

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

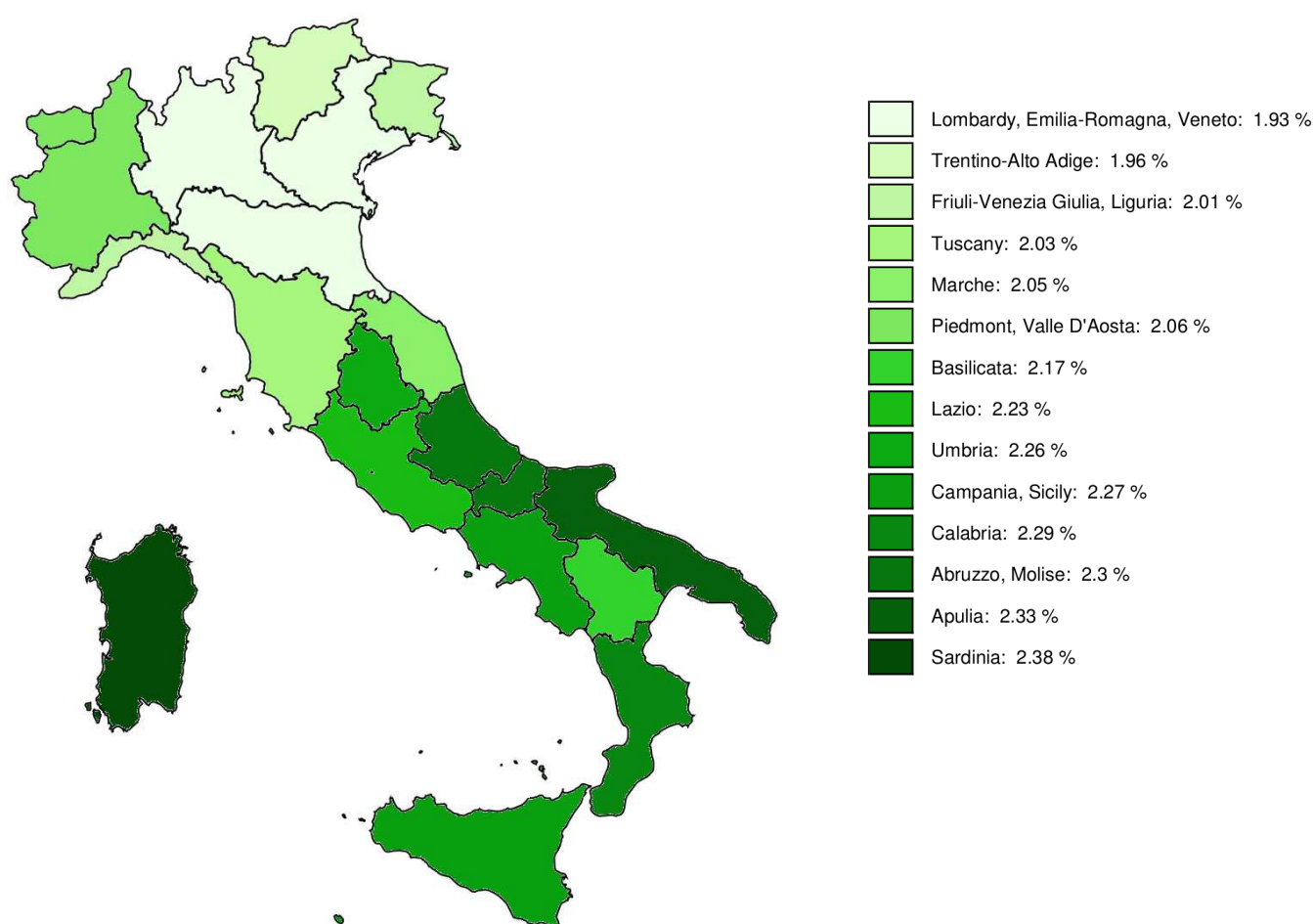
29 December 2017

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www.bancaditalia.it/statistiche/index.html

Figure 1

Interest rates on loans to consumer households for home purchase¹

(per cent; data at 30 September 2017)

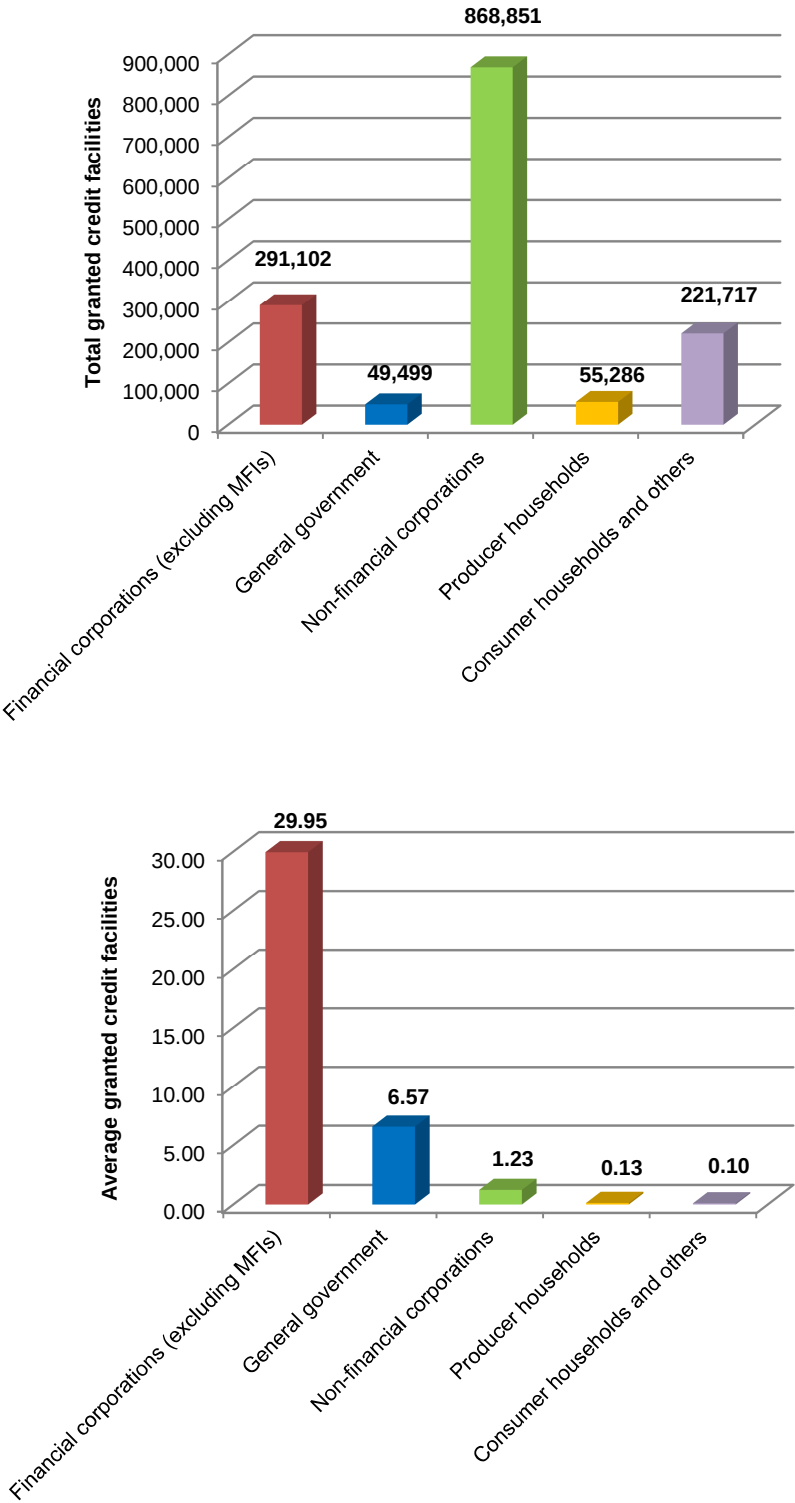


(1) Rates are calculated as the weighted average of the actual rates for customers excluding any subsidized rates. For further details on the data, see 'Banks and Financial Institutions: Credit Conditions and Risk by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological Notes](#), 29 September 2017.

Figure 2

**Granted bank credit facilities (excluding bad loans):
Total and average amounts, by customer sector**

(millions of euros; data at 30 September 2017)



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. This new report will be published quarterly and contains statistical data on the financial and credit system, in particular on borrower characteristics, credit quality and borrowing terms and 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: Credit Conditions and Risk by Sector and Geographical Area*, Bank of Italy, *Statistics*, [Methods and Sources: Methodological Notes](#), 29 September 2017.

The report is composed of 44 tables (15 of which only in the [Statistical Database \(BDS\)](#)) taken from the old *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 titles and codes of the tables in the old *Statistical Bulletin* have been modified and new terminology has been adopted to clarify the main concepts while the content remains unchanged. The definitions have been aligned to those utilized by other statistical publications which describe the same phenomena.

The links between the old and the new terminology as well as the codes and titles of the tables are listed in the [Conversion Chart](#).

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, Statistics, [Methods and Sources: Methodological Notes](#), 29 September 2017.

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

Access to data

Summary Data

Summary data based on Central Credit Register observations [TRI30101](#) p.8

Loans

Loans (excluding bad loans) [TRI30021](#) p.9

by currency, original maturity, customer geographical area, sector and economic activity

Loans (excluding bad loans) [TRI30126](#) p.12

by total credit used (size classes)

Loans (excluding bad loans) [TRI30146](#) p.14

by customer region and total credit granted (size classes)

Loans (excluding bad loans) [TRI30171](#) p.20

by customer sector and sub-sector

Loans (excluding bad loans) [TRI30156](#) p.23

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

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

Loans (excluding bad loans) [TRI30136](#)

by original maturity, currency and total credit granted (size classes)

Loans (excluding bad loans) [TRI30166](#)

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

Loans (excluding bad loans) [TRI30181](#)

by customer economic activity

Multiple-bank Borrowing

Multiple-bank borrowing (excluding bad loans) [TRI30431](#) p.25

by customer region and number of beneficiary banks

Multiple-bank borrowing (excluding bad loans) [TRI30446](#) p.28

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

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

Average number of banks per borrower [TRI30476](#)

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

Risk Concentration

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

Largest borrowers' share of loans (excluding bad loans) [TRI30361](#)

by province of customer

Largest borrowers' shares of bad loans (gross of write-downs and net of write-offs) [TRI30401](#)

by province of customer

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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	
	2017 June	2017 Sept.	2017 June	2017 Sept.	2017 June	2017 Sept.
Number of borrowers	8,230,505	8,277,623	4,696,581	4,716,825	3,533,924	3,560,798
of which: joint borrowers	2,321,335	2,326,025	1,064,925	1,082,669	1,256,410	1,243,356
Loans (excluding bad loans)						
facilities granted	2,065,688	2,053,475	1,718,346	1,712,654	347,342	340,822
margin used	1,628,651	1,612,025	1,289,406	1,279,165	339,245	332,860
overshoot	55,539	50,837	51,279	45,985	4,260	4,852
margin available	492,576	492,287	480,219	479,474	12,357	12,813
Matched loans						
facilities granted	266,649	260,946	232,719	227,849	33,931	33,097
margin used	136,031	126,652	111,409	103,386	24,621	23,266
Term loans						
facilities granted	1,583,935	1,579,807	1,270,683	1,272,264	313,252	307,543
margin used	1,394,649	1,392,845	1,081,123	1,084,206	313,526	308,638
Revocable loans						
facilities granted	214,956	212,455	214,797	212,274	159	181
margin used	97,901	92,438	96,804	91,482	1,098	956
Guarantees granted						
facilities granted	366,430	371,523	357,178	362,592	9,252	8,932
margin used	182,514	181,439	173,773	173,050	8,741	8,389
Bad loans (gross of write-downs and net of write-offs)	250,640	239,050	184,118	171,151	66,522	67,899
Number of guarantors	3,969,005	3,963,108	2,544,576	2,526,726	1,424,429	1,436,382
of which: joint guarantors	1,365,863	1,358,336	891,878	886,365	473,985	471,971
Guarantees received	785,511	768,689	586,444	563,859	199,066	204,830

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:

[TRI30021](#)

Loans (excluding bad loans)

by currency, original maturity, customer geographical area, sector and economic activity

(stocks in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks**

	Facilities granted	of which:	Margin used	of which:		
		Short-term		Short-term	In non-euro area currencies	Backed by real security
ITALY	1,489,062	578,368	1,112,606	278,478	12,714	401,910
General government	49,499	23,517	28,654	6,225	60	321
Financial companies (excluding Monetary Financial Institutions)	291,102	76,204	242,787	48,405	2,944	16,373
Non-financial companies	868,851	429,732	578,931	192,836	8,051	177,859
<i>of which:</i> Industry	334,620	196,750	195,024	75,930	2,109	26,352
Building	82,096	32,521	71,961	21,138	245	39,652
Services	428,056	192,072	293,365	91,561	5,687	104,185
Producer households	55,286	15,855	49,272	9,427	107	31,065
Consumer households and others	221,717	32,259	210,779	21,202	1,542	175,054
North West Italy	655,579	248,884	489,377	122,412	7,253	140,666
General government	9,591	3,470	5,445	374	60	68
Financial companies (excluding Monetary Financial Institutions)	212,944	56,805	176,392	36,220	2,845	10,211
Non-financial companies	345,899	171,194	227,158	75,103	3,201	65,557
<i>of which:</i> Industry	133,471	80,323	79,146	31,099	675	9,989
Building	30,686	10,878	26,264	6,852	43	15,282
Services	173,147	77,461	115,845	36,026	2,480	38,106
Producer households	15,856	4,647	13,903	2,652	53	8,839
Consumer households and others	70,449	12,517	65,779	7,953	1,091	55,594

Notes: This table basically corresponds to the previous table TDC30021. Short term represents a maturity of less than 12 months. 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 currency, original maturity, customer geographical area, sector and economic activity

(stocks in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks**

	Facilities granted	of which:	Margin used	of which:		
		Short-term		Short-term	In non-euro area currencies	Backed by real security
North East Italy	366,246	152,515	272,593	67,799	1,569	104,719
General government	5,698	1,997	2,751	256	-	76
Financial companies (excluding Monetary Financial Institutions)	53,109	9,815	46,318	6,444	31	2,662
Non-financial companies	233,834	126,723	155,059	52,326	1,355	48,269
<i>of which:</i> Industry	105,152	63,961	60,583	22,317	733	8,958
Building	20,089	9,738	16,921	5,990	48	8,834
Services	100,226	49,499	71,186	22,386	568	27,801
Producer households	17,694	5,121	15,644	3,000	36	9,888
Consumer households and others	55,220	8,644	52,235	5,661	145	43,485
Central Italy	306,225	114,907	217,222	54,254	2,162	91,083
General government	23,304	10,183	14,958	2,884	..	150
Financial companies (excluding Monetary Financial Institutions)	21,329	6,864	16,859	3,535	69	3,262
Non-financial companies	198,527	87,626	125,810	41,241	1,950	39,602
<i>of which:</i> Industry	66,717	35,776	34,705	14,064	582	3,958
Building	19,895	7,213	18,442	5,196	19	9,969
Services	107,662	43,450	68,825	21,250	1,349	23,784
Producer households	10,765	2,920	9,783	1,799	11	6,541
Consumer households and others	51,782	7,157	49,378	4,720	131	41,265

Credit Conditions and Risk

Loans (excluding bad loans)

by currency, original maturity, customer geographical area, sector and economic activity

(stocks in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks**

	Facilities granted	of which:	Margin used	of which:		
		Short-term		Short-term	In non-euro area currencies	Backed by real security
Southern Italy	109,881	43,005	90,810	23,422	1,623	43,958
General government	7,087	4,685	4,018	1,749	-	19
Financial companies (excluding Monetary Financial Institutions)	524	255	442	166	-	190
Non-financial companies	65,236	33,031	50,684	18,057	1,485	16,721
<i>of which:</i> Industry	21,916	12,790	15,412	6,486	94	2,547
Building	8,649	3,733	7,741	2,450	135	3,986
Services	32,721	15,728	25,847	8,628	1,255	9,523
Producer households	7,209	2,116	6,534	1,336	6	3,829
Consumer households and others	29,405	2,783	28,780	2,049	130	23,017
Islands	51,130	19,057	42,604	10,592	106	21,484
General government	3,820	3,182	1,482	962	-	8
Financial companies (excluding Monetary Financial Institutions)	3,196	2,465	2,777	2,041	-	48
Non-financial companies	25,356	11,158	20,221	6,110	60	7,710
<i>of which:</i> Industry	7,364	3,900	5,179	1,963	25	900
Building	2,777	959	2,593	650	..	1,581
Services	14,300	5,933	11,662	3,271	35	4,970
Producer households	3,762	1,051	3,408	639	1	1,967
Consumer households and others	14,861	1,157	14,607	819	45	11,694

Credit Conditions and Risk

Access to data:

[TRI30126](#)

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

3rd quarter 2017

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	5,748,359	2,188,340	1,515,720	1,017,243	235,155
Facilities granted	1,827,374	117,012	154,018	178,953	92,668
Margin used	1,443,246	109,027	147,627	167,270	77,856
<i>of which : backed by real security</i>	643,336	82,406	133,355	143,168	50,465
Margin available	428,961	10,141	7,711	13,691	16,742
Overshoot	44,833	2,156	1,321	2,008	1,930

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 credit used (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 2017

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	96,269	64,963	23,835	19,074	4,008
Facilities granted	82,547	124,396	99,927	234,828	697,313
Margin used	64,547	94,947	76,620	174,706	526,364
<i>of which</i> : backed by real security	31,655	41,104	30,173	57,573	72,889
Margin available	20,065	33,021	26,679	69,553	189,863
Overshoot	2,065	3,571	3,372	9,431	18,913

Credit Conditions and Risk

Access to data:

[TRI30146](#)

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 2017

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	3,430,546	1,185,000	768,571	677,627	230,465
	Facilities granted	1,489,062	55,475	70,194	101,263	65,746
	Margin used	1,112,606	49,804	65,467	92,717	53,478
Piedmont	Number of borrowers	260,075	93,483	59,705	50,463	17,444
	Facilities granted	94,314	4,385	5,422	7,421	4,911
	Margin used	68,106	3,910	5,017	6,684	3,885
Valle d'Aosta	Number of borrowers	8,212	2,758	1,650	1,868	638
	Facilities granted	2,320	126	141	252	169
	Margin used	1,787	110	127	229	144
Lombardy	Number of borrowers	645,023	189,976	143,525	142,732	51,202
	Facilities granted	533,486	8,973	13,214	21,557	14,694
	Margin used	400,014	7,784	12,124	19,519	11,591
Liguria	Number of borrowers	74,562	25,539	16,622	15,501	5,563
	Facilities granted	25,459	1,177	1,480	2,227	1,474
	Margin used	19,469	1,024	1,353	2,017	1,189
Trentino Alto Adige	Number of borrowers	116,189	32,733	23,090	27,737	11,901
	Facilities granted	42,524	1,568	2,176	4,464	3,525
	Margin used	33,411	1,308	1,971	4,076	2,984
Veneto	Number of borrowers	320,218	103,057	74,171	65,538	23,314
	Facilities granted	158,519	4,863	6,792	9,636	6,598
	Margin used	123,809	4,306	6,330	8,679	5,233
Friuli-Venezia Giulia	Number of borrowers	94,877	36,299	24,079	16,385	4,925
	Facilities granted	27,739	1,760	2,210	2,422	1,432
	Margin used	19,507	1,639	2,104	2,240	1,183

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 2017

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	110,326	78,403	29,812	25,262	5,806
	Facilities granted	64,683	102,116	86,139	213,800	727,762
	Margin used	48,882	75,858	62,832	148,690	503,945
Piedmont	Number of borrowers	8,459	5,934	2,233	1,786	408
	Facilities granted	4,925	7,610	6,441	14,948	38,133
	Margin used	3,576	5,419	4,485	9,900	24,669
Valle d'Aosta	Number of borrowers	295	200	80	59	11
	Facilities granted	152	203	186	349	738
	Margin used	123	148	151	272	476
Lombardy	Number of borrowers	26,317	20,237	8,239	7,517	1,974
	Facilities granted	15,573	27,105	24,443	66,258	341,383
	Margin used	11,306	19,522	17,258	44,201	254,391
Liguria	Number of borrowers	2,276	1,459	514	457	124
	Facilities granted	1,240	1,782	1,440	3,863	10,740
	Margin used	918	1,293	1,042	2,951	7,413
Trentino Alto Adige	Number of borrowers	5,512	3,782	1,346	996	165
	Facilities granted	3,288	5,103	3,923	8,026	10,366
	Margin used	2,686	4,140	3,103	6,282	6,750
Veneto	Number of borrowers	12,300	8,998	3,462	2,981	630
	Facilities granted	7,191	11,622	9,896	25,246	76,516
	Margin used	5,334	8,270	6,840	16,544	60,849
Friuli-Venezia Giulia	Number of borrowers	2,371	1,682	629	511	115
	Facilities granted	1,416	2,170	1,804	4,174	10,297
	Margin used	1,084	1,585	1,315	2,861	5,315

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 2017

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	321,749	105,585	73,272	64,250	23,229
	Facilities granted	137,464	4,991	6,734	9,645	6,763
	Margin used	95,865	4,306	6,158	8,584	5,214
Tuscany	Number of borrowers	254,512	82,165	55,412	54,447	18,689
	Facilities granted	81,154	3,858	5,074	8,104	5,290
	Margin used	61,885	3,411	4,701	7,400	4,337
Umbria	Number of borrowers	60,373	22,929	13,837	9,760	3,523
	Facilities granted	15,249	1,089	1,260	1,451	1,022
	Margin used	12,298	995	1,214	1,323	852
Marche	Number of borrowers	113,176	40,290	25,568	20,494	7,487
	Facilities granted	29,661	1,919	2,357	3,093	2,232
	Margin used	21,907	1,715	2,188	2,793	1,814
Lazio	Number of borrowers	329,677	111,455	71,737	74,608	22,268
	Facilities granted	180,162	5,197	6,673	11,516	6,295
	Margin used	121,132	4,784	6,342	11,064	5,516
Abruzzo	Number of borrowers	72,472	28,370	15,742	11,523	3,852
	Facilities granted	16,035	1,329	1,424	1,695	1,107
	Margin used	12,691	1,230	1,356	1,561	928
Molise	Number of borrowers	12,475	5,194	2,728	1,937	724
	Facilities granted	1,993	239	243	284	205
	Margin used	1,593	220	229	260	168
Campania	Number of borrowers	193,691	73,268	41,673	35,163	11,019
	Facilities granted	45,701	3,355	3,814	5,228	3,120
	Margin used	37,965	3,103	3,589	4,898	2,616

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 2017

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	11,909	8,713	3,375	2,959	726
	Facilities granted	7,116	11,562	9,940	25,579	54,951
	Margin used	5,098	8,130	6,885	16,848	33,958
Tuscany	Number of borrowers	8,974	6,024	2,238	1,803	307
	Facilities granted	5,310	7,979	6,646	15,239	23,507
	Margin used	4,101	6,198	4,978	10,590	15,465
Umbria	Number of borrowers	1,671	1,163	398	347	79
	Facilities granted	990	1,553	1,132	2,938	3,774
	Margin used	773	1,196	881	2,160	2,712
Marche	Number of borrowers	3,522	2,529	887	697	110
	Facilities granted	2,105	3,249	2,466	5,481	6,674
	Margin used	1,589	2,362	1,782	3,656	3,726
Lazio	Number of borrowers	8,678	5,781	2,077	1,926	581
	Facilities granted	4,954	7,425	6,045	16,332	115,554
	Margin used	4,063	5,950	4,958	13,316	63,810
Abruzzo	Number of borrowers	1,894	1,353	492	350	76
	Facilities granted	1,084	1,704	1,361	2,777	3,500
	Margin used	838	1,328	1,024	1,960	2,219
Molise	Number of borrowers	281	206	71	30	7
	Facilities granted	159	232	183	195	246
	Margin used	133	188	133	138	90
Campania	Number of borrowers	5,199	3,450	1,295	981	184
	Facilities granted	2,988	4,255	3,452	7,820	11,568
	Margin used	2,332	3,365	2,697	5,927	8,627

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 2017

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	173,492	68,878	41,324	29,308	8,383
	Facilities granted	32,143	3,209	3,760	4,236	2,374
	Margin used	26,536	2,995	3,598	3,942	1,986
Basilicata	Number of borrowers	21,985	8,898	4,683	3,499	1,145
	Facilities granted	4,227	408	421	511	320
	Margin used	3,419	374	393	467	263
Calabria	Number of borrowers	63,037	27,072	12,519	9,547	2,853
	Facilities granted	9,782	1,230	1,120	1,400	815
	Margin used	8,607	1,137	1,054	1,278	668
Sicily	Number of borrowers	216,329	95,430	46,514	31,256	9,008
	Facilities granted	34,530	4,411	4,194	4,573	2,519
	Margin used	28,731	4,154	4,006	4,264	2,145
Sardinia	Number of borrowers	78,422	31,621	20,720	11,611	3,298
	Facilities granted	16,601	1,388	1,684	1,549	882
	Margin used	13,874	1,298	1,613	1,439	762

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 2017

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	3,756	2,588	916	707	105
	Facilities granted	2,206	3,273	2,578	5,704	4,708
	Margin used	1,762	2,601	2,070	4,136	2,843
Basilicata	Number of borrowers	544	381	159	99	12
	Facilities granted	311	463	440	807	532
	Margin used	240	342	300	595	372
Calabria	Number of borrowers	1,262	828	300	197	35
	Facilities granted	719	934	698	1,151	1,673
	Margin used	557	727	540	917	1,502
Sicily	Number of borrowers	3,669	2,239	779	599	107
	Facilities granted	2,161	2,846	2,189	4,843	6,638
	Margin used	1,720	2,251	1,706	3,704	4,095
Sardinia	Number of borrowers	1,437	856	322	260	50
	Facilities granted	794	1,046	877	2,072	6,266
	Margin used	648	844	682	1,734	4,663

Credit Conditions and Risk

Access to data:

[TRI30171](#)

Loans (excluding bad loans)

by customer sector and sub-sector

(stocks in millions of euro)

3rd quarter 2017

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

	Total		
	Facilities granted	Margin used	Overshoot
TOTAL	2,053,475	1,612,025	50,837
General government	56,186	35,486	2,270
Central government	16,832	13,956	551
Local government	39,010	21,373	1,677
Social security funds	344	157	43
Financial companies	415,522	345,198	7,220
Monetary Financial Institutions	118,189	96,281	623
Financial auxiliaries	8,430	5,676	40
Insurance companies	3,390	2,210	639
Pension funds	191	25	..
Other financial intermediaries	250,187	212,805	4,352
Non-financial companies	969,540	671,501	29,246
Public companies	72,818	34,264	711
Private companies	822,567	577,489	26,343
Associations of non-financial companies	1,101	569	19
Craft non-financial quasi-companies	23,500	17,470	516
Other non-financial quasi-companies	49,553	41,709	1,657
Households	491,034	476,459	6,489
Producer households	75,742	69,654	1,921
Consumer households	415,292	406,805	4,568
Non-profit institutions serving households	9,760	7,836	170
Rest of the world	107,887	72,490	5,381
General government	1,983	930	95
Monetary Financial Institutions	46,406	31,784	3,779
Other financial institutions	25,859	16,386	1,021
Non-financial companies	31,831	21,834	457
Households	1,580	1,448	26
Non-profit institutions serving households	6	5	..
International organizations and other institutions	222	102	3
Unclassifiable and unclassified units	115	87	3

Notes: This table basically corresponds to the previous table TDB30171. The data include transactions with resident and non-resident customers, including Monetary Financial Institutions.

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by customer sector and sub-sector

(stocks in millions of euro)

3rd quarter 2017

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

	Banks		
	Facilities granted	Margin used	Overshoot
TOTAL	1,712,654	1,279,165	45,985
General government	49,499	28,654	1,792
Central government	13,765	11,014	378
Local government	35,403	17,504	1,380
Social security funds	331	136	35
Financial companies	408,925	338,745	6,933
Monetary Financial Institutions	117,823	95,957	587
Financial auxiliaries	7,284	4,527	37
Insurance companies	3,382	2,202	639
Pension funds	191	25	..
Other financial intermediaries	248,047	210,937	4,280
Non-financial companies	868,851	578,931	26,241
Public companies	67,849	29,815	655
Private companies	736,751	499,150	23,672
Associations of non-financial companies	1,026	513	19
Craft non-financial quasi-companies	20,405	14,418	466
Other non-financial quasi-companies	42,820	35,036	1,429
Households	267,433	252,400	5,531
Producer households	55,286	49,272	1,668
Consumer households	212,147	203,129	3,862
Non-profit institutions serving households	9,463	7,572	165
Rest of the world	105,761	70,594	5,277
General government	1,954	887	80
Monetary Financial Institutions	46,342	31,732	3,778
Other financial institutions	25,459	16,081	1,020
Non-financial companies	30,399	20,542	372
Households	1,378	1,246	25
Non-profit institutions serving households	6	5	..
International organizations and other institutions	222	102	3
Unclassifiable and unclassified units	106	78	2

Credit Conditions and Risk

Loans (excluding bad loans)

by customer sector and sub-sector

(stocks in millions of euro)

3rd quarter 2017

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

Financial institutions and vehicles			
	Facilities granted	Margin used	Overshoot
TOTAL	340,822	332,860	4,852
General government	6,686	6,832	478
Central government	3,067	2,942	173
Local government	3,607	3,870	297
Social security funds	12	20	8
Financial companies	6,597	6,454	287
Monetary Financial Institutions	366	323	36
Financial auxiliaries	1,147	1,149	3
Insurance companies	8	8	..
Pension funds	-	-	-
Other financial intermediaries	2,141	1,868	72
Non-financial companies	100,688	92,570	3,006
Public companies	4,969	4,449	56
Private companies	85,816	78,339	2,671
Associations of non-financial companies	75	56	1
Craft non-financial quasi-companies	3,095	3,052	50
Other non-financial quasi-companies	6,733	6,673	228
Households	223,601	224,058	959
Producer households	20,456	20,382	253
Consumer households	203,145	203,676	706
Non-profit institutions serving households	296	264	5
Rest of the world	2,126	1,896	103
General government	28	43	15
Monetary Financial Institutions	64	52	1
Other financial institutions	400	305	1
Non-financial companies	1,431	1,292	85
Households	202	202	2
Non-profit institutions serving households	-	-	-
International organizations and other institutions	..	..	-
Unclassifiable and unclassified units	9	10	1

Credit Conditions and Risk

Access to data:

[TRI30156](#)

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
TOTAL	Number of borrowers	3,430,546	1,185,000	768,571	677,627	230,465
	Facilities granted	1,489,062	55,475	70,194	101,263	65,746
	Margin used	1,112,606	49,804	65,467	92,717	53,478
General government	Number of borrowers	7,538	264	174	353	595
	Facilities granted	49,499	7	10	41	109
	Margin used	28,654	24	18	146	86
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	9,721	2,134	1,237	1,324	880
	Facilities granted	291,102	97	112	208	259
	Margin used	242,787	70	88	176	206
Non-financial companies	Number of borrowers	708,640	173,500	92,769	118,444	102,104
	Facilities granted	868,851	7,997	8,550	19,280	31,868
	Margin used	578,931	5,510	6,062	13,904	22,821
<i>of which:</i>						
Industry	Number of borrowers	151,526	24,964	15,734	23,238	23,759
	Facilities granted	334,620	1,174	1,468	3,853	7,622
	Margin used	195,024	752	900	2,387	4,581
Building	Number of borrowers	98,754	22,630	12,730	16,364	15,095
	Facilities granted	82,096	1,050	1,179	2,705	4,789
	Margin used	71,961	711	866	1,990	3,648
Services	Number of borrowers	439,920	122,078	62,125	75,873	60,561
	Facilities granted	428,056	5,600	5,705	12,235	18,605
	Margin used	293,365	3,914	4,135	9,117	13,860
Producer households	Number of borrowers	418,838	156,180	81,510	81,177	34,931
	Facilities granted	55,286	7,168	7,267	12,024	9,752
	Margin used	49,272	6,042	6,494	10,775	8,485
Consumer households and others	Number of borrowers	2,265,452	843,154	589,443	473,527	90,637
	Facilities granted	221,717	39,779	53,954	69,292	23,390
	Margin used	210,779	37,826	52,553	67,356	21,570

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks**

		From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
TOTAL	Number of borrowers	110,326	78,403	29,812	25,262	5,806
	Facilities granted	64,683	102,116	86,139	213,800	727,762
	Margin used	48,882	75,858	62,832	148,690	503,945
General government	Number of borrowers	965	1,785	1,260	1,232	453
	Facilities granted	311	1,166	1,704	5,477	40,674
	Margin used	166	601	868	2,541	24,096
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	638	753	459	857	541
	Facilities granted	380	1,077	1,489	8,888	278,586
	Margin used	266	749	976	4,958	234,543
Non-financial companies	Number of borrowers	76,582	63,737	25,585	22,033	4,714
	Facilities granted	46,552	84,890	75,505	190,372	403,613
	Margin used	33,355	61,763	54,727	133,748	241,301
<i>of which:</i>	Industry	Number of borrowers	20,435	19,686	8,927	8,918
		Facilities granted	12,730	27,059	27,027	81,460
		Margin used	7,556	16,535	16,469	49,383
	Building	Number of borrowers	11,627	9,448	3,635	2,545
		Facilities granted	7,072	12,315	10,225	19,663
		Margin used	5,705	10,414	9,205	18,249
	Services	Number of borrowers	42,386	32,505	12,024	9,797
		Facilities granted	25,393	42,570	35,224	82,834
		Margin used	18,915	32,259	26,497	60,837
Producer households	Number of borrowers	13,133	5,280	983	280	7
	Facilities granted	7,377	6,369	2,781	1,964	222
	Margin used	6,393	5,633	2,481	1,762	217
Consumer households and others	Number of borrowers	18,497	6,586	1,460	818	86
	Facilities granted	9,793	8,327	4,500	6,860	4,554
	Margin used	8,477	6,870	3,645	5,472	3,704

Credit Conditions and Risk

Access to data:

[TRI30431](#)

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

3rd quarter 2017

Reporting institutions: **Banks**

	Total			1 facility		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
ITALY	1,489,062	1,112,606	3,430,546	483,252	440,849	3,000,113
North West Italy	655,579	489,377	987,872	203,172	178,865	851,179
Piedmont	94,314	68,106	260,075	26,640	23,737	227,553
Valle d'Aosta	2,320	1,787	8,212	894	792	7,295
Lombardy	533,486	400,014	645,023	166,742	146,090	550,339
Liguria	25,459	19,469	74,562	8,896	8,246	65,992
North East Italy	366,246	272,593	853,033	130,661	120,615	733,327
Trentino Alto Adige	42,524	33,411	116,189	18,558	15,987	104,410
Veneto	158,519	123,809	320,218	68,440	65,031	272,382
Friuli-Venezia Giulia	27,739	19,507	94,877	8,439	7,986	84,544
Emilia Romagna	137,464	95,865	321,749	35,224	31,610	271,991
Central Italy	306,225	217,222	757,738	82,947	77,693	665,893
Tuscany	81,154	61,885	254,512	25,379	23,716	216,875
Umbria	15,249	12,298	60,373	4,757	4,467	52,179
Marche	29,661	21,907	113,176	9,739	8,968	96,652
Lazio	180,162	121,132	329,677	43,072	40,541	300,187
Southern Italy	109,881	90,810	537,152	44,298	42,358	480,757
Abruzzo	16,035	12,691	72,472	5,833	5,553	63,882
Molise	1,993	1,593	12,475	913	852	10,985
Campania	45,701	37,965	193,691	17,129	16,384	173,555
Apulia	32,143	26,536	173,492	14,157	13,581	156,164
Basilicata	4,227	3,419	21,985	1,809	1,740	19,431
Calabria	9,782	8,607	63,037	4,457	4,248	56,740
Islands	51,130	42,604	294,751	22,175	21,318	268,957
Sicily	34,530	28,731	216,329	16,187	15,615	196,763
Sardinia	16,601	13,874	78,422	5,988	5,703	72,194

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

3rd quarter 2017

Reporting institutions: **Banks**

	2 facilities			3 or 4 facilities		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
ITALY	165,346	131,635	264,061	199,214	144,899	119,494
North West Italy	80,195	64,194	80,941	87,146	63,778	39,250
Piedmont	10,020	7,506	20,246	13,022	9,075	8,871
Valle d'Aosta	366	218	639	423	337	229
Lombardy	67,531	54,618	54,648	70,650	52,325	27,818
Liguria	2,278	1,851	5,408	3,051	2,041	2,332
North East Italy	34,573	26,931	70,763	48,903	33,699	34,428
Trentino Alto Adige	6,377	5,205	8,349	6,349	4,904	2,671
Veneto	13,196	10,314	27,541	18,504	12,349	14,135
Friuli-Venezia Giulia	2,590	2,070	6,384	3,311	2,442	2,767
Emilia Romagna	12,411	9,342	28,489	20,738	14,004	14,855
Central Italy	30,715	24,421	56,892	37,608	28,736	25,097
Tuscany	9,343	7,022	22,173	11,596	8,095	10,903
Umbria	1,681	1,426	4,965	2,279	1,780	2,269
Marche	3,238	2,609	9,866	4,384	2,947	4,716
Lazio	16,453	13,364	19,888	19,348	15,914	7,209
Southern Italy	13,844	11,114	37,162	18,156	13,437	14,660
Abruzzo	1,967	1,496	5,602	2,651	1,940	2,208
Molise	301	241	1,026	372	269	372
Campania	5,775	4,672	13,048	7,094	5,260	5,288
Apulia	3,930	3,183	11,421	5,299	3,929	4,533
Basilicata	599	471	1,672	835	535	709
Calabria	1,273	1,052	4,393	1,904	1,506	1,550
Islands	6,019	4,975	18,303	7,402	5,249	6,059
Sicily	4,107	3,377	13,711	5,167	3,566	4,711
Sardinia	1,912	1,597	4,592	2,234	1,682	1,348

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

3rd quarter 2017

Reporting institutions: **Banks**

More than 4 facilities		
Facilities granted	Margin used	Number of borrowers

ITALY	641,250	395,223	46,878
North West Italy	285,066	182,539	16,502
Piedmont	44,632	27,788	3,405
Valle d'Aosta	638	440	49
Lombardy	228,562	146,980	12,218
Liguria	11,234	7,331	830
North East Italy	152,109	91,348	14,515
Trentino Alto Adige	11,239	7,315	759
Veneto	58,379	36,115	6,160
Friuli-Venezia Giulia	13,399	7,009	1,182
Emilia Romagna	69,091	40,909	6,414
Central Italy	154,956	86,373	9,856
Tuscany	34,836	23,053	4,561
Umbria	6,532	4,625	960
Marche	12,300	7,383	1,942
Lazio	101,288	51,312	2,393
Southern Italy	33,584	23,900	4,573
Abruzzo	5,584	3,701	780
Molise	408	232	92
Campania	15,703	11,650	1,800
Apulia	8,758	5,844	1,374
Basilicata	984	673	173
Calabria	2,148	1,801	354
Islands	15,535	11,063	1,432
Sicily	9,069	6,172	1,144
Sardinia	6,467	4,891	288

Credit Conditions and Risk

Access to data:

[TRI30446](#)

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

3rd quarter 2017

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	3,430,546	1,185,000	768,571	677,627	230,465
<i>of which:</i> 1 facility	3,000,113	1,165,691	720,483	584,159	140,222
2 facilities	264,061	18,780	45,929	77,882	59,239
3 or 4 facilities	119,494	521	2,151	15,465	29,419
more than 4 facilities	46,878	8	8	121	1,585
General government	7,538	264	174	353	595
<i>of which:</i> 1 facility	4,295	245	161	313	493
2 facilities	1,826	16	10	31	86
3 or 4 facilities	1,149	2	3	8	15
more than 4 facilities	268	1	-	1	1
Financial companies (excluding Monetary Financial Institutions)	9,721	2,134	1,237	1,324	880
<i>of which:</i> 1 facility	6,776	2,027	973	900	513
2 facilities	1,822	99	243	329	217
3 or 4 facilities	783	8	21	92	140
more than 4 facilities	340	-	-	3	10
Non-financial companies	708,640	173,500	92,769	118,444	102,104
<i>of which:</i> 1 facility	423,688	167,512	70,563	68,995	42,905
2 facilities	146,111	5,842	21,190	39,429	35,969
3 or 4 facilities	94,833	142	1,015	9,946	21,985
more than 4 facilities	44,008	4	1	74	1,245
Producer households	418,838	156,180	81,510	81,177	34,931
<i>of which:</i> 1 facility	354,736	151,687	70,488	61,804	19,417
2 facilities	47,827	4,368	10,444	15,930	10,452
3 or 4 facilities	14,568	125	573	3,416	4,809
more than 4 facilities	1,707	-	5	27	253
Consumer households and others	2,265,452	843,154	589,443	473,527	90,637
<i>of which:</i> 1 facility	2,191,558	834,576	575,162	449,739	75,849
2 facilities	65,345	8,332	13,746	21,811	12,306
3 or 4 facilities	7,996	243	533	1,961	2,406
more than 4 facilities	553	3	2	16	76

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

3rd quarter 2017

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	110,326	78,403	29,812	25,262	5,806
<i>of which:</i> 1 facility	42,810	22,336	6,121	3,866	591
2 facilities	31,192	17,452	5,008	3,016	476
3 or 4 facilities	31,093	25,830	8,603	5,235	838
more than 4 facilities	5,231	12,785	10,080	13,145	3,901
General government	965	1,785	1,260	1,232	453
<i>of which:</i> 1 facility	714	1,038	524	325	48
2 facilities	200	552	451	387	78
3 or 4 facilities	49	189	266	437	172
more than 4 facilities	2	6	19	83	155
Financial companies (excluding Monetary Financial Institutions)	638	753	459	857	541
<i>of which:</i> 1 facility	366	425	194	368	191
2 facilities	163	214	148	256	96
3 or 4 facilities	93	85	82	136	110
more than 4 facilities	16	29	35	97	144
Non-financial companies	76,582	63,737	25,585	22,033	4,714
<i>of which:</i> 1 facility	23,167	14,998	4,359	2,775	326
2 facilities	22,846	13,639	3,823	2,125	283
3 or 4 facilities	26,024	23,050	7,660	4,363	536
more than 4 facilities	4,545	12,050	9,743	12,770	3,569
Producer households	13,133	5,280	983	280	7
<i>of which:</i> 1 facility	5,143	1,557	204	40	1
2 facilities	4,014	1,447	210	46	3
3 or 4 facilities	3,443	1,712	352	88	1
more than 4 facilities	533	564	217	106	2
Consumer households and others	18,497	6,586	1,460	818	86
<i>of which:</i> 1 facility	13,018	4,109	792	324	20
2 facilities	3,891	1,561	365	197	16
3 or 4 facilities	1,453	781	238	208	19
more than 4 facilities	135	135	65	89	31

Credit Conditions and Risk

Access to data:

[TRI30466](#)

Average number of banks per borrower

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

(numbers in unit, percentages)

3rd quarter 2017

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000
TOTAL	Average number of banks per borrower	1.24	1.02	1.07	1.16
	First bank's share of total credit granted (%)	64	99	98	95
General government	Average number of banks per borrower	1.78	1.11	1.09	1.15
	First bank's share of total credit granted (%)	68	99	99	97
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.70	1.05	1.23	1.41
	First bank's share of total credit granted (%)	80	98	92	88
Non-financial companies	Average number of banks per borrower	1.89	1.04	1.25	1.51
	First bank's share of total credit granted (%)	49	98	90	84
<i>of which:</i>					
Industry	Average number of banks per borrower	2.54	1.04	1.27	1.60
	First bank's share of total credit granted (%)	40	98	90	81
Building	Average number of banks per borrower	1.67	1.03	1.23	1.48
	First bank's share of total credit granted (%)	66	99	91	85
Services	Average number of banks per borrower	1.71	1.04	1.25	1.50
	First bank's share of total credit granted (%)	53	98	90	84
Producer households	Average number of banks per borrower	1.21	1.03	1.14	1.29
	First bank's share of total credit granted (%)	87	99	95	91
Consumer households and others	Average number of banks per borrower	1.04	1.01	1.03	1.05
	First bank's share of total credit granted (%)	97	100	99	99

Notes: This table basically corresponds to the previous table TDB30466. The average number of banks per borrower is calculated as an arithmetic mean. The size classes are expressed in euros and do not include the upper bounds of the intervals. The data only include transactions with resident customers, excluding Monetary Financial Institutions.

Source: Central Credit Register

Credit Conditions and Risk

Average number of banks per borrower

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

(numbers in unit, percentages)

3rd quarter 2017

Reporting institutions: **Banks**

		From 250,000 to 500,000	From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000
TOTAL	Average number of banks per borrower	1.57	2.15	2.80	3.72
	First bank's share of total credit granted (%)	85	75	69	62
General government	Average number of banks per borrower	1.21	1.32	1.56	1.90
	First bank's share of total credit granted (%)	96	94	91	88
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.66	1.71	1.74	2.15
	First bank's share of total credit granted (%)	85	86	86	81
Non-financial companies	Average number of banks per borrower	1.88	2.35	3.00	3.97
	First bank's share of total credit granted (%)	77	71	65	59
<i>of which:</i>					
Industry	Average number of banks per borrower	2.10	2.71	3.53	4.70
	First bank's share of total credit granted (%)	71	63	56	49
Building	Average number of banks per borrower	1.77	2.11	2.43	2.99
	First bank's share of total credit granted (%)	80	77	75	72
Services	Average number of banks per borrower	1.83	2.26	2.87	3.75
	First bank's share of total credit granted (%)	79	73	68	62
Producer households	Average number of banks per borrower	1.63	2.09	2.54	3.21
	First bank's share of total credit granted (%)	85	79	77	74
Consumer households and others	Average number of banks per borrower	1.20	1.42	1.60	1.84
	First bank's share of total credit granted (%)	96	92	90	87

Credit Conditions and Risk

Average number of banks per borrower

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

(numbers in unit, percentages)

3rd quarter 2017

Reporting institutions: **Banks**

		From 5,000,000 to 25,000,000	More than 25,000,000
TOTAL	Average number of banks per borrower	5.22	8.10
	First bank's share of total credit granted (%)	53	54
General government	Average number of banks per borrower	2.46	4.02
	First bank's share of total credit granted (%)	88	64
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	2.39	5.47
	First bank's share of total credit granted (%)	81	79
Non-financial companies	Average number of banks per borrower	5.61	8.89
	First bank's share of total credit granted (%)	49	36
<i>of which:</i>			
Industry	Average number of banks per borrower	6.58	9.90
	First bank's share of total credit granted (%)	39	31
Building	Average number of banks per borrower	3.88	6.58
	First bank's share of total credit granted (%)	67	46
Services	Average number of banks per borrower	5.21	8.12
	First bank's share of total credit granted (%)	53	39
Producer households	Average number of banks per borrower	4.02	3.00
	First bank's share of total credit granted (%)	68	76
Consumer households and others	Average number of banks per borrower	2.40	4.09
	First bank's share of total credit granted (%)	80	64

Credit Conditions and Risk

Access to data:

[TRI30266](#)

Loans

by type of default

(stocks in millions of euro)

Reporting institutions: **Banks and CDP**

2017-Q3	2017-Q2	2017-Q1
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Non-performing loans

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

Loans subject to forbearance	13,356	13,114	13,032
Other exposures	158,448	177,192	189,022

Likely defaults

Loans subject to forbearance	49,990	51,981	55,989
Other exposures	48,751	51,848	60,392

Non-performing past due loans/exposures

Loans subject to forbearance	996	1,020	1,179
Other exposures	5,385	5,246	5,844

Performing loans

Loans subject to forbearance	29,340	30,947	33,055
Other exposures	1,642,117	1,644,082	1,641,448

TOTAL LOANS TO CUSTOMERS	1,948,586	1,975,536	2,000,072
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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 returns

Credit Conditions and Risk

Access to data:

[TRI30267](#)

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

3rd quarter 2017

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

ITALIA	170,921	120,059	13,914	2,664	16,497
North West Italy	50,791	35,492	3,417	554	6,114
Piedmont and Valle d'Aosta	10,349	7,078	905	153	1,128
Lombardy	37,197	26,198	2,239	354	4,591
Liguria	3,245	2,216	273	46	394
North East Italy	37,569	28,274	2,594	294	2,741
Trentino Alto Adige	2,864	2,098	207	13	45
Veneto	14,975	11,113	1,082	117	1,307
Friuli-Venezia Giulia	2,389	1,759	236	30	148
Emilia Romagna	17,341	13,304	1,070	134	1,241
Central Italy	42,697	31,533	3,127	548	3,255
Tuscany	15,706	11,940	1,456	138	779
Umbria	3,228	2,305	358	34	267
Marche	4,851	3,403	452	48	395
Lazio	18,913	13,885	861	328	1,814
Southern Italy	26,597	17,102	2,836	846	2,903
Abruzzo and Molise	4,229	3,007	458	76	326
Campania	11,007	7,209	776	422	1,367
Apulia and Basilicata	8,395	5,190	1,100	225	919
Calabria	2,966	1,696	502	122	291
Islands	13,267	7,659	1,940	422	1,484
Sicily	9,410	4,931	1,417	342	1,252
Sardinia	3,857	2,728	523	80	232

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 returns

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

3rd quarter 2017

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

ITALIA	96,709	73,827	4,704	1,855	6,655
North West Italy	33,900	26,860	1,101	379	1,975
Piedmont and Valle d'Aosta	3,812	2,648	269	107	398
Lombardy	26,640	21,243	726	238	1,411
Liguria	3,447	2,969	106	34	166
North East Italy	21,290	16,652	1,108	211	1,162
Trentino Alto Adige	2,333	1,806	212	10	92
Veneto	8,171	6,417	409	86	456
Friuli-Venezia Giulia	1,230	886	107	20	78
Emilia Romagna	9,556	7,543	379	95	536
Central Italy	23,969	18,601	1,170	441	1,574
Tuscany	7,593	5,929	548	114	432
Umbria	1,528	1,178	96	24	111
Marche	2,622	1,898	185	42	199
Lazio	12,226	9,597	341	261	832
Southern Italy	12,162	8,494	863	537	1,237
Abruzzo and Molise	1,668	1,091	172	57	176
Campania	6,307	4,897	256	245	544
Apulia and Basilicata	3,191	1,953	310	154	389
Calabria	996	553	126	80	128
Islands	5,389	3,219	461	287	707
Sicily	3,823	2,050	359	228	567
Sardinia	1,566	1,169	102	59	140

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

3rd quarter 2017

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

ITALIA	6,448	2,703	719	883	845
North West Italy	1,473	621	162	180	200
Piedmont and Valle d'Aosta	316	108	50	58	48
Lombardy	990	467	99	107	134
Liguria	167	47	13	16	17
North East Italy	1,133	579	134	112	114
Trentino Alto Adige	98	47	24	5	8
Veneto	434	187	53	47	48
Friuli-Venezia Giulia	87	42	13	11	8
Emilia Romagna	515	303	44	49	50
Central Italy	1,839	904	184	204	226
Tuscany	426	167	69	58	51
Umbria	142	56	18	16	14
Marche	200	87	32	19	23
Lazio	1,071	594	64	113	138
Southern Italy	1,399	431	166	262	190
Abruzzo and Molise	241	96	37	28	38
Campania	620	185	50	125	72
Apulia and Basilicata	364	111	58	74	59
Calabria	173	39	21	35	21
Islands	603	167	73	125	115
Sicily	505	140	60	100	95
Sardinia	98	27	13	25	20

Credit Conditions and Risk

Access to data:

[TRI30206](#)

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

by size class

(numbers in unit, stocks in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks**

Number of borrowers	Bad loans
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TOTALE	1,301,545	170,239
From 250 to 30,000 euro	825,707	5,257
From 30,000 to 75,000 euro	154,443	6,795
From 75,000 to 125,000 euro	97,895	8,713
From 125,000 to 250,000 euro	120,357	18,654
From 250,000 to 500,000 euro	46,821	14,076
From 500,000 to 1,000,000 euro	25,160	15,035
From 1,000,000 to 2,500,000 euro	18,821	24,693
From 2,500,000 to 5,000,000 euro	7,104	20,957
From 5,000,000 to 25,000,000 euro	4,750	37,270
More than 25,000,000 euro	487	18,788

Notes: This table basically corresponds to the previous table TDB30206. The size classes of bad loans are calculated on the total amount of bad loans reported by all banks to the Central Credit Register for each borrower. 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

Access to data:

[TRI30031](#)

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

by customer geographical area, sector and economic activity

(numbers in unit, stocks in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks**

General government	Financial companies (excluding Monetary Financial Institutions)	Non-financial companies	of which:			Producer households	Consumer households and others
			Industry	Building	Services		

ITALY

Number of borrowers	119	2,049	235,784	44,422	47,846	139,680	182,797	874,309
Bad loans	220	2,563	121,753	27,620	35,513	56,023	13,913	31,573

North West Italy

Number of borrowers	9	616	62,780	12,247	12,779	37,257	39,600	209,133
Bad loans	144	1,091	35,242	8,461	9,822	16,515	3,258	9,654

North East Italy

Number of borrowers	-	418	43,583	9,260	9,413	24,375	27,852	121,682
Bad loans	-	694	29,037	6,554	9,782	12,268	2,591	5,912

Central Italy

Number of borrowers	14	497	61,497	10,726	11,984	37,864	39,673	179,703
Bad loans	22	595	32,329	6,561	9,684	15,252	3,189	6,920

Southern Italy

Number of borrowers	70	342	46,310	8,955	9,324	26,851	47,127	237,381
Bad loans	36	139	17,465	4,627	4,246	8,095	2,969	5,904

Islands

Number of borrowers	26	176	21,614	3,234	4,346	13,333	28,545	126,410
Bad loans	18	45	7,681	1,417	1,978	3,893	1,905	3,183

Notes: This table basically corresponds to the previous table TDC30031. The data only include transactions with resident customers, excluding Monetary Financial Institutions.

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30231](#)

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

by customer sector and sub-sector

(stocks in millions of euro)

3rd quarter 2017

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

	Total	Banks	Financial institutions and vehicles
TOTAL	239,050	171,151	67,899
General government	313	220	94
Central government	22	11	11
Local government	291	209	83
Social security funds	-	-	-
Financial companies	3,523	2,563	960
Monetary Financial Institutions	-	-	-
Financial auxiliaries	440	335	105
Insurance companies	1	..	1
Pension funds	..	..	-
Other financial intermediaries	865	432	433
Non-financial companies	168,503	121,753	46,750
Public companies	1,272	1,062	210
Private companies	146,473	106,628	39,846
Associations of non-financial companies	136	72	65
Craft non-financial quasi-companies	5,301	3,841	1,460
Other non-financial quasi-companies	15,320	10,151	5,170
Households	64,221	44,962	19,258
Producer households	20,673	13,913	6,760
Consumer households	43,548	31,050	12,498
Non-profit institutions serving households	863	515	348
Rest of the world	1,073	912	161
General government	-	-	-
Monetary Financial Institutions	58	51	7
Other financial institutions	140	102	38
Non-financial companies	765	664	100
Households	110	96	15
Non-profit institutions serving households	..	..	..
International organizations and other institutions	..	-	..
Unclassifiable and unclassified units	10	9	2

Notes: This table basically corresponds to the previous table TDB30231. 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:

[TRI30226](#)

Bad loans (gross of write-downs and write-offs)

by type of guarantee and customer economic activity

(stocks in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks**

Bad loans	of which: backed by real security
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TOTAL	152,188	59,081
Agriculture, forestry and fishing	6,137	3,376
Mining and quarrying	359	148
Manufacturing	32,254	8,103
Electricity, gas, steam and air conditioning supply	829	154
Water supply, sewerage, waste management and remediation activities	936	255
Construction	41,510	19,758
Wholesale and retail trade; repair of motor vehicles and motorcycles	25,412	6,092
Transportation and storage	3,669	925
Accommodation and food service activities	5,496	3,046
Information and communication	1,663	331
Financial and insurance activities	175	78
Real estate activities	23,635	13,604
Professional, scientific and technical activities	3,430	1,142
Administrative and support service activities	3,566	983
All remaining activities (sections O,P,Q,R,S,T)	2,587	911

Notes: This table basically corresponds to the previous table TDB30226. The data refer to the resident productive sector.

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30033](#)

Bad loans (gross of write-downs and write-offs)

by type of guarantee and customer geographical area, sector and economic activity

(stocks in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks**

General government	Financial companies (excluding Monetary Financial Institutions)	Non-financial companies	of which:			Producer households	Consumer households and others
			Industry	Building	Services		

ITALY

Bad loans	225	2,932	136,487	32,904	38,717	62,015	15,435	36,313
of which: backed by real security	24	1,590	65,331	10,605	23,276	29,682	8,267	22,062

North West Italy

Bad loans	144	1,239	40,065	10,221	10,819	18,518	3,569	10,680
of which: backed by real security	14	716	19,620	3,170	6,858	9,220	2,060	7,266

North East Italy

Bad loans	-	798	32,144	7,708	10,517	13,457	2,772	6,427
of which: backed by real security	-	435	16,871	2,425	6,660	7,487	1,732	4,390

Central Italy

Bad loans	27	673	35,876	7,633	10,531	16,836	3,534	7,925
of which: backed by real security	7	335	16,052	2,211	6,018	7,265	1,882	4,633

Southern Italy

Bad loans	36	166	19,945	5,687	4,617	9,053	3,425	7,331
of which: backed by real security	1	88	8,678	2,107	2,425	3,816	1,614	3,759

Islands

Bad loans	18	56	8,456	1,655	2,233	4,150	2,135	3,951
of which: backed by real security	1	15	4,109	692	1,315	1,894	978	2,014

Notes: This table basically corresponds to the previous table TDC30033. The data only include transactions with resident customers, excluding Monetary Financial Institutions.

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30265](#)

Adjusted bad loans

by customer region

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

3rd quarter 2017

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	1,306,788	185,487	1.09	54,757	4,974	4,786	1,179
North West Italy	316,951	53,901	1.09	11,268	1,516	1,083	319
Piedmont	83,615	10,481	1.07	2,894	220	283	43
Valle D'Aosta	1,691	178	1.06	84	9	7	1
Lombardy	201,205	39,799	1.10	7,178	1,216	689	265
Liguria	30,440	3,443	1.10	1,112	71	104	10
North East Italy	197,115	41,966	1.10	7,362	1,041	723	276
Veneto	79,843	16,971	1.08	2,930	461	267	104
Friuli-Venezia Giulia	18,617	2,730	1.11	725	61	69	28
Emilia Romagna	88,863	19,111	1.12	3,250	429	337	137
Trentino Alto Adige	9,792	3,154	1.06	457	90	50	7
Central Italy	282,214	47,303	1.10	12,793	1,254	1,091	348
Tuscany	88,002	16,834	1.08	4,671	380	304	209
Umbria	21,429	3,657	1.11	755	71	71	7
Marche	33,139	5,497	1.10	1,300	221	160	40
Lazio	139,644	21,315	1.11	6,067	582	556	91
Southern Italy	332,819	28,595	1.08	14,932	878	1,185	163
Abruzzo	31,524	3,964	1.08	1,382	109	134	37
Molise	6,332	576	1.09	280	13	15	2
Campania	147,104	11,664	1.07	6,873	486	451	69
Apulia	89,221	8,151	1.09	3,733	196	366	34
Basilicata	10,121	1,138	1.07	466	19	47	4
Calabria	48,517	3,103	1.06	2,198	54	172	17
Islands	177,611	13,729	1.07	8,394	288	700	79
Sicily	138,408	9,737	1.07	7,046	230	582	67
Sardinia	39,194	3,992	1.05	1,346	58	117	9

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30271](#)

Adjusted bad loans

by customer sector and economic activity

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

3rd quarter 2017

Reporting institutions: **Banks**

Adjusted bad loans		Adjusted bad loans and bad loans ratio	New adjusted bad loans in the quarter		Adjusted bad loans returned performing in the quarter	
Number of borrowers	Margin used		Number of borrowers	Margin used	Number of borrowers	Margin used

TOTAL	1,306,788	185,487	1.09	54,757	4,974	4,786	1,179
General government	80	294	1.34	7	8	4	13
Financial companies (excluding Monetary Financial Institutions)	2,208	3,017	1.18	56	111	15	45
Non-financial companies	248,521	134,437	1.10	6,949	3,464	749	834
<i>of which:</i>							
Industry	46,171	30,219	1.09	983	777	122	135
Building	50,507	39,680	1.12	1,302	920	187	189
Services	133,145	58,291	1.08	4,050	1,627	390	469
Producer households	188,419	14,872	1.07	6,515	365	891	92
Consumer households and e others	861,016	32,631	1.03	40,891	1,019	3,118	193

Notes: This table basically corresponds to the previous table TDB30271. The data only include transactions with resident customers, excluding Monetary Financial Institutions.

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30486](#)

Default rates for loans

by customer sector and total credit used (size classes)

(percentages)

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

	2014-Q4	2015-Q1	2015-Q2	2015-Q3	2015-Q4	2016-Q1
TOTAL	0.79	0.59	0.75	0.59	0.75	0.58
Up to 125,000 euro	0.35	0.31	0.36	0.30	0.38	0.34
From 125,000 to 500,000 euro	0.68	0.58	0.70	0.57	0.68	0.67
More than 500,000 euro	0.92	0.66	0.85	0.66	0.86	0.63
General government	0.01	0.13	0.05	0.20	0.04	0.03
Up to 125,000 euro	0.08	0.20	0.08	0.01	..	..
From 125,000 to 500,000 euro	0.22	0.62	0.16	0.12	0.05	0.12
More than 500,000 euro	0.01	0.13	0.04	0.20	0.04	0.03
Financial companies (excluding Monetary Financial Institutions)	0.06	0.04	0.13	0.13	0.04	0.06
Up to 125,000 euro	0.80	0.62	0.64	0.43	0.39	0.61
From 125,000 to 500,000 euro	0.95	0.63	0.71	0.92	1.31	0.70
More than 500,000 euro	0.05	0.04	0.13	0.13	0.04	0.06
Non-financial companies	1.29	0.93	1.15	0.90	1.19	0.89
Up to 125,000 euro	1.09	0.82	0.93	1.04	0.89	1.04
From 125,000 to 500,000 euro	1.11	0.93	1.05	0.97	1.07	1.12
More than 500,000 euro	1.31	0.93	1.17	0.89	1.21	0.87
Producer households	1.08	0.84	0.94	0.86	0.98	0.90
Up to 125,000 euro	0.72	0.55	0.67	0.58	0.65	0.62
From 125,000 to 500,000 euro	1.09	0.79	0.96	0.84	0.95	0.92
More than 500,000 euro	1.46	1.24	1.21	1.19	1.38	1.16
Consumer households	0.39	0.35	0.41	0.31	0.42	0.36
Up to 125,000 euro	0.25	0.23	0.28	0.21	0.30	0.24
From 125,000 to 500,000 euro	0.45	0.42	0.52	0.38	0.49	0.46
More than 500,000 euro	1.10	0.80	0.80	0.70	0.95	0.67
Other sectors	0.15	0.17	1.59	0.10	0.23	0.37
Up to 125,000 euro	0.31	0.21	0.24	0.26	0.24	0.24
From 125,000 to 500,000 euro	0.24	0.10	0.38	0.05	0.33	0.21
More than 500,000 euro	0.12	0.18	1.93	0.10	0.21	0.42

Notes: This table basically corresponds to the previous table TDB30486. 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

Default rates for loans

by customer sector and total credit used (size classes)

(percentages)

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

	2016-Q2	2016-Q3	2016-Q4	2017-Q1	2017-Q2	2017-Q3
TOTAL	0.60	0.51	0.74	0.48	0.55	0.41
Up to 125,000 euro	0.40	0.29	0.41	0.34	0.29	0.28
From 125,000 to 500,000 euro	0.66	0.53	0.76	0.55	0.49	0.41
More than 500,000 euro	0.63	0.56	0.82	0.50	0.63	0.44
General government	0.04	0.03	0.12	0.06	0.01	0.03
Up to 125,000 euro	..	0.13	..	..	..	..
From 125,000 to 500,000 euro	0.21	..	0.12	0.11	..	..
More than 500,000 euro	0.04	0.03	0.12	0.06	0.01	0.03
Financial companies (excluding Monetary Financial Institutions)	0.12	0.09	0.04	0.04	0.19	0.05
Up to 125,000 euro	0.79	0.36	0.75	0.46	0.57	0.48
From 125,000 to 500,000 euro	0.79	0.98	1.22	1.32	0.76	0.30
More than 500,000 euro	0.12	0.09	0.04	0.04	0.19	0.05
Non-financial companies	0.86	0.77	1.15	0.71	0.81	0.63
Up to 125,000 euro	0.87	0.78	1.17	0.83	0.72	0.67
From 125,000 to 500,000 euro	1.00	0.86	1.21	0.80	0.75	0.64
More than 500,000 euro	0.85	0.77	1.15	0.70	0.82	0.63
Producer households	0.95	0.78	1.08	0.70	0.72	0.56
Up to 125,000 euro	0.75	0.53	0.80	0.61	0.53	0.51
From 125,000 to 500,000 euro	0.98	0.79	1.09	0.73	0.70	0.60
More than 500,000 euro	1.12	1.06	1.40	0.76	0.98	0.53
Consumer households	0.42	0.31	0.46	0.36	0.33	0.27
Up to 125,000 euro	0.32	0.22	0.31	0.27	0.22	0.22
From 125,000 to 500,000 euro	0.49	0.37	0.56	0.43	0.37	0.30
More than 500,000 euro	0.85	0.63	1.13	0.67	0.98	0.46
Other sectors	0.14	0.14	0.17	0.07	0.17	0.11
Up to 125,000 euro	0.26	0.19	0.40	0.20	0.31	0.37
From 125,000 to 500,000 euro	0.33	0.16	0.39	0.14	0.22	0.08
More than 500,000 euro	0.09	0.13	0.10	0.04	0.14	0.09

Credit Conditions and Risk

Access to data:

[TRI30821](#)

Lending rates on loans (excluding bad loans) - stocks

by initial period of rate fixation, customer geographical area, sector and economic activity

(percentages)

3rd quarter 2017

Reporting institutions: **Sample of banks**

Total	Non-financial companies	of which:			Producer households	Consumer households and others
		Industry	Building	Services		

ITALY

Initial period of rate fixation:

Up to 1 year	2.02	2.53	2.29	3.32	2.50	3.15	1.95
From 1 to 5 years	1.41	1.43	1.27	2.27	1.39	3.08	2.45
More than 5 years	2.59	2.80	2.72	2.30	2.99	3.34	2.70

North West Italy

Initial period of rate fixation:

Up to 1 year	1.77	2.46	2.29	3.09	2.42	3.01	1.93
From 1 to 5 years	1.41	1.48	1.16	2.16	1.63	2.69	2.52
More than 5 years	2.62	2.60	2.52	1.84	2.89	3.12	2.58

North East Italy

Initial period of rate fixation:

Up to 1 year	2.35	2.47	2.23	3.44	2.46	2.90	2.07
From 1 to 5 years	1.24	1.32	1.18	1.83	1.32	2.56	1.89
More than 5 years	1.99	2.47	2.28	2.13	2.72	2.93	2.57

Central Italy

Initial period of rate fixation:

Up to 1 year	1.98	2.63	2.37	3.37	2.56	3.12	1.98
From 1 to 5 years	1.32	1.20	1.55	2.87	1.02	3.39	2.48
More than 5 years	3.02	2.89	3.16	2.44	2.94	3.41	2.79

Southern Italy

Initial period of rate fixation:

Up to 1 year	2.51	2.72	2.24	3.65	2.79	4.05	1.62
From 1 to 5 years	2.42	2.25	1.92	2.69	2.37	3.92	3.39
More than 5 years	3.20	3.63	3.96	3.60	3.47	3.66	2.78

Islands

Initial period of rate fixation:

Up to 1 year	2.41	2.68	2.58	3.66	2.51	4.00	2.21
From 1 to 5 years	2.71	2.53	1.88	2.77	2.82	4.11	3.91
More than 5 years	3.28	3.95	4.05	3.84	3.82	4.17	3.07

Notes: This table basically corresponds to the previous table TDB30821. Only lending in euros to resident customers is considered, excluding Monetary Financial Institutions. 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:

[TRI30830](#)

Lending rates on revocable loans - stocks

by customer region and total credit granted (size classes)

(percentages)

3rd quarter 2017

Reporting institutions: **Sample of banks**

	Total	Up to 125,000	From 125,000 to 250,000	From 250,000 to 1,000,000	From 1,000,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
ITALY	4.76	8.66	7.78	6.90	5.68	4.60	2.02
North West Italy	3.85	7.85	7.41	6.48	5.16	4.13	1.58
Piedmont	4.57	7.03	6.88	6.18	5.12	4.42	2.27
Valle d'Aosta	5.94	8.31	7.33	6.32	6.29	2.51	5.68
Lombardy	3.57	8.10	7.67	6.58	5.12	4.14	1.41
Liguria	5.26	8.67	7.30	6.68	5.71	3.38	3.53
North East Italy	4.91	8.35	7.13	6.42	5.32	4.32	2.45
Trentino Alto Adige	4.05	6.61	5.62	5.21	4.21	3.01	2.78
Veneto	5.66	9.24	7.57	6.63	5.75	4.57	3.37
Friuli-Venezia Giulia	5.87	7.33	8.10	6.82	6.23	5.09	2.71
Emilia Romagna	4.59	7.91	7.26	6.72	5.47	4.62	1.96
Central Italy	5.37	8.73	7.73	6.95	6.12	5.29	2.91
Tuscany	5.70	8.38	7.73	7.05	6.12	5.30	2.19
Umbria	7.47	8.56	9.21	8.24	7.22	6.83	5.54
Marche	6.30	7.70	7.57	7.33	6.50	5.74	3.74
Lazio	4.95	9.23	7.58	6.62	5.90	5.07	2.97
Southern Italy	7.16	9.89	9.03	8.19	7.03	5.70	4.60
Abruzzo	7.64	9.31	8.50	8.07	7.80	6.71	5.18
Molise	7.68	9.88	9.37	8.77	7.17	4.83	3.75
Campania	6.90	9.88	8.53	7.76	6.80	5.27	4.43
Apulia	6.96	9.60	9.43	8.44	6.82	5.64	4.91
Basilicata	7.32	9.40	9.34	8.22	6.57	6.96	5.80
Calabria	8.23	11.25	10.35	9.13	7.72	6.09	1.82
Islands	5.02	9.76	9.14	8.38	7.16	5.63	1.19
Sicily	7.34	9.58	8.95	8.17	6.99	5.86	4.47
Sardinia	2.87	10.42	9.71	9.00	7.60	5.07	0.79

Notes: This table basically corresponds to the previous table TDB30830. Only lending in euros to resident customers is considered, excluding Monetary Financial Institutions. 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

Lending rates on loans (excluding bad loans) to the productive sector - stocks

by type of transaction, initial period of rate fixation, customer geographical area and total credit granted (size classes)
(percentages)

3rd quarter 2017Reporting institutions: **Sample of banks**

Matched loans	Term loans			Revocable loans
	Initial period of rate fixation			
	Up to 1 year	More than 1 up to 5 years	More than 5 years	
3.22	2.01	1.47	2.89	5.90
7.48	1.70	3.39	3.70	9.53
6.14	2.68	2.72	3.67	7.95
4.30	2.41	1.87	3.35	6.18
2.75	2.17	1.38	2.67	4.88
1.68	1.59	1.21	2.14	3.24
3.15	2.00	1.51	2.69	5.19
7.94	2.58	2.73	3.45	9.20
6.43	2.60	2.39	3.33	7.61
4.39	2.37	1.72	3.05	5.66
2.69	2.09	1.30	2.58	4.50
1.53	1.63	1.38	2.28	2.73
3.06	2.02	1.35	2.56	5.50
6.87	2.65	2.96	3.22	8.75
5.63	2.57	2.28	3.12	7.22
4.03	2.36	1.56	3.01	5.73
2.67	2.13	1.24	2.58	4.48
1.68	1.48	1.19	1.94	3.36

Notes: This table basically corresponds to the previous table TDB30840. Only lending in euros to resident productive sector 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

Lending rates on loans (excluding bad loans) to the productive sector - stocks

by type of transaction, initial period of rate fixation, customer geographical area and total credit granted (size classes)
(percentages)

3rd quarter 2017

Reporting institutions: **Sample of banks**

Matched loans	Term loans			Revocable loans
	Initial period of rate fixation			
	Up to 1 year	More than 1 up to 5 years	More than 5 years	

Credit Conditions and Risk

Access to data:

[TRI30850](#)

Lending rates on loans (excluding bad loans) to the productive sector - stocks

by initial period of rate fixation, type of transaction and customer geographical area

(percentages)

3rd quarter 2017

Reporting institutions: **Sample of banks**

Non-financial companies and producer households						
	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
Matched loans	3.22	3.15	3.06	3.05	4.08	4.25
<i>of which:</i> Discount lending	3.07	1.84	2.53	2.66	6.04	6.93
Advance on loan selling for factoring	1.60	1.67	1.45	1.42	2.01	1.33
Term loans	2.04	2.02	2.01	2.08	2.07	2.13
<i>Initial period of rate fixation:</i>						
Up to 1 year	2.01	2.00	2.02	2.09	1.89	1.95
More than 1 year	2.23	2.13	1.98	2.04	3.24	3.65
<i>of which:</i> Leasing	3.75	3.67	3.57	3.91	4.11	4.09
<i>Initial period of rate fixation:</i>						
Up to 1 year	3.66	3.57	3.53	3.82	3.95	3.93
More than 1 year	4.53	4.26	4.15	5.21	5.42	5.38
Revocable loans	5.90	5.19	5.50	6.32	7.59	7.83

Notes: This table basically corresponds to the previous table TDB30850. Only lending in euros to resident productive sector 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

Lending rates on loans (excluding bad loans) to the productive sector
by type of transaction, initial period of rate fixation and customer economic activity
(percentages)

3rd quarter 2017

Reporting institutions: **Sample of banks**

Stocks				New business in the quarter	
Matched loans	Term loans		Revocable loans	Term loans (APRC)	
	Initial period of rate fixation:			Initial period of rate fixation:	
	Up to 5 years	More than 5 years		Up to 5 years	More than 5 years
3.22	1.97	2.89	5.90	1.72	2.72
3.40	2.25	3.36	6.02	2.47	2.85
4.38	2.25	3.23	7.43	2.40	2.84
3.03	1.75	2.31	6.46	1.67	2.34
1.68	2.23	3.49	3.84	1.44	2.76
3.74	1.05	3.80	6.98	1.50	3.06
5.03	2.58	2.38	5.68	2.84	3.07
3.01	2.01	3.19	7.07	1.92	2.56
4.42	1.42	2.86	6.51	0.88	2.82
3.77	2.32	3.42	6.86	2.24	3.00
4.27	2.12	3.34	3.17	2.05	3.37
2.48	2.24	2.47	6.94	2.92	2.59
2.70	2.22	2.96	4.36	2.01	2.78
4.54	1.50	2.50	4.98	1.26	2.68
3.74	1.39	2.63	6.41	1.49	2.38
1.58	1.73	3.61	7.09	2.49	2.97

Notes: This table basically corresponds to the previous table TDB30861. Only lending in euros to resident productive sector 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"). 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

APRC on term loans to the productive sector: new business in the quarter

by initial period of rate fixation and customer geographical area

(percentages)

3rd quarter 2017Reporting institutions: **Sample of banks**

	Non-financial companies			Product households		
	<i>Initial period of rate fixation</i>			<i>Initial period of rate fixation</i>		
	Up to 1 years	More than 1 up to 5 years	More than 5 years	Up to 1 years	More than 1 up to 5 years	More than 5 years
ITALY	1.74	1.31	2.65	3.06	3.83	3.04
North West Italy	1.71	1.77	2.63	2.98	3.51	2.96
North East Italy	1.64	1.28	2.48	2.78	3.02	2.89
Central Italy	1.65	0.74	2.58	3.11	3.71	2.95
Southern Italy	2.54	2.41	3.14	3.96	4.70	3.27
Islands	2.04	2.92	3.74	3.85	5.61	3.49

Notes: This table basically corresponds to the previous table TDB30870. Only lending in euros to resident productive sector is considered. 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:

[TRI30880](#)

Lending rates on loans (excluding bad loans) to consumer households - stocks

by type of transaction, initial period of rate fixation and customer region

(percentages)

3rd quarter 2017

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	
2.23	1.77	2.43	2.68	3.53
2.15	1.75	2.51	2.58	3.15
2.25	1.86	2.80	2.61	3.36
2.32	1.99	3.44	2.53	2.73
2.12	1.72	2.40	2.57	3.08
2.17	1.60	3.51	2.58	3.21
2.21	1.83	1.88	2.57	3.94
2.20	2.04	2.94	2.27	4.03
2.30	1.84	2.74	2.58	4.04
2.39	1.76	3.51	2.83	5.25
2.08	1.77	1.60	2.54	3.47
2.32	1.85	2.40	2.75	3.22
2.24	1.78	2.76	2.69	3.27
2.46	1.94	3.94	2.77	5.15
2.24	1.86	2.24	2.77	3.31
2.37	1.88	2.29	2.78	3.09
2.15	1.44	3.37	2.76	4.24
2.58	2.01	3.70	3.01	5.71
2.59	2.00	3.67	2.77	5.48
1.73	0.96	3.35	2.70	3.37
2.52	2.04	3.30	2.77	4.49
2.48	2.00	2.81	2.64	5.94
2.58	1.97	3.67	2.81	6.62
2.55	2.02	3.90	3.05	5.20
2.53	2.03	3.87	3.05	5.27
2.62	1.97	3.97	3.04	4.78

Notes: This table basically corresponds to the previous table TDB30880. 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").

Sources: Survey of lending rates

Lending rates applied to loans (excluding bad loans) for house purchase - stocks

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

(percentages)

3rd quarter 2017Reporting institutions: **Sample of banks**

	<i>Initial period of rate fixation</i>		<i>Initial period of rate fixation</i>	
	Up to 1 year		More than 1 year	
	Up to 125,000	More than 125,000	Up to 125,000	More than 125,000
ITALY	1.78	1.67	2.65	2.44
North West Italy	1.69	1.57	2.59	2.36
Piedmont and Valle d'Aosta	1.79	1.68	2.63	2.33
Lombardy	1.67	1.55	2.58	2.37
Liguria	1.60	1.45	2.57	2.33
North East Italy	1.74	1.67	2.50	2.33
Trentino Alto Adige	1.95	1.86	2.24	2.17
Veneto	1.67	1.60	2.56	2.39
Friuli-Venezia Giulia	1.69	1.57	2.60	2.37
Emilia Romagna	1.75	1.66	2.44	2.31
Central Italy	1.80	1.71	2.70	2.52
Tuscany	1.68	1.62	2.57	2.42
Umbria	1.97	1.85	2.64	2.48
Marche	1.72	1.69	2.65	2.56
Lazio	1.89	1.75	2.79	2.56
Southern Italy	1.96	1.81	2.73	2.50
Abruzzo e Molise	1.88	1.80	2.86	2.67
Campania	1.92	1.79	2.69	2.47
Apulia	2.05	1.86	2.74	2.48
Basilicata	2.02	1.76	2.45	2.33
Calabria	1.93	1.76	2.77	2.55
Islands	1.99	1.83	3.00	2.69
Sicily	2.00	1.83	3.00	2.67
Sardinia	1.92	1.84	3.00	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) for house purchase - new business in the quarter
by initial period of rate fixation, customer geographical area and total credit granted (size classes)
(percentages)

3rd quarter 2017

Reporting institutions: **Sample of banks**

Initial period of rate fixation Up to 1 year		Initial period of rate fixation More than 1 year	
Up to 125,000	More than 125,000	Up to 125,000	More than 125,000

ITALY	2.25	1.91	2.74	2.55
North West Italy	2.16	1.82	2.75	2.55
North East Italy	2.23	1.89	2.76	2.55
Central Italy	2.26	1.97	2.66	2.52
Southern Italy	2.40	2.06	2.75	2.57
Islands	2.37	2.08	2.83	2.71

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:

[TRI30921](#)

Lending rates on matched and revocable loans - stocks

by customer region, sector and economic activity

(percentages)

3rd quarter 2017

Reporting institutions: **Sample of banks**

	Total	Non-financial companies	of which:			Producer households	Consumer households and others
			Industry	Building	Services		
ITALY	3.89	4.12	3.53	5.38	4.27	6.91	3.53
North West Italy	3.44	3.80	3.34	5.24	3.85	6.83	3.30
Piedmont and Valle d'Aosta	3.71	3.87	3.53	5.56	3.73	6.68	3.44
Lombardy	3.31	3.72	3.26	5.08	3.80	6.83	3.25
Liguria	4.49	4.77	3.95	6.37	4.83	7.57	3.28
North East Italy	3.81	3.82	3.30	5.18	3.96	6.15	3.94
Trentino Alto Adige	3.50	3.48	3.04	4.00	3.49	5.17	3.74
Veneto	4.02	3.94	3.29	5.69	4.31	6.14	4.08
Friuli-Venezia Giulia	4.11	3.91	3.16	5.59	4.61	6.74	5.10
Emilia Romagna	3.67	3.78	3.36	5.25	3.74	6.51	3.54
Central Italy	4.07	4.24	3.64	5.50	4.25	6.68	3.06
Tuscany	4.27	4.30	3.71	6.03	4.50	6.53	3.36
Umbria	4.49	4.34	3.11	7.63	5.30	8.23	5.10
Marche	4.39	4.34	3.78	5.65	4.56	7.05	3.31
Lazio	3.84	4.16	3.71	5.13	3.99	6.30	2.86
Southern Italy	5.41	5.38	4.66	5.67	5.83	8.43	4.11
Abruzzo e Molise	5.35	5.26	4.09	6.51	6.39	8.23	5.05
Campania	5.08	5.12	4.52	4.74	5.60	7.72	3.50
Apulia and Basilicata	5.55	5.49	5.01	5.99	5.65	8.73	4.19
Calabria	7.09	6.98	6.65	6.91	7.13	9.41	5.64
Islands	4.72	6.00	4.99	6.76	6.30	8.21	4.67
Sicily	6.03	6.03	5.24	6.56	6.26	7.97	4.83
Sardinia	3.04	5.92	4.42	7.29	6.39	9.25	4.22

Notes: This table basically corresponds to the previous table TDB30921. Only lending in euros to resident customers is considered, excluding Monetary Financial Institutions. 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

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