



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

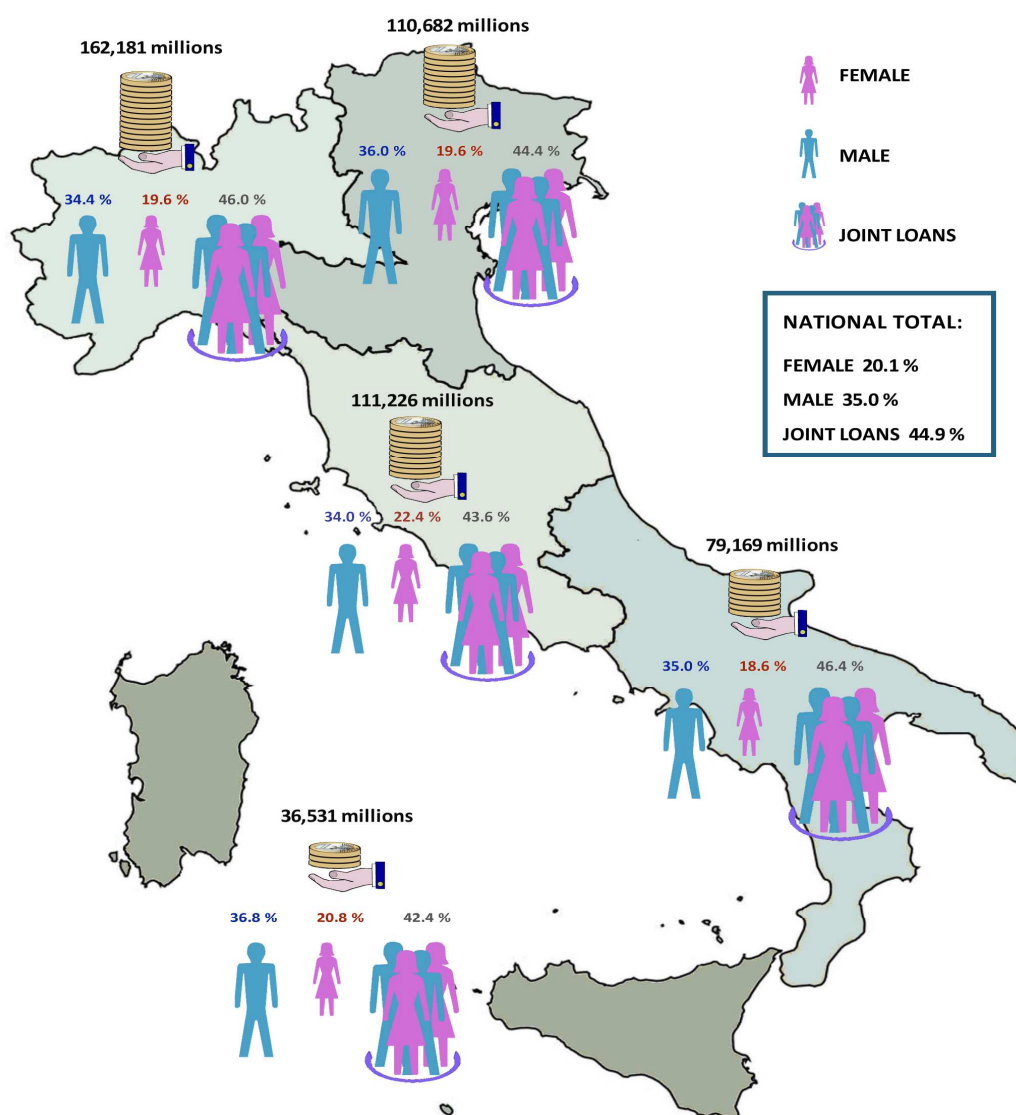
30 September 2026

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

Figure 1

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

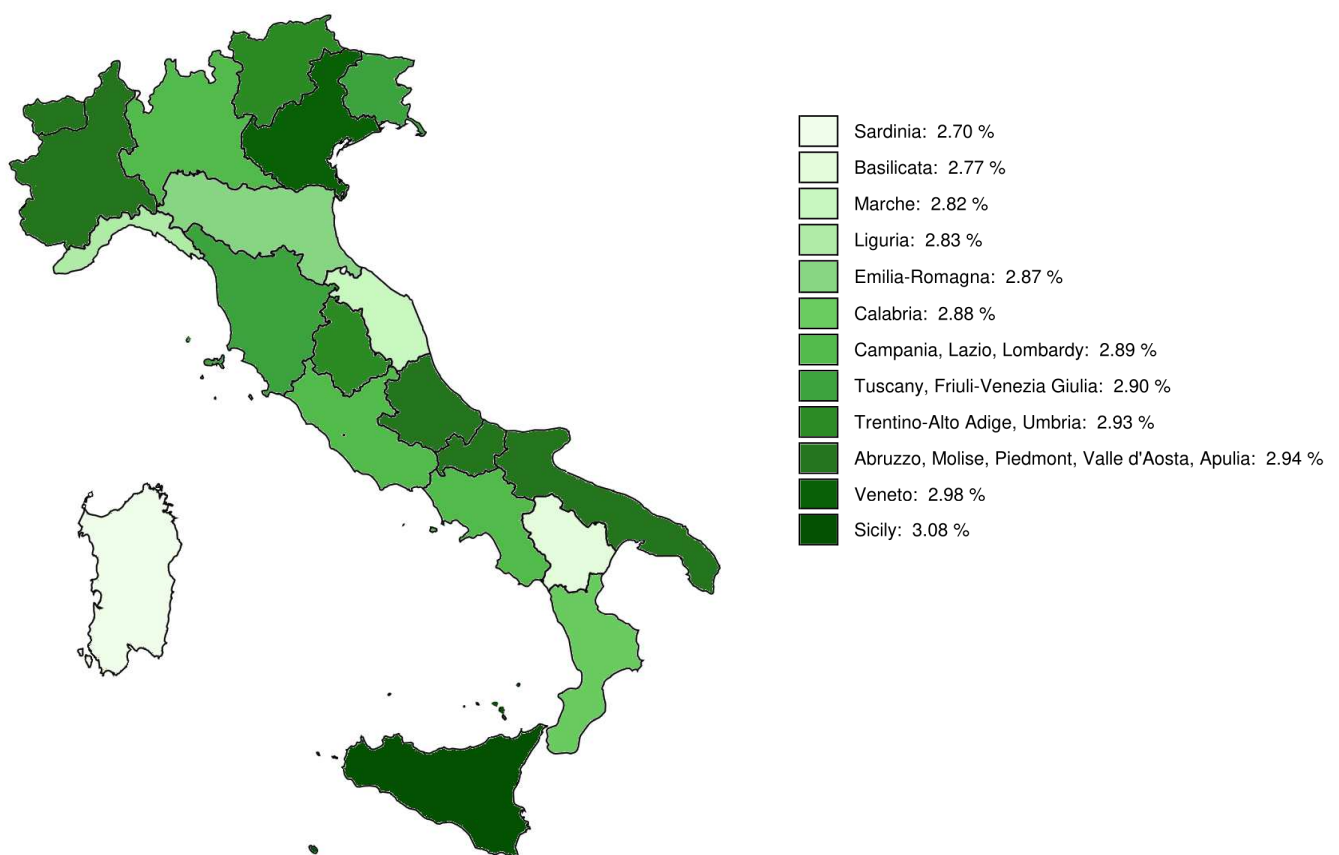
(stock in millions of euros and percentages; data at 30 June 2026)



Reference period: June 2026

Figure 2

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

Non-performing loans rate and bad loan rates

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Q	CCR	Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period by customer province and sector	TRI30507	
Q	CCR	Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period by customer region and total margin used (size classes)	TRI30516	
Q	CCR	Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period by customer geographical area, sector and economic activity	TRI50524	
Q	CCR	Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period by customer geographical area and economic activity and total margin used (size classes)	TRI50529	

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

Multiple-bank Borrowing

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

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Q	CCR	Average number of banks per borrower by customer economic activity and total facilities granted (size classes)	TRI50476

Risk Concentration

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

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Summary Data

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Loans

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

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Non-performing Loans

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Q	CCR	Bad loans (gross of write-downs and net of write-offs) by size class	TRI30206
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Q	CCR	by customer sector and sub-sector Bad loans (gross of write-downs and write-offs)	TRI50226
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Lending rates

Q	AN	APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter	TRI50950
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Q	AN	by customer region, sector and economic activity APRC applied to loans (excluding bad loans) related to investment needs: new business in the quarter	TRI30953
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Credit Conditions and Risk

Access to data:

[TRI30266](#)

Loans

by type of default

(stocks in millions of euro)

Reporting institutions: **Banks and CDP**

2026-Q2	2026-Q1	2025-Q4
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Non-performing loans	46,289	45,731	47,594
Bad loans (gross of write-downs and net of write-offs)			
Loans subject to forbearance	2,500	2,566	2,794
Other exposures	12,930	12,931	13,152
Likely defaults			
Loans subject to forbearance	9,825	9,821	10,431
Other exposures	15,299	15,239	15,481
Non-performing past due loans/exposures			
Loans subject to forbearance	315	258	439
Other exposures	5,331	4,910	5,292
Performing loans			
Loans subject to forbearance	15,872	17,506	18,250
Other exposures	1,872,219	1,830,351	1,794,940
Total loans to customers	1,934,380	1,893,587	1,860,784

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

Source: supervisory reports

Credit Conditions and Risk

Access to data:

[TRI30267](#)

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

2nd quarter 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	
ITALIA	15,153	9,966	1,350	1,036	1,330	1,201
North West Italy	4,311	3,001	354	245	363	313
Piedmont and Valle d'Aosta	1,042	648	130	77	87	91
Lombardy	3,010	2,203	192	147	247	197
Liguria	260	151	32	21	29	25
North East Italy	2,855	1,976	277	141	208	233
Trentino-Alto Adige	190	114	38	9	12	16
Veneto	1,195	814	105	54	108	107
Friuli Venezia Giulia	220	136	25	14	22	21
Emilia-Romagna	1,250	913	109	64	66	89
Central Italy	3,879	2,762	264	206	297	308
Tuscany	1,178	846	117	53	76	83
Umbria	206	139	19	13	15	16
Marche	439	321	39	17	27	34
Lazio	2,056	1,455	89	122	179	175
Southern Italy	2,888	1,664	296	294	310	242
Abruzzo and Molise	328	207	35	25	28	30
Campania	1,358	828	110	149	147	97
Apulia and Basilicata	861	500	106	77	106	70
Calabria	341	129	45	43	29	45
Islands	1,219	563	159	150	152	105
Sicily	923	390	118	126	126	75
Sardinia	295	173	42	24	26	30

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

Source: supervisory reports

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

2nd quarter 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

ITALIA	24,071	16,057	1,499	1,646	2,706	1,559
North West Italy	7,493	5,211	410	399	793	434
Piedmont and Valle d'Aosta	1,494	964	118	128	181	98
Lombardy	5,482	3,924	252	236	543	298
Liguria	517	322	39	35	69	38
North East Italy	5,670	4,052	389	242	547	303
Trentino-Alto Adige	775	514	120	13	66	59
Veneto	1,779	1,163	109	96	221	109
Friuli Venezia Giulia	454	322	37	23	42	27
Emilia-Romagna	2,662	2,053	123	110	217	107
Central Italy	5,748	3,967	301	315	617	402
Tuscany	1,630	1,111	120	92	177	127
Umbria	296	194	24	22	37	19
Marche	590	368	51	34	59	78
Lazio	3,232	2,294	106	168	345	178
Southern Italy	3,778	2,239	276	455	486	288
Abruzzo and Molise	512	314	47	47	56	41
Campania	1,607	1,001	87	187	203	113
Apulia and Basilicata	1,315	774	106	151	186	96
Calabria	344	150	37	70	40	37
Islands	1,382	589	122	235	264	133
Sicily	1,028	382	95	191	221	99
Sardinia	355	206	27	44	42	34

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

2nd 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

ITALIA	4,999	1,333	243	1,200	476	314
North West Italy	1,048	364	60	292	123	73
Piedmont and Valle d'Aosta	272	64	21	87	30	20
Lombardy	695	281	34	177	85	42
Liguria	81	19	5	28	7	10
North East Italy	592	189	36	175	65	44
Trentino-Alto Adige	45	14	5	10	4	5
Veneto	241	94	11	68	28	15
Friuli Venezia Giulia	58	14	5	16	6	4
Emilia-Romagna	249	66	15	81	27	20
Central Italy	1,183	422	51	243	115	105
Tuscany	280	100	18	68	26	21
Umbria	60	10	3	18	4	4
Marche	89	31	7	24	8	8
Lazio	755	281	23	133	76	73
Southern Italy	1,598	289	68	326	114	65
Abruzzo and Molise	159	30	9	35	12	8
Campania	598	141	23	144	51	28
Apulia and Basilicata	405	100	28	95	42	22
Calabria	437	18	8	53	9	7
Islands	578	70	29	164	59	27
Sicily	467	45	19	127	47	20
Sardinia	111	25	10	36	12	7

Credit Conditions and Risk

Access to data:

[TRI30265](#)

Adjusted bad loans

by customer region

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

2nd quarter 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
ITALY	356,411	17,866	1.19	33,212	1,703	3,734	332
North West Italy	87,508	4,807	1.16	8,484	498	875	58
Piedmont	25,450	1,045	1.09	2,460	116	252	14
Valle D'Aosta	571	22	1.19	43	1	6	..
Lombardy	53,136	3,470	1.20	5,167	331	540	37
Liguria	8,351	271	1.05	814	50	77	6
North East Italy	52,999	3,386	1.21	5,181	284	578	111
Veneto	21,478	1,434	1.22	2,005	112	224	64
Friuli-Venezia Giulia	4,923	245	1.16	522	37	64	5
Emilia Romagna	23,558	1,493	1.21	2,362	122	265	39
Trentino Alto Adige	3,040	214	1.14	292	13	25	4
Central Italy	77,706	4,656	1.19	6,942	420	785	59
Tuscany	23,999	1,331	1.15	2,139	122	215	15
Umbria	5,668	236	1.16	464	12	56	10
Marche	8,108	495	1.12	713	71	80	5
Lazio	39,931	2,594	1.24	3,626	215	434	29
Southern Italy	93,236	3,580	1.21	8,239	376	974	77
Abruzzo	8,372	350	1.21	705	34	100	5
Molise	1,659	56	1.22	158	5	19	3
Campania	43,479	1,679	1.20	3,758	131	422	40
Apulia	24,020	970	1.21	2,174	149	267	13
Basilicata	2,394	80	1.29	201	11	31	6
Calabria	13,312	444	1.28	1,243	46	135	8
Islands	44,962	1,437	1.16	4,366	126	522	28
Sicily	35,438	1,116	1.18	3,572	102	432	23
Sardinia	9,524	320	1.07	794	24	90	4

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-Q3	2023-Q4	2024-Q1	2024-Q2	2024-Q3	2024-Q4
TOTAL	0.88	0.88	0.99	1.14	1.13	1.13
From 250 to 125,000 euro	0.80	0.85	0.90	0.90	0.89	0.85
From 125,000 to 500,000 euro	0.89	0.94	0.99	1.02	1.03	0.99
More than 500,000 euro	0.90	0.86	1.03	1.25	1.23	1.25
General government	0.43	0.46	0.49	2.09	1.92	1.45
From 250 to 125,000 euro	5.07	3.38	3.37	20.69	19.80	19.46
From 125,000 to 500,000 euro	2.52	3.22	1.87	8.64	9.42	9.05
More than 500,000 euro	0.42	0.44	0.48	2.04	1.87	1.40
Financial companies (excluding Monetary Financial Institutions)	0.16	0.14	0.25	0.27	0.23	0.21
From 250 to 125,000 euro	1.20	1.32	1.18	1.29	1.13	1.14
From 125,000 to 500,000 euro	1.22	1.22	1.34	1.32	1.32	1.12
More than 500,000 euro	0.15	0.14	0.25	0.27	0.23	0.20
Non-financial companies	1.35	1.34	1.51	1.76	1.77	1.85
From 250 to 125,000 euro	2.26	2.31	2.31	2.33	2.39	2.31
From 125,000 to 500,000 euro	2.00	2.13	2.18	2.32	2.44	2.43
More than 500,000 euro	1.27	1.24	1.42	1.70	1.69	1.78
Producer households	1.27	1.38	1.47	1.52	1.56	1.53
From 250 to 125,000 euro	1.26	1.35	1.38	1.37	1.37	1.33
From 125,000 to 500,000 euro	1.30	1.36	1.46	1.51	1.53	1.47
More than 500,000 euro	1.24	1.44	1.64	1.76	1.87	1.94
Consumer households	0.58	0.63	0.68	0.69	0.67	0.63
From 250 to 125,000 euro	0.64	0.69	0.74	0.74	0.72	0.69
From 125,000 to 500,000 euro	0.52	0.56	0.60	0.60	0.58	0.53
More than 500,000 euro	0.58	0.57	0.64	0.79	0.83	0.80
Other sectors	0.98	1.30	1.42	1.73	1.72	1.30
From 250 to 125,000 euro	1.37	1.40	1.31	1.25	1.45	1.33
From 125,000 to 500,000 euro	1.16	1.04	1.23	1.49	1.42	1.18
More than 500,000 euro	0.89	1.35	1.47	1.84	1.82	1.32

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**

	2025-Q1	2025-Q2	2025-Q3	2025-Q4	2026-Q1	2026-Q2
TOTAL	1.09	1.06	1.08	1.04	1.04	0.95
From 250 to 125,000 euro	0.82	0.79	0.77	0.75	0.73	0.72
From 125,000 to 500,000 euro	0.94	0.90	0.87	0.83	0.79	0.73
More than 500,000 euro	1.21	1.20	1.24	1.19	1.21	1.08
General government	1.75	0.46	0.53	0.83	0.55	0.64
From 250 to 125,000 euro	21.07	4.84	3.46	6.94	5.60	4.52
From 125,000 to 500,000 euro	10.87	3.82	4.79	4.84	2.75	4.08
More than 500,000 euro	1.69	0.44	0.51	0.81	0.54	0.62
Financial companies (excluding Monetary Financial Institutions)	0.07	0.07	0.13	0.11	0.10	0.09
From 250 to 125,000 euro	1.01	1.17	1.07	0.98	0.93	0.87
From 125,000 to 500,000 euro	1.00	1.01	0.88	0.86	0.90	0.94
More than 500,000 euro	0.06	0.07	0.12	0.11	0.10	0.08
Non-financial companies	1.85	1.91	1.96	1.87	1.91	1.72
From 250 to 125,000 euro	2.32	2.37	2.35	2.30	2.22	2.14
From 125,000 to 500,000 euro	2.42	2.45	2.42	2.29	2.21	2.15
More than 500,000 euro	1.78	1.85	1.90	1.82	1.87	1.67
Producer households	1.45	1.39	1.33	1.30	1.23	1.14
From 250 to 125,000 euro	1.30	1.26	1.21	1.20	1.17	1.16
From 125,000 to 500,000 euro	1.41	1.35	1.30	1.21	1.14	1.02
More than 500,000 euro	1.75	1.65	1.57	1.60	1.46	1.33
Consumer households	0.58	0.55	0.53	0.51	0.50	0.48
From 250 to 125,000 euro	0.66	0.63	0.61	0.60	0.59	0.58
From 125,000 to 500,000 euro	0.48	0.45	0.42	0.40	0.39	0.36
More than 500,000 euro	0.64	0.55	0.44	0.45	0.44	0.45
Other sectors	1.11	0.96	0.87	0.76	0.72	0.70
From 250 to 125,000 euro	1.25	1.32	1.22	1.14	1.25	1.19
From 125,000 to 500,000 euro	1.32	1.16	1.16	1.21	0.97	0.86
More than 500,000 euro	1.04	0.87	0.76	0.62	0.61	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-Q3	2023-Q4	2024-Q1	2024-Q2	2024-Q3	2024-Q4
ITALY	0.88	0.88	0.99	1.14	1.13	1.13
<i>of which:</i> General government	0.43	0.46	0.49	2.09	1.92	1.45
Non-financial companies	1.35	1.34	1.51	1.76	1.77	1.85
Producer households	1.27	1.38	1.47	1.52	1.56	1.53
Consumer households	0.58	0.63	0.68	0.69	0.67	0.63
Piedmont	0.94	1.01	1.02	1.03	1.08	1.24
<i>of which:</i> General government	0.00	0.00	0.00	0.68	0.63	0.48
Non-financial companies	1.37	1.49	1.44	1.46	1.54	1.92
Producer households	1.20	1.25	1.38	1.52	1.72	1.81
Consumer households	0.57	0.62	0.65	0.65	0.63	0.59
Valle d'Aosta	0.47	0.91	1.09	1.16	1.22	1.15
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.92	0.00
Non-financial companies	0.51	1.42	1.68	1.83	1.95	1.76
Producer households	0.86	0.91	0.84	1.45	1.01	1.22
Consumer households	0.37	0.35	0.38	0.32	0.33	0.47
Lombardy	0.70	0.60	0.75	0.86	0.81	0.78
<i>of which:</i> General government	0.03	0.04	0.01	1.53	1.39	1.53
Non-financial companies	1.25	1.05	1.32	1.57	1.51	1.50
Producer households	1.01	1.13	1.16	1.20	1.22	1.25
Consumer households	0.47	0.50	0.55	0.56	0.56	0.52
Liguria	0.88	1.02	0.84	2.66	0.88	0.74
<i>of which:</i> General government	0.08	0.01	0.01	0.01	0.00	0.03
Non-financial companies	1.28	1.51	1.08	5.13	1.15	0.92
Producer households	1.17	1.33	1.39	1.47	1.43	1.16
Consumer households	0.51	0.57	0.62	0.62	0.59	0.57
Veneto	0.66	0.61	0.62	0.69	0.72	0.73
<i>of which:</i> General government	0.01	0.01	0.00	1.47	1.33	1.00
Non-financial companies	1.16	1.04	0.99	1.09	1.19	1.27
Producer households	1.00	1.14	1.25	1.19	1.24	1.20
Consumer households	0.46	0.50	0.54	0.59	0.57	0.53
Friuli Venezia Giulia	1.38	0.51	0.48	0.61	0.61	0.85
<i>of which:</i> General government	0.00	0.00	0.00	5.75	2.17	5.79
Non-financial companies	2.17	0.55	0.45	0.62	0.69	1.18
Producer households	1.27	0.96	1.34	1.57	1.47	1.26
Consumer households	0.50	0.50	0.54	0.56	0.53	0.48

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-Q3	2023-Q4	2024-Q1	2024-Q2	2024-Q3	2024-Q4
Emilia-Romagna	0.84	1.06	1.19	1.29	1.27	1.44
<i>of which:</i> General government	2.74	3.06	2.70	0.02	0.02	0.02
Non-financial companies	1.08	1.46	1.68	1.88	1.84	2.16
Producer households	1.10	1.20	1.19	1.26	1.34	1.29
Consumer households	0.45	0.49	0.51	0.56	0.56	0.58
Trentino-Alto Adige	0.71	0.94	0.95	0.94	1.00	0.74
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	0.83	1.13	1.14	1.14	1.27	0.84
Producer households	1.08	1.53	1.54	1.35	1.28	1.30
Consumer households	0.42	0.45	0.50	0.49	0.50	0.45
Tuscany	0.98	1.17	1.35	1.39	1.37	1.28
<i>of which:</i> General government	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.29	1.68	1.92	1.94	1.92	1.77
Producer households	1.52	1.47	1.78	1.93	1.99	2.11
Consumer households	0.58	0.60	0.68	0.72	0.69	0.63
Umbria	0.96	0.87	0.91	1.54	1.46	1.35
<i>of which:</i> General government	0.00	0.00	0.00	14.34	9.06	8.53
Non-financial companies	1.17	0.96	0.94	1.97	1.88	1.76
Producer households	1.04	1.28	1.52	1.71	1.76	1.47
Consumer households	0.68	0.71	0.78	0.75	0.76	0.66
Marche	1.04	0.92	1.10	1.22	1.17	1.37
<i>of which:</i> General government	0.06	0.06	0.00	4.10	4.04	3.67
Non-financial companies	1.39	1.10	1.40	1.48	1.43	1.82
Producer households	1.19	1.21	1.54	1.53	1.61	1.59
Consumer households	0.59	0.64	0.67	0.67	0.63	0.63
Lazio	1.00	1.04	1.29	1.41	1.60	1.60
<i>of which:</i> General government	0.07	0.09	0.06	0.16	0.15	0.14
Non-financial companies	1.72	1.74	2.15	2.39	2.94	2.97
Producer households	1.50	1.49	1.68	1.72	1.75	1.66
Consumer households	0.65	0.69	0.74	0.73	0.72	0.68
Abruzzo	1.42	1.40	1.46	1.75	1.84	1.79
<i>of which:</i> General government	0.17	0.08	0.43	2.58	2.01	2.03
Non-financial companies	1.86	1.72	1.78	2.30	2.59	2.61
Producer households	1.75	2.02	2.07	2.18	1.83	1.53
Consumer households	0.83	0.93	0.96	0.93	0.90	0.78

Credit Conditions and Risk

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

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

	2023-Q3	2023-Q4	2024-Q1	2024-Q2	2024-Q3	2024-Q4
Molise	1.55	1.23	0.84	0.94	0.73	0.65
<i>of which:</i> General government	0.00	1.41	0.00	0.23	0.00	0.09
Non-financial companies	2.28	1.48	0.73	0.98	0.58	0.49
Producer households	1.72	1.89	1.78	2.09	2.18	1.47
Consumer households	0.98	0.89	0.82	0.72	0.63	0.67
Campania	1.29	1.46	1.56	1.94	2.05	1.92
<i>of which:</i> General government	0.42	0.38	0.14	6.53	6.88	4.74
Non-financial companies	1.84	2.15	2.33	2.76	3.01	2.90
Producer households	1.50	1.61	1.78	1.78	1.94	1.86
Consumer households	0.81	0.86	0.89	0.91	0.89	0.82
Apulia	1.22	1.26	1.45	1.49	1.51	1.56
<i>of which:</i> General government	2.17	0.00	4.31	16.48	14.64	11.32
Non-financial companies	1.79	1.85	2.16	2.09	2.22	2.37
Producer households	1.67	1.74	1.74	1.75	1.79	1.82
Consumer households	0.71	0.77	0.85	0.86	0.85	0.83
Basilicata	1.19	1.13	1.14	1.29	1.20	1.57
<i>of which:</i> General government	0.00	0.00	0.00	13.92	16.25	15.48
Non-financial companies	1.84	1.65	1.60	1.61	1.39	2.27
Producer households	1.83	1.83	1.85	1.77	1.49	1.59
Consumer households	0.51	0.58	0.65	0.63	0.68	0.69
Calabria	1.40	1.45	1.61	3.04	3.02	2.46
<i>of which:</i> General government	0.77	0.94	3.61	27.05	26.02	16.42
Non-financial companies	2.03	2.51	2.34	2.73	3.11	3.26
Producer households	1.62	1.76	2.10	2.23	2.55	2.68
Consumer households	0.91	0.89	0.96	0.96	0.93	0.90
Sicily	1.43	1.61	1.66	1.76	1.66	1.62
<i>of which:</i> General government	7.76	12.04	9.51	20.09	16.88	16.17
Non-financial companies	1.70	1.80	1.94	1.95	1.90	2.05
Producer households	1.92	2.15	2.06	2.08	2.02	1.84
Consumer households	1.01	1.16	1.21	1.16	1.10	0.98
Sardinia	0.77	0.70	0.61	0.68	0.88	0.96
<i>of which:</i> General government	7.64	0.00	0.00	5.40	5.54	9.49
Non-financial companies	1.08	1.04	0.77	0.85	1.43	1.42
Producer households	1.24	1.26	1.20	1.30	1.20	1.15
Consumer households	0.53	0.58	0.58	0.58	0.60	0.56

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**

	2025-Q1	2025-Q2	2025-Q3	2025-Q4	2026-Q1	2026-Q2
ITALY	1.09	1.06	1.08	1.04	1.04	0.95
<i>of which:</i> General government	1.75	0.46	0.53	0.83	0.55	0.64
Non-financial companies	1.85	1.91	1.96	1.87	1.91	1.72
Producer households	1.45	1.39	1.33	1.30	1.23	1.14
Consumer households	0.58	0.55	0.53	0.51	0.50	0.48
Piedmont	1.30	1.26	1.21	0.99	0.93	0.91
<i>of which:</i> General government	0.73	0.01	0.10	0.21	0.27	0.26
Non-financial companies	2.07	2.12	1.96	1.57	1.48	1.45
Producer households	1.70	1.51	1.58	1.40	1.22	1.48
Consumer households	0.56	0.55	0.52	0.50	0.49	0.46
Valle d'Aosta	1.07	1.25	1.29	0.62	0.54	0.41
<i>of which:</i> General government	0.73	0.00	0.00	0.00	0.00	0.00
Non-financial companies	1.55	1.88	1.88	0.82	0.66	0.45
Producer households	1.28	1.34	1.38	1.50	1.49	1.31
Consumer households	0.49	0.56	0.58	0.30	0.25	0.28
Lombardy	0.73	0.75	0.76	0.77	0.80	0.70
<i>of which:</i> General government	1.75	0.14	0.16	0.15	0.18	0.03
Non-financial companies	1.47	1.56	1.59	1.60	1.65	1.44
Producer households	1.18	1.08	1.09	1.23	1.22	1.07
Consumer households	0.48	0.45	0.44	0.42	0.41	0.40
Liguria	0.88	0.87	1.08	1.34	1.27	1.18
<i>of which:</i> General government	0.07	0.04	0.00	0.07	0.11	0.24
Non-financial companies	1.26	1.26	1.79	2.39	2.26	2.07
Producer households	1.10	1.19	1.17	1.22	1.18	1.09
Consumer households	0.54	0.54	0.49	0.47	0.45	0.44
Veneto	0.76	0.71	0.80	0.74	0.74	0.76
<i>of which:</i> General government	1.56	0.01	0.33	0.12	0.10	0.14
Non-financial companies	1.32	1.27	1.49	1.40	1.47	1.57
Producer households	1.20	1.22	1.12	1.05	1.05	0.85
Consumer households	0.51	0.45	0.42	0.39	0.38	0.36
Friuli Venezia Giulia	0.85	0.93	0.90	0.75	0.76	0.66
<i>of which:</i> General government	1.36	0.00	6.15	3.16	10.51	3.96
Non-financial companies	1.30	1.50	1.47	1.14	1.14	0.99
Producer households	1.01	0.84	0.78	1.05	1.21	1.15
Consumer households	0.46	0.42	0.37	0.38	0.37	0.36

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**

	2025-Q1	2025-Q2	2025-Q3	2025-Q4	2026-Q1	2026-Q2
Emilia-Romagna	1.44	1.37	1.29	0.97	0.95	0.86
<i>of which:</i> General government	0.02	0.06	0.05	0.06	0.05	0.00
Non-financial companies	2.18	2.14	2.01	1.45	1.44	1.30
Producer households	1.31	1.30	1.19	1.12	0.96	0.87
Consumer households	0.51	0.43	0.42	0.41	0.41	0.39
Trentino-Alto Adige	0.64	0.78	0.77	0.78	0.74	0.57
<i>of which:</i> General government	0.45	0.00	0.00	0.00	0.00	2.19
Non-financial companies	0.70	0.96	0.99	1.05	1.03	0.73
Producer households	1.20	1.13	1.09	0.80	0.66	0.61
Consumer households	0.41	0.38	0.32	0.31	0.28	0.26
Tuscany	1.23	1.25	1.25	1.20	1.28	1.18
<i>of which:</i> General government	0.00	0.00	0.00	0.03	0.03	0.03
Non-financial companies	1.76	1.92	1.96	1.87	2.04	1.84
Producer households	1.98	1.65	1.48	1.48	1.38	1.37
Consumer households	0.56	0.51	0.47	0.46	0.44	0.45
Umbria	1.38	0.96	0.98	1.56	1.50	1.29
<i>of which:</i> General government	6.58	0.00	7.54	8.21	0.00	0.00
Non-financial companies	1.85	1.17	1.22	2.23	2.24	1.92
Producer households	1.33	1.26	1.07	1.15	1.16	1.02
Consumer households	0.63	0.60	0.58	0.56	0.51	0.48
Marche	1.22	1.18	1.35	1.48	1.52	1.54
<i>of which:</i> General government	3.65	0.00	0.09	0.03	0.02	0.00
Non-financial companies	1.60	1.68	2.07	2.33	2.45	2.52
Producer households	1.33	1.43	1.38	1.25	1.14	1.17
Consumer households	0.60	0.57	0.54	0.54	0.48	0.47
Lazio	1.35	1.35	1.33	1.20	1.14	0.93
<i>of which:</i> General government	0.18	0.07	0.05	0.03	0.09	0.10
Non-financial companies	2.88	3.02	2.87	2.56	2.54	2.00
Producer households	1.41	1.43	1.38	1.36	1.36	1.12
Consumer households	0.62	0.59	0.54	0.51	0.51	0.48
Abruzzo	1.77	1.50	1.28	1.18	1.27	1.23
<i>of which:</i> General government	2.53	1.32	1.11	1.70	1.32	0.00
Non-financial companies	2.66	2.22	1.79	1.54	1.74	1.83
Producer households	1.51	1.59	1.48	1.65	1.43	1.03
Consumer households	0.68	0.64	0.63	0.67	0.62	0.56

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**

	2025-Q1	2025-Q2	2025-Q3	2025-Q4	2026-Q1	2026-Q2
Molise	0.98	1.29	2.08	2.63	2.41	2.09
<i>of which:</i> General government	0.13	0.06	41.53	0.00	0.00	0.01
Non-financial companies	1.31	2.12	1.98	5.26	4.80	4.03
Producer households	1.32	1.38	1.45	1.20	1.29	1.40
Consumer households	0.66	0.64	0.72	0.65	0.68	0.70
Campania	1.95	1.97	2.19	2.46	2.43	2.07
<i>of which:</i> General government	6.21	1.23	1.38	3.94	1.46	1.59
Non-financial companies	2.97	3.37	3.94	4.33	4.46	3.75
Producer households	1.72	1.79	1.62	1.72	1.72	1.43
Consumer households	0.79	0.78	0.76	0.76	0.71	0.71
Apulia	1.52	1.37	1.41	1.46	1.59	1.66
<i>of which:</i> General government	11.52	0.03	0.29	1.53	0.17	0.18
Non-financial companies	2.40	2.27	2.42	2.55	2.95	3.27
Producer households	1.80	1.70	1.65	1.42	1.34	1.32
Consumer households	0.74	0.72	0.72	0.71	0.70	0.67
Basilicata	1.54	1.54	2.68	2.78	2.73	2.85
<i>of which:</i> General government	13.95	0.15	0.14	0.17	0.00	0.00
Non-financial companies	2.39	2.73	5.76	5.86	5.82	6.40
Producer households	1.23	1.40	1.32	1.50	1.43	1.18
Consumer households	0.64	0.66	0.61	0.59	0.53	0.48
Calabria	2.34	1.56	1.55	1.91	1.85	1.74
<i>of which:</i> General government	14.62	2.39	2.92	15.69	14.47	14.57
Non-financial companies	3.28	2.73	2.62	2.03	1.93	1.62
Producer households	2.37	2.20	2.06	1.80	1.57	1.49
Consumer households	0.83	0.79	0.84	0.86	0.87	0.83
Sicily	1.67	1.55	1.55	1.49	1.38	1.35
<i>of which:</i> General government	25.46	16.26	12.33	12.57	2.02	7.82
Non-financial companies	1.79	1.97	2.15	2.00	2.02	1.82
Producer households	2.02	2.02	1.93	2.01	1.95	1.91
Consumer households	0.95	0.94	0.92	0.92	0.90	0.90
Sardinia	0.91	0.94	0.83	0.93	0.96	1.02
<i>of which:</i> General government	5.75	3.16	1.86	0.38	3.64	0.19
Non-financial companies	1.46	1.69	1.44	1.98	2.07	2.34
Producer households	1.10	0.99	0.95	0.75	0.64	0.58
Consumer households	0.50	0.46	0.45	0.42	0.40	0.42

Credit Conditions and Risk

Access to data:

[TRI30431](#)

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

2nd quarter 2026

Reporting institutions: **Banks**

	Total			1 facility		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
ITALY	1,647,591	1,183,158	3,698,787	640,140	544,796	3,327,092
North West Italy	716,269	513,269	1,080,874	282,266	237,687	965,934
Piedmont	101,980	71,781	279,319	28,246	24,908	251,246
Valle d'Aosta	2,886	2,178	7,686	788	689	6,912
Lombardy	588,645	423,178	706,445	244,877	204,696	628,169
Liguria	22,757	16,132	87,424	8,354	7,394	79,607
North East Italy	403,573	280,142	898,235	168,854	135,140	801,930
Trentino Alto Adige	45,819	35,836	117,648	20,215	17,925	107,283
Veneto	181,264	124,035	352,614	93,665	69,375	314,460
Friuli-Venezia Giulia	30,977	20,769	91,106	9,387	8,674	83,223
Emilia Romagna	145,514	99,501	336,867	45,587	39,166	296,964
Central Italy	352,591	247,728	776,871	108,989	97,940	699,709
Tuscany	75,849	54,997	259,825	25,646	23,208	229,637
Umbria	14,282	10,529	53,029	4,713	4,267	46,774
Marche	27,377	19,377	106,365	9,420	8,402	93,455
Lazio	235,082	162,825	357,652	69,210	62,064	329,843
Southern Italy	122,101	98,158	609,053	53,989	49,537	551,921
Abruzzo	15,755	12,098	71,343	5,908	5,358	63,880
Molise	2,327	1,925	14,109	1,130	1,049	12,802
Campania	51,353	40,875	223,383	21,610	19,443	202,140
Apulia	37,622	30,611	202,579	17,862	16,734	184,817
Basilicata	4,419	3,498	24,043	2,037	1,845	21,490
Calabria	10,625	9,151	73,596	5,440	5,107	66,792
Islands	53,057	43,861	333,754	26,042	24,493	307,598
Sicily	35,216	29,341	240,022	18,310	17,171	220,357
Sardinia	17,842	14,520	93,732	7,732	7,322	87,241

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

2nd quarter 2026

Reporting institutions: **Banks**

	2 facilities			3 or 4 facilities		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
ITALY	150,322	108,769	241,001	181,037	119,309	95,246
North West Italy	69,371	48,360	72,601	74,889	48,195	30,432
Piedmont	10,196	6,415	18,563	15,764	9,350	7,043
Valle d'Aosta	259	216	575	339	212	162
Lombardy	56,481	40,074	48,114	55,886	36,748	21,354
Liguria	2,435	1,655	5,349	2,900	1,885	1,873
North East Italy	32,977	23,564	59,646	45,075	28,927	26,012
Trentino Alto Adige	6,237	5,077	7,511	6,125	4,492	2,212
Veneto	13,417	9,467	22,993	18,535	11,661	10,635
Friuli-Venezia Giulia	1,963	1,443	5,064	3,698	2,825	2,023
Emilia Romagna	11,360	7,576	24,078	16,718	9,950	11,142
Central Italy	27,779	21,405	50,371	34,514	23,371	19,589
Tuscany	8,205	5,795	18,966	11,258	7,055	8,131
Umbria	1,374	967	3,851	1,873	1,190	1,695
Marche	3,078	2,066	7,932	3,987	2,422	3,621
Lazio	15,123	12,578	19,622	17,396	12,704	6,142
Southern Italy	14,602	11,044	39,087	17,401	12,548	13,782
Abruzzo	1,907	1,297	4,973	2,213	1,482	1,863
Molise	302	247	917	294	224	307
Campania	6,090	4,554	14,198	7,688	5,488	5,276
Apulia	4,221	3,334	12,332	4,925	3,743	4,170
Basilicata	616	456	1,745	741	469	625
Calabria	1,465	1,155	4,922	1,540	1,143	1,541
Islands	5,592	4,396	19,296	9,157	6,268	5,431
Sicily	3,987	3,061	14,366	4,401	3,014	4,180
Sardinia	1,605	1,335	4,930	4,757	3,253	1,251

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

2nd quarter 2026

Reporting institutions: **Banks**

More than 4 facilities		
Facilities granted	Margin used	Number of borrowers

ITALY	676,093	410,284	35,448
North West Italy	289,743	179,027	11,907
Piedmont	47,776	31,109	2,467
Valle d'Aosta	1,500	1,061	37
Lombardy	231,401	141,660	8,808
Liguria	9,067	5,197	595
North East Italy	156,667	92,511	10,647
Trentino Alto Adige	13,242	8,343	642
Veneto	55,648	33,532	4,526
Friuli-Venezia Giulia	15,929	7,828	796
Emilia Romagna	71,849	42,809	4,683
Central Italy	181,308	105,012	7,202
Tuscany	30,740	18,939	3,091
Umbria	6,322	4,105	709
Marche	10,892	6,488	1,357
Lazio	133,354	75,480	2,045
Southern Italy	36,109	25,030	4,263
Abruzzo	5,726	3,961	627
Molise	601	405	83
Campania	15,964	11,390	1,769
Apulia	10,613	6,800	1,260
Basilicata	1,024	727	183
Calabria	2,180	1,746	341
Islands	12,266	8,704	1,429
Sicily	8,518	6,095	1,119
Sardinia	3,749	2,610	310

Credit Conditions and Risk

Access to data:

[TRI30446](#)

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

2nd quarter 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
TOTAL	3,698,787	1,391,661	873,570	781,547	231,774
<i>of which:</i> 1 facility	3,327,092	1,374,596	827,181	698,002	157,864
2 facilities	241,001	16,776	44,923	72,795	52,174
3 or 4 facilities	95,246	287	1,460	10,698	21,009
more than 4 facilities	35,448	2	6	52	727
General government	5,886	166	124	256	511
<i>of which:</i> 1 facility	3,590	140	105	224	446
2 facilities	1,465	14	7	24	53
3 or 4 facilities	721	10	11	8	10
more than 4 facilities	110	2	1	-	2
Financial companies (excluding Monetary Financial Institutions)	9,796	2,382	1,268	1,311	890
<i>of which:</i> 1 facility	7,139	2,274	1,008	912	544
2 facilities	1,806	105	254	314	237
3 or 4 facilities	626	3	6	84	101
more than 4 facilities	225	-	-	1	8
Non-financial companies	624,615	165,763	84,673	104,438	88,548
<i>of which:</i> 1 facility	387,932	161,601	66,958	64,902	40,215
2 facilities	125,366	4,096	17,092	32,882	31,809
3 or 4 facilities	77,581	66	621	6,613	15,965
more than 4 facilities	33,736	-	2	41	559
Producer households	367,589	146,628	75,441	73,139	29,162
<i>of which:</i> 1 facility	320,202	143,406	67,022	58,389	18,106
2 facilities	36,551	3,167	8,049	12,568	7,853
3 or 4 facilities	9,751	55	370	2,175	3,083
more than 4 facilities	1,085	-	-	7	120
Consumer households and others	2,683,948	1,073,185	710,846	601,545	112,312
<i>of which:</i> 1 facility	2,601,645	1,063,686	690,975	572,827	98,269
2 facilities	75,481	9,346	19,416	26,913	12,167
3 or 4 facilities	6,530	153	452	1,802	1,838
more than 4 facilities	292	-	3	3	38

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

2nd quarter 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
TOTAL	99,863	68,310	26,476	22,997	5,906
<i>of which:</i> 1 facility	44,262	20,526	5,784	3,595	709
2 facilities	28,289	15,953	4,660	2,901	533
3 or 4 facilities	24,308	23,066	8,137	5,316	852
more than 4 facilities	3,004	8,765	7,895	11,185	3,812
General government	784	1,417	977	996	351
<i>of which:</i> 1 facility	630	906	479	349	73
2 facilities	131	401	353	365	80
3 or 4 facilities	23	103	141	265	121
more than 4 facilities	-	7	4	17	77
Financial companies (excluding Monetary Financial Institutions)	639	727	445	810	690
<i>of which:</i> 1 facility	386	458	245	428	274
2 facilities	155	175	131	251	165
3 or 4 facilities	87	74	48	103	115
more than 4 facilities	11	20	21	28	136
Non-financial companies	65,853	54,251	22,483	19,970	4,777
<i>of which:</i> 1 facility	21,581	12,636	3,818	2,313	348
2 facilities	20,941	12,476	3,551	1,976	268
3 or 4 facilities	20,710	20,865	7,442	4,687	588
more than 4 facilities	2,621	8,274	7,672	10,994	3,573
Producer households	10,494	4,452	872	302	8
<i>of which:</i> 1 facility	4,748	1,549	208	66	-
2 facilities	3,086	1,187	211	58	2
3 or 4 facilities	2,351	1,333	282	85	4
more than 4 facilities	309	383	171	93	2
Consumer households and others	21,950	7,420	1,693	916	80
<i>of which:</i> 1 facility	16,799	4,941	1,030	436	14
2 facilities	3,957	1,709	413	251	18
3 or 4 facilities	1,131	689	223	176	24
more than 4 facilities	63	81	27	53	24

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	8,820,005	8,861,165	4,097,045	4,081,810	4,722,960	4,779,355
of which: joint borrowers	2,486,349	2,492,516	1,058,236	1,041,216	1,428,113	1,451,300
Loans (excluding bad loans)						
facilities granted	2,314,333	2,343,149	1,930,542	1,946,544	383,791	396,605
margin used	1,780,246	1,806,853	1,389,238	1,403,333	391,008	403,519
Breach of overdraft limits	23,861	23,989	11,065	11,223	12,796	12,766
margin available	557,948	560,285	552,369	554,433	5,579	5,851
Account receivables financing						
facilities granted	236,944	238,375	205,126	206,230	31,818	32,145
margin used	119,549	124,282	89,889	94,179	29,660	30,103
Term loans						
facilities granted	1,898,337	1,920,872	1,547,104	1,557,248	351,234	363,624
margin used	1,592,842	1,614,688	1,235,472	1,245,221	357,370	369,467
Revocable loans						
facilities granted	177,005	181,982	176,265	181,146	740	836
margin used	65,809	65,966	61,831	62,016	3,978	3,950
Collateral granted						
facilities granted	373,915	377,690	366,445	370,202	7,470	7,488
margin used	194,592	198,158	187,848	191,421	6,745	6,736
Bad loans (gross of write-downs and net of write-offs)	97,245	96,130	15,127	15,162	82,118	80,968
Number of guarantors	3,502,145	3,458,032	1,883,555	1,833,784	1,618,590	1,624,248
of which: joint guarantors	1,126,806	1,105,797	645,233	625,207	481,573	480,590
Guarantees received	680,109	675,864	428,345	421,061	251,764	254,802

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30126](#)

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

2nd quarter 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
Number of borrowers	6,569,744	2,735,671	1,693,528	1,205,871	252,368
Facilities granted	2,039,304	141,662	171,936	211,496	97,469
Margin used	1,581,517	133,847	164,747	199,942	83,356
<i>of which : backed by real security</i>	637,607	89,782	147,269	173,943	54,938
Margin available	478,272	9,974	8,085	12,603	15,012
Breach of overdraft limits	20,484	2,159	896	1,049	899

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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
Number of borrowers	87,448	54,391	20,428	16,352	3,892
Facilities granted	77,508	106,722	90,897	210,738	862,149
Margin used	59,193	80,560	67,584	153,421	635,531
<i>of which</i> : backed by real security	24,764	26,476	19,491	38,410	62,012
Margin available	19,322	27,900	25,047	61,839	233,076
Breach of overdraft limits	1,007	1,738	1,735	4,522	6,458

Credit Conditions and Risk

Access to data:

[TRI30146](#)

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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
ITALY	Number of borrowers	3,698,787	1,391,661	873,570	781,547	231,774
	Facilities granted	1,647,591	64,802	79,687	116,732	64,832
	Margin used	1,183,158	59,446	74,830	108,284	52,916
Piedmont	Number of borrowers	279,319	113,789	65,924	53,313	16,564
	Facilities granted	101,980	5,288	5,939	7,858	4,626
	Margin used	71,781	4,857	5,500	7,140	3,602
Valle d'Aosta	Number of borrowers	7,686	2,821	1,565	1,680	611
	Facilities granted	2,886	129	137	239	157
	Margin used	2,178	113	123	219	134
Lombardy	Number of borrowers	706,445	235,134	168,903	161,018	51,923
	Facilities granted	588,645	11,053	15,467	24,238	14,402
	Margin used	423,178	9,947	14,372	22,250	11,334
Liguria	Number of borrowers	87,424	35,648	21,110	16,342	5,026
	Facilities granted	22,757	1,653	1,882	2,369	1,381
	Margin used	16,132	1,507	1,744	2,153	1,097
Trentino Alto Adige	Number of borrowers	117,648	33,978	22,833	29,000	13,734
	Facilities granted	45,819	1,632	2,171	4,780	4,184
	Margin used	35,836	1,419	1,994	4,473	3,688
Veneto	Number of borrowers	352,614	122,391	90,274	78,245	22,521
	Facilities granted	181,264	5,795	8,355	11,736	6,304
	Margin used	124,035	5,278	7,871	10,865	5,012
Friuli-Venezia Giulia	Number of borrowers	91,106	35,142	24,636	18,024	4,646
	Facilities granted	30,977	1,696	2,267	2,687	1,294
	Margin used	20,769	1,581	2,175	2,514	1,069

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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
ITALY	Number of borrowers	99,863	68,310	26,476	22,997	5,906
	Facilities granted	56,805	85,522	73,994	188,332	915,656
	Margin used	41,407	59,470	50,281	121,559	612,549
Piedmont	Number of borrowers	7,210	4,883	1,815	1,625	402
	Facilities granted	4,095	6,247	5,208	13,286	49,350
	Margin used	2,852	4,205	3,404	8,429	31,653
Valle d'Aosta	Number of borrowers	240	161	62	44	5
	Facilities granted	111	167	133	289	1,522
	Margin used	88	122	93	235	1,047
Lombardy	Number of borrowers	23,454	17,104	7,144	6,615	2,175
	Facilities granted	13,237	21,527	20,333	56,725	411,478
	Margin used	9,019	13,885	12,943	34,302	294,715
Liguria	Number of borrowers	1,915	1,146	412	387	95
	Facilities granted	1,053	1,428	1,129	2,978	8,852
	Margin used	736	979	769	1,928	5,166
Trentino Alto Adige	Number of borrowers	5,434	3,549	1,339	1,017	178
	Facilities granted	3,285	4,787	3,933	8,205	12,778
	Margin used	2,725	3,892	3,094	6,294	8,200
Veneto	Number of borrowers	10,318	7,731	3,046	2,595	586
	Facilities granted	5,914	9,773	8,574	21,616	103,098
	Margin used	4,116	6,502	5,534	13,087	65,607
Friuli-Venezia Giulia	Number of borrowers	2,009	1,357	493	421	115
	Facilities granted	1,154	1,773	1,407	3,427	15,239
	Margin used	838	1,236	964	2,153	8,202

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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
Emilia Romagna	Number of borrowers	336,867	116,360	81,423	76,882	21,501
	Facilities granted	145,514	5,442	7,472	11,426	6,043
	Margin used	99,501	4,833	6,929	10,450	4,694
Tuscany	Number of borrowers	259,825	90,812	60,727	60,217	17,759
	Facilities granted	75,849	4,199	5,510	8,895	4,896
	Margin used	54,997	3,770	5,125	8,233	3,972
Umbria	Number of borrowers	53,029	22,799	12,079	8,769	2,954
	Facilities granted	14,282	1,056	1,071	1,262	840
	Margin used	10,529	958	993	1,133	659
Marche	Number of borrowers	106,365	42,346	25,437	19,145	5,896
	Facilities granted	27,377	1,999	2,313	2,892	1,768
	Margin used	19,377	1,812	2,145	2,597	1,378
Lazio	Number of borrowers	357,652	131,219	80,525	86,534	22,902
	Facilities granted	235,082	6,025	7,442	13,134	6,312
	Margin used	162,825	5,626	7,069	12,534	5,506
Abruzzo	Number of borrowers	71,343	31,051	16,217	11,663	3,643
	Facilities granted	15,755	1,431	1,453	1,709	1,031
	Margin used	12,098	1,330	1,366	1,569	834
Molise	Number of borrowers	14,109	6,484	3,106	2,284	715
	Facilities granted	2,327	300	276	332	196
	Margin used	1,925	279	261	309	166
Campania	Number of borrowers	223,383	89,374	48,315	46,566	13,116
	Facilities granted	51,353	4,057	4,415	6,927	3,650
	Margin used	40,875	3,780	4,170	6,472	3,057

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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
Emilia Romagna	Number of borrowers	9,684	6,915	2,789	2,485	702
	Facilities granted	5,642	8,839	7,993	21,211	71,323
	Margin used	3,720	5,523	4,960	12,651	45,568
Tuscany	Number of borrowers	7,633	4,991	1,874	1,608	295
	Facilities granted	4,374	6,278	5,396	12,997	23,223
	Margin used	3,252	4,435	3,763	8,605	13,709
Umbria	Number of borrowers	1,388	982	358	331	80
	Facilities granted	811	1,228	996	2,579	4,416
	Margin used	576	841	680	1,700	2,961
Marche	Number of borrowers	2,968	2,013	712	594	126
	Facilities granted	1,790	2,600	2,009	4,618	7,341
	Margin used	1,246	1,718	1,285	2,854	4,244
Lazio	Number of borrowers	8,374	5,256	1,971	1,906	540
	Facilities granted	4,654	6,497	5,447	15,206	170,251
	Margin used	3,672	4,965	4,121	11,473	107,539
Abruzzo	Number of borrowers	1,737	1,142	419	339	85
	Facilities granted	1,009	1,414	1,109	2,622	3,945
	Margin used	771	1,008	755	1,778	2,620
Molise	Number of borrowers	322	191	56	41	9
	Facilities granted	170	199	119	290	440
	Margin used	128	144	82	242	298
Campania	Number of borrowers	5,636	3,791	1,450	1,179	208
	Facilities granted	3,077	4,374	3,714	8,849	12,212
	Margin used	2,424	3,422	2,876	6,389	8,021

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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
Apulia	Number of borrowers	202,579	84,062	49,547	38,953	9,809
	Facilities granted	37,622	3,935	4,481	5,689	2,747
	Margin used	30,611	3,722	4,314	5,401	2,384
Basilicata	Number of borrowers	24,043	10,407	5,168	4,387	1,334
	Facilities granted	4,419	478	462	649	379
	Margin used	3,498	444	433	608	328
Calabria	Number of borrowers	73,596	34,991	14,862	11,918	3,599
	Facilities granted	10,625	1,568	1,299	1,746	997
	Margin used	9,151	1,472	1,231	1,632	854
Sicily	Number of borrowers	240,022	112,452	56,414	39,797	9,743
	Facilities granted	35,216	5,162	5,053	5,736	2,631
	Margin used	29,341	4,902	4,856	5,412	2,281
Sardinia	Number of borrowers	93,732	40,401	24,505	16,810	3,778
	Facilities granted	17,842	1,905	2,221	2,427	993
	Margin used	14,520	1,814	2,158	2,323	868

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 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
Apulia	Number of borrowers	4,364	2,807	992	744	123
	Facilities granted	2,527	3,465	2,648	5,807	6,253
	Margin used	2,079	2,730	2,050	4,034	3,757
Basilicata	Number of borrowers	626	378	158	103	16
	Facilities granted	358	464	408	727	485
	Margin used	281	356	305	476	251
Calabria	Number of borrowers	1,356	902	324	184	33
	Facilities granted	758	999	737	1,099	1,391
	Margin used	642	790	578	862	1,026
Sicily	Number of borrowers	3,788	2,189	766	558	97
	Facilities granted	2,051	2,539	1,969	4,114	5,871
	Margin used	1,646	1,956	1,448	2,743	3,929
Sardinia	Number of borrowers	1,407	822	296	221	36
	Facilities granted	735	926	733	1,687	6,188
	Margin used	599	759	578	1,323	4,034

Credit Conditions and Risk

Access to data:

[TRI30190](#)

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

2nd quarter 2026

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

		Consumer households		
		Female	Male	Joint loans
ITALY	Number of borrowers	1,252,706	2,080,658	2,117,335
	Facilities granted	103,104	182,583	227,474
	Margin used	100,673	174,711	224,406
Piedmont	Number of borrowers	97,686	148,695	170,412
	Facilities granted	7,275	12,027	17,268
	Margin used	7,060	11,445	16,876
Valle d'Aosta	Number of borrowers	3,659	4,734	4,460
	Facilities granted	301	415	491
	Margin used	296	398	483
Lombardy	Number of borrowers	252,927	415,899	451,782
	Facilities granted	22,405	42,084	53,143
	Margin used	21,633	39,409	52,231
Liguria	Number of borrowers	36,994	57,052	49,717
	Facilities granted	2,836	4,827	5,091
	Margin used	2,772	4,612	4,968
Trentino-Alto Adige	Number of borrowers	25,225	45,201	31,828
	Facilities granted	2,633	5,382	4,572
	Margin used	2,555	5,125	4,486
Veneto	Number of borrowers	102,096	183,911	200,938
	Facilities granted	8,200	16,443	21,735
	Margin used	8,006	15,617	21,486
Friuli Venezia Giulia	Number of borrowers	30,643	50,304	44,970
	Facilities granted	2,278	4,114	4,599
	Margin used	2,248	3,968	4,538

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

2nd quarter 2026

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

		Consumer households		
		Female	Male	Joint loans
Emilia-Romagna	Number of borrowers	111,890	174,047	170,271
	Facilities granted	9,156	16,043	18,909
	Margin used	8,905	15,137	18,611
Tuscany	Number of borrowers	95,575	145,140	148,237
	Facilities granted	8,006	12,848	16,438
	Margin used	7,826	12,286	16,217
Umbria	Number of borrowers	18,213	29,309	27,278
	Facilities granted	1,259	2,164	2,443
	Margin used	1,233	2,072	2,419
Marche	Number of borrowers	31,104	49,920	46,577
	Facilities granted	2,316	3,924	4,457
	Margin used	2,259	3,775	4,410
Lazio	Number of borrowers	149,117	214,670	216,176
	Facilities granted	13,902	20,388	25,725
	Margin used	13,606	19,698	25,425
Abruzzo	Number of borrowers	23,345	40,364	33,394
	Facilities granted	1,674	2,979	3,035
	Margin used	1,658	2,914	3,016
Molise	Number of borrowers	4,543	8,436	6,610
	Facilities granted	332	595	594
	Margin used	325	585	590
Campania	Number of borrowers	68,151	136,489	156,524
	Facilities granted	5,757	11,173	16,212
	Margin used	5,624	10,830	16,034
Apulia	Number of borrowers	63,640	125,222	134,306
	Facilities granted	4,914	9,603	12,451
	Margin used	4,872	9,448	12,388

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

2nd quarter 2026

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

		Consumer households		
		Female	Male	Joint loans
Basilicata	Number of borrowers	7,288	14,209	13,090
	Facilities granted	549	1,048	1,232
	Margin used	548	1,028	1,225
Calabria	Number of borrowers	24,118	44,480	39,197
	Facilities granted	1,663	2,944	3,525
	Margin used	1,653	2,915	3,515
Sicily	Number of borrowers	73,829	145,207	126,123
	Facilities granted	5,217	10,080	11,329
	Margin used	5,174	9,989	11,278
Sardinia	Number of borrowers	32,663	47,369	45,445
	Facilities granted	2,432	3,502	4,225
	Margin used	2,420	3,460	4,212

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

2nd quarter 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

ITALY	4.95	6.52	5.22
North West Italy	4.89	6.47	4.97
North East Italy	4.71	5.45	4.74
Central Italy	5.01	6.58	5.13
Southern Italy	5.38	7.17	5.77
Islands	5.53	7.07	6.08

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30881](#)

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

(percentages)

2nd quarter 2026

Data: **Sample of banks**

Total	of which:			
	Term loans			Revocable loans
	initial period of rate fixation			
	Up to 1 years	More than 1 up to 5 years	More than 5 years	
3.38	3.38	5.43	3.28	3.60
3.28	3.35	4.92	3.18	3.49
3.49	3.49	4.89	3.36	3.75
3.59	3.66	5.45	3.38	4.88
3.21	3.31	4.88	3.13	3.36
3.28	3.33	5.53	3.13	3.71
3.26	3.29	5.11	3.17	3.65
2.95	3.40	4.75	2.77	5.12
3.29	3.36	5.42	3.22	3.56
3.18	3.28	5.88	3.06	4.12
3.31	3.16	4.83	3.23	3.45
3.36	3.42	5.82	3.27	3.48
3.31	3.40	5.73	3.22	3.56
3.70	3.48	6.40	3.55	4.47
3.28	3.37	5.77	3.20	3.14
3.36	3.43	5.81	3.27	3.41
3.61	3.51	6.45	3.49	3.76
3.61	3.54	6.23	3.49	3.84
3.81	3.46	6.25	3.64	5.08
3.54	3.51	6.82	3.44	3.42
3.61	3.55	6.17	3.49	4.04
3.55	3.36	6.26	3.39	4.51
3.88	3.44	6.51	3.69	5.15
3.75	3.61	6.41	3.59	4.84
4.01	3.63	6.31	3.85	4.84
3.22	3.50	6.93	3.09	4.84

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30890](#)

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

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

2nd quarter 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
ITALY	3.28	3.47	3.15	3.00	2.75	2.79	2.76	2.62
North West Italy	3.27	3.47	3.14	2.99	2.75	2.82	2.74	2.58
Piedmont and Valle d'Aosta	3.41	3.57	3.28	3.16	2.75	2.83	2.69	2.60
Lombardy	3.23	3.44	3.10	2.94	2.75	2.82	2.76	2.59
Liguria	3.30	3.46	3.19	3.03	2.69	2.75	2.68	2.51
North East Italy	3.18	3.34	3.06	3.02	2.76	2.78	2.77	2.67
Trentino-Alto Adige	3.25	3.45	3.18	3.15	2.53	2.35	2.52	2.70
Veneto	3.26	3.46	3.11	2.98	2.84	2.89	2.81	2.71
Friuli Venezia Giulia	3.15	3.30	2.98	2.89	2.67	2.65	2.72	2.59
Emilia-Romagna	3.08	3.21	2.98	2.92	2.75	2.76	2.78	2.64
Central Italy	3.32	3.50	3.23	3.00	2.73	2.75	2.76	2.59
Tuscany	3.29	3.43	3.20	3.08	2.77	2.79	2.79	2.59
Umbria	3.44	3.53	3.32	3.34	2.74	2.78	2.71	2.62
Marche	3.24	3.36	3.05	3.06	2.66	2.68	2.66	2.49
Lazio	3.34	3.58	3.26	2.94	2.72	2.74	2.76	2.60
Southern Italy	3.41	3.63	3.22	3.00	2.78	2.80	2.79	2.64
Abruzzo e Molise	3.40	3.56	3.21	3.08	2.79	2.83	2.75	2.70
Campania	3.44	3.70	3.29	3.03	2.76	2.77	2.80	2.62
Apulia	3.43	3.64	3.20	2.99	2.81	2.85	2.80	2.67
Basilicata	3.19	3.46	2.99	2.82	2.67	2.67	2.70	2.57
Calabria	3.30	3.53	3.14	2.86	2.75	2.78	2.72	2.69
Islands	3.49	3.67	3.28	3.05	2.76	2.75	2.77	2.73
Sicily	3.51	3.69	3.28	3.06	2.86	2.91	2.82	2.73
Sardinia	3.39	3.56	3.28	2.99	2.59	2.49	2.70	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)

2nd 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

ITALY	3.38	3.66	3.34	3.20	3.79	4.03	3.74	3.54
North West Italy	3.34	3.66	3.32	3.17	3.78	4.08	3.74	3.47
North East Italy	3.49	3.77	3.42	3.36	3.81	4.02	3.77	3.60
Central Italy	3.29	3.56	3.28	3.10	3.76	3.97	3.72	3.57
Southern Italy	3.23	3.50	3.24	3.00	3.79	4.00	3.74	3.57
Islands	3.41	3.62	3.36	3.18	3.83	4.06	3.75	3.55

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)

2nd 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

ITALY

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

3.24 2.66 4.12 4.40 6.18 5.78 7.62 7.71

of which: Non-financial companies and producer households

3.96 3.35 4.24 4.47 6.18 5.78 7.62 7.86

North West Italy

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

3.11 2.50 4.02 4.50 6.03 5.60 7.42 7.95

of which: Non-financial companies and producer households

3.99 3.24 4.20 4.61 6.02 5.60 7.42 7.97

North East Italy

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

3.29 2.76 3.90 4.05 6.09 5.80 7.12 7.18

of which: Non-financial companies and producer households

3.76 3.34 3.91 4.09 6.09 5.80 7.12 7.22

Central Italy

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

3.07 2.61 4.20 4.48 6.20 5.77 7.73 7.25

of which: Non-financial companies and producer households

3.71 3.04 4.45 4.52 6.22 5.77 7.74 7.77

Southern Italy and Islands

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

4.66 4.51 4.72 4.75 6.41 5.94 8.22 8.28

of which: Non-financial companies and producer households

4.68 4.54 4.71 4.82 6.40 5.94 8.22 8.29

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

Sources: AnaCredit survey

Credit Conditions and Risk

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

2nd quarter 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

ITALY

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

5.74 4.68 6.07 6.35 4.95 4.20 5.18 5.34

of which: Non-financial companies and producer households

5.77 4.67 6.06 6.53 4.97 4.19 5.18 5.44

North West Italy

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

5.48 4.33 5.93 6.29 4.72 3.91 5.04 5.23

of which: Non-financial companies and producer households

5.47 4.32 5.93 6.30 4.70 3.89 5.04 5.23

North East Italy

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

5.37 4.61 5.57 6.02 4.74 4.11 4.81 5.24

of which: Non-financial companies and producer households

5.37 4.59 5.56 6.03 4.73 4.11 4.80 5.22

Central Italy

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

5.77 5.01 6.10 5.95 5.01 4.45 5.23 5.15

of which: Non-financial companies and producer households

5.95 4.99 6.10 6.56 5.15 4.48 5.23 5.55

Southern Italy and Islands

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

6.47 5.17 6.70 7.21 5.50 4.66 5.71 5.92

of which: Non-financial companies and producer households

6.46 5.16 6.69 7.22 5.49 4.66 5.70 5.91

Credit Conditions and Risk

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

2nd quarter 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

ITALY

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

4.49 3.95 4.60 4.80 4.06 3.59 4.07 4.41

of which: Non-financial companies and producer households

4.50 3.96 4.61 4.85 4.07 3.62 4.07 4.43

North West Italy

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

4.33 3.69 4.53 4.72 3.98 3.44 4.04 4.40

of which: Non-financial companies and producer households

4.32 3.68 4.54 4.73 3.98 3.42 4.05 4.42

North East Italy

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

4.31 3.83 4.36 4.66 3.89 3.43 3.88 4.23

of which: Non-financial companies and producer households

4.30 3.83 4.36 4.65 3.89 3.42 3.87 4.23

Central Italy

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

4.56 4.06 4.65 4.81 4.10 3.68 4.11 4.41

of which: Non-financial companies and producer households

4.68 4.23 4.65 5.01 4.18 3.85 4.13 4.48

Southern Italy and Islands

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

4.91 4.54 4.94 5.14 4.35 4.02 4.26 4.66

of which: Non-financial companies and producer households

4.91 4.54 4.94 5.14 4.34 4.02 4.25 4.66

Credit Conditions and Risk

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

2nd quarter 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)

2.91 2.41 3.71 4.16

of which: Non-financial companies and producer households

3.50 2.70 3.80 4.21

North West Italy

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

2.90 2.35 3.78 4.37

of which: Non-financial companies and producer households

3.73 2.74 3.94 4.49

North East Italy

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

2.95 2.46 3.49 3.82

of which: Non-financial companies and producer households

3.35 2.71 3.48 3.85

Central Italy

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

2.78 2.45 3.69 4.23

of which: Non-financial companies and producer households

3.21 2.57 3.88 4.20

Southern Italy and Islands

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

3.71 3.19 3.80 4.01

of which: Non-financial companies and producer households

3.72 3.21 3.80 4.05

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

by customer region and sector

(percentages)

2nd quarter 2026Reporting institutions: **Banks**

	Total of sectors (excluding consumer households, sole proprietorship and Monetary Financial Institutions)		of which:	
			Non-financial companies and producer households	
	Total of periods	More than 1 year	Total of periods	More than 1 year
ITALY	3.24	4.27	3.96	4.37
North West Italy	3.11	4.26	3.99	4.42
Piedmont	3.74	3.98	3.82	4.00
Valle d'Aosta	3.47	5.75	5.85	5.78
Lombardy	3.02	4.33	4.06	4.54
Liguria	3.70	4.47	3.68	4.48
North East Italy	3.29	3.99	3.76	4.01
Trentino-Alto Adige	4.13	4.10	4.09	4.07
Veneto	3.95	4.17	3.94	4.17
Friuli Venezia Giulia	3.99	4.02	4.01	4.06
Emilia-Romagna	2.93	3.81	3.54	3.86
Central Italy	3.07	4.37	3.71	4.49
Tuscany	4.14	4.35	4.14	4.34
Umbria	4.27	4.18	4.25	4.17
Marche	4.02	4.03	4.01	4.02
Lazio	2.86	4.45	3.48	4.73
Southern Italy and Islands	4.66	4.74	4.68	4.76
Abruzzo	4.57	4.44	4.57	4.44
Molise	4.49	4.50	4.48	4.49
Campania	4.71	4.64	4.78	4.73
Apulia	4.43	4.59	4.42	4.57
Basilicata	5.22	4.98	5.22	4.98
Calabria	5.38	5.31	5.37	5.29
Sicily	4.71	4.99	4.71	4.98
Sardinia	4.51	5.12	4.64	5.10

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)

2nd 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

ITALY

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

4.48 8.77 7.36 6.37 5.47 4.72 3.25

of which: Non-financial companies and producer households

5.01 8.77 7.37 6.38 5.48 4.72 3.66

North West Italy

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

4.21 8.71 7.32 6.36 5.40 4.68 3.17

of which: Non-financial companies and producer households

4.87 8.72 7.33 6.38 5.42 4.69 3.65

North East Italy

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

4.35 8.37 6.82 5.95 5.17 4.48 3.25

of which: Non-financial companies and producer households

4.64 8.37 6.82 5.96 5.18 4.48 3.46

Central Italy

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

4.42 8.57 7.33 6.47 5.64 4.91 3.02

of which: Non-financial companies and producer households

5.20 8.58 7.33 6.48 5.64 4.92 3.69

Southern Italy and Islands

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

5.80 9.56 8.27 7.02 6.03 5.04 4.22

of which: Non-financial companies and producer households

5.86 9.55 8.28 7.03 6.02 5.02 4.13

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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statistiche@bancaditalia.it.

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