b>	<b>4.61</b>	<b>4.78</b>	<b>4.53</b>	<b>4.66</b>
Abruzzo	4.28	4.21	4.27	4.20
Molise	4.94	5.15	4.93	5.14
Campania	4.82	4.93	4.59	4.61
Apulia	4.22	4.50	4.21	4.49
Basilicata	5.21	5.04	5.21	5.03
Calabria	5.11	5.15	5.11	5.14
Sicily	4.69	5.07	4.68	5.06
Sardinia	4.44	4.58	4.57	4.57

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

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

Sources: AnaCredit survey

## Credit Conditions and Risk

Access to data:

[TRI31101](#)

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

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

(percentages)

1st quarter 2026

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
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#### ITALY

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

4.48 8.81 7.37 6.30 5.44 4.62 3.23

of which: Non-financial companies and producer households

4.97 8.81 7.37 6.31 5.45 4.62 3.58

#### North West Italy

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

4.16 8.72 7.28 6.25 5.38 4.56 3.10

of which: Non-financial companies and producer households

4.82 8.74 7.30 6.26 5.39 4.57 3.56

#### North East Italy

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

4.32 8.41 6.82 5.89 5.13 4.36 3.20

of which: Non-financial companies and producer households

4.59 8.41 6.81 5.90 5.14 4.36 3.38

#### Central Italy

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

4.58 8.64 7.37 6.42 5.62 4.82 3.14

of which: Non-financial companies and producer households

5.19 8.65 7.38 6.42 5.63 4.82 3.62

#### Southern Italy and Islands

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

5.79 9.60 8.29 7.00 5.96 5.03 4.15

of which: Non-financial companies and producer households

5.83 9.60 8.30 7.00 5.95 5.00 4.03

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

Sources: AnaCredit survey

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

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