BANCA D'ITALIA
EUROSISTEMA

Statistics

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

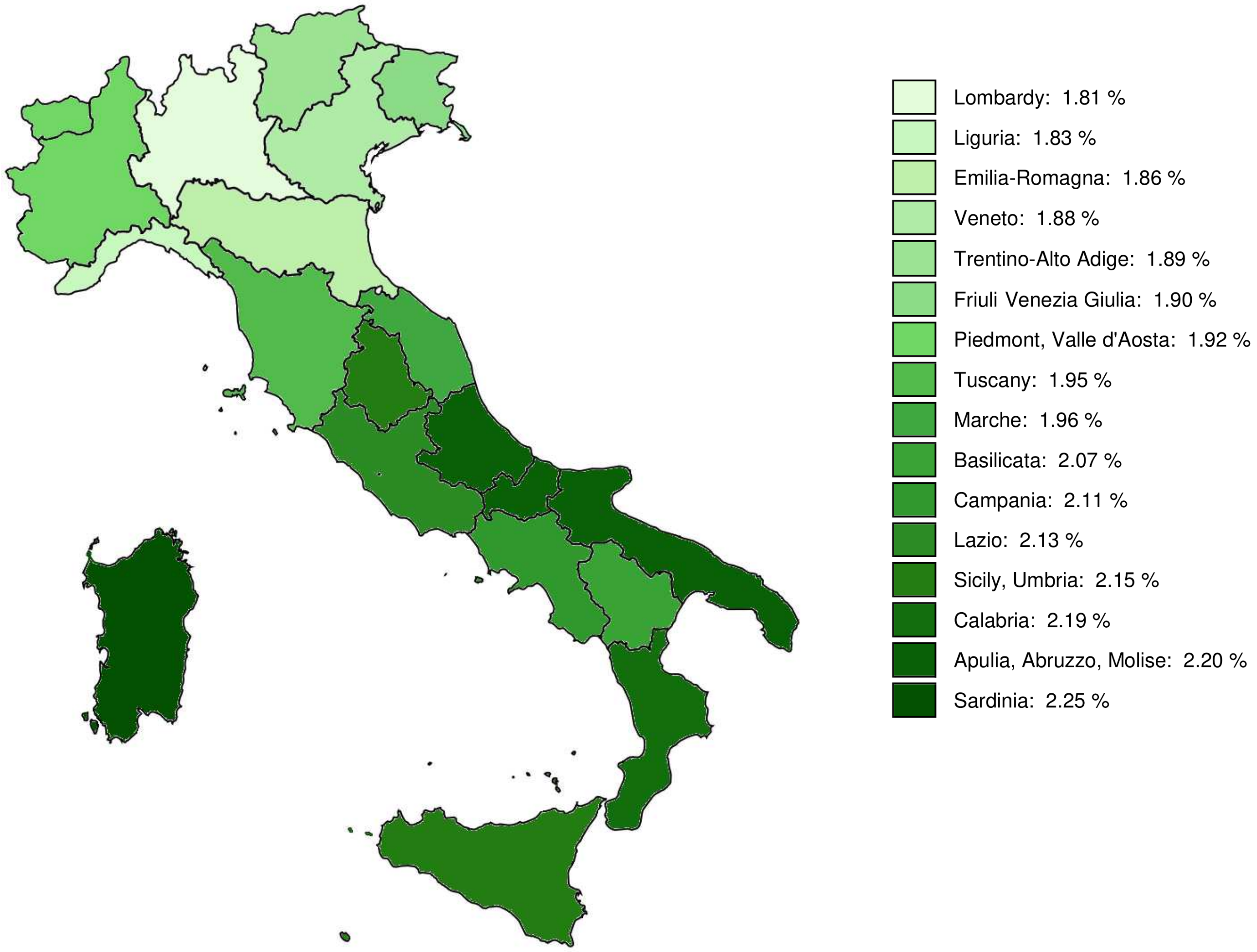
28 September 2018

For further information: statistiche@bancaditalia.it
www.bancaditalia.it/statistiche/index.html

Figure 1

Interest rates on loans to consumer households for home purchase[1]

(per cent; data at 30 June 2018)



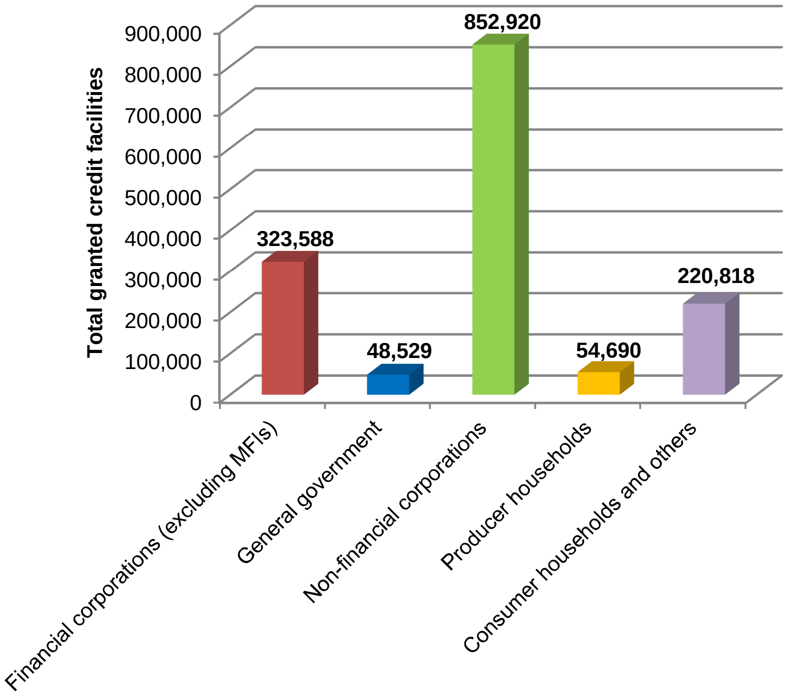
(1) Rates are calculated as the weighted average of the actual rates for customers excluding any subsidized rates. For further details on the data, see 'Banks and Financial Institutions: Credit Conditions and Risk by Sector and Geographical Area', Banca d'Italia, Statistics, Methods and Sources: Methodological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

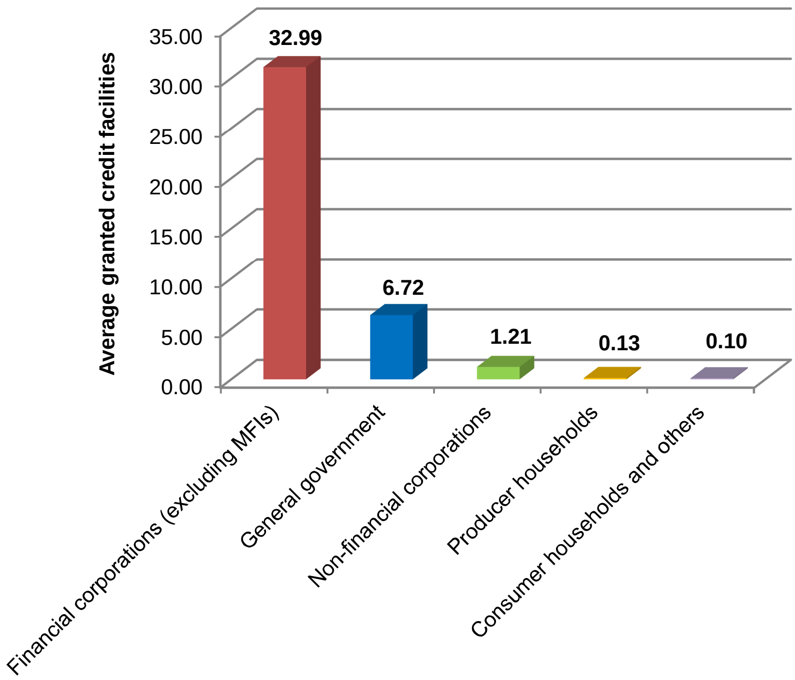
Reference period: June 2018

Figure 2

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

(stock in millions of euros; data at 30 June 2018)





Reference period: June 2018

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 57 tables (of which 34 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.

* * *

Starting from the issue of 28 September 2018, the report contains 6 new tables referring to the quarterly adjusted non-performing loan rate, similar to the tables currently in place referring to the quarterly bad loan rate. The tables, only present in BDS, will start from September 2005: in this edition the data will be published from December 2016 and the time series will be completed as soon as possible.

The six new tables are as follows:
TRI30631 Quarterly flow of adjusted non-performing loans/Stock of performing loans at the previous quarter - by customer sector and total credit used (size classes)
TRI30632 Quarterly flow of adjusted non-performing loans/Stock of performing loans at the previous quarter - by customer region and sector
TRI30633 Quarterly flow of adjusted non-performing loans/Stock of performing loans at the previous quarter - by customer province and sector
TRI30634 Quarterly flow of adjusted non-performing loans/Stock of performing loans at the previous quarter - by customer region and total margin used (size classes)
TRI30635 Quarterly flow of adjusted non-performing loans/Stock of performing loans at the previous quarter - by customer geographical area, sector and economic activity
TRI30636 Quarterly flow of adjusted non-performing loans/Stock of performing loans at the previous quarter - by customer geographical area and economic activity and total margin used (size classes)

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

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, Statistics, Methods and Sources: Methodological Notes.

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

Multiple-bank Borrowing

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

Risk Concentration

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

Summary Data

Q	SIR	**Lending rates on matched and revocable loans: stocks** by customer region and economic activity	TRI30931
Q	SIR	**Lending rates on loans (excluding bad loans): stocks** by type of transaction, customer province and sector	TRI30910

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

Loans

Q	CCR	**Loans (excluding bad loans)** by currency, original maturity, customer province, sector and economic activity	TRI30021
Q	CCR	**Loans (excluding bad loans)** by customer sector and sub-sector	TRI30171
Q	CCR	**Loans (excluding bad loans)** by customer economic activity	TRI30181

Non-perfoming Loans

Q	CCR	**Bad loans (gross of write-downs and net of write-offs)** by size class	TRI30206
Q	CCR	**Bad loans (gross of write-downs and net of write-offs)** by customer geographical area, sector and economic activity	TRI30031
Q	CCR	**Bad loans (gross of write-downs and net of write-offs)** by customer sector and sub-sector	TRI30231
Q	CCR	**Bad loans (gross of write-downs and write-offs)** by type of guarantee and customer economic activity	TRI30226
Q	CCR	**Bad loans (gross of write-downs and write-offs)** by type of guarantee, customer geographical area, sector and economic activity	TRI30033
Q	CCR	**Bad loans (gross of write-downs and net of write-offs)** by customer province, sector and economic activity	TRI30211
Q	CCR	**Bad loans (gross of write-downs and net of write-offs): flows** by customer region	TRI30241
Q	CCR	**Bad loans (gross of write-downs and net of write-offs): flows** by customer sector and economic activity	TRI30251

Access to data:

TRI30266

Loans

by type of default

(stocks in millions of euro)

Reporting institutions: **Banks and CDP**

	2018-Q2	2018-Q1	2017-Q4
Non-performing loans	221,665	258,436	264,156
Bad loans (gross of write-downs and net of write-offs)			
Loans subject to forbearance	13,860	14,884	14,107
Other exposures	116,060	147,255	151,007
Likely defaults			
Loans subject to forbearance	45,267	47,121	48,058
Other exposures	41,027	43,774	45,894
Non-performing past due loans/exposures			
Loans subject to forbearance	805	805	774
Other exposures	4,458	4,407	4,123
Performing loans			
Loans subject to forbearance	28,289	28,350	28,243
Other exposures	1,695,478	1,671,326	1,659,871
Total loans to customers	1,945,432	1,958,112	1,952,270

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

Access to data:

TRI30267

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

2nd quarter 2018

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	**129,241**	**88,470**	**10,984**	**2,734**	**13,697**
North West Italy	**39,659**	**27,620**	**2,770**	**563**	**4,760**
Piedmont and Valle d'Aosta	8,064	5,438	756	156	865
Lombardy	29,073	20,408	1,814	362	3,569
Liguria	2,522	1,775	201	45	327
North East Italy	**28,385**	**21,208**	**2,060**	**293**	**2,097**
Trentino-Alto Adige	2,234	1,631	158	13	38
Veneto	10,997	8,013	868	122	1,000
Friuli Venezia Giulia	2,002	1,468	213	28	113
Emilia-Romagna	13,153	10,096	820	129	946
Central Italy	**30,599**	**21,966**	**2,329**	**557**	**2,804**
Tuscany	10,331	7,653	1,000	145	647
Umbria	2,714	1,924	287	35	258
Marche	3,833	2,584	360	51	376
Lazio	13,721	9,805	682	326	1,524
Southern Italy	**20,599**	**12,309**	**2,366**	**887**	**2,669**
Abruzzo and Molise	3,342	2,277	393	76	292
Campania	8,568	5,241	672	449	1,276
Apulia and Basilicata	6,259	3,502	885	230	847
Calabria	2,431	1,290	416	131	254
Islands	**9,999**	**5,367**	**1,460**	**434**	**1,366**
Sicily	7,222	3,429	1,100	360	1,133
Sardinia	2,776	1,938	360	75	233

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

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

2nd quarter 2018

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	**84,839**	**64,079**	**4,199**	**1,689**	**6,017**
North West Italy	**28,784**	**22,598**	**973**	**345**	**1,721**
Piedmont and Valle d'Aosta	3,385	2,370	241	96	337
Lombardy	22,331	17,605	639	219	1,246
Liguria	3,068	2,623	93	30	139
North East Italy	**18,266**	**13,980**	**1,005**	**193**	**1,069**
Trentino-Alto Adige	1,996	1,540	205	9	82
Veneto	7,197	5,460	386	79	447
Friuli Venezia Giulia	952	611	94	19	78
Emilia-Romagna	8,121	6,369	320	87	462
Central Italy	**22,361**	**17,404**	**1,054**	**409**	**1,471**
Tuscany	6,687	5,211	486	113	374
Umbria	1,446	1,109	84	24	103
Marche	2,360	1,698	167	39	189
Lazio	11,868	9,386	317	232	805
Southern Italy	**10,480**	**7,171**	**743**	**488**	**1,101**
Abruzzo and Molise	1,532	996	146	51	168
Campania	5,095	3,843	208	220	480
Apulia and Basilicata	3,060	1,936	278	147	343
Calabria	792	397	110	70	110
Islands	**4,949**	**2,925**	**425**	**254**	**654**
Sicily	3,577	1,912	335	201	527
Sardinia	1,372	1,013	89	53	127

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

2nd quarter 2018

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	**5,242**	**2,069**	**642**	**834**	**605**
North West Italy	**1,192**	**525**	**141**	**173**	**138**
Piedmont and Valle d'Aosta	304	102	48	58	38
Lombardy	760	370	79	98	88
Liguria	128	53	15	16	12
North East Italy	**893**	**415**	**140**	**110**	**86**
Trentino-Alto Adige	90	45	17	5	8
Veneto	379	162	64	47	40
Friuli Venezia Giulia	87	39	16	10	6
Emilia-Romagna	337	170	42	48	32
Central Italy	**1,393**	**583**	**159**	**194**	**164**
Tuscany	364	143	63	55	35
Umbria	105	45	13	16	9
Marche	172	78	24	17	17
Lazio	752	318	59	108	102
Southern Italy	**1,231**	**398**	**137**	**238**	**137**
Abruzzo and Molise	186	74	25	27	26
Campania	512	153	44	110	55
Apulia and Basilicata	352	120	49	68	41
Calabria	181	50	18	33	15
Islands	**531**	**148**	**65**	**119**	**80**
Sicily	432	114	51	93	68
Sardinia	100	35	15	25	12

Access to data:

TRI30265

Adjusted bad loans

by customer region

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

2nd quarter 2018

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	**1,232,266**	**132,840**	**1.13**	**62,484**	**5,415**	**4,885**	**1,078**
North West Italy	**295,061**	**39,914**	**1.13**	**14,237**	**1,478**	**1,106**	**277**
Piedmont	76,757	7,813	1.09	4,003	361	269	28
Valle D'Aosta	1,569	143	1.08	75	3	4	..
Lombardy	188,555	29,475	1.15	8,893	1,004	732	219
Liguria	28,180	2,484	1.08	1,266	110	101	29
North East Italy	**177,852**	**30,273**	**1.15**	**8,450**	**1,202**	**780**	**367**
Veneto	72,736	12,313	1.18	3,263	553	310	156
Friuli-Venezia Giulia	16,903	2,248	1.16	694	56	93	18
Emilia Romagna	79,145	13,228	1.12	3,924	502	336	141
Trentino Alto Adige	9,068	2,485	1.12	569	91	41	52
Central Italy	**264,626**	**31,868**	**1.13**	**13,176**	**1,196**	**1,096**	**242**
Tuscany	80,601	10,346	1.09	3,391	357	309	61
Umbria	20,831	2,491	1.11	1,357	72	87	76
Marche	31,576	4,359	1.13	1,594	121	145	20
Lazio	131,618	14,672	1.16	6,834	646	555	85
Southern Italy	**322,456**	**20,725**	**1.10**	**17,884**	**1,095**	**1,183**	**97**
Abruzzo	30,898	3,066	1.09	1,442	120	157	15
Molise	6,214	408	1.13	293	9	32	2
Campania	141,350	8,239	1.10	8,524	717	454	44
Apulia	86,152	5,775	1.11	4,741	173	337	23
Basilicata	9,902	853	1.12	448	17	40	3
Calabria	47,940	2,384	1.08	2,436	60	163	10
Islands	**172,271**	**10,060**	**1.11**	**8,737**	**444**	**720**	**95**
Sicily	133,039	7,563	1.12	7,074	337	563	81
Sardinia	39,232	2,497	1.08	1,663	107	157	14

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

Access to data:

TRI30271

Adjusted bad loans

by customer sector and economic activity

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

2nd quarter 2018

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	**1,232,266**	**132,840**	**1.13**	**62,484**	**5,415**	**4,885**	**1,078**
General government	**105**	**375**	**1.41**	**14**	**22**	**5**	**4**
Financial companies (excluding Monetary Financial Institutions)	**1,878**	**2,270**	**1.19**	**77**	**54**	**8**	**1**
Non-financial companies	**215,009**	**92,636**	**1.13**	**8,160**	**3,907**	**717**	**787**
of which: Industry	40,058	20,841	1.13	1,153	643	120	300
Building	43,784	26,980	1.12	1,541	1,278	144	181
Services	119,488	41,255	1.14	4,770	1,819	408	291
Producer households	**168,242**	**11,047**	**1.10**	**6,471**	**368**	**786**	**80**
Consumer households and e others	**842,294**	**26,386**	**1.12**	**47,600**	**1,060**	**3,354**	**204**

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

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**

	2015-Q3	2015-Q4	2016-Q1	2016-Q2	2016-Q3	2016-Q4
TOTAL	**3.62**	**3.05**	**2.85**	**2.64**	**2.50**	**2.22**
From 250 to 125,000 euro	1.68	1.59	1.59	1.51	1.44	1.34
From 125,000 to 500,000 euro	2.99	2.78	2.78	2.57	2.43	2.24
More than 500,000 euro	4.29	3.51	3.19	2.97	2.82	2.47
General government	**1.25**	**1.19**	**0.30**	**0.42**	**0.56**	**0.52**
From 250 to 125,000 euro	3.79	3.41	3.48	3.60	3.17	3.18
From 125,000 to 500,000 euro	2.04	2.67	2.70	3.33	3.63	3.51
More than 500,000 euro	1.24	1.16	0.26	0.37	0.51	0.47
Financial companies (excluding Monetary Financial Institutions)	**0.87**	**0.83**	**0.63**	**0.71**	**0.43**	**0.30**
From 250 to 125,000 euro	3.25	3.30	2.93	2.72	2.55	2.02
From 125,000 to 500,000 euro	5.54	4.08	3.96	4.01	3.52	3.77
More than 500,000 euro	0.85	0.82	0.62	0.70	0.42	0.29
Non-financial companies	**5.87**	**4.72**	**4.39**	**3.98**	**3.82**	**3.51**
From 250 to 125,000 euro	4.26	3.93	3.77	3.71	3.54	3.37
From 125,000 to 500,000 euro	4.98	4.61	4.46	4.24	3.97	3.73
More than 500,000 euro	6.01	4.76	4.40	3.97	3.82	3.49
Producer households	**4.60**	**4.33**	**4.12**	**3.76**	**3.58**	**3.17**
From 250 to 125,000 euro	2.94	2.81	2.79	2.68	2.55	2.38
From 125,000 to 500,000 euro	4.39	4.17	4.15	3.86	3.63	3.25
More than 500,000 euro	6.84	6.36	5.63	4.87	4.74	4.01
Consumer households	**1.83**	**1.83**	**1.85**	**1.73**	**1.67**	**1.44**
From 250 to 125,000 euro	1.31	1.25	1.26	1.19	1.13	1.05
From 125,000 to 500,000 euro	2.05	1.91	1.94	1.76	1.69	1.56
More than 500,000 euro	4.68	6.03	6.04	5.96	5.93	3.90
Other sectors	**3.07**	**2.12**	**1.92**	**2.66**	**2.69**	**1.92**
From 250 to 125,000 euro	2.23	1.92	2.03	1.62	1.51	1.48
From 125,000 to 500,000 euro	2.32	1.66	1.79	1.70	1.80	1.50
More than 500,000 euro	3.29	2.23	1.94	2.95	2.99	2.05

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

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**

	2017-Q1	2017-Q2	2017-Q3	2017-Q4	2018-Q1	2018-Q2
TOTAL	**2.22**	**1.97**	**1.80**	**1.76**	**1.66**	**1.50**
From 250 to 125,000 euro	1.34	1.22	1.17	1.11	1.11	1.06
From 125,000 to 500,000 euro	2.19	1.93	1.84	1.70	1.67	1.55
More than 500,000 euro	2.47	2.19	1.96	1.96	1.81	1.61
General government	**0.40**	**0.36**	**0.25**	**0.28**	**0.28**	**0.51**
From 250 to 125,000 euro	4.14	2.25	2.43	2.53	1.92	5.42
From 125,000 to 500,000 euro	2.96	1.33	1.65	1.91	1.46	4.07
More than 500,000 euro	0.35	0.34	0.22	0.25	0.25	0.49
Financial companies (excluding Monetary Financial Institutions)	**0.37**	**0.41**	**0.41**	**0.39**	**0.37**	**0.29**
From 250 to 125,000 euro	2.38	1.91	1.61	1.19	1.24	1.51
From 125,000 to 500,000 euro	3.38	2.40	2.48	2.37	2.28	2.57
More than 500,000 euro	0.36	0.40	0.41	0.39	0.36	0.29
Non-financial companies	**3.47**	**3.04**	**2.75**	**2.73**	**2.55**	**2.32**
From 250 to 125,000 euro	3.29	3.00	2.83	2.67	2.67	2.78
From 125,000 to 500,000 euro	3.56	3.25	3.12	2.89	2.82	2.81
More than 500,000 euro	3.47	3.03	2.71	2.72	2.53	2.26
Producer households	**3.13**	**2.75**	**2.57**	**2.43**	**2.29**	**2.17**
From 250 to 125,000 euro	2.33	2.18	2.09	1.99	1.91	1.86
From 125,000 to 500,000 euro	3.18	2.78	2.67	2.47	2.43	2.25
More than 500,000 euro	4.05	3.40	2.99	2.92	2.54	2.44
Consumer households	**1.45**	**1.30**	**1.22**	**1.14**	**1.09**	**1.00**
From 250 to 125,000 euro	1.06	0.98	0.94	0.90	0.90	0.84
From 125,000 to 500,000 euro	1.53	1.35	1.27	1.18	1.16	1.04
More than 500,000 euro	4.19	3.85	3.26	3.07	2.40	2.13
Other sectors	**2.02**	**1.24**	**1.02**	**0.96**	**0.96**	**0.78**
From 250 to 125,000 euro	1.47	1.39	1.29	1.31	1.34	1.34
From 125,000 to 500,000 euro	1.44	1.73	1.53	1.50	1.59	1.27
More than 500,000 euro	2.20	1.12	0.89	0.82	0.79	0.63

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**

		2015-Q3	2015-Q4	2016-Q1	2016-Q2	2016-Q3	2016-Q4
ITALY		**3.62**	**3.05**	**2.84**	**2.64**	**2.50**	**2.23**
of which:	General government	1.25	1.19	0.30	0.42	0.56	0.52
	Non-financial companies	5.87	4.72	4.39	3.98	3.82	3.51
	Producer households	4.60	4.33	4.12	3.75	3.58	3.17
	Consumer households	1.83	1.83	1.85	1.74	1.67	1.44
Piedmont		**2.42**	**2.34**	**2.08**	**1.83**	**1.79**	**1.62**
of which:	General government	0.44	0.54	0.16	0.12	1.11	1.26
	Non-financial companies	3.40	3.08	2.70	2.26	2.13	2.09
	Producer households	3.48	3.41	3.21	2.81	2.75	2.40
	Consumer households	1.43	1.60	1.52	1.48	1.42	1.05
Valle d'Aosta		**4.34**	**3.95**	**3.43**	**3.23**	**1.96**	**1.94**
of which:	General government	0.00	0.00	0.00	0.67	0.74	0.93
	Non-financial companies	7.00	6.55	5.34	5.05	1.95	1.96
	Producer households	3.53	3.02	3.15	3.03	3.20	3.02
	Consumer households	1.27	1.13	1.33	1.27	2.04	2.06
Lombardy		**2.67**	**2.19**	**1.88**	**1.83**	**1.84**	**1.58**
of which:	General government	0.45	0.33	0.42	0.11	0.25	0.09
	Non-financial companies	5.09	4.09	3.55	3.45	3.47	2.93
	Producer households	4.33	4.18	3.99	3.63	3.44	2.97
	Consumer households	1.64	1.52	1.51	1.38	1.32	1.24
Liguria		**4.53**	**2.98**	**2.59**	**2.21**	**2.83**	**2.79**
of which:	General government	0.13	0.27	0.17	0.17	0.15	0.02
	Non-financial companies	7.46	4.57	3.75	3.06	3.78	4.40
	Producer households	4.61	3.74	3.69	3.44	3.30	2.81
	Consumer households	1.51	1.33	1.42	1.40	1.34	1.34
Veneto		**3.34**	**3.18**	**2.89**	**2.80**	**2.62**	**2.18**
of which:	General government	0.09	0.10	0.03	0.01	0.05	0.06
	Non-financial companies	5.51	4.72	4.19	3.94	3.64	3.59
	Producer households	4.60	4.48	3.63	3.56	3.48	2.89
	Consumer households	1.95	2.90	2.93	2.87	2.99	1.83
Friuli-Venezia Giulia		**4.65**	**3.15**	**2.80**	**2.34**	**2.20**	**2.23**
of which:	General government	0.02	0.03	1.09	0.08	0.60	0.13
	Non-financial companies	7.92	4.91	4.08	3.27	2.85	3.15
	Producer households	4.01	3.85	3.92	3.16	3.33	3.00
	Consumer households	1.29	1.46	1.50	1.58	1.63	1.33

Note: The data only include transactions with resident customers, excluding Monetary Financial Institutions.

Source: Central Credit Register

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**

		2015-Q3	2015-Q4	2016-Q1	2016-Q2	2016-Q3	2016-Q4
Emilia Romagna		**3.62**	**3.04**	**2.89**	**2.73**	**2.50**	**2.36**
of which:	General government	0.04	0.03	0.04	0.03	0.04	0.02
	Non-financial companies	4.91	4.36	4.01	3.62	3.32	3.17
	Producer households	3.92	3.66	3.43	3.20	3.00	2.69
	Consumer households	1.80	1.57	1.70	1.52	1.39	1.33
Trentino Alto Adige		**4.36**	**3.48**	**3.01**	**2.75**	**2.41**	**2.07**
of which:	General government	0.00	0.00	0.00	0.01	0.00	0.06
	Non-financial companies	5.53	4.30	3.66	3.32	3.01	2.66
	Producer households	4.18	3.57	3.10	2.30	1.60	1.46
	Consumer households	1.59	1.65	1.60	1.54	1.40	1.04
Tuscany		**5.00**	**3.39**	**3.41**	**3.33**	**2.96**	**2.75**
of which:	General government	1.02	0.05	0.07	0.05	0.09	0.05
	Non-financial companies	7.56	4.71	4.55	4.43	3.84	3.50
	Producer households	5.38	4.98	5.35	4.76	4.75	4.59
	Consumer households	1.93	1.76	1.83	1.67	1.59	1.52
Umbria		**6.17**	**5.64**	**5.39**	**4.07**	**4.32**	**3.70**
of which:	General government	0.00	0.00	3.44	3.51	3.76	3.91
	Non-financial companies	8.52	7.49	6.91	4.89	5.30	4.81
	Producer households	5.60	5.28	5.32	4.26	4.01	3.36
	Consumer households	2.49	2.47	2.48	2.14	1.87	1.67
Marche		**4.71**	**3.92**	**3.66**	**3.13**	**3.29**	**2.93**
of which:	General government	0.10	0.19	0.24	0.15	0.02	0.05
	Non-financial companies	7.24	5.70	5.37	4.20	4.73	4.16
	Producer households	6.45	5.83	5.12	4.45	3.99	3.47
	Consumer households	2.58	2.34	2.14	1.84	1.72	1.65
Lazio		**4.12**	**3.44**	**3.66**	**3.21**	**2.89**	**2.68**
of which:	General government	0.08	0.06	0.07	0.17	0.20	0.17
	Non-financial companies	7.29	5.67	6.23	5.31	4.64	4.63
	Producer households	4.32	3.93	4.13	3.83	3.68	3.14
	Consumer households	1.68	1.67	1.69	1.58	1.47	1.32
Abruzzo		**5.06**	**5.07**	**4.88**	**4.38**	**4.16**	**3.30**
of which:	General government	0.34	0.21	0.20	0.96	5.52	1.37
	Non-financial companies	6.55	6.75	6.44	5.65	5.38	4.27
	Producer households	6.04	5.58	5.45	5.40	5.19	4.56
	Consumer households	2.58	2.41	2.41	2.22	2.06	1.82

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**

		2015-Q3	2015-Q4	2016-Q1	2016-Q2	2016-Q3	2016-Q4
Molise		**5.93**	**4.57**	**4.09**	**4.11**	**2.89**	**3.22**
of which:	General government	0.56	0.13	0.20	0.57	0.25	2.59
	Non-financial companies	11.45	8.15	7.11	7.20	4.43	5.40
	Producer households	5.62	5.43	4.32	3.85	3.36	3.76
	Consumer households	1.80	1.76	1.86	1.88	1.66	1.50
Campania		**5.63**	**5.07**	**5.01**	**4.68**	**3.84**	**3.41**
of which:	General government	0.94	0.95	0.88	0.57	0.87	0.63
	Non-financial companies	6.50	5.43	5.26	4.94	6.11	5.27
	Producer households	4.67	4.46	4.76	4.49	4.26	4.11
	Consumer households	2.31	2.13	2.20	1.99	1.87	1.86
Apulia		**4.63**	**4.34**	**4.29**	**3.87**	**3.50**	**3.01**
of which:	General government	1.01	1.13	0.97	2.89	3.01	0.59
	Non-financial companies	7.78	7.41	7.11	6.43	5.54	4.73
	Producer households	5.29	4.85	4.23	3.87	3.94	3.43
	Consumer households	2.07	1.86	1.95	1.86	1.77	1.55
Basilicata		**4.13**	**3.19**	**2.75**	**2.77**	**2.29**	**2.24**
of which:	General government	4.70	3.07	0.23	3.27	0.51	2.12
	Non-financial companies	6.72	4.87	4.03	3.57	3.21	2.87
	Producer households	4.41	3.98	4.54	4.54	3.58	3.31
	Consumer households	1.31	1.31	1.33	1.46	1.30	1.30
Calabria		**3.77**	**3.91**	**4.10**	**4.06**	**3.87**	**3.32**
of which:	General government	1.21	1.76	1.69	2.44	2.32	3.28
	Non-financial companies	6.16	6.90	7.17	6.91	6.68	5.14
	Producer households	5.54	4.85	5.02	5.75	5.47	4.86
	Consumer households	2.23	1.95	2.03	2.02	1.93	1.82
Sicily		**5.25**	**4.60**	**3.61**	**3.38**	**4.04**	**3.62**
of which:	General government	15.46	16.50	1.42	2.65	3.08	3.80
	Non-financial companies	7.18	5.52	5.08	4.62	6.34	5.50
	Producer households	5.70	5.94	5.56	5.07	5.08	4.78
	Consumer households	2.37	2.29	2.38	2.23	2.20	1.99
Sardinia		**3.90**	**3.71**	**3.92**	**3.57**	**2.59**	**2.40**
of which:	General government	7.90	8.44	0.09	0.26	1.19	1.34
	Non-financial companies	7.49	7.22	7.68	6.69	4.21	4.14
	Producer households	4.44	4.14	4.70	4.15	3.66	2.97
	Consumer households	1.63	1.47	1.54	1.33	1.31	1.14

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**

		2017-Q1	2017-Q2	2017-Q3	2017-Q4	2018-Q1	2018-Q2
ITALY		**2.22**	**1.97**	**1.80**	**1.76**	**1.66**	**1.50**
of which:	General government	0.39	0.36	0.25	0.28	0.28	0.51
	Non-financial companies	3.47	3.05	2.75	2.73	2.55	2.32
	Producer households	3.13	2.74	2.57	2.43	2.29	2.17
	Consumer households	1.45	1.31	1.22	1.14	1.09	1.00
Piedmont		**1.59**	**1.53**	**1.35**	**1.40**	**1.37**	**1.24**
of which:	General government	1.22	1.26	0.13	0.13	0.14	0.13
	Non-financial companies	2.02	2.07	1.91	2.10	2.02	1.85
	Producer households	2.17	1.93	1.77	1.71	1.68	1.63
	Consumer households	1.08	0.96	0.89	0.79	0.82	0.72
Valle d'Aosta		**2.12**	**1.47**	**1.24**	**0.82**	**1.41**	**1.16**
of which:	General government	6.55	0.00	6.61	6.28	0.00	0.00
	Non-financial companies	2.42	1.29	1.55	0.85	1.87	1.67
	Producer households	2.42	2.06	1.19	0.93	1.78	1.36
	Consumer households	1.93	1.81	0.86	0.81	0.95	0.76
Lombardy		**1.69**	**1.38**	**1.22**	**1.12**	**1.12**	**0.94**
of which:	General government	0.10	0.23	0.06	0.25	0.20	0.70
	Non-financial companies	3.07	2.33	2.06	1.91	2.01	1.71
	Producer households	2.98	2.36	2.24	1.97	1.89	1.82
	Consumer households	1.24	1.12	1.08	0.98	0.97	0.87
Liguria		**4.75**	**4.51**	**4.06**	**3.68**	**1.99**	**1.84**
of which:	General government	0.01	0.45	0.45	0.47	1.24	1.38
	Non-financial companies	8.61	8.44	7.62	6.65	3.00	2.80
	Producer households	2.38	2.03	1.76	1.96	1.85	1.93
	Consumer households	1.34	1.01	0.91	0.87	0.87	0.79
Veneto		**2.33**	**2.02**	**1.77**	**1.61**	**1.48**	**1.30**
of which:	General government	0.04	0.14	0.13	0.29	0.41	0.34
	Non-financial companies	3.91	3.15	2.77	2.37	2.22	1.92
	Producer households	3.07	3.08	2.92	2.84	2.48	1.90
	Consumer households	2.06	1.86	1.62	1.52	1.24	1.04
Friuli-Venezia Giulia		**2.23**	**1.79**	**1.47**	**1.12**	**1.16**	**0.99**
of which:	General government	0.64	0.44	0.04	0.08	0.02	0.13
	Non-financial companies	2.71	2.55	2.02	1.44	1.60	1.27
	Producer households	2.92	2.46	2.22	1.71	1.72	1.54
	Consumer households	1.34	1.05	0.93	0.82	0.75	0.73

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**

		2017-Q1	2017-Q2	2017-Q3	2017-Q4	2018-Q1	2018-Q2
Emilia Romagna		**2.21**	**2.00**	**2.19**	**2.26**	**2.24**	**2.08**
of which:	General government	0.02	0.02	0.00	0.17	0.02	0.13
	Non-financial companies	2.94	2.67	3.02	3.10	3.09	2.89
	Producer households	2.74	2.30	2.11	2.13	1.98	1.84
	Consumer households	1.23	1.12	1.10	1.17	1.00	0.93
Trentino Alto Adige		**1.67**	**1.20**	**1.11**	**1.15**	**1.15**	**1.01**
of which:	General government	0.00	0.15	0.15	0.04	0.04	0.00
	Non-financial companies	2.07	1.41	1.31	1.36	1.35	1.16
	Producer households	1.36	1.25	1.19	1.29	1.28	1.34
	Consumer households	0.95	0.74	0.63	0.70	0.69	0.63
Tuscany		**2.47**	**2.16**	**1.96**	**2.03**	**1.92**	**1.73**
of which:	General government	0.05	0.04	0.04	0.03	0.03	0.00
	Non-financial companies	3.09	2.67	2.45	2.71	2.52	2.20
	Producer households	4.12	3.56	3.21	2.90	2.81	2.95
	Consumer households	1.45	1.30	1.19	1.05	1.04	1.00
Umbria		**3.59**	**3.13**	**2.68**	**2.56**	**2.89**	**2.63**
of which:	General government	0.00	0.00	0.00	0.00	3.84	0.00
	Non-financial companies	4.72	4.28	3.66	3.47	4.00	3.73
	Producer households	3.24	3.05	2.64	2.86	2.65	2.34
	Consumer households	1.63	1.43	1.28	1.21	1.12	1.07
Marche		**2.67**	**2.59**	**2.30**	**2.33**	**2.05**	**1.90**
of which:	General government	0.06	0.11	0.10	0.11	0.00	0.13
	Non-financial companies	3.60	3.52	2.86	2.95	2.50	2.30
	Producer households	3.84	3.60	2.98	3.12	2.83	2.62
	Consumer households	1.61	1.53	1.47	1.39	1.30	1.26
Lazio		**2.35**	**2.37**	**2.30**	**2.60**	**2.36**	**2.22**
of which:	General government	0.03	0.09	0.11	0.11	0.11	0.30
	Non-financial companies	4.07	4.09	3.81	4.43	3.89	3.74
	Producer households	3.10	2.84	2.83	2.81	2.60	2.64
	Consumer households	1.39	1.35	1.21	1.16	1.14	1.02
Abruzzo		**3.07**	**2.83**	**2.86**	**2.84**	**2.39**	**2.47**
of which:	General government	0.86	0.07	0.18	0.09	0.06	0.66
	Non-financial companies	3.72	3.32	3.48	3.46	2.68	3.12
	Producer households	4.81	4.26	4.22	4.17	3.66	3.18
	Consumer households	1.81	1.63	1.53	1.46	1.51	1.44

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**

		2017-Q1	2017-Q2	2017-Q3	2017-Q4	2018-Q1	2018-Q2
Molise		**2.97**	**2.55**	**2.60**	**2.15**	**1.81**	**1.59**
of which:	General government	1.56	1.34	2.28	1.25	2.23	1.73
	Non-financial companies	4.70	3.83	3.95	3.17	2.18	1.92
	Producer households	3.40	3.67	3.55	2.44	2.23	1.81
	Consumer households	1.64	1.49	1.42	1.40	1.38	1.28
Campania		**3.16**	**2.91**	**2.37**	**2.18**	**2.21**	**2.13**
of which:	General government	0.91	0.24	1.26	0.32	0.11	0.96
	Non-financial companies	4.78	4.53	3.22	3.06	3.13	3.03
	Producer households	3.84	3.41	3.27	3.00	2.91	2.69
	Consumer households	1.80	1.62	1.60	1.47	1.47	1.34
Apulia		**3.11**	**2.99**	**2.64**	**2.65**	**2.26**	**1.99**
of which:	General government	1.36	0.53	0.47	2.74	0.23	0.42
	Non-financial companies	5.03	5.03	4.25	4.50	3.52	3.14
	Producer households	3.56	3.00	2.87	2.90	2.73	2.66
	Consumer households	1.48	1.33	1.26	1.23	1.21	1.11
Basilicata		**2.06**	**1.67**	**1.75**	**2.03**	**2.14**	**2.38**
of which:	General government	1.34	1.60	1.39	0.15	0.33	0.18
	Non-financial companies	2.66	2.17	2.38	3.11	3.34	4.02
	Producer households	2.90	2.12	2.22	2.65	2.76	2.61
	Consumer households	1.30	1.10	1.09	1.03	0.98	1.01
Calabria		**3.28**	**2.67**	**2.40**	**2.32**	**2.28**	**2.20**
of which:	General government	1.39	0.96	0.27	3.51	3.28	3.20
	Non-financial companies	5.43	4.59	3.82	2.95	2.65	2.92
	Producer households	4.74	3.94	3.69	3.85	3.94	3.25
	Consumer households	1.83	1.58	1.59	1.49	1.52	1.37
Sicily		**3.60**	**3.23**	**2.55**	**2.29**	**2.15**	**2.25**
of which:	General government	3.49	2.74	1.38	0.46	0.14	1.87
	Non-financial companies	5.36	4.99	3.43	3.23	2.94	3.26
	Producer households	4.89	4.49	4.29	3.35	3.16	3.34
	Consumer households	2.01	1.76	1.69	1.58	1.53	1.46
Sardinia		**2.27**	**1.92**	**1.91**	**1.68**	**1.61**	**1.40**
of which:	General government	0.80	0.90	0.94	1.08	0.92	2.01
	Non-financial companies	3.74	3.53	3.62	3.24	3.03	2.50
	Producer households	2.73	2.22	2.09	2.09	2.05	1.98
	Consumer households	1.15	1.10	1.02	0.94	0.96	0.90

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 2018

Reporting institutions: **Banks**

	Total			1 facility		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
ITALY	**1,501,759**	**1,125,517**	**3,458,362**	**487,261**	**434,747**	**3,029,802**
North West Italy	**663,997**	**495,135**	**998,746**	**200,632**	**171,235**	**862,968**
Piedmont	94,918	68,734	264,637	25,653	22,748	232,151
Valle d'Aosta	2,526	1,943	8,245	984	778	7,334
Lombardy	541,411	404,861	651,165	165,428	139,769	557,432
Liguria	25,142	19,597	74,699	8,567	7,940	66,051
North East Italy	**373,248**	**278,049**	**856,286**	**133,081**	**119,976**	**738,046**
Trentino-Alto Adige	43,237	34,087	117,767	18,605	16,295	105,936
Veneto	167,442	130,259	326,671	72,206	65,556	279,417
Friuli Venezia Giulia	27,352	18,489	88,443	7,673	7,246	78,387
Emilia-Romagna	135,217	95,215	323,405	34,597	30,879	274,306
Central Italy	**305,776**	**220,817**	**768,713**	**88,614**	**81,425**	**677,243**
Tuscany	80,458	61,611	258,010	24,990	23,416	220,446
Umbria	14,841	11,860	60,312	4,527	4,243	52,323
Marche	28,988	21,578	115,641	9,585	8,835	99,532
Lazio	181,489	125,769	334,750	49,513	44,932	304,942
Southern Italy	**108,783**	**89,766**	**539,455**	**43,108**	**41,241**	**482,335**
Abruzzo	15,699	12,565	71,760	5,570	5,294	63,324
Molise	1,972	1,607	12,600	887	825	11,139
Campania	45,603	37,598	193,966	16,590	15,888	173,237
Apulia	31,683	26,251	175,582	13,967	13,406	158,100
Basilicata	4,240	3,442	22,403	1,770	1,715	19,737
Calabria	9,585	8,303	63,144	4,323	4,113	56,798
Islands	**49,955**	**41,750**	**295,162**	**21,825**	**20,870**	**269,210**
Sicily	33,908	28,381	222,078	16,190	15,519	202,234
Sardinia	16,047	13,369	73,084	5,635	5,351	66,976

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

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

2nd quarter 2018

Reporting institutions: **Banks**

	2 facilities			3 or 4 facilities		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
ITALY	**182,532**	**146,976**	**265,679**	**193,490**	**139,517**	**117,292**
North West Italy	**89,201**	**72,562**	**81,113**	**84,995**	**61,198**	**38,606**
Piedmont	9,253	6,866	20,329	15,016	9,740	8,851
Valle d'Aosta	293	232	635	604	490	224
Lombardy	77,379	63,699	54,645	66,467	48,887	27,220
Liguria	2,276	1,764	5,504	2,909	2,082	2,311
North East Italy	**42,032**	**33,756**	**70,462**	**47,120**	**32,263**	**33,613**
Trentino-Alto Adige	7,109	5,811	8,388	6,036	4,632	2,701
Veneto	20,231	16,915	27,467	17,824	11,747	13,766
Friuli Venezia Giulia	2,461	1,900	6,249	3,365	2,474	2,669
Emilia-Romagna	12,231	9,130	28,358	19,895	13,409	14,477
Central Italy	**31,085**	**24,352**	**57,649**	**37,170**	**28,260**	**24,430**
Tuscany	9,340	6,987	22,414	11,230	8,004	10,634
Umbria	1,654	1,323	4,895	2,290	1,799	2,214
Marche	3,257	2,514	9,986	4,462	3,003	4,475
Lazio	16,834	13,528	20,354	19,187	15,453	7,107
Southern Italy	**14,223**	**11,365**	**37,907**	**17,299**	**12,701**	**14,654**
Abruzzo	2,158	1,693	5,506	2,491	1,745	2,190
Molise	285	230	1,007	348	280	359
Campania	5,829	4,572	13,552	6,942	5,224	5,354
Apulia	4,082	3,362	11,626	5,008	3,590	4,491
Basilicata	583	465	1,785	824	530	690
Calabria	1,284	1,044	4,431	1,686	1,333	1,570
Islands	**5,992**	**4,941**	**18,548**	**6,906**	**5,095**	**5,989**
Sicily	4,246	3,467	14,071	4,976	3,519	4,643
Sardinia	1,746	1,474	4,477	1,930	1,576	1,346

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

2nd quarter 2018

Reporting institutions: **Banks**

	More than 4 facilities		
	Facilities granted	Margin used	Number of borrowers
ITALY	**638,476**	**404,277**	**45,589**
North West Italy	**289,168**	**190,139**	**16,059**
Piedmont	44,996	29,379	3,306
Valle d'Aosta	645	443	52
Lombardy	232,137	152,507	11,868
Liguria	11,390	7,810	833
North East Italy	**151,016**	**92,055**	**14,165**
Trentino-Alto Adige	11,487	7,348	742
Veneto	57,181	36,041	6,021
Friuli Venezia Giulia	13,853	6,869	1,138
Emilia-Romagna	68,495	41,797	6,264
Central Italy	**148,907**	**86,780**	**9,391**
Tuscany	34,898	23,203	4,516
Umbria	6,370	4,495	880
Marche	11,684	7,226	1,648
Lazio	95,954	51,857	2,347
Southern Italy	**34,153**	**24,459**	**4,559**
Abruzzo	5,480	3,834	740
Molise	452	273	95
Campania	16,241	11,915	1,823
Apulia	8,626	5,893	1,365
Basilicata	1,063	731	191
Calabria	2,291	1,813	345
Islands	**15,232**	**10,844**	**1,415**
Sicily	8,496	5,877	1,130
Sardinia	6,736	4,967	285

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 2018

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		**3,458,362**	**1,220,015**	**764,102**	**672,650**	**229,597**
of which:	1 facility	3,029,802	1,199,959	715,521	578,726	140,485
	2 facilities	265,679	19,493	46,452	78,828	59,105
	3 or 4 facilities	117,292	556	2,119	14,971	28,564
	more than 4 facilities	45,589	7	10	125	1,443
General government		**7,223**	**255**	**150**	**319**	**593**
of which:	1 facility	4,087	233	133	278	486
	2 facilities	1,775	18	11	37	93
	3 or 4 facilities	1,103	3	6	3	12
	more than 4 facilities	258	1	-	1	2
Financial companies (excluding Monetary Financial Institutions)		**9,808**	**2,293**	**1,255**	**1,257**	**871**
of which:	1 facility	6,863	2,173	996	854	511
	2 facilities	1,877	118	241	315	224
	3 or 4 facilities	754	2	18	87	128
	more than 4 facilities	314	-	-	1	8
Non-financial companies		**704,013**	**175,374**	**92,969**	**117,754**	**100,579**
of which:	1 facility	423,506	169,622	71,160	69,000	42,276
	2 facilities	144,721	5,622	20,850	39,186	35,910
	3 or 4 facilities	92,905	126	954	9,493	21,261
	more than 4 facilities	42,881	4	5	75	1,132
Producer households		**419,039**	**157,118**	**81,143**	**80,659**	**34,595**
of which:	1 facility	356,009	152,607	70,255	61,566	19,400
	2 facilities	47,290	4,376	10,301	15,866	10,272
	3 or 4 facilities	14,153	135	585	3,204	4,698
	more than 4 facilities	1,587	-	2	23	225
Consumer households and others		**2,305,172**	**878,859**	**586,309**	**470,923**	**92,299**
of which:	1 facility	2,227,059	869,302	570,897	445,543	77,304
	2 facilities	69,318	9,267	14,860	23,201	12,494
	3 or 4 facilities	8,251	288	549	2,154	2,425
	more than 4 facilities	544	2	3	25	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

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

2nd quarter 2018

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		**109,056**	**76,998**	**29,176**	**25,069**	**5,797**
of which:	1 facility	42,617	21,725	5,952	3,757	582
	2 facilities	30,962	17,260	4,927	3,044	492
	3 or 4 facilities	30,486	25,686	8,464	5,327	818
	more than 4 facilities	4,991	12,327	9,833	12,941	3,905
General government		**942**	**1,709**	**1,199**	**1,194**	**425**
of which:	1 facility	701	994	501	325	40
	2 facilities	200	514	424	370	74
	3 or 4 facilities	41	187	254	425	165
	more than 4 facilities	-	14	20	74	146
Financial companies (excluding Monetary Financial Institutions)		**634**	**749**	**450**	**864**	**570**
of which:	1 facility	367	414	192	358	210
	2 facilities	155	223	160	286	107
	3 or 4 facilities	94	86	71	129	114
	more than 4 facilities	18	26	27	91	139
Non-financial companies		**75,310**	**62,583**	**25,055**	**21,871**	**4,704**
of which:	1 facility	22,812	14,550	4,227	2,676	303
	2 facilities	22,669	13,484	3,749	2,120	295
	3 or 4 facilities	25,464	22,946	7,565	4,480	521
	more than 4 facilities	4,365	11,603	9,514	12,595	3,585
Producer households		**13,078**	**5,261**	**950**	**296**	**8**
of which:	1 facility	5,294	1,588	219	51	-
	2 facilities	3,936	1,432	197	55	-
	3 or 4 facilities	3,367	1,694	327	94	2
	more than 4 facilities	481	547	207	96	6
Consumer households and others		**18,866**	**6,604**	**1,506**	**834**	**89**
of which:	1 facility	13,295	4,117	802	339	28
	2 facilities	3,958	1,592	394	212	16
	3 or 4 facilities	1,487	762	245	198	16
	more than 4 facilities	126	133	65	85	29

Access to data:

TRI30466

Average number of banks per borrower

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

(numbers in unit, percentages)

2nd quarter 2018

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	1.23	1.02	1.07	1.16
	First bank's share of total credit granted (%)	65	99	98	95
General government	Average number of banks per borrower	1.78	1.13	1.15	1.16
	First bank's share of total credit granted (%)	67	100	100	98
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.65	1.05	1.22	1.40
	First bank's share of total credit granted (%)	80	98	92	88
Non-financial companies	Average number of banks per borrower	1.87	1.03	1.25	1.50
	First bank's share of total credit granted (%)	50	98	90	84
of which:					
Industry	Average number of banks per borrower	2.51	1.03	1.26	1.59
	First bank's share of total credit granted (%)	40	98	90	81
Building	Average number of banks per borrower	1.66	1.03	1.23	1.47
	First bank's share of total credit granted (%)	66	99	91	85
Services	Average number of banks per borrower	1.70	1.03	1.25	1.49
	First bank's share of total credit granted (%)	54	98	90	85
Producer households	Average number of banks per borrower	1.21	1.03	1.14	1.28
	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	1.06
	First bank's share of total credit granted (%)	96	100	99	98

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

Average number of banks per borrower

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

(numbers in unit, percentages)

2nd quarter 2018

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	1.56	2.13	2.80	3.72
	First bank's share of total credit granted (%)	85	76	68	61
General government	Average number of banks per borrower	1.21	1.31	1.57	1.91
	First bank's share of total credit granted (%)	95	93	91	88
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.62	1.72	1.72	2.03
	First bank's share of total credit granted (%)	85	86	87	81
Non-financial companies	Average number of banks per borrower	1.87	2.34	3.00	3.97
	First bank's share of total credit granted (%)	77	71	65	58
of which:					
Industry	Average number of banks per borrower	2.07	2.69	3.49	4.62
	First bank's share of total credit granted (%)	72	63	56	49
Building	Average number of banks per borrower	1.78	2.11	2.47	3.02
	First bank's share of total credit granted (%)	80	76	75	71
Services	Average number of banks per borrower	1.82	2.25	2.86	3.76
	First bank's share of total credit granted (%)	79	73	68	61
Producer households	Average number of banks per borrower	1.62	2.05	2.52	3.15
	First bank's share of total credit granted (%)	85	80	78	74
Consumer households and others	Average number of banks per borrower	1.20	1.42	1.60	1.85
	First bank's share of total credit granted (%)	96	92	90	88

Average number of banks per borrower

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

(numbers in unit, percentages)

2nd quarter 2018

Reporting institutions: **Banks**

		From 5,000,000 to 25,000,000	More than 25,000,000
TOTAL	Average number of banks per borrower	5.15	7.98
	First bank's share of total credit granted (%)	52	56
General government	Average number of banks per borrower	2.43	4.05
	First bank's share of total credit granted (%)	87	62
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	2.32	4.85
	First bank's share of total credit granted (%)	81	80
Non-financial companies	Average number of banks per borrower	5.54	8.80
	First bank's share of total credit granted (%)	49	37
of which:			
Industry	Average number of banks per borrower	6.46	9.78
	First bank's share of total credit granted (%)	40	32
Building	Average number of banks per borrower	3.82	6.70
	First bank's share of total credit granted (%)	67	47
Services	Average number of banks per borrower	5.15	8.05
	First bank's share of total credit granted (%)	53	41
Producer households	Average number of banks per borrower	3.69	5.50
	First bank's share of total credit granted (%)	71	54
Consumer households and others	Average number of banks per borrower	2.32	3.80
	First bank's share of total credit granted (%)	80	68

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	
	2018 Mar.	2018 June	2018 Mar.	2018 June	2018 Mar.	2018 June
Number of borrowers for loans and collateral granted to customers	8,423,993	8,509,787	4,695,443	4,657,468	3,728,550	3,852,319
of which: joint borrowers	2,356,067	2,374,545	1,078,082	1,055,756	1,277,985	1,318,789
Loans (excluding bad loans)						
facilities granted	2,066,975	2,101,858	1,718,259	1,742,560	348,717	359,298
margin used	1,633,584	1,657,200	1,293,502	1,306,516	340,082	350,684
Breach of overdraft limits	48,669	49,726	44,413	44,903	4,256	4,823
margin available	482,060	494,384	469,170	480,947	12,890	13,437
Matched loans						
facilities granted	258,443	262,752	224,452	224,438	33,992	38,314
margin used	130,168	135,450	105,918	107,215	24,249	28,235
Term loans						
facilities granted	1,592,327	1,623,492	1,277,812	1,302,729	314,515	320,763
margin used	1,404,494	1,425,754	1,089,627	1,104,569	314,867	321,184
Revocable loans						
facilities granted	209,659	209,076	209,448	208,856	210	221
margin used	92,421	89,485	91,456	88,220	966	1,265
Collateral granted						
facilities granted	380,581	370,921	371,791	362,181	8,790	8,740
margin used	184,241	173,285	176,007	165,115	8,234	8,170
Bad loans (gross of write-downs and net of write-offs)	212,473	207,412	138,064	118,400	74,409	89,012
Number of guarantors	4,292,742	4,292,299	2,715,140	2,664,222	1,577,602	1,628,077
of which: joint guarantors	1,536,484	1,536,082	1,024,494	1,004,384	511,990	531,698
Guarantees received	823,867	816,012	584,727	564,154	239,140	251,859

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

Access to data:

TRI30126

Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 2018

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	5,852,150	2,249,972	1,541,727	1,022,328	234,609
Facilities granted	1,858,459	119,599	156,372	179,509	92,424
Margin used	1,473,868	111,924	150,037	168,157	77,735
of which : backed by real security	632,784	83,631	135,159	143,464	49,922
Margin available	429,221	9,724	7,584	13,193	16,437
Breach of overdraft limits	44,629	2,049	1,249	1,840	1,749

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

Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 2018

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	95,804	63,924	23,474	18,905	4,020
Facilities granted	82,232	120,581	99,386	232,658	720,625
Margin used	64,370	93,821	75,924	174,738	552,849
of which : backed by real security	30,898	38,767	28,399	53,655	68,293
Margin available	19,754	30,030	26,581	66,824	188,267
Breach of overdraft limits	1,893	3,270	3,119	8,904	20,492

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 2018

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	3,458,362	1,220,015	764,102	672,650	229,597
	Facilities granted	1,501,759	56,558	68,833	98,960	64,780
	Margin used	1,125,517	50,939	64,014	90,290	52,620
Piedmont	Number of borrowers	264,637	97,720	59,354	50,713	17,514
	Facilities granted	94,918	4,519	5,286	7,332	4,906
	Margin used	68,734	4,037	4,861	6,583	3,881
Valle d'Aosta	Number of borrowers	8,245	2,810	1,634	1,796	640
	Facilities granted	2,526	126	138	244	172
	Margin used	1,943	111	125	220	144
Lombardy	Number of borrowers	651,165	197,516	144,333	140,207	51,251
	Facilities granted	541,411	9,205	13,001	20,698	14,485
	Margin used	404,861	8,014	11,878	18,616	11,398
Liguria	Number of borrowers	74,699	26,336	16,230	15,264	5,499
	Facilities granted	25,142	1,187	1,399	2,137	1,435
	Margin used	19,597	1,028	1,267	1,918	1,161
Trentino-Alto Adige	Number of borrowers	117,767	33,223	23,256	28,063	11,969
	Facilities granted	43,237	1,595	2,189	4,511	3,525
	Margin used	34,087	1,344	1,989	4,133	2,998
Veneto	Number of borrowers	326,671	106,569	75,102	66,123	22,994
	Facilities granted	167,442	5,007	6,818	9,649	6,463
	Margin used	130,259	4,482	6,388	8,722	5,109
Friuli Venezia Giulia	Number of borrowers	88,443	33,658	21,468	15,445	4,800
	Facilities granted	27,352	1,612	1,947	2,248	1,374
	Margin used	18,489	1,488	1,845	2,069	1,120

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

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 2018

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	109,056	76,998	29,176	25,069	5,797
	Facilities granted	63,268	99,038	83,704	210,623	754,058
	Margin used	48,006	73,685	60,831	146,898	527,956
Piedmont	Number of borrowers	8,368	5,735	2,196	1,797	404
	Facilities granted	4,840	7,338	6,342	15,064	39,170
	Margin used	3,516	5,258	4,387	10,345	25,307
Valle d'Aosta	Number of borrowers	293	187	68	65	10
	Facilities granted	149	187	151	428	927
	Margin used	123	139	121	338	613
Lombardy	Number of borrowers	26,007	19,760	7,997	7,518	1,993
	Facilities granted	15,155	25,916	23,348	65,480	353,826
	Margin used	11,026	18,541	16,385	43,442	263,708
Liguria	Number of borrowers	2,274	1,434	514	426	121
	Facilities granted	1,234	1,705	1,453	3,614	10,941
	Margin used	921	1,264	1,046	2,663	8,131
Trentino-Alto Adige	Number of borrowers	5,458	3,780	1,372	999	175
	Facilities granted	3,237	5,027	4,014	8,129	10,921
	Margin used	2,696	4,104	3,224	6,296	7,195
Veneto	Number of borrowers	12,261	8,804	3,434	2,893	629
	Facilities granted	7,117	11,305	9,857	24,520	86,533
	Margin used	5,272	8,082	6,787	16,171	67,736
Friuli Venezia Giulia	Number of borrowers	2,332	1,627	616	523	118
	Facilities granted	1,380	2,090	1,761	4,243	10,641
	Margin used	1,060	1,536	1,277	2,896	4,979

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 2018

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	323,405	108,326	72,990	63,605	22,764
	Facilities granted	135,217	5,081	6,641	9,416	6,546
	Margin used	95,215	4,393	6,078	8,360	5,051
Tuscany	Number of borrowers	258,010	84,548	55,874	54,337	18,524
	Facilities granted	80,458	3,946	5,098	8,030	5,229
	Margin used	61,611	3,504	4,709	7,344	4,295
Umbria	Number of borrowers	60,312	23,506	13,734	9,649	3,413
	Facilities granted	14,841	1,063	1,180	1,386	992
	Margin used	11,860	993	1,108	1,261	825
Marche	Number of borrowers	115,641	41,603	25,870	20,138	7,217
	Facilities granted	28,988	1,964	2,354	2,993	2,118
	Margin used	21,578	1,753	2,179	2,695	1,714
Lazio	Number of borrowers	334,750	115,682	72,807	74,924	22,495
	Facilities granted	181,489	5,343	6,667	11,349	6,277
	Margin used	125,769	4,922	6,301	10,759	5,449
Abruzzo	Number of borrowers	71,760	28,628	15,220	11,236	3,775
	Facilities granted	15,699	1,321	1,349	1,622	1,084
	Margin used	12,565	1,225	1,280	1,498	905
Molise	Number of borrowers	12,600	5,366	2,647	1,912	706
	Facilities granted	1,972	242	232	271	193
	Margin used	1,607	223	218	248	155
Campania	Number of borrowers	193,966	76,120	40,131	34,395	11,225
	Facilities granted	45,603	3,443	3,616	5,028	3,126
	Margin used	37,598	3,189	3,389	4,699	2,612

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 2018

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	11,593	8,548	3,279	2,910	742
	Facilities granted	6,860	11,248	9,571	25,102	54,563
	Margin used	4,908	7,800	6,553	16,604	34,818
Tuscany	Number of borrowers	8,679	6,047	2,202	1,781	292
	Facilities granted	5,099	7,969	6,470	15,216	23,249
	Margin used	3,987	6,139	4,843	10,772	15,381
Umbria	Number of borrowers	1,628	1,109	376	341	78
	Facilities granted	967	1,468	1,109	2,795	3,842
	Margin used	761	1,108	878	2,056	2,733
Marche	Number of borrowers	3,523	2,489	841	677	112
	Facilities granted	2,085	3,186	2,312	5,071	6,811
	Margin used	1,596	2,337	1,649	3,447	3,957
Lazio	Number of borrowers	8,647	5,653	2,009	1,936	556
	Facilities granted	4,893	7,140	5,736	16,111	117,800
	Margin used	3,994	5,865	4,689	12,906	69,415
Abruzzo	Number of borrowers	1,830	1,294	475	355	72
	Facilities granted	1,047	1,601	1,312	2,782	3,528
	Margin used	813	1,238	1,004	1,980	2,400
Molise	Number of borrowers	318	188	67	27	8
	Facilities granted	177	223	165	165	296
	Margin used	148	182	116	119	160
Campania	Number of borrowers	5,285	3,464	1,257	1,001	192
	Facilities granted	2,985	4,196	3,320	7,710	12,078
	Margin used	2,358	3,374	2,570	5,925	8,705

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 2018

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	175,582	72,069	40,205	29,148	8,479
	Facilities granted	31,683	3,329	3,613	4,144	2,364
	Margin used	26,251	3,122	3,447	3,846	2,000
Basilicata	Number of borrowers	22,403	9,307	4,629	3,456	1,218
	Facilities granted	4,240	424	410	503	339
	Margin used	3,442	391	382	464	280
Calabria	Number of borrowers	63,144	27,728	12,256	9,411	2,877
	Facilities granted	9,585	1,243	1,077	1,343	793
	Margin used	8,303	1,153	1,011	1,224	655
Sicily	Number of borrowers	222,078	99,524	47,647	31,773	8,939
	Facilities granted	33,908	4,572	4,234	4,595	2,504
	Margin used	28,381	4,315	4,037	4,282	2,126
Sardinia	Number of borrowers	73,084	29,776	18,715	11,055	3,298
	Facilities granted	16,047	1,338	1,582	1,461	856
	Margin used	13,369	1,253	1,521	1,347	741

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 2018

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	3,779	2,620	924	698	97
	Facilities granted	2,186	3,275	2,638	5,691	4,348
	Margin used	1,742	2,626	2,106	4,180	2,587
Basilicata	Number of borrowers	554	375	158	100	12
	Facilities granted	317	460	436	787	549
	Margin used	247	356	300	576	376
Calabria	Number of borrowers	1,229	818	311	191	32
	Facilities granted	697	914	707	1,144	1,624
	Margin used	550	708	548	924	1,317
Sicily	Number of borrowers	3,557	2,229	780	564	108
	Facilities granted	2,088	2,805	2,196	4,478	6,276
	Margin used	1,671	2,229	1,707	3,454	3,957
Sardinia	Number of borrowers	1,441	837	300	267	46
	Facilities granted	753	985	806	2,092	6,135
	Margin used	615	799	638	1,805	4,480

Access to data:

TRI30156

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

2nd quarter 2018

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	3,458,362	1,220,015	764,102	672,650	229,597
	Facilities granted	1,501,759	56,558	68,833	98,960	64,780
	Margin used	1,125,517	50,939	64,014	90,290	52,620
General government	Number of borrowers	7,223	255	150	319	593
	Facilities granted	48,529	9	11	35	114
	Margin used	26,570	27	22	46	79
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	9,808	2,293	1,255	1,257	871
	Facilities granted	323,588	104	113	197	249
	Margin used	261,914	92	85	166	189
Non-financial companies	Number of borrowers	704,013	175,374	92,969	117,754	100,579
	Facilities granted	852,920	8,073	8,527	19,055	31,192
	Margin used	578,538	5,624	6,028	13,798	22,366
of which: Industry	Number of borrowers	150,357	24,889	15,690	22,898	23,519
	Facilities granted	334,922	1,170	1,461	3,796	7,502
	Margin used	200,965	733	901	2,406	4,614
Building	Number of borrowers	95,253	22,584	12,473	15,990	14,326
	Facilities granted	76,140	1,046	1,152	2,624	4,513
	Margin used	65,988	735	835	1,917	3,347
Services	Number of borrowers	438,522	123,548	62,363	75,640	59,867
	Facilities granted	416,591	5,662	5,696	12,116	18,275
	Margin used	292,279	3,991	4,114	9,038	13,617
Producer households	Number of borrowers	419,039	157,118	81,143	80,659	34,595
	Facilities granted	54,690	7,190	7,193	11,861	9,586
	Margin used	48,574	6,081	6,398	10,618	8,322
Consumer households and others	Number of borrowers	2,305,172	878,859	586,309	470,923	92,299
	Facilities granted	220,818	40,916	52,793	67,565	23,465
	Margin used	208,887	38,901	51,311	65,444	21,514

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

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

2nd quarter 2018

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	109,056	76,998	29,176	25,069	5,797
	Facilities granted	63,268	99,038	83,704	210,623	754,058
	Margin used	48,006	73,685	60,831	146,898	527,956
General government	Number of borrowers	942	1,709	1,199	1,194	425
	Facilities granted	302	1,073	1,608	5,163	40,213
	Margin used	143	664	791	2,419	22,191
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	634	749	450	864	570
	Facilities granted	382	1,034	1,464	8,837	311,203
	Margin used	264	664	873	4,930	254,073
Non-financial companies	Number of borrowers	75,310	62,583	25,055	21,871	4,704
	Facilities granted	45,364	82,430	73,338	187,664	397,059
	Margin used	32,742	60,018	53,053	132,236	247,338
of which: Industry	Number of borrowers	20,170	19,662	8,912	8,932	2,227
	Facilities granted	12,486	26,817	26,831	81,624	173,218
	Margin used	7,645	16,657	16,680	50,640	100,073
Building	Number of borrowers	10,915	8,926	3,299	2,371	318
	Facilities granted	6,584	11,514	9,167	17,730	21,793
	Margin used	5,229	9,572	8,015	16,360	18,236
Services	Number of borrowers	42,023	31,808	11,793	9,760	2,042
	Facilities granted	24,927	41,068	34,193	81,640	192,834
	Margin used	18,679	31,167	25,711	59,835	123,312
Producer households	Number of borrowers	13,078	5,261	950	296	8
	Facilities granted	7,217	6,267	2,607	2,047	359
	Margin used	6,236	5,520	2,323	1,819	303
Consumer households and others	Number of borrowers	18,866	6,604	1,506	834	89
	Facilities granted	9,886	8,140	4,645	6,858	5,216
	Margin used	8,529	6,745	3,753	5,444	4,047

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)

2nd quarter 2018

Reporting institutions: **Sample of banks**

	Total	Non-financial companies	*of which:* Industry	Building	Services	Producer households	Consumer households and others
ITALY							
Initial period of rate fixation:							
Up to 1 year	1.85	2.31	2.08	3.12	2.28	3.04	1.87
From 1 to 5 years	2.52	1.75	1.12	2.39	1.95	3.15	2.59
More than 5 years	3.12	2.85	2.76	2.70	2.97	3.22	2.56
North West Italy							
Initial period of rate fixation:							
Up to 1 year	1.64	2.22	2.06	2.89	2.17	2.90	1.84
From 1 to 5 years	1.82	1.99	1.06	1.82	2.36	2.70	2.46
More than 5 years	2.59	2.86	3.02	2.65	2.74	2.99	2.43
North East Italy							
Initial period of rate fixation:							
Up to 1 year	2.14	2.24	2.01	3.16	2.25	2.75	1.92
From 1 to 5 years	1.19	1.18	1.02	1.37	1.33	2.76	2.43
More than 5 years	1.83	2.16	2.00	1.79	2.45	2.86	2.44
Central Italy							
Initial period of rate fixation:							
Up to 1 year	1.72	2.41	2.14	3.23	2.35	3.04	1.91
From 1 to 5 years	4.19	1.54	1.19	3.52	1.34	3.16	2.34
More than 5 years	5.36	3.14	2.76	3.15	3.32	3.27	2.68
Southern Italy							
Initial period of rate fixation:							
Up to 1 year	2.44	2.63	2.20	3.47	2.70	4.00	1.68
From 1 to 5 years	2.38	2.22	1.83	2.88	2.33	3.95	3.44
More than 5 years	3.12	3.43	3.50	3.45	3.35	3.60	2.65
Islands							
Initial period of rate fixation:							
Up to 1 year	2.15	2.36	2.28	3.64	2.17	3.93	2.13
From 1 to 5 years	2.74	2.54	2.17	2.90	2.64	4.12	3.85
More than 5 years	3.22	3.58	3.69	3.59	3.45	3.93	2.92

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

Access to data:

TRI30830

Lending rates on revocable loans - stocks

by customer region and total credit granted (size classes)

(percentages)

2nd quarter 2018

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	**4.43**	**7.88**	**7.20**	**6.37**	**5.29**	**4.11**	**1.94**
North West Italy	**3.56**	**7.24**	**6.81**	**5.95**	**4.78**	**3.78**	**1.47**
Piedmont	3.90	6.65	6.39	5.65	4.72	3.82	1.82
Valle d'Aosta	6.24	8.15	6.67	6.51	6.11	4.56	5.64
Lombardy	3.34	7.46	7.00	6.07	4.74	3.72	1.34
Liguria	5.16	7.62	6.95	5.87	5.49	4.46	2.87
North East Italy	**4.46**	**7.13**	**6.76**	**5.99**	**4.96**	**3.68**	**2.39**
Trentino-Alto Adige	3.86	6.32	5.57	4.98	4.02	2.88	2.37
Veneto	5.09	7.05	6.81	6.10	5.25	4.41	3.98
Friuli Venezia Giulia	5.48	7.67	8.18	7.01	6.21	4.52	2.53
Emilia-Romagna	4.21	7.41	7.05	6.26	5.15	3.56	1.86
Central Italy	**5.00**	**7.84**	**7.05**	**6.34**	**5.67**	**4.58**	**2.93**
Tuscany	5.27	7.60	7.07	6.38	5.77	4.24	2.44
Umbria	7.22	9.21	8.66	7.73	6.81	6.58	5.96
Marche	6.22	7.59	7.57	6.90	6.36	5.74	3.60
Lazio	4.54	7.82	6.71	6.01	5.33	4.36	2.92
Southern Italy	**6.68**	**9.40**	**8.23**	**7.60**	**6.54**	**5.27**	**4.48**
Abruzzo	7.17	9.01	7.69	7.65	7.59	6.17	5.04
Molise	6.77	7.71	8.69	7.68	6.53	5.00	2.32
Campania	6.33	9.39	7.74	7.14	6.23	4.88	4.19
Apulia	6.60	9.47	8.52	7.88	6.33	5.42	4.64
Basilicata	6.18	9.11	8.84	7.40	5.95	4.17	5.47
Calabria	8.16	10.25	9.64	8.57	7.33	6.49	3.97
Islands	**5.05**	**9.12**	**8.57**	**7.61**	**6.67**	**5.11**	**1.23**
Sicily	6.78	8.82	8.40	7.42	6.44	5.24	3.91
Sardinia	3.15	10.13	9.08	8.18	7.34	4.81	0.83

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

Access to data:

TRI30840

Lending rates on loans (excluding bad loans) to firms - stocks

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

(percentages)

2nd quarter 2018

Reporting institutions: **Sample of banks**

	Matched loans	Term loans - Initial period of rate fixation: Up to 1 year	More than 1 up to 5 years	More than 5 years	Revocable loans
ITALY	**2.94**	**1.83**	**1.77**	**2.91**	**5.51**
Up to 250,000	7.47	1.65	3.44	3.62	9.12
From 250,000 to 1,000,000	5.96	2.62	2.61	3.49	7.50
From 1,000,000 to 5,000,000	4.01	2.31	1.70	3.19	5.87
From 5,000,000 to 25,000,000	2.45	1.98	1.23	2.50	4.46
More than 25,000,000	1.48	1.36	1.73	2.63	2.94
North West Italy	**2.95**	**1.79**	**2.00**	**2.88**	**4.77**
Up to 250,000	7.80	2.59	2.97	3.31	8.89
From 250,000 to 1,000,000	6.27	2.52	2.20	3.20	7.21
From 1,000,000 to 5,000,000	4.23	2.24	1.52	2.93	5.40
From 5,000,000 to 25,000,000	2.51	1.91	1.06	2.51	4.06
More than 25,000,000	1.34	1.38	2.17	2.86	2.29
North East Italy	**2.91**	**1.80**	**1.20**	**2.26**	**5.11**
Up to 250,000	6.63	2.46	2.79	3.11	8.23
From 250,000 to 1,000,000	5.46	2.44	2.13	2.97	6.82
From 1,000,000 to 5,000,000	3.81	2.20	1.38	2.80	5.35
From 5,000,000 to 25,000,000	2.47	1.90	1.16	2.24	4.23
More than 25,000,000	1.65	1.24	1.02	1.72	3.14

Notes: This table basically corresponds to the previous table TDB30840. Only lending in euros to resident firms (non-financial companies and producer households). 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 firms - stocks

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

2nd quarter 2018

Reporting institutions: **Sample of banks**

	Matched loans	Term loans *Initial period of rate fixation* Up to 1 year	More than 1 up to 5 years	More than 5 years	Revocable loans
Central Italy	**2.49**	**1.98**	**1.56**	**3.21**	**5.96**
Up to 250,000	7.69	2.34	3.59	3.69	9.24
From 250,000 to 1,000,000	5.62	2.73	2.90	3.64	7.73
From 1,000,000 to 5,000,000	3.33	2.51	2.10	3.41	6.42
From 5,000,000 to 25,000,000	1.91	2.23	1.68	2.64	4.93
More than 25,000,000	1.31	1.43	1.23	3.09	3.66
Southern Italy	**3.79**	**1.84**	**2.35**	**3.48**	**7.19**
Up to 250,000	8.17	0.74	4.17	4.02	10.08
From 250,000 to 1,000,000	6.73	3.02	3.35	4.00	8.55
From 1,000,000 to 5,000,000	4.95	2.42	2.28	3.88	7.01
From 5,000,000 to 25,000,000	3.21	2.02	1.62	2.80	5.40
More than 25,000,000	1.95	1.58	1.50	2.04	4.62
Islands	**3.85**	**1.72**	**2.69**	**3.68**	**7.30**
Up to 250,000	7.21	0.81	4.17	4.28	9.85
From 250,000 to 1,000,000	6.37	2.95	3.45	4.26	8.29
From 1,000,000 to 5,000,000	5.14	2.50	2.21	4.18	6.95
From 5,000,000 to 25,000,000	3.51	1.94	1.54	3.12	5.25
More than 25,000,000	1.75	1.36	2.36	2.36	4.30

Access to data:

TRI30850

Lending rates on loans (excluding bad loans) to firms - stocks

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

(percentages)

2nd quarter 2018

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	**2.94**	**2.95**	**2.91**	**2.49**	**3.79**	**3.85**
of which: Discount lending	3.71	2.45	4.37	3.35	5.30	5.96
Advance on loan selling for factoring	1.20	1.38	1.25	0.91	1.91	0.91
Term loans	**1.92**	**1.91**	**1.79**	**2.04**	**2.03**	**1.90**
Initial period of rate fixation:						
Up to 1 year	1.83	1.79	1.80	1.98	1.84	1.72
More than 1 year	2.27	2.33	1.72	2.26	3.08	3.40
of which: Leasing	3.61	3.53	3.36	3.84	3.92	4.05
Initial period of rate fixation:						
Up to 1 year	3.53	3.45	3.31	3.77	3.73	3.93
More than 1 year	4.26	3.97	4.01	4.70	5.54	5.13
Revocable loans	**5.51**	**4.77**	**5.11**	**5.96**	**7.19**	**7.30**

Notes: This table basically corresponds to the previous table TDB30850. Only lending in euros to resident firms (non-financial companies and producer households). 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

Access to data:

TRI30861

Lending rates on loans (excluding bad loans) to firms

by type of transaction, initial period of rate fixation and customer economic activity

(percentages)

2nd quarter 2018

Reporting institutions: **Sample of banks**

	Stocks				New business in the quarter	
	Matched loans	Term loans *Initial period of rate fixation:*		Revocable loans	Term loans (APRC) *Initial period of rate fixation:*	
		Up to 5 years	More than 5 years		Up to 5 years	More than 5 years
TOTALE	2.94	1.83	2.91	5.51	1.79	2.50
Agriculture, forestry and fishing	3.20	2.11	3.13	5.67	2.31	2.93
Mining and quarrying	4.33	2.35	3.62	7.53	1.66	2.15
Manufacturing	2.81	1.50	2.74	6.11	1.57	2.13
Electricity, gas, steam and air conditioning supply	1.07	2.11	3.01	3.61	1.77	1.37
Water supply, sewerage, waste management and remediation activities	3.49	1.01	2.72	6.64	1.97	2.96
Construction	4.73	2.47	2.74	5.20	2.86	3.34
Wholesale and retail trade; repair of motor vehicles and motorcycles	2.82	2.07	3.01	6.65	1.89	2.72
Transportation and storage	4.19	1.06	2.84	6.72	1.87	2.16
Accomodation and food service activities	3.01	2.20	3.21	6.44	2.42	3.02
Information and communication	3.95	1.86	4.09	2.76	1.71	2.72
Financial and insurance activities	2.50	2.14	2.33	6.39	3.13	2.15
Real estate activities	3.30	2.12	2.79	3.68	1.82	2.79
Professional, scientific and technical activities	4.61	1.64	2.21	4.81	1.25	2.38
Administrative and support service activities	3.43	1.16	2.58	6.13	1.22	0.85
All remaining activities (sections O,P,Q,R,S,T)	1.02	1.58	3.33	6.47	2.73	3.65

Notes: This table basically corresponds to the previous table TDB30861. Only lending in euros to resident firms (non-financial companies and producer households). 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

Access to data:

TRI30870

APRC on term loans to firms: new business in the quarter

by initial period of rate fixation and customer geographical area

(percentages)

2nd quarter 2018

Reporting institutions: **Sample of banks**

	Non-financial companies *Initial period of rate fixation*			Product households *Initial period of rate fixation*		
	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**	**1.89**	**2.44**	**2.85**	**3.75**	**2.79**
North West Italy	1.75	1.66	2.35	2.67	3.33	2.64
North East Italy	1.54	1.81	2.37	2.66	2.76	2.74
Central Italy	1.72	2.33	2.49	2.86	4.03	2.70
Southern Italy	2.42	2.58	3.03	3.67	4.81	3.01
Islands	1.86	3.05	2.69	3.54	5.38	3.26

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

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)

2nd quarter 2018

Data: **Sample of banks**

	Total	*of which:*			
		Term loans *initial period of rate fixation*			Revocable loans
		Up to 1 years	More than 1 up to 5 years	More than 5 years	
ITALY	**2.11**	**1.74**	**2.59**	**2.55**	**2.94**
North West Italy	**2.03**	**1.70**	**2.47**	**2.43**	**2.68**
Piedmont	2.11	1.82	2.66	2.43	2.71
Valle d'Aosta	2.30	2.05	3.37	2.39	3.12
Lombardy	2.00	1.67	2.35	2.43	2.65
Liguria	2.01	1.52	3.52	2.42	2.80
North East Italy	**2.06**	**1.77**	**2.43**	**2.43**	**3.24**
Trentino-Alto Adige	2.11	1.97	2.56	2.15	3.83
Veneto	2.09	1.75	2.30	2.50	3.23
Friuli Venezia Giulia	2.29	1.75	3.27	2.74	4.92
Emilia-Romagna	1.98	1.71	2.41	2.37	2.85
Central Italy	**2.21**	**1.81**	**2.33**	**2.65**	**2.71**
Tuscany	2.14	1.73	2.70	2.58	2.80
Umbria	2.35	1.90	2.77	2.68	4.45
Marche	2.14	1.82	2.54	2.64	2.66
Lazio	2.25	1.84	2.21	2.67	2.58
Southern Italy	**2.11**	**1.52**	**3.45**	**2.64**	**3.44**
Abruzzo	2.48	1.99	3.52	2.83	5.26
Molise	2.52	2.02	3.49	2.71	4.10
Campania	1.72	1.06	3.49	2.54	2.67
Apulia	2.41	2.00	3.47	2.67	3.54
Basilicata	2.37	1.95	3.27	2.57	3.68
Calabria	2.51	1.95	3.33	2.71	6.46
Islands	**2.41**	**1.97**	**3.88**	**2.89**	**4.56**
Sicily	2.39	1.97	3.86	2.90	4.65
Sardinia	2.49	1.94	3.92	2.87	4.14

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

Access to data:

TRI30890

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)

2nd quarter 2018

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	**1.76**	**1.62**	**2.54**	**2.27**
North West Italy	**1.66**	**1.52**	**2.44**	**2.16**
Piedmont and Valle d'Aosta	1.76	1.63	2.44	2.11
Lombardy	1.64	1.50	2.44	2.18
Liguria	1.51	1.38	2.42	2.13
North East Italy	**1.74**	**1.63**	**2.42**	**2.19**
Trentino-Alto Adige	1.92	1.80	2.15	2.05
Veneto	1.68	1.58	2.52	2.27
Friuli Venezia Giulia	1.71	1.55	2.44	2.19
Emilia-Romagna	1.75	1.62	2.36	2.18
Central Italy	**1.77**	**1.67**	**2.62**	**2.40**
Tuscany	1.65	1.59	2.47	2.31
Umbria	1.92	1.86	2.58	2.32
Marche	1.70	1.64	2.52	2.41
Lazio	1.85	1.70	2.73	2.44
Southern Italy	**1.94**	**1.75**	**2.62**	**2.31**
Abruzzo e Molise	1.87	1.75	2.73	2.52
Campania	1.88	1.71	2.56	2.25
Apulia	2.01	1.81	2.64	2.31
Basilicata	2.00	1.72	2.40	2.18
Calabria	1.93	1.72	2.75	2.36
Islands	**1.98**	**1.79**	**2.86**	**2.46**
Sicily	2.00	1.79	2.87	2.45
Sardinia	1.89	1.79	2.86	2.50

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

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)

2nd quarter 2018

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	**2.05**	**1.76**	**2.40**	**2.22**
North West Italy	2.02	1.75	2.43	2.21
North East Italy	2.02	1.77	2.44	2.23
Central Italy	2.07	1.78	2.33	2.21
Southern Italy	2.10	1.76	2.39	2.25
Islands	2.12	1.80	2.42	2.27

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

Access to data:

TRI30921

Lending rates on matched and revocable loans - stocks

by customer region, sector and economic activity

(percentages)

2nd quarter 2018

Reporting institutions: **Sample of banks**

	Total	Non-financial companies	*of which:* Industry	Building	Services	Producer households	Consumer households and others
ITALY	**3.56**	**3.75**	**3.24**	**4.94**	**3.87**	**6.60**	**3.02**
North West Italy	**3.20**	**3.50**	**3.11**	**4.93**	**3.51**	**6.50**	**2.84**
Piedmont and Valle d'Aosta	3.33	3.44	3.19	5.30	3.26	6.34	2.86
Lombardy	3.10	3.46	3.06	4.77	3.52	6.52	2.83
Liguria	4.25	4.43	3.79	5.71	4.49	7.02	2.87
North East Italy	**3.50**	**3.54**	**3.07**	**4.61**	**3.75**	**5.96**	**3.30**
Trentino-Alto Adige	3.33	3.32	2.95	3.73	3.37	4.86	3.51
Veneto	3.60	3.56	3.05	4.81	3.94	6.13	3.35
Friuli Venezia Giulia	3.65	3.48	2.94	4.06	4.28	6.38	4.64
Emilia-Romagna	3.44	3.57	3.13	4.84	3.64	6.30	3.00
Central Italy	**3.52**	**3.61**	**3.13**	**5.01**	**3.54**	**6.24**	**2.71**
Tuscany	3.87	3.90	3.31	5.30	4.15	5.64	2.92
Umbria	4.23	4.09	2.91	7.03	5.10	8.06	4.53
Marche	4.67	4.67	4.11	6.52	4.91	7.63	2.76
Lazio	3.06	3.19	2.60	4.54	3.03	5.93	2.55
Southern Italy	**5.05**	**5.04**	**4.38**	**5.24**	**5.46**	**7.99**	**3.49**
Abruzzo e Molise	4.99	4.90	3.79	6.11	5.88	7.90	4.61
Campania	4.69	4.76	4.22	4.26	5.26	7.16	2.87
Apulia and Basilicata	5.20	5.15	4.79	5.61	5.26	8.34	3.52
Calabria	6.96	6.89	6.44	7.16	6.97	9.03	5.57
Islands	**4.60**	**5.58**	**4.49**	**6.59**	**5.92**	**7.97**	**4.23**
Sicily	5.64	5.63	4.91	6.36	5.80	7.73	4.35
Sardinia	3.18	5.45	3.75	7.21	6.24	8.93	3.87

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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