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

Conversion of the codes and terminology used in the tables of the Statistical Bulletin

(version 29 September 2017)

The report Structure and operations of banks and other financial intermediaries (Statistical Bulletin) has been discontinued and its contents incorporated into the three new stand-alone specialized publications in the Statistics series.

The tables included in the publication *Banks and Financial Institutions: Credit Conditions and Risk by Sector and Geographical Area* contain time series starting from June 2017. Data referring to periods preceding June 2017 (contained in the tables identified by the old codes) are available in the Statistical Database under *Tables no longer updated – Banks and Financial Institutions: Credit Conditions and Risk by Sector and Geographical Area* accessible from the index of contents in the publication *Structure and operations of banks and other financial intermediaries (Statistical Bulletin)* in the *Statistical Database*.

For further information on the contents of the new publication, see the <u>Notice to users</u> for the new report *Banks and Financial Institutions: Credit Conditions and Risk by Sector and by Geographical Area*, Bank of Italy, Statistics, Methods and Sources: Methodological Notes, 29 September 2017.

In the report Banks and Financial Institutions: Credit conditions and Risk by Sector and Geographical Area, where the contents are the same, the codes and the titles of the tables have been modified and new terminology has been adopted to clarify the main concepts. The definitions have been aligned to those used by other statistical publications which describe the same phenomena.

You will find below the Conversion Chart linking the old and the new terminology, codes and titles of the tables

Conversion Chart linking the old and new terminology and the codes of the tables used in the old Statistical Bulletin and in the new report on Credit Conditions and Risk

		<u> </u>	
Old table code	Old table title	New table code	New table title
Statistical Bulletin		Banks and Financial Institutions: Credit Conditions and Risk by Sector and	
В		Geographical Area	
TDB30101	Summary data based on central credit register observations	TRI30101	Summary data based on Central Credit Register observations
TDB30126	Loan facilities - by total credit used (size classes)	TRI30126	Loans (excluding bad loans) - by total credit used (size classes)
TDB30136	Loan facilities - by type of transaction and total credit granted (size classes)	TRI30136	Loans (excluding bad loans) - by original maturity, currency and total credit granted (size classes)
TDB30146	Loan facilities - by customer region and total credit granted (size classes)	TRI30146	Loans (excluding bad loans) - by customer region and total credit granted (size classes)
TDB30156	Loan facilities - by customer segment of economic activity and total credit granted (size classes)	TRI30156	Loans (excluding bad loans) - by customer sector and economic activity and total credit granted (size classes)
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TDB30166	Loan facilities - by customer activity and total credit granted (size classes)	TRI30166	Loans (excluding bad loans) - by customer economic activity and total credit granted (size classes)
TDB30171	Loan facilities - by customer sector and sub-sector	TRI30171	Loans (excluding bad loans) - by customer sector and sub-sector
TDB30181	Loan facilities - by customer economic activity	TRI30181	Loans (excluding bad loans) - by customer economic activity
TDB30206	Bad debts - by amount	TRI30206	Bad loans (gross of write- downs and net of write-offs) - by size class
TDB30211	Bad debts - by customer province and segment of economic activity	TRI30211	Bad loans (gross of write- downs and net of write-offs) - by customer province, sector and economic activity
TDB30226	Gross bad debts - by type of guarantee and customer economic activity	TRI30226	Bad loans (gross of write- downs and write-offs) - by type of guarantee and customer economic activity
TDB30231	Bad debts - by customer sector and sub-sector	TRI30231	Bad loans (gross of write- downs and net of write-offs) - by customer sector and sub-sector

TDB30251 Bad debts (flows) - by customer region TDB30251 Bad debts (flows) - by customer region TDB30251 Bad debts (flows) - by customer segment of economic activity TDB30251 Adjusted bad debts - by customer region TDB30265 Adjusted bad debts - by customer region TDB30266 Loans to customers: credit quality - By type of default TDB30267 Impaired loans: distr. by type of default TDB30267 Impaired loans: distr. by type of default TDB30267 Impaired loans: distr. by type of default apurpose of loan TDB30271 Adjusted bad debts - by customer segment of economic activity and purpose of loan TDB30271 Loan facilities - by currency, original maturity and customer segment of economic activity TDC30021 Loan facilities - by currency, original maturity and customer province and segment of economic activity activity TDC30021 Loan facilities - by currency, original maturity and customer province and segment of economic activity TCC30021 Loan facilities - by currency, original maturity and customer province and segment of economic activity TCC30021 Loan facilities - by currency, original maturity, customer province and segment of economic activity TCC30021 Company to the default approvince, sector and economic activity				
TDB30251	TDB30241		TRI30241	downs and net of write-offs):
TDB30266 Loans to customers: credit quality - By type of default TDB30267 Impaired loans: distr. by type of default default, customers location (region), sector of economic activity and purpose of loan TDB30271 Adjusted bad debts - by customer segment of economic activity TDC30021 Loan facilities - by currency, original maturity and customer province and segment of economic activity and segment of economic segment of economic segment of economic activity and customer province and segment of economic segment economic segment economic segment economic segment economic segment ec	TDB30251	customer segment of	TRI30251	downs and net of write-offs): flows - by customer sector
TDB30271 Adjusted bad debts - by customer segment of economic activity TDC30021 Loan facilities - by currency, original maturity and customer province and segment of economic segment se	TDB30265		TRI30265	
TDB30267 of default, customers location (region), sector of economic activity and purpose of loan TDB30271 Adjusted bad debts - by customer segment of economic activity TDC30021 Loan facilities - by currency, original maturity and customer province and segment of economic TDC30021 Segment of economic activity TRI30271 Loans (excluding bad loans) - by currency, original maturity, customer province, segment of economic activity TRI30021 - by currency, original maturity, customer province, segment of economic activity	TDB30266		TRI30266	Loans - by type of default
Customer segment of economic activity Loan facilities - by currency, original maturity and customer province and economic TDC30021 Loan facilities - by currency, original maturity and customer province and segment of economic TRI30021 Loans (excluding bad loans) - by currency, original maturity, customer province, sector and economic activity	TDB30267	of default, customers location (region), sector of economic activity and	TRI30267	type of default, customers region and sector and
TDC30021 original maturity and TRI30021 - by currency, original customer province and segment of economic TRI30021 - by currency, original maturity, customer province, sector and economic sector and economic	TDB30271	customer segment of	TRI30271	customer sector and
	TDC30021	original maturity and customer province and segment of economic	TRI30021	 by currency, original maturity, customer province,

TDC30031	Bad debts - by customer geographical area and segment of economic activity	TRI30031	Bad loans (gross of write- downs and net of write-offs) - by customer geographical area, sector and economic activity
TDC30033	Gross bad debts - by type of guarantee, customer geographical area and segment of economic activity	TRI30033	Bad loans (gross of write- downs and write-offs) - by type of guarantee, customer geographical area, sector and economic activity

Old table code	Old table title	New table code	New table title
Statistical Bulletin		Banks and Financial Institutions: Credit Conditions and Risk by Sector and	
D		Geographical Area	
TDB30361	Largest borrowers' share of loan facilities - by province of customer	TRI30361	Largest borrowers' share of loans (excluding bad loans) - by province of customer
TDB30401	Largest borrowers' share of bad debts - by province of customer	TRI30401	Largest borrowers' shares of bad loans (gross of write- downs and net of write-offs) - by province of customer
TDB30431	Number of borrowers - by customer region and number of facilities	TRI30431	Multiple-bank borrowing (excluding bad loans) - by customer region and number of beneficiary banks

TDB30446	Number of borrowers - by customer sector, number of facilities and total credit granted (size classes)	TRI30446	Multiple-bank borrowing (excluding bad loans) - by customer sector, number of beneficiary banks and total credit granted (size classes)
TDB30466	Average number of banks per borrower - by customer segment of economic activity and total credit granted (size classes)	TRI30466	Average number of banks per borrower - by customer sector and economic activity and total credit granted (size classes)
TDB30476	Average number of banks per borrower - by customer economic activity and total credit granted (size classes)	TRI30476	Average number of banks per borrowers - by customer economic activity and total credit granted (size classes)
TDB30486	Quarterly default rates for loan facilities - by customer sector and total credit used (size classes)	TRI30486	Default rates for loans - by customer sector and total credit used (size classes)
TDB30496	Quarterly default rates for loan facilities - by customer region and sector	TRI30496	Default rates for loans - by customer region and sector
TDB30507	Quarterly default rates for loan facilities - by customer province and sector	TRI30507	Default rates for loans - by customer province and sector
TDB30516	Quarterly default rates for loan facilities - by customer region and total credit used (size classes)	TRI30516	Default rates for loans - by customer region and total credit used (size classes)

TDB30524

Quarterly default rates for loan facilities - by customer geographical area, sector and economic activity

TRI30524

Default rates for loans - by customer geographical area, sector and economic activity

TDB30529	Quarterly default rates for loan facilities - by customer geographical area, economic activity and total credit used (size classes)	TRI30529	Default rates for loans - by geographical area, customer economic activity and total credit used (size classes)
	economic activity and total		•

Old table code	Old table title	New table code	New table title
Statistical Bulletin E		Banks and Financial Institutions: Credit Conditions and Risk by Sector and Geographical Area	
TDB30821	Lending rates on loan facilities (stock) - by initial period of rate fixation, customer region and segment of economic activity	TRI30821	Lending rates on loans (excluding bad loans): stocks - by initial period of rate fixation, customer region, sector and economic activity
TDB30830	Lending rates on revocable loans (stock) - by customer region and total credit granted (size classes)	TRI30830	Lending rates on revocable loans: stocks - by customer region and total credit granted (size classes)
TDB30840	Lending rates on loan facilities to the productive sector (stock) - by type of transaction, initial period of rate fixation, customer geographical area and total credit granted (size classes)	TRI30840	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)
TDB30850	Lending rates on loan facilities to the productive sector (stock)- by initial period of rate fixation, type of transaction and customer geographical area	TRI30850	Lending rates on loans (excluding bad loans) to the productive sector: stocks - by type of transaction, initial period of rate fixation and customer geographical area

TDB30861	Lending rates on loan facilities - by type of transaction, initial period of rate fixation and by customer economic activity	TRI30861	Lending rates on loans (excluding bad loans) to the productive sector - by type of transaction, initial period of rate fixation and by customer economic activity
TDB30870	APRC on term loans to the productive sector (new business in the quarter) - by initial period of rate fixation and customer geographical area	TRI30870	APRC on term loans to the productive sector: new business in the quarter - by initial period of rate fixation and customer geographical area
TDB30880	Lending rates on loan facilities to consumer households (stock)- by type of transaction, initial period of rate fixation and customer region	TRI30880	Lending rates on loans (excluding bad loans) to consumer households: stocks - by type of transaction, initial period of rate fixation and customer region
TDB30890	Lending rates applied to loans for house purchase (stock) - by initial period of rate fixation, customer region and total credit granted (size classes)	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)
TDB30900	APRC applied to loans for house purchase (new business in the quarter) - by initial period of rate fixation, customer geographical area, total credit granted (size classes)	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, total credit granted (size classes)
TDB30910	Lending rates on loan facilities (stock) - by type of transaction, customer province and macro-sector	TRI30910	Lending rates on loans (excluding bad loans): stocks - by type of transaction, customer province and sector
TDB30921	Lending rates on matched and revocable loans (stock) - by customer region and segment of economic activity	TRI30921	Lending rates on matched and revocable loans: stocks - by customer region, sector and economic activity

TDB30931

Lending rates on matched and revocable loans (stock) - by customer region and economic activity

TRI30931

Lending rates on matched and revocable loans: stocks - by customer region and economic activity

Old terminology	New terminology
Loan facilities and guarantees	Loans and guarantees granted
Loan facilities	Loans (excluding bad loans)
Bad debts	Bad loans (gross of write-downs and net of write-offs)
Gross bad debts	Bad loans (gross of write-downs and write-offs)