

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

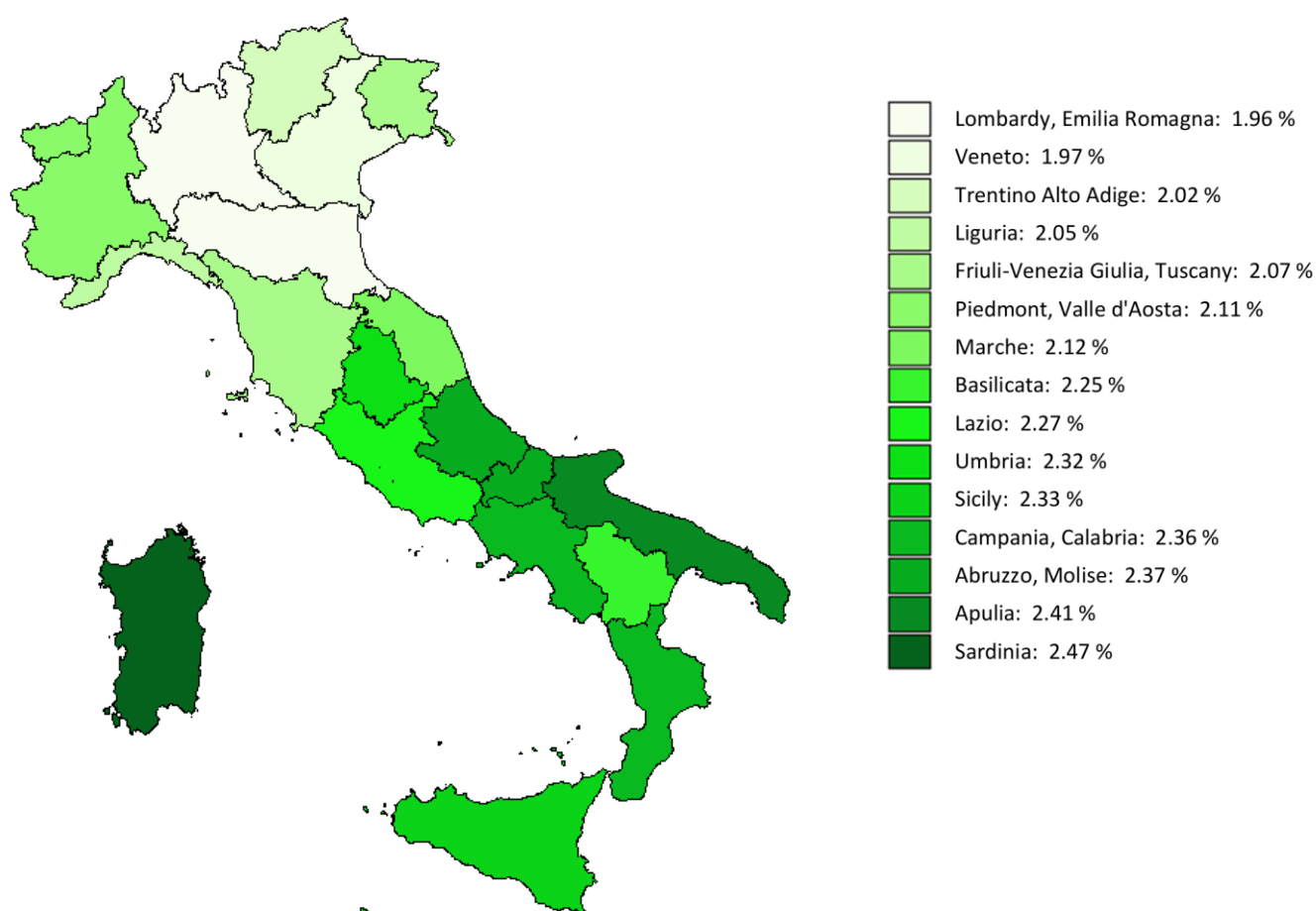
29 September 2017

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

Figure 1

Lending rates on loans to consumer households for house purchase¹

(per cent; data at 30 June 2017)



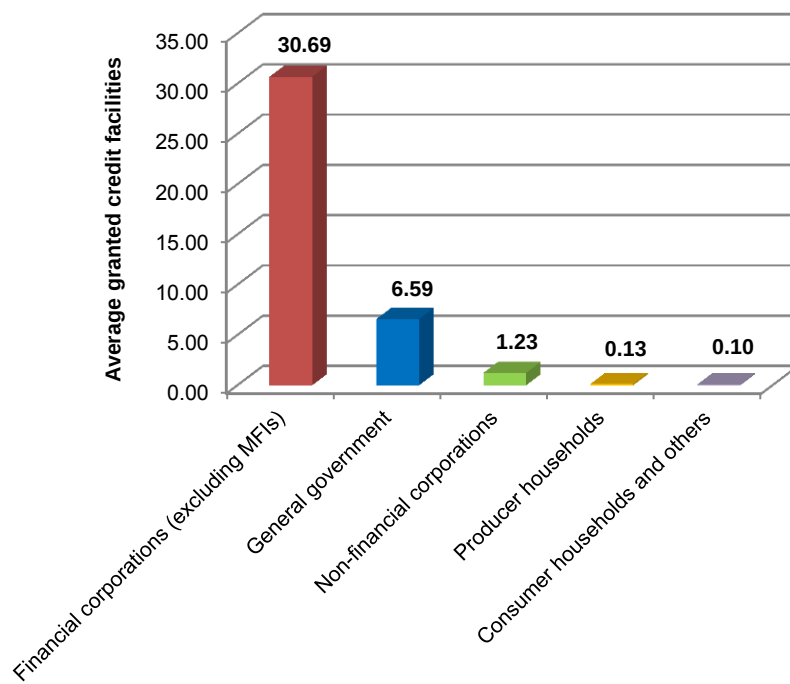
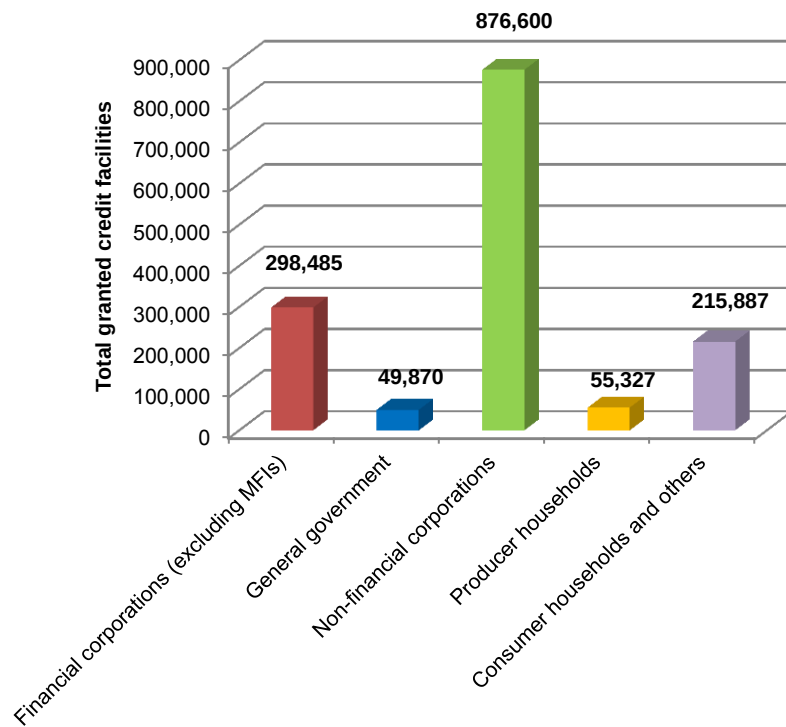
(1) Rates are calculated as the weighted average of the actual rates for customers excluding any subsidized rates. For further details on the data, see 'Banks and Financial Institutions: Credit Conditions and Risk by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological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

Reference period: June 2017

Figure 2

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

(millions of euros; data at 30 June 2017)



Reference period: June 2017

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

Notice to Users

Banks and Financial Institutions: Credit Conditions and Risk by Sector and Geographical Area is one of the three new stand-alone specialized publications which are replacing the *Statistical Bulletin* over the course of 2017. This new report will be published quarterly and contains statistical data on the financial and credit system, in particular on borrower characteristics, credit quality and borrowing terms and conditions (rates and guarantees) disaggregated by sector and geographical area.

A more detailed description of the content of the report and of the sources used is provided in *Banks and Financial Institutions: Credit Conditions and Risk by Sector and Geographical Area*, Bank of Italy, Statistics, [Methods and Sources: Methodological Notes](#), 29 September 2017.

The report is composed of 44 tables (15 of which only in the [Statistical Database \(BDS\)](#)) taken from the old *Statistical Bulletin*'s Section B – Information on Banking and Financial Business, Sub-Sections B3 and B4, in Section D – Information on Customers and on Risk and in Section E1 – Lending Rates.

In this new publication the titles and codes of the tables in the old *Statistical Bulletin* have been modified and new terminology has been adopted to clarify the main concepts while the content remains unchanged. The definitions have been aligned to those utilized by other statistical publications which describe the same phenomena.

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

Notice to readers

I. Symbols:

- the phenomenon does not exist, or it exists and data are collected but no cases were recorded

.... the phenomenon exists but no data are available

.. the data are known but the value is below the minimum considered significant

== the data are confidential

:: the data are not statistically significant

II. The intervals for the classification by size include the lower limit and exclude the upper limit.

III. The source must be cited in any use or dissemination of the information contained in the publications. The Bank of Italy is not responsible for any errors of interpretation or mistaken conclusions drawn on the basis of the information published.

IV. The row and column totals of some tables may not tally with the sum of the entries because they include data that cannot be allocated.

V. A brief description of the methodology, the main statistical sources and the revisions to methodology concerning the data provided in this report is available in '*Banks and Financial Institutions: Credit Conditions and Risk by Sector and Geographical Area*', Bank of Italy, Statistics, [Methods and Sources: Methodological Notes](#), 29 September 2017.

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

Access to data

Summary Data

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

Loans

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

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

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

by total credit used (size classes)

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

by customer region and total credit granted (size classes)

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

by customer sector and sub-sector

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

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

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

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

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

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

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

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

by customer economic activity

Multiple-bank Borrowing

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

by customer region and number of beneficiary banks

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Average number of banks per borrower [TRI30466](#) p.30

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

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

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

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

Risk Concentration

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

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

by province of customer

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

by province of customer

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Credit Conditions and Risk

Access to data:

[TRI30101](#)

Summary data based on Central Credit Register observations

(numbers in unit, stocks in millions of euro)

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

	Total		Banks		Financial institutions and vehicles	
	2017 Mar.	2017 June	2017 Mar.	2017 June	2017 Mar.	2017 June
Number of borrowers	8,163,340	8,230,505	4,772,286	4,696,581	3,391,054	3,533,924
of which: joint borrowers	2,305,501	2,321,335	1,096,619	1,064,925	1,208,882	1,256,410
Loans (excluding bad loans)						
facilities granted	2,056,683	2,065,688	1,717,777	1,718,346	338,906	347,342
used margin	1,624,332	1,628,651	1,293,943	1,289,406	330,388	339,245
overshoot	55,603	55,539	51,370	51,279	4,233	4,260
unused margin	487,954	492,576	475,204	480,219	12,751	12,357
Matched loans						
facilities granted	265,044	266,649	231,923	232,719	33,122	33,931
used margin	131,527	136,031	108,308	111,409	23,219	24,621
Term loans						
facilities granted	1,572,416	1,583,935	1,266,771	1,270,683	305,645	313,252
used margin	1,390,845	1,394,649	1,084,685	1,081,123	306,160	313,526
Revocable loans						
facilities granted	219,064	214,956	218,924	214,797	140	159
used margin	101,881	97,901	100,872	96,804	1,010	1,098
Guarantees granted						
facilities granted	379,395	366,430	370,252	357,178	9,144	9,252
used margin	176,632	182,514	168,001	173,773	8,631	8,741
Bad loans (gross of write-downs and net of write-offs)	255,546	250,640	187,447	184,118	68,099	66,522
Number of guarantors	3,965,292	3,969,005	2,582,676	2,544,576	1,382,616	1,424,429
of which: joint guarantors	1,370,087	1,365,863	903,411	891,878	466,676	473,985
Guarantees received	787,767	785,511	593,679	586,444	194,088	199,066

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30021](#)

Loans (excluding bad loans)

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

(stocks in millions of euro)

2nd quarter 2017

Reporting institutions: **Banks**

	Facilities granted	of which:	Used margin	of which:		
		Short-term		Short-term	In non-euro area currencies	Backed by real security
ITALY	1,498,564	585,944	1,122,877	292,923	13,587	399,454
General government	49,870	24,483	28,573	7,085	68	327
Financial companies (excluding Monetary Financial Institutions)	298,485	78,021	243,364	50,236	3,052	15,624
Non-financial companies	876,600	434,515	594,395	204,192	8,691	182,342
<i>of which:</i> Industry	336,253	199,567	200,175	81,382	2,226	27,318
Building	83,576	33,135	73,802	21,777	257	41,113
Services	432,652	193,343	301,054	96,191	6,196	106,462
Producer households	55,327	16,082	49,480	9,832	112	30,884
Consumer households and others	215,887	32,074	205,076	21,199	1,658	169,128
North West Italy	661,783	252,547	491,348	128,981	7,760	139,186
General government	9,349	3,265	5,588	412	65	68
Financial companies (excluding Monetary Financial Institutions)	218,353	58,552	174,690	37,791	2,993	9,558
Non-financial companies	349,227	173,371	232,855	80,037	3,469	66,896
<i>of which:</i> Industry	133,794	81,384	80,968	33,536	765	10,416
Building	30,882	11,153	26,671	7,028	42	15,790
Services	175,775	78,244	118,459	37,760	2,657	38,740
Producer households	15,852	4,716	13,942	2,756	55	8,805
Consumer households and others	68,243	12,402	63,660	7,883	1,174	53,491

Notes: This table basically corresponds to the previous table TDC30021. Short term represents a maturity of less than 12 months. The data only include transactions with resident customers, excluding Monetary Financial Institutions.

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

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

(stocks in millions of euro)

2nd quarter 2017

Reporting institutions: **Banks**

Facilities granted	of which:	Used margin	of which:		
	Short-term		Short-term	In non-euro area currencies	Backed by real security
367,250	152,560	277,154	71,437	1,687	104,798
5,685	1,935	2,777	271	-	77
55,079	9,740	48,559	6,590	25	2,752
234,399	126,842	158,740	55,599	1,465	49,809
104,332	63,598	61,752	23,906	767	9,403
20,564	9,878	17,594	6,276	55	9,086
101,193	49,776	73,027	23,704	638	28,630
17,667	5,180	15,697	3,141	38	9,823
53,756	8,640	50,825	5,712	157	42,026
307,335	117,967	219,379	57,715	2,014	89,815
23,385	10,896	14,637	3,653	2	154
21,257	6,937	16,816	3,568	35	3,092
201,545	89,912	130,207	43,832	1,827	40,601
68,567	37,824	36,531	15,370	546	3,998
20,408	7,348	18,978	5,336	21	10,540
108,362	43,569	70,911	22,422	1,260	24,237
10,697	2,961	9,751	1,884	11	6,390
49,990	7,126	47,575	4,710	138	39,337

Credit Conditions and Risk

Loans (excluding bad loans)

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

(stocks in millions of euro)

2nd quarter 2017

Reporting institutions: **Banks**

Facilities granted	of which:	Used margin	of which:		
	Short-term		Short-term	In non-euro area currencies	Backed by real security
109,470	42,955	91,051	23,634	1,979	43,364
6,965	4,531	3,953	1,662	-	19
589	311	459	175	..	175
65,866	33,092	51,911	18,294	1,831	17,173
22,161	12,875	15,649	6,561	88	2,590
8,899	3,775	7,907	2,461	140	4,088
32,927	15,714	26,707	8,796	1,604	9,818
7,194	2,147	6,520	1,376	7	3,763
28,465	2,746	27,883	2,066	140	22,059
52,726	19,916	43,945	11,157	148	22,292
4,486	3,856	1,618	1,088	-	9
3,206	2,482	2,840	2,113	-	48
25,562	11,298	20,682	6,431	99	7,863
7,399	3,886	5,275	2,010	62	911
2,823	982	2,652	676	..	1,609
14,394	6,040	11,950	3,509	37	5,036
3,917	1,078	3,570	675	1	2,104
15,433	1,161	15,132	829	48	12,215

Credit Conditions and Risk

Access to data:

[TRI30126](#)

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

2nd quarter 2017

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

	Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
Number of borrowers	5,737,744	2,172,598	1,509,243	1,019,344	237,186
Facilities granted	1,842,969	115,479	154,029	179,261	93,125
Used margin	1,459,407	108,283	147,011	167,620	78,524
<i>of which : backed by real security</i>	645,930	81,886	132,504	142,980	50,471
Unused margin	430,631	9,442	8,394	13,746	16,607
Overshoot	47,068	2,246	1,376	2,105	2,006

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by total credit used (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 2017

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

	From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
Number of borrowers	98,158	66,465	24,333	19,469	4,045
Facilities granted	83,276	126,118	101,129	236,930	703,575
Used margin	65,698	96,974	78,061	178,119	534,791
<i>of which</i> : backed by real security	31,965	41,778	30,698	58,995	74,064
Unused margin	19,707	32,784	26,496	68,413	189,248
Overshoot	2,130	3,640	3,427	9,602	20,464

Credit Conditions and Risk

Access to data:

[TRI30146](#)

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 2017

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
ITALY	Number of borrowers	3,408,550	1,175,670	756,546	668,771	230,772
	Facilities granted	1,498,564	54,664	68,336	98,862	65,310
	Used margin	1,122,877	49,218	63,811	90,591	53,628
Piedmont	Number of borrowers	255,778	91,156	58,333	49,607	17,455
	Facilities granted	94,776	4,232	5,217	7,200	4,876
	Used margin	68,101	3,771	4,817	6,474	3,888
Valle d'Aosta	Number of borrowers	8,169	2,750	1,626	1,835	653
	Facilities granted	2,300	125	138	247	172
	Used margin	1,783	110	124	223	150
Lombardy	Number of borrowers	639,087	187,687	140,520	140,863	51,313
	Facilities granted	539,643	8,788	12,785	21,038	14,604
	Used margin	401,940	7,658	11,732	19,032	11,658
Liguria	Number of borrowers	73,344	25,035	16,099	15,142	5,553
	Facilities granted	25,064	1,144	1,413	2,160	1,457
	Used margin	19,524	1,000	1,296	1,958	1,186
Trentino Alto Adige	Number of borrowers	115,383	32,426	22,707	27,535	11,737
	Facilities granted	42,293	1,548	2,131	4,402	3,450
	Used margin	33,413	1,302	1,935	4,037	2,955
Veneto	Number of borrowers	314,963	100,601	72,124	64,262	23,326
	Facilities granted	159,794	4,711	6,544	9,381	6,564
	Used margin	126,452	4,179	6,103	8,490	5,258
Friuli-Venezia Giulia	Number of borrowers	95,930	36,781	24,337	16,566	4,917
	Facilities granted	27,286	1,773	2,219	2,433	1,435
	Used margin	20,147	1,660	2,122	2,251	1,190

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 2017

Reporting institutions: **Banks**

		From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
ITALY	Number of borrowers	111,411	79,081	30,022	25,522	5,786
	Facilities granted	65,061	102,933	86,700	215,860	738,918
	Used margin	49,799	77,692	64,001	152,343	510,413
Piedmont	Number of borrowers	8,503	5,962	2,250	1,791	407
	Facilities granted	4,940	7,655	6,445	14,999	39,091
	Used margin	3,622	5,527	4,508	10,039	24,885
Valle d'Aosta	Number of borrowers	285	200	79	60	12
	Facilities granted	146	202	182	367	717
	Used margin	121	149	146	285	466
Lombardy	Number of borrowers	26,542	20,458	8,278	7,589	1,974
	Facilities granted	15,626	27,324	24,560	67,022	347,608
	Used margin	11,523	20,072	17,555	45,414	254,954
Liguria	Number of borrowers	2,350	1,464	537	450	120
	Facilities granted	1,264	1,773	1,522	3,829	10,466
	Used margin	952	1,309	1,126	3,068	7,379
Trentino Alto Adige	Number of borrowers	5,582	3,768	1,369	984	163
	Facilities granted	3,312	5,099	3,995	8,079	10,191
	Used margin	2,764	4,212	3,190	6,301	6,595
Veneto	Number of borrowers	12,436	9,038	3,466	3,038	629
	Facilities granted	7,252	11,669	9,879	25,390	78,240
	Used margin	5,453	8,574	6,987	17,134	62,854
Friuli-Venezia Giulia	Number of borrowers	2,400	1,678	641	523	113
	Facilities granted	1,438	2,177	1,832	4,216	9,708
	Used margin	1,115	1,627	1,336	2,969	5,698

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 2017

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
Emilia Romagna	Number of borrowers	318,986	104,325	71,577	63,594	23,251
	Facilities granted	137,877	4,887	6,516	9,444	6,698
	Used margin	97,141	4,221	5,969	8,434	5,216
Tuscany	Number of borrowers	250,598	80,383	53,608	53,240	18,693
	Facilities granted	80,794	3,743	4,865	7,846	5,262
	Used margin	62,230	3,309	4,530	7,180	4,363
Umbria	Number of borrowers	60,887	23,032	13,932	9,925	3,554
	Facilities granted	15,376	1,080	1,253	1,455	1,026
	Used margin	12,526	986	1,209	1,334	856
Marche	Number of borrowers	109,967	38,603	24,261	20,028	7,543
	Facilities granted	29,799	1,822	2,210	2,983	2,231
	Used margin	22,398	1,631	2,053	2,697	1,838
Lazio	Number of borrowers	325,448	110,136	70,016	72,933	22,309
	Facilities granted	181,365	5,084	6,430	11,116	6,219
	Used margin	122,225	4,667	6,092	10,653	5,461
Abruzzo	Number of borrowers	71,183	27,624	15,302	11,371	3,822
	Facilities granted	16,124	1,286	1,369	1,662	1,100
	Used margin	12,717	1,192	1,303	1,536	929
Molise	Number of borrowers	12,272	5,096	2,639	1,895	713
	Facilities granted	1,977	229	233	275	199
	Used margin	1,591	211	220	254	162
Campania	Number of borrowers	193,597	73,323	41,110	34,863	11,117
	Facilities granted	45,604	3,314	3,652	5,058	3,109
	Used margin	38,422	3,064	3,439	4,724	2,619

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 2017

Reporting institutions: **Banks**

		From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
Emilia Romagna	Number of borrowers	12,087	8,791	3,428	2,986	719
	Facilities granted	7,212	11,658	10,076	25,852	55,347
	Used margin	5,261	8,378	7,119	17,332	34,469
Tuscany	Number of borrowers	9,113	6,111	2,270	1,817	307
	Facilities granted	5,343	8,047	6,715	15,349	23,476
	Used margin	4,164	6,257	5,150	10,779	15,789
Umbria	Number of borrowers	1,649	1,200	377	364	79
	Facilities granted	985	1,606	1,087	3,040	3,803
	Used margin	797	1,242	827	2,235	2,852
Marche	Number of borrowers	3,575	2,581	884	720	109
	Facilities granted	2,156	3,379	2,538	5,718	6,680
	Used margin	1,665	2,528	1,870	3,986	3,864
Lazio	Number of borrowers	8,718	5,821	2,082	1,965	569
	Facilities granted	4,934	7,460	5,994	16,623	117,331
	Used margin	4,043	6,011	4,982	13,611	65,018
Abruzzo	Number of borrowers	1,890	1,367	487	362	77
	Facilities granted	1,083	1,728	1,354	2,842	3,644
	Used margin	841	1,363	1,024	2,025	2,256
Molise	Number of borrowers	300	207	73	30	7
	Facilities granted	165	238	186	195	249
	Used margin	141	190	132	132	112
Campania	Number of borrowers	5,221	3,459	1,296	989	186
	Facilities granted	2,993	4,259	3,496	7,804	11,816
	Used margin	2,366	3,394	2,679	6,000	9,296

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 2017

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
Apulia	Number of borrowers	175,339	69,533	41,755	29,645	8,469
	Facilities granted	31,865	3,186	3,653	4,174	2,382
	Used margin	26,407	2,984	3,501	3,883	2,047
Basilicata	Number of borrowers	22,408	9,208	4,749	3,512	1,118
	Facilities granted	4,207	415	416	505	310
	Used margin	3,424	383	388	462	257
Calabria	Number of borrowers	62,654	26,863	12,363	9,345	2,879
	Facilities granted	9,694	1,204	1,077	1,339	800
	Used margin	8,491	1,113	1,010	1,230	660
Sicily	Number of borrowers	215,002	94,663	45,748	30,659	9,008
	Facilities granted	35,132	4,339	4,069	4,426	2,508
	Used margin	28,840	4,100	3,886	4,125	2,137
Sardinia	Number of borrowers	87,555	36,445	23,740	11,951	3,342
	Facilities granted	17,593	1,753	2,147	1,720	906
	Used margin	15,106	1,677	2,082	1,616	797

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

2nd quarter 2017

Reporting institutions: **Banks**

		From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
Apulia	Number of borrowers	3,801	2,586	922	697	104
	Facilities granted	2,219	3,256	2,600	5,645	4,651
	Used margin	1,764	2,584	2,082	4,087	2,898
Basilicata	Number of borrowers	555	381	155	101	13
	Facilities granted	315	462	425	783	561
	Used margin	245	347	296	578	397
Calabria	Number of borrowers	1,258	853	317	196	35
	Facilities granted	711	960	730	1,168	1,661
	Used margin	557	744	564	912	1,476
Sicily	Number of borrowers	3,711	2,276	787	595	113
	Facilities granted	2,179	2,913	2,200	4,850	7,487
	Used margin	1,749	2,312	1,736	3,704	4,390
Sardinia	Number of borrowers	1,435	880	324	265	50
	Facilities granted	790	1,070	881	2,089	6,190
	Used margin	657	872	691	1,750	4,763

Credit Conditions and Risk

Access to data:

[TRI30171](#)

Loans (excluding bad loans)

by customer sector and sub-sector

(stocks in millions of euro)

2nd quarter 2017

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

	Total		
	Facilities granted	Used margin	Overshoot
TOTAL	2,065,688	1,628,651	55,539
General government	56,688	35,803	3,149
Central government	16,956	14,012	1,509
Local government	39,390	21,540	1,598
Social security funds	342	250	42
Financial companies	422,448	347,661	7,613
Monetary Financial Institutions	117,930	98,101	563
Financial auxiliaries	8,320	5,744	105
Insurance companies	3,420	1,607	18
Pension funds	182	18	-
Other financial intermediaries	258,284	214,942	5,341
Non-financial companies	979,123	688,163	29,949
Public companies	73,834	35,397	1,160
Private companies	830,082	591,048	26,583
Associations of non-financial companies	1,092	610	22
Craft non-financial quasi-companies	23,760	18,120	545
Other non-financial quasi-companies	50,355	42,988	1,639
Households	489,491	475,169	6,710
Producer households	76,161	70,244	2,010
Consumer households	413,330	404,925	4,701
Non-profit institutions serving households	9,848	7,859	156
Rest of the world	104,764	71,119	7,908
General government	1,486	816	130
Monetary Financial Institutions	44,153	31,360	6,083
Other financial institutions	25,265	15,239	942
Non-financial companies	32,093	22,217	722
Households	1,538	1,394	27
Non-profit institutions serving households	6	5	..
International organizations and other institutions	223	89	3
Unclassifiable and unclassified units	115	87	3

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by customer sector and sub-sector

(stocks in millions of euro)

2nd quarter 2017

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

	Banks		
	Facilities granted	Used margin	Overshoot
TOTAL	1,718,346	1,289,406	51,279
General government	49,870	28,573	2,476
Central government	13,659	10,568	1,136
Local government	35,883	17,776	1,305
Social security funds	328	228	34
Financial companies	416,119	341,162	7,364
Monetary Financial Institutions	117,634	97,799	557
Financial auxiliaries	7,180	4,601	101
Insurance companies	3,410	1,597	18
Pension funds	182	18	-
Other financial intermediaries	256,525	213,182	5,264
Non-financial companies	876,600	594,395	27,728
Public companies	68,478	30,578	1,091
Private companies	743,155	512,173	24,648
Associations of non-financial companies	1,024	553	21
Craft non-financial quasi-companies	20,603	15,009	496
Other non-financial quasi-companies	43,339	36,082	1,471
Households	261,543	246,873	5,743
Producer households	55,327	49,480	1,752
Consumer households	206,216	197,393	3,991
Non-profit institutions serving households	9,564	7,605	151
Rest of the world	102,142	68,724	7,778
General government	1,451	756	105
Monetary Financial Institutions	44,080	31,310	6,081
Other financial institutions	24,867	14,940	941
Non-financial companies	30,185	20,440	622
Households	1,330	1,184	25
Non-profit institutions serving households	6	5	..
International organizations and other institutions	222	89	3
Unclassifiable and unclassified units	107	78	2

Credit Conditions and Risk

Loans (excluding bad loans)

by customer sector and sub-sector

(stocks in millions of euro)

2nd quarter 2017

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

Financial institutions and vehicles			
	Facilities granted	Used margin	Overshoot
TOTAL	347,342	339,245	4,260
General government	6,818	7,230	673
Central government	3,297	3,444	373
Local government	3,507	3,764	292
Social security funds	14	22	8
Financial companies	6,328	6,498	248
Monetary Financial Institutions	296	302	7
Financial auxiliaries	1,141	1,143	4
Insurance companies	10	10	..
Pension funds	-	-	-
Other financial intermediaries	1,759	1,760	76
Non-financial companies	102,523	93,769	2,221
Public companies	5,356	4,819	69
Private companies	86,928	78,875	1,936
Associations of non-financial companies	68	57	1
Craft non-financial quasi-companies	3,157	3,111	49
Other non-financial quasi-companies	7,016	6,906	168
Households	227,948	228,296	968
Producer households	20,834	20,764	258
Consumer households	207,114	207,532	710
Non-profit institutions serving households	284	254	4
Rest of the world	2,622	2,396	130
General government	35	60	25
Monetary Financial Institutions	73	50	1
Other financial institutions	398	299	1
Non-financial companies	1,909	1,777	100
Households	208	210	3
Non-profit institutions serving households	-	-	-
International organizations and other institutions	..	..	-
Unclassifiable and unclassified units	8	9	1

Credit Conditions and Risk

Access to data:

[TRI30156](#)

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

2nd quarter 2017

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
TOTAL	Number of borrowers	3,408,550	1,175,670	756,546	668,771	230,772
	Facilities granted	1,498,564	54,664	68,336	98,862	65,310
	Used margin	1,122,877	49,218	63,811	90,591	53,628
General government	Number of borrowers	7,566	263	144	317	572
	Facilities granted	49,870	7	9	37	103
	Used margin	28,573	31	22	128	119
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	9,727	2,160	1,234	1,333	877
	Facilities granted	298,485	98	112	211	258
	Used margin	243,364	72	86	175	204
Non-financial companies	Number of borrowers	714,379	174,309	93,101	119,207	102,768
	Facilities granted	876,600	8,027	8,566	19,374	32,001
	Used margin	594,395	5,692	6,233	14,253	23,445
<i>of which:</i>	Industry	Number of borrowers	152,498	25,186	15,830	23,433
		Facilities granted	336,253	1,181	1,474	3,881
		Used margin	200,175	777	935	2,479
	Building	Number of borrowers	100,275	22,888	12,788	16,574
		Facilities granted	83,576	1,058	1,181	2,737
		Used margin	73,802	736	916	2,055
	Services	Number of borrowers	444,091	122,761	62,486	76,428
		Facilities granted	432,652	5,628	5,726	12,296
		Used margin	301,054	4,057	4,233	9,333
Producer households	Number of borrowers	421,237	156,561	81,676	81,244	35,199
	Facilities granted	55,327	7,160	7,245	11,952	9,767
	Used margin	49,480	6,067	6,495	10,751	8,538
Consumer households and others	Number of borrowers	2,236,485	833,293	577,107	464,032	90,107
	Facilities granted	215,887	38,975	52,119	66,902	22,830
	Used margin	205,076	37,046	50,738	64,952	21,028

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

2nd quarter 2017

Reporting institutions: **Banks**

		From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
TOTAL	Number of borrowers	111,411	79,081	30,022	25,522	5,786
	Facilities granted	65,061	102,933	86,700	215,860	738,918
	Used margin	49,799	77,692	64,001	152,343	510,413
General government	Number of borrowers	975	1,768	1,264	1,257	456
	Facilities granted	305	1,135	1,680	5,522	41,071
	Used margin	151	591	800	2,520	24,090
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	645	736	460	840	541
	Facilities granted	382	1,044	1,461	8,603	286,310
	Used margin	270	738	911	5,049	235,087
Non-financial companies	Number of borrowers	77,524	64,400	25,811	22,289	4,690
	Facilities granted	47,031	85,843	76,192	192,743	406,584
	Used margin	34,347	63,652	56,072	137,446	247,191
<i>of which:</i>						
Industry	Number of borrowers	20,515	19,753	8,953	8,980	2,222
	Facilities granted	12,792	27,220	27,106	82,232	172,702
	Used margin	7,895	17,163	16,884	50,713	97,927
Building	Number of borrowers	11,836	9,668	3,733	2,616	342
	Facilities granted	7,194	12,601	10,573	20,243	23,123
	Used margin	5,828	10,682	9,606	18,903	19,442
Services	Number of borrowers	43,119	32,884	12,097	9,936	2,019
	Facilities granted	25,751	43,094	35,393	83,953	201,942
	Used margin	19,498	33,270	26,949	62,693	123,503
Producer households	Number of borrowers	13,357	5,345	957	290	7
	Facilities granted	7,442	6,432	2,725	2,019	208
	Used margin	6,458	5,695	2,439	1,804	195
Consumer households and others	Number of borrowers	18,451	6,601	1,478	811	88
	Facilities granted	9,657	8,228	4,515	6,744	4,635
	Used margin	8,368	6,801	3,675	5,335	3,776

Credit Conditions and Risk

Access to data:

[TRI30431](#)

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

2nd quarter 2017

Reporting institutions: **Banks**

	Total			1 facility		
	Facilities granted	Used margin	Number of borrowers	Facilities granted	Used margin	Number of borrowers
ITALY	1,498,564	1,122,877	3,408,550	480,194	437,721	2,974,191
Nord West Italy	661,783	491,348	976,378	203,157	177,378	838,715
Piedmont	94,776	68,101	255,778	25,980	23,193	223,126
Valle d'Aosta	2,300	1,783	8,169	882	783	7,254
Lombardy	539,643	401,940	639,087	167,734	145,368	543,675
Liguria	25,064	19,524	73,344	8,561	8,033	64,660
North East Italy	367,250	277,154	845,262	129,410	120,121	724,488
Trentino Alto Adige	42,293	33,413	115,383	18,394	16,052	103,491
Veneto	159,794	126,452	314,963	69,437	66,335	266,796
Friuli-Venezia Giulia	27,286	20,147	95,930	8,414	8,014	85,455
Emilia Romagna	137,877	97,141	318,986	33,164	29,720	268,746
Central Italy	307,335	219,379	746,900	81,269	76,501	654,120
Tuscany	80,794	62,230	250,598	24,815	23,261	212,519
Umbria	15,376	12,526	60,887	4,753	4,484	52,594
Marche	29,799	22,398	109,967	9,452	8,721	93,271
Lazio	181,365	122,225	325,448	42,249	40,035	295,736
Southern Italy	109,470	91,051	537,453	43,465	41,571	480,503
Abruzzo	16,124	12,717	71,183	5,710	5,433	62,574
Molise	1,977	1,591	12,272	890	832	10,774
Campania	45,604	38,422	193,597	16,773	16,059	173,217
Apulia	31,865	26,407	175,339	13,985	13,400	157,776
Basilicata	4,207	3,424	22,408	1,798	1,736	19,810
Calabria	9,694	8,491	62,654	4,310	4,112	56,352
Islands	52,726	43,945	302,557	22,893	22,149	276,365
Sicily	35,132	28,840	215,002	15,899	15,431	195,237
Sardinia	17,593	15,106	87,555	6,994	6,719	81,128

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

2nd quarter 2017

Reporting institutions: **Banks**

	2 facilities			3 or 4 facilities		
	Facilities granted	Used margin	Number of borrowers	Facilities granted	Used margin	Number of borrowers
ITALY	172,117	138,437	266,370	197,868	146,978	120,677
Nord West Italy	81,584	65,917	81,321	88,944	66,307	39,711
Piedmont	10,217	7,538	20,182	12,832	8,536	9,052
Valle d'Aosta	379	233	637	420	330	229
Lombardy	68,497	56,205	54,973	72,850	55,327	28,108
Liguria	2,491	1,941	5,529	2,841	2,114	2,322
North East Italy	37,570	29,908	71,378	47,190	33,425	34,750
Trentino Alto Adige	6,491	5,325	8,452	6,167	4,756	2,684
Veneto	13,459	10,764	27,722	18,587	12,858	14,239
Friuli-Venezia Giulia	2,621	2,135	6,450	3,295	2,447	2,831
Emilia Romagna	14,998	11,684	28,754	19,141	13,364	14,996
Central Italy	32,739	26,148	57,439	36,431	28,551	25,387
Tuscany	9,338	7,175	22,411	11,655	8,271	11,052
Umbria	1,938	1,726	4,990	2,157	1,640	2,341
Marche	3,444	2,788	9,988	4,417	3,127	4,730
Lazio	18,019	14,458	20,050	18,202	15,513	7,264
Southern Italy	14,116	11,389	37,618	18,040	13,360	14,694
Abruzzo	1,988	1,523	5,559	2,560	1,912	2,245
Molise	292	230	1,020	396	303	389
Campania	5,993	4,898	13,342	7,097	5,160	5,223
Apulia	3,932	3,194	11,597	5,224	3,953	4,569
Basilicata	597	471	1,723	841	549	704
Calabria	1,314	1,071	4,377	1,922	1,484	1,564
Islands	6,107	5,075	18,614	7,264	5,334	6,135
Sicily	4,143	3,396	13,858	5,153	3,634	4,753
Sardinia	1,965	1,679	4,756	2,110	1,700	1,382

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

2nd quarter 2017

Reporting institutions: **Banks**

More than 4 facilities		
Facilities granted	Used margin	Number of borrowers

ITALY	648,385	399,742	47,312
Nord West Italy	288,098	181,746	16,631
Piedmont	45,747	28,834	3,418
Valle d'Aosta	619	437	49
Lombardy	230,561	145,040	12,331
Liguria	11,171	7,435	833
North East Italy	153,080	93,699	14,646
Trentino Alto Adige	11,240	7,281	756
Veneto	58,310	36,495	6,206
Friuli-Venezia Giulia	12,955	7,550	1,194
Emilia Romagna	70,574	42,373	6,490
Central Italy	156,896	88,179	9,954
Tuscany	34,987	23,522	4,616
Umbria	6,528	4,675	962
Marche	12,486	7,762	1,978
Lazio	102,895	52,219	2,398
Southern Italy	33,850	24,731	4,638
Abruzzo	5,866	3,849	805
Molise	400	227	89
Campania	15,743	12,305	1,815
Apulia	8,723	5,859	1,397
Basilicata	971	667	171
Calabria	2,147	1,824	361
Islands	16,462	11,387	1,443
Sicily	9,937	6,379	1,154
Sardinia	6,525	5,008	289

Credit Conditions and Risk

Access to data:

[TRI30446](#)

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

2nd quarter 2017

Reporting institutions: **Banks**

	Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
TOTAL	3,408,550	1,175,670	756,546	668,771	230,772
<i>of which:</i> 1 facility	2,974,191	1,156,158	708,222	574,477	139,912
2 facilities	266,370	18,949	46,106	78,548	59,745
3 or 4 facilities	120,677	553	2,208	15,618	29,506
more than 4 facilities	47,312	10	10	128	1,609
General government	7,566	263	144	317	572
<i>of which:</i> 1 facility	4,299	243	131	276	475
2 facilities	1,845	13	10	35	80
3 or 4 facilities	1,159	6	2	6	13
more than 4 facilities	263	1	1	-	4
Financial companies (excluding Monetary Financial Institutions)	9,727	2,160	1,234	1,333	877
<i>of which:</i> 1 facility	6,813	2,051	992	910	510
2 facilities	1,799	104	222	326	223
3 or 4 facilities	763	5	19	91	137
more than 4 facilities	352	-	1	6	7
Non-financial companies	714,379	174,309	93,101	119,207	102,768
<i>of which:</i> 1 facility	426,889	168,184	70,800	69,337	43,207
2 facilities	147,429	5,952	21,245	39,776	36,290
3 or 4 facilities	95,671	168	1,055	10,019	22,010
more than 4 facilities	44,390	5	1	75	1,261
Producer households	421,237	156,561	81,676	81,244	35,199
<i>of which:</i> 1 facility	356,253	152,076	70,538	61,545	19,527
2 facilities	48,441	4,356	10,556	16,203	10,564
3 or 4 facilities	14,806	129	578	3,466	4,869
more than 4 facilities	1,737	-	4	30	239
Consumer households and others	2,236,485	833,293	577,107	464,032	90,107
<i>of which:</i> 1 facility	2,162,031	824,639	562,770	440,136	75,216
2 facilities	65,766	8,406	13,785	21,877	12,378
3 or 4 facilities	8,120	244	549	2,002	2,416
more than 4 facilities	568	4	3	17	97

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

2nd quarter 2017

Reporting institutions: **Banks**

	From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
TOTAL	111,411	79,081	30,022	25,522	5,786
<i>of which:</i> 1 facility	43,034	22,472	6,169	3,906	604
2 facilities	31,491	17,521	5,093	3,069	493
3 or 4 facilities	31,526	26,185	8,582	5,325	812
more than 4 facilities	5,360	12,903	10,178	13,222	3,877
General government	975	1,768	1,264	1,257	456
<i>of which:</i> 1 facility	726	1,028	529	332	47
2 facilities	198	546	460	399	75
3 or 4 facilities	51	189	259	449	175
more than 4 facilities	-	5	16	77	159
Financial companies (excluding Monetary Financial Institutions)	645	736	460	840	541
<i>of which:</i> 1 facility	375	410	197	358	192
2 facilities	153	216	146	239	110
3 or 4 facilities	93	86	82	133	100
more than 4 facilities	24	24	35	110	139
Non-financial companies	77,524	64,400	25,811	22,289	4,690
<i>of which:</i> 1 facility	23,436	15,204	4,427	2,822	341
2 facilities	23,060	13,716	3,890	2,181	287
3 or 4 facilities	26,387	23,304	7,660	4,441	518
more than 4 facilities	4,641	12,176	9,834	12,845	3,544
Producer households	13,357	5,345	957	290	7
<i>of which:</i> 1 facility	5,192	1,545	197	46	1
2 facilities	4,108	1,443	209	42	3
3 or 4 facilities	3,497	1,784	329	94	2
more than 4 facilities	560	573	222	108	1
Consumer households and others	18,451	6,601	1,478	811	88
<i>of which:</i> 1 facility	12,964	4,095	781	323	20
2 facilities	3,892	1,570	379	201	18
3 or 4 facilities	1,460	811	247	205	17
more than 4 facilities	135	125	71	82	33

Credit Conditions and Risk

Access to data:

[TRI30466](#)

Average number of banks per borrower

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

(numbers in unit, percentages)

2nd quarter 2017

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000
TOTAL	Average number of banks per borrower	1.24	1.02	1.07	1.17
	First bank's share of total credit granted (%)	64	99	98	95
General government	Average number of banks per borrower	1.78	1.11	1.13	1.15
	First bank's share of total credit granted (%)	68	100	99	97
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.70	1.05	1.21	1.41
	First bank's share of total credit granted (%)	79	98	93	88
Non-financial companies	Average number of banks per borrower	1.89	1.04	1.25	1.51
	First bank's share of total credit granted (%)	50	98	90	84
<i>of which:</i>					
Industry	Average number of banks per borrower	2.53	1.04	1.27	1.60
	First bank's share of total credit granted (%)	40	98	90	81
Building	Average number of banks per borrower	1.67	1.03	1.23	1.48
	First bank's share of total credit granted (%)	66	99	91	85
Services	Average number of banks per borrower	1.71	1.04	1.25	1.50
	First bank's share of total credit granted (%)	54	98	90	84
Producer households	Average number of banks per borrower	1.21	1.03	1.14	1.29
	First bank's share of total credit granted (%)	87	99	95	91
Consumer households and others	Average number of banks per borrower	1.04	1.01	1.03	1.06
	First bank's share of total credit granted (%)	96	100	99	99

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

Source: Central Credit Register

Credit Conditions and Risk

Average number of banks per borrower

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

(numbers in unit, percentages)

2nd quarter 2017

Reporting institutions: **Banks**

		From 250,000 to 500,000	From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000
TOTAL	Average number of banks per borrower	1.57	2.15	2.81	3.73
	First bank's share of total credit granted (%)	85	75	69	62
General government	Average number of banks per borrower	1.23	1.31	1.55	1.88
	First bank's share of total credit granted (%)	95	93	91	88
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.64	1.73	1.74	2.14
	First bank's share of total credit granted (%)	85	85	86	80
Non-financial companies	Average number of banks per borrower	1.88	2.36	3.00	3.97
	First bank's share of total credit granted (%)	77	71	65	59
<i>of which:</i>					
Industry	Average number of banks per borrower	2.10	2.71	3.53	4.71
	First bank's share of total credit granted (%)	71	63	56	49
Building	Average number of banks per borrower	1.77	2.10	2.43	2.96
	First bank's share of total credit granted (%)	80	77	75	72
Services	Average number of banks per borrower	1.83	2.26	2.87	3.76
	First bank's share of total credit granted (%)	79	73	68	62
Producer households	Average number of banks per borrower	1.63	2.10	2.56	3.24
	First bank's share of total credit granted (%)	85	79	77	74
Consumer households and others	Average number of banks per borrower	1.20	1.42	1.61	1.88
	First bank's share of total credit granted (%)	96	92	90	87

Credit Conditions and Risk

Average number of banks per borrower

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

(numbers in unit, percentages)

2nd quarter 2017

Reporting institutions: **Banks**

		From 5,000,000 to 25,000,000	More than 25,000,000
TOTAL	Average number of banks per borrower	5.20	8.09
	First bank's share of total credit granted (%)	53	55
General government	Average number of banks per borrower	2.45	4.05
	First bank's share of total credit granted (%)	88	64
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	2.48	5.44
	First bank's share of total credit granted (%)	81	79
Non-financial companies	Average number of banks per borrower	5.58	8.88
	First bank's share of total credit granted (%)	49	37
<i>of which:</i>			
Industry	Average number of banks per borrower	6.58	9.88
	First bank's share of total credit granted (%)	39	31
Building	Average number of banks per borrower	3.86	6.63
	First bank's share of total credit granted (%)	67	46
Services	Average number of banks per borrower	5.17	8.11
	First bank's share of total credit granted (%)	54	40
Producer households	Average number of banks per borrower	4.00	2.86
	First bank's share of total credit granted (%)	68	79
Consumer households and others	Average number of banks per borrower	2.38	4.00
	First bank's share of total credit granted (%)	81	64

Credit Conditions and Risk

Access to data:

[TRI30266](#)

Loans

by type of default

(stocks in millions of euro)

Reporting institutions: **Banks and CDP**

2017-Q2	2017-Q1	2016-Q4
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Non-performing loans

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

Loans subject to forbearance	13,114	13,032	12,051
Other exposures	177,192	189,022	187,724

Likely defaults

Loans subject to forbearance	51,981	55,989	56,704
Other exposures	51,848	60,392	60,385

Non-performing past due loans/exposures

Loans subject to forbearance	1,020	1,179	1,234
Other exposures	5,246	5,844	6,234

Performing loans

Loans subject to forbearance	30,947	33,055	32,879
Other exposures	1,644,081	1,641,448	1,644,321

TOTAL LOANS TO CUSTOMERS	1,975,536	2,000,072	2,001,735
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Notes: This table basically corresponds to the previous table TDB30266. Loans covered by concessions are credit exposures that fall into the categories of "Non-performing exposures with forbearance measures" and "Forborne performing exposures" as defined by the EBA's International Technical Standards. The data include transactions with resident and non-resident customers, excluding interbank relations. The data are reported at book value excluding interest for late payment. Non-performing loans do not include securities classified as held for trading, these are instead included in the loans (performing) not subject to forbearance.

Source: supervisory returns

Credit Conditions and Risk

Access to data:

[TRI30267](#)

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

2nd quarter 2017

Reporting institutions: **Banks and CDP**

Bad loans (gross of write-downs and net of write-offs)				
Total	of which:			
	Non-financial companies	Producer households	Consumer households and others	
			for consumer credit	for purchase of buildings

ITALIA	189,348	134,962	15,289	2,578	16,708
North West Italy	55,743	39,428	3,742	538	6,219
Piedmont and Valle d'Aosta	11,342	7,781	1,025	149	1,149
Lombardy	40,680	29,049	2,403	344	4,651
Liguria	3,721	2,598	314	45	419
North East Italy	41,270	31,486	2,814	287	2,793
Trentino Alto Adige	2,991	2,227	212	13	48
Veneto	16,728	12,635	1,171	114	1,330
Friuli-Venezia Giulia	2,741	2,057	258	30	151
Emilia Romagna	18,809	14,566	1,173	131	1,264
Central Italy	47,446	35,443	3,333	528	3,266
Tuscany	16,406	12,606	1,488	133	776
Umbria	3,411	2,450	379	33	268
Marche	5,264	3,759	482	46	395
Lazio	22,366	16,628	984	316	1,828
Southern Italy	29,686	19,485	3,250	818	2,928
Abruzzo and Molise	4,640	3,352	491	74	324
Campania	12,101	8,079	902	404	1,365
Apulia and Basilicata	9,696	6,133	1,305	220	948
Calabria	3,249	1,920	552	119	290
Islands	15,203	9,120	2,150	407	1,503
Sicily	11,120	6,213	1,589	330	1,269
Sardinia	4,083	2,908	561	77	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 returns

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

2nd quarter 2017

Reporting institutions: **Banks and CDP**

Likely defaults				
Total	of which:			
	Non-financial companies	Producer households	Consumer households and others	
			for consumer credit	for purchase of buildings

ITALIA	101,628	77,640	4,984	1,881	6,924
North West Italy	35,015	27,719	1,145	387	2,042
Piedmont and Valle d'Aosta	3,942	2,745	277	108	412
Lombardy	27,641	22,031	760	244	1,457
Liguria	3,432	2,943	108	35	173
North East Italy	22,167	17,336	1,183	215	1,216
Trentino Alto Adige	2,493	1,925	227	10	96
Veneto	8,516	6,673	454	86	475
Friuli-Venezia Giulia	1,352	996	110	21	81
Emilia Romagna	9,805	7,742	391	97	563
Central Italy	25,397	19,839	1,226	449	1,627
Tuscany	7,840	6,093	581	116	457
Umbria	1,525	1,156	98	25	118
Marche	2,917	2,163	199	43	205
Lazio	13,115	10,426	348	266	848
Southern Italy	13,117	9,246	918	536	1,290
Abruzzo and Molise	1,766	1,170	179	58	181
Campania	6,613	5,143	265	245	558
Apulia and Basilicata	3,690	2,347	339	153	414
Calabria	1,049	585	135	80	138
Islands	5,932	3,500	512	294	749
Sicily	4,309	2,287	409	235	602
Sardinia	1,622	1,214	102	59	146

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

2nd quarter 2017

Reporting institutions: **Banks and CDP**

Non-performing past due loans/exposures				
Total	of which:			
	Non-financial companies	Producer households	Consumer households and others	
			for consumer credit	for purchase of buildings

ITALIA	6,247	2,605	737	863	829
North West Italy	1,539	748	172	176	191
Piedmont and Valle d'Aosta	408	204	53	58	46
Lombardy	1,004	484	101	103	129
Liguria	127	61	18	15	16
North East Italy	1,025	527	132	111	110
Trentino Alto Adige	122	65	22	6	10
Veneto	377	175	53	47	42
Friuli-Venezia Giulia	87	46	11	11	8
Emilia Romagna	439	240	47	48	50
Central Italy	1,765	723	194	199	224
Tuscany	448	193	69	55	48
Umbria	141	56	19	15	14
Marche	215	91	39	19	24
Lazio	961	382	67	110	138
Southern Italy	1,373	474	166	255	188
Abruzzo and Molise	238	91	37	28	37
Campania	568	199	49	122	70
Apulia and Basilicata	390	136	58	72	62
Calabria	177	48	21	34	18
Islands	545	133	74	122	117
Sicily	447	104	60	96	101
Sardinia	98	29	14	26	16

Credit Conditions and Risk

Access to data:

[TRI30206](#)

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

by size class

(numbers in unit, stocks in millions of euro)

2nd quarter 2017

Reporting institutions: **Banks**

Number of borrowers	Bad loans
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TOTALE	1,306,466	183,132
From 250 to 30,000 euro	818,501	5,370
From 30,000 to 75,000 euro	158,500	6,997
From 75,000 to 125,000 euro	99,362	8,863
From 125,000 to 250,000 euro	122,292	19,047
From 250,000 to 500,000 euro	48,556	14,766
From 500,000 to 1,000,000 euro	26,266	15,944
From 1,000,000 to 2,500,000 euro	19,775	26,418
From 2,500,000 to 5,000,000 euro	7,506	22,498
From 5,000,000 to 25,000,000 euro	5,149	41,300
More than 25,000,000 euro	559	21,930

Notes: This table basically corresponds to the previous table TDB30206. The size classes of bad loans are calculated on the total amount of bad loans reported by all banks to the Central Credit Register for each borrower. The size classes are expressed in euros and do not include the upper bounds of the intervals. The data only include transactions with resident customers, excluding Monetary Financial Institutions.

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30031](#)

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

by customer geographical area, sector and economic activity

(numbers in unit, stocks in millions of euro)

2nd quarter 2017

Reporting institutions: **Banks**

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

ITALY

Number of borrowers	113	2,207	248,095	46,031	50,448	147,661	187,943	861,611
Bad loans	220	2,965	133,226	30,208	38,744	61,481	14,587	31,909

North West Italy

Number of borrowers	9	659	65,926	12,647	13,419	39,352	41,098	208,342
Bad loans	145	1,231	38,437	9,163	10,797	17,997	3,414	9,841

North East Italy

Number of borrowers	-	432	46,004	9,581	9,977	25,904	29,059	121,192
Bad loans	-	798	31,845	7,153	10,682	13,560	2,703	5,981

Central Italy

Number of borrowers	14	544	64,091	11,047	12,573	39,534	40,133	175,677
Bad loans	23	688	35,047	7,092	10,332	16,783	3,261	6,919

Southern Italy

Number of borrowers	63	380	48,969	9,323	9,845	28,583	48,305	232,749
Bad loans	35	168	19,140	5,114	4,640	8,794	3,143	5,944

Islands

Number of borrowers	27	192	23,105	3,433	4,634	14,288	29,348	123,651
Bad loans	18	80	8,758	1,686	2,292	4,348	2,066	3,225

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30231](#)

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

by customer sector and sub-sector

(stocks in millions of euro)

2nd quarter 2017

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

	Total	Banks	Financial institutions and vehicles
TOTAL	250,640	184,118	66,522
General government	313	220	93
Central government	22	11	11
Local government	291	209	82
Social security funds	-	-	-
Financial companies	3,881	2,965	916
Monetary Financial Institutions	-	-	-
Financial auxiliaries	504	401	103
Insurance companies	1	..	1
Pension funds	..	..	-
Other financial intermediaries	917	488	430
Non-financial companies	178,640	133,226	45,414
Public companies	1,332	1,129	203
Private companies	155,547	116,964	38,583
Associations of non-financial companies	143	77	66
Craft non-financial quasi-companies	5,512	4,082	1,430
Other non-financial quasi-companies	16,106	10,975	5,131
Households	65,213	45,964	19,249
Producer households	21,322	14,587	6,735
Consumer households	43,891	31,377	12,514
Non-profit institutions serving households	877	523	354
Rest of the world	1,146	986	160
General government	-	-	-
Monetary Financial Institutions	70	63	7
Other financial institutions	142	104	38
Non-financial companies	826	725	101
Households	108	94	14
Non-profit institutions serving households	..	..	..
International organizations and other institutions	..	-	..
Unclassifiable and unclassified units	11	9	2

Notes: This table basically corresponds to the previous table TDB30231. The data include transactions with resident and non-resident customers, including Monetary Financial Institutions.

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30226](#)

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

by type of guarantee and customer economic activity

(stocks in millions of euro)

2nd quarter 2017

Reporting institutions: **Banks**

Bad loans	of which: backed by real security
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TOTAL	166,880	63,051
Agriculture, forestry and fishing	6,432	3,509
Mining and quarrying	398	161
Manufacturing	35,600	8,743
Electricity, gas, steam and air conditioning supply	936	174
Water supply, sewerage, waste management and remediation activities	1,054	238
Construction	45,471	20,998
Wholesale and retail trade; repair of motor vehicles and motorcycles	27,996	6,450
Transportation and storage	3,970	1,008
Accommodation and food service activities	5,830	3,238
Information and communication	1,894	352
Financial and insurance activities	182	84
Real estate activities	25,993	14,698
Professional, scientific and technical activities	3,903	1,197
Administrative and support service activities	3,938	1,039
All remaining activities (sections O,P,Q,R,S,T)	2,752	981

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30033](#)

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

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

(stocks in millions of euro)

2nd quarter 2017

Reporting institutions: **Banks**

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

ITALY

Bad loans	225	3,430	150,602	36,458	42,535	68,573	16,006	36,351
of which: backed by real security	24	1,672	68,751	11,153	24,255	31,485	8,419	22,131

North West Italy

Bad loans	145	1,448	44,032	11,226	11,959	20,305	3,714	10,811
of which: backed by real security	14	814	20,573	3,316	7,138	9,733	2,101	7,374

North East Italy

Bad loans	-	920	35,790	8,616	11,612	15,073	2,881	6,478
of which: backed by real security	-	498	18,130	2,661	7,089	8,069	1,765	4,392

Central Italy

Bad loans	28	781	39,219	8,369	11,305	18,665	3,566	7,815
of which: backed by real security	7	252	16,564	2,295	6,033	7,692	1,894	4,598

Southern Italy

Bad loans	35	196	21,836	6,253	5,076	9,842	3,561	7,293
of which: backed by real security	1	71	8,993	2,134	2,502	3,959	1,623	3,734

Islands

Bad loans	18	85	9,725	1,994	2,583	4,688	2,284	3,955
of which: backed by real security	1	38	4,491	747	1,493	2,032	1,036	2,032

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30265](#)

Adjusted bad loans

by customer region

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

2nd quarter 2017

Reporting institutions: **Banks**

	Adjusted bad loans		Adjusted bad loans and bad loans ratio	New adjusted bad loans in the quarter		Adjusted bad loans returned performing in the quarter	
	Number of borrowers	Used margin		Number of borrowers	Used margin	Number of borrowers	Used margin
ITALY	1,340,699	197,508	1.08	57,064	7,105	6,022	976
North West Italy	326,584	57,177	1.08	12,870	1,921	1,315	294
Piedmont	87,350	11,124	1.06	3,362	291	337	65
Valle D'Aosta	1,767	191	1.06	99	6	8	1
Liguria	31,527	3,583	1.09	1,249	89	119	12
Lombardy	205,940	42,278	1.08	8,160	1,536	851	217
North East Italy	203,292	44,506	1.08	8,709	1,996	913	227
Veneto	82,400	18,299	1.07	3,579	648	375	80
Friuli-Venezia Giulia	19,212	3,046	1.10	772	65	85	8
Emilia Romagna	91,616	19,886	1.08	3,875	1,127	396	123
Trentino Alto Adige	10,064	3,276	1.06	483	156	57	16
Central Italy	288,278	49,877	1.09	12,600	2,147	1,427	219
Tuscany	88,655	17,189	1.07	3,850	570	397	86
Umbria	21,853	3,680	1.09	825	185	117	11
Marche	33,858	5,900	1.12	1,498	188	163	40
Lazio	143,912	23,108	1.08	6,427	1,204	750	83
Southern Italy	340,451	30,809	1.08	15,379	709	1,513	159
Abruzzo	31,854	4,141	1.07	1,561	119	163	15
Molise	6,447	639	1.10	289	10	31	6
Campania	152,075	12,605	1.07	6,709	316	619	53
Apulia	90,589	8,891	1.11	4,014	171	422	58
Basilicata	10,171	1,208	1.07	465	15	58	5
Calabria	49,315	3,325	1.06	2,341	78	220	23
Islands	182,094	15,139	1.07	7,506	331	854	78
Sicily	141,925	10,956	1.07	6,029	264	689	66
Sardinia	40,169	4,182	1.05	1,477	67	165	11

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30271](#)

Adjusted bad loans

by customer sector and economic activity

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

2nd quarter 2017

Reporting institutions: **Banks**

Adjusted bad loans		Adjusted bad loans and bad loans ratio	New adjusted bad loans in the quarter		Adjusted bad loans returned performing in the quarter	
Number of borrowers	Used margin		Number of borrowers	Used margin	Number of borrowers	Used margin

TOTAL	1,340,699	197,508	1.08	57,064	7,105	6,022	976
General government	110	325	1.47	5	3	35	22
Financial companies (excluding Monetary Financial Institutions)	2,178	3,123	1.05	97	431	7	1
Non-financial companies	248,123	145,112	1.09	7,459	5,070	859	598
<i>of which:</i>							
Industry	46,327	32,784	1.09	1,097	746	162	170
Building	50,476	42,554	1.10	1,419	1,800	173	171
Services	132,741	63,065	1.06	4,278	2,313	456	232
Producer households	190,182	15,633	1.07	6,438	450	940	106
Consumer households and e others	893,473	33,076	1.04	42,714	1,145	4,162	248

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30486](#)

Default rates for loans

by customer sector and total credit used (size classes)

(percentages)

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

	2014-Q3	2014-Q4	2015-Q1	2015-Q2	2015-Q3	2015-Q4
TOTAL	0.62	0.79	0.59	0.75	0.59	0.75
Up to 125,000 euro	0.29	0.35	0.31	0.36	0.30	0.38
From 125,000 to 500,000 euro	0.55	0.68	0.58	0.70	0.57	0.68
More than 500,000 euro	0.71	0.92	0.66	0.85	0.66	0.86
General government	0.07	0.01	0.13	0.05	0.20	0.04
Up to 125,000 euro	0.14	0.08	0.20	0.08	0.01	0.00
From 125,000 to 500,000 euro	0.10	0.22	0.62	0.16	0.12	0.05
More than 500,000 euro	0.07	0.01	0.13	0.04	0.20	0.04
Financial companies (excluding Monetary Financial Institutions)	0.05	0.06	0.04	0.13	0.13	0.04
Up to 125,000 euro	0.56	0.80	0.62	0.64	0.43	0.39
From 125,000 to 500,000 euro	1.07	0.95	0.63	0.71	0.92	1.31
More than 500,000 euro	0.05	0.05	0.04	0.13	0.13	0.04
Non-financial companies	1.06	1.29	0.93	1.15	0.90	1.19
Up to 125,000 euro	0.87	1.09	0.82	0.93	1.04	0.89
From 125,000 to 500,000 euro	0.95	1.11	0.93	1.05	0.97	1.07
More than 500,000 euro	1.07	1.31	0.93	1.17	0.89	1.21
Producer households	0.82	1.08	0.84	0.94	0.86	0.98
Up to 125,000 euro	0.58	0.72	0.55	0.67	0.58	0.65
From 125,000 to 500,000 euro	0.83	1.09	0.79	0.96	0.84	0.95
More than 500,000 euro	1.06	1.46	1.24	1.21	1.19	1.38
Consumer households	0.30	0.39	0.35	0.41	0.31	0.42
Up to 125,000 euro	0.21	0.25	0.23	0.28	0.21	0.30
From 125,000 to 500,000 euro	0.35	0.45	0.42	0.52	0.38	0.49
More than 500,000 euro	0.63	1.10	0.80	0.80	0.70	0.95
Other sectors	0.10	0.15	0.17	1.59	0.10	0.23
Up to 125,000 euro	0.20	0.31	0.21	0.24	0.26	0.24
From 125,000 to 500,000 euro	0.25	0.24	0.10	0.38	0.05	0.33
More than 500,000 euro	0.07	0.12	0.18	1.93	0.10	0.21

Notes: This table basically corresponds to the previous table TDB30486. The size classes are expressed in euros and do not include the upper bounds of the intervals. The data only include transactions with resident customers, excluding Monetary Financial Institutions.

Source: Central Credit Register

Credit Conditions and Risk

Default rates for loans

by customer sector and total credit used (size classes)

(percentages)

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

	2016-Q1	2016-Q2	2016-Q3	2016-Q4	2017-Q1	2017-Q2
TOTAL	0.58	0.60	0.51	0.74	0.48	0.55
Up to 125,000 euro	0.34	0.40	0.29	0.41	0.34	0.29
From 125,000 to 500,000 euro	0.67	0.66	0.53	0.76	0.55	0.49
More than 500,000 euro	0.63	0.63	0.56	0.82	0.50	0.63
General government	0.03	0.04	0.03	0.12	0.06	0.01
Up to 125,000 euro	0.00	0.00	0.13	0.00	0.00	0.00
From 125,000 to 500,000 euro	0.12	0.21	0.00	0.12	0.11	0.00
More than 500,000 euro	0.03	0.04	0.03	0.12	0.06	0.01
Financial companies (excluding Monetary Financial Institutions)	0.06	0.12	0.09	0.04	0.04	0.19
Up to 125,000 euro	0.61	0.79	0.36	0.75	0.46	0.57
From 125,000 to 500,000 euro	0.70	0.79	0.98	1.22	1.32	0.76
More than 500,000 euro	0.06	0.12	0.09	0.04	0.04	0.19
Non-financial companies	0.89	0.86	0.77	1.15	0.71	0.81
Up to 125,000 euro	1.04	0.87	0.78	1.17	0.83	0.72
From 125,000 to 500,000 euro	1.12	1.00	0.86	1.21	0.80	0.75
More than 500,000 euro	0.87	0.85	0.77	1.15	0.70	0.82
Producer households	0.90	0.95	0.78	1.08	0.70	0.72
Up to 125,000 euro	0.62	0.75	0.53	0.80	0.61	0.53
From 125,000 to 500,000 euro	0.92	0.98	0.79	1.09	0.73	0.70
More than 500,000 euro	1.16	1.12	1.06	1.40	0.76	0.98
Consumer households	0.36	0.42	0.31	0.46	0.36	0.33
Up to 125,000 euro	0.24	0.32	0.22	0.31	0.27	0.22
From 125,000 to 500,000 euro	0.46	0.49	0.37	0.56	0.43	0.37
More than 500,000 euro	0.67	0.85	0.63	1.13	0.67	0.98
Other sectors	0.37	0.14	0.14	0.17	0.07	0.17
Up to 125,000 euro	0.24	0.26	0.19	0.40	0.20	0.31
From 125,000 to 500,000 euro	0.21	0.33	0.16	0.39	0.14	0.22
More than 500,000 euro	0.42	0.09	0.13	0.10	0.04	0.14

Credit Conditions and Risk

Access to data:

[TRI30821](#)

Lending rates on loans (excluding bad loans) - stocks

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

(percentages)

2nd quarter 2017

Reporting institutions: **Sample of banks**

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

ITALY

Initial period of rate fixation:

Up to 1 year	2.13	2.65	2.38	3.51	2.62	3.25	2.00
From 1 to 5 years	1.41	1.46	1.35	2.41	1.36	3.34	2.54
More than 5 years	2.62	2.72	2.94	3.21	2.47	3.50	2.83

North West Italy

Initial period of rate fixation:

Up to 1 year	1.88	2.58	2.39	3.32	2.52	3.10	1.98
From 1 to 5 years	1.29	1.37	1.12	2.36	1.39	2.87	2.74
More than 5 years	2.80	2.84	2.66	2.76	2.97	3.26	2.71

North East Italy

Initial period of rate fixation:

Up to 1 year	2.43	2.57	2.34	3.57	2.55	2.98	2.11
From 1 to 5 years	1.28	1.43	1.19	1.81	1.57	2.89	1.95
More than 5 years	1.99	2.60	2.41	2.41	2.82	3.05	2.68

Central Italy

Initial period of rate fixation:

Up to 1 year	2.05	2.73	2.46	3.52	2.65	3.23	2.04
From 1 to 5 years	1.38	1.32	1.86	2.97	1.06	3.62	2.37
More than 5 years	2.90	2.19	3.64	3.99	1.51	3.57	2.91

Southern Italy

Initial period of rate fixation:

Up to 1 year	2.66	2.91	2.27	3.87	3.13	4.24	1.68
From 1 to 5 years	2.67	2.50	2.27	3.11	2.51	4.18	3.38
More than 5 years	3.37	3.72	3.90	4.06	3.53	3.89	2.95

Islands

Initial period of rate fixation:

Up to 1 year	2.52	2.82	2.76	3.95	2.62	4.10	2.24
From 1 to 5 years	2.68	2.42	1.84	2.67	2.74	4.37	4.11
More than 5 years	3.41	4.00	4.10	3.98	3.84	4.28	3.23

Notes: This table basically corresponds to the previous table TDB30821. Only lending in euros to resident customers is considered, excluding Monetary Financial Institutions. The size classes are expressed in euros and do not include the upper bounds of the intervals. The rates are calculated as the weighted average of the actual rates charged to customers, excluding transactions at subsidized interest rates (for further information see: "Methods and Sources: Methodological Notes").

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30830](#)

Lending rates on revocable loans - stocks

by customer region and total credit granted (size classes)

(percentages)

2nd quarter 2017

Reporting institutions: **Sample of banks**

	Total	Up to 125,000	From 125,000 to 250,000	From 250,000 to 1,000,000	From 1,000,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
ITALY	4.82	8.74	7.92	7.05	5.79	4.83	2.03
North West Italy	3.94	8.04	7.48	6.71	5.32	4.49	1.56
Piedmont	4.64	7.36	7.05	6.39	5.26	4.59	2.27
Valle d'Aosta	5.83	8.20	7.37	6.42	5.65	3.99	5.12
Liguria	5.57	8.52	7.45	6.84	5.72	5.28	3.11
Lombardy	3.62	8.26	7.68	6.82	5.30	4.37	1.38
North East Italy	4.97	7.92	7.19	6.43	5.36	4.50	2.59
Trentino Alto Adige	4.12	6.69	5.72	5.26	4.28	3.02	2.85
Veneto	5.65	8.19	7.41	6.77	5.69	4.82	3.29
Friuli-Venezia Giulia	5.64	7.53	7.96	6.56	5.65	5.29	2.71
Emilia Romagna	4.71	8.02	7.51	6.66	5.63	4.82	2.23
Central Italy	5.28	9.25	8.00	7.16	6.23	5.39	2.64
Tuscany	5.83	9.07	8.13	7.17	6.25	5.61	2.20
Umbria	7.78	9.56	9.15	8.49	7.52	7.13	5.72
Marche	6.44	7.95	7.76	7.47	6.60	5.68	3.75
Lazio	4.74	9.63	7.83	6.91	5.97	5.11	2.64
Southern Italy	7.35	10.00	9.30	8.28	7.11	5.87	5.01
Abruzzo	7.77	9.37	8.65	7.72	7.89	6.95	6.21
Molise	7.81	10.01	8.94	8.69	7.37	5.61	3.30
Campania	7.04	9.75	8.81	7.98	6.93	5.33	4.87
Apulia	7.25	9.98	9.74	8.57	6.86	5.89	5.04
Basilicata	7.71	9.84	9.57	8.44	6.62	7.12	8.93
Calabria	8.31	11.53	10.80	9.09	7.75	6.50	1.72
Islands	5.22	9.69	9.19	8.47	7.23	5.61	1.44
Sicily	7.28	9.51	8.99	8.28	7.09	5.81	4.50
Sardinia	3.15	10.30	9.71	9.03	7.55	5.06	0.88

Notes: This table basically corresponds to the previous table TDB30830. Only lending in euros to resident customers is considered, excluding Monetary Financial Institutions. The size classes are expressed in euros and do not include the upper bounds of the intervals. The rates are calculated as the weighted average of the actual rates charged to customers, excluding transactions at subsidized interest rates (for further information see: "Methods and Sources: Methodological Notes").

Sources: Survey of lending rates

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

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

2nd quarter 2017Reporting institutions: **Sample of banks**

Matched loans	Term loans			Revocable loans
	Initial period of rate fixation			
	Up to 1 year	More than 1 up to 5 years	More than 5 years	
3.28	2.11	1.51	2.81	6.00
7.70	1.85	3.59	3.92	9.65
6.37	2.77	2.93	3.88	8.05
4.46	2.53	2.03	3.60	6.27
2.80	2.26	1.45	3.00	5.02
1.75	1.65	1.08	1.68	3.31
3.21	2.09	1.50	2.91	5.36
8.12	2.68	2.87	3.66	9.30
6.59	2.68	2.54	3.62	7.81
4.56	2.47	1.78	3.36	5.82
2.78	2.18	1.38	3.03	4.67
1.56	1.70	1.14	2.31	2.84
3.18	2.10	1.45	2.69	5.55
6.97	2.73	3.18	3.36	8.73
5.75	2.64	2.46	3.30	7.19
4.19	2.44	1.83	3.10	5.76
2.79	2.23	1.20	2.78	4.65
1.80	1.55	1.14	2.00	3.44

Notes: This table basically corresponds to the previous table TDB30840. Only lending in euros to resident productive sector is considered. The size classes are expressed in euros and do not include the upper bounds of the intervals. The rates are calculated as the weighted average of the actual rates charged to customers, excluding transactions at subsidized interest rates (for further information see: "Methods and Sources: Methodological Notes").

Sources: Survey of lending rates

Credit Conditions and Risk

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

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

2nd quarter 2017

Reporting institutions: **Sample of banks**

	Matched loans	Term loans			Revocable loans
		Initial period of rate fixation			
		Up to 1 year	More than 1 up to 5 years	More than 5 years	
	3.02	2.21	1.26	2.18	6.36
	7.35	2.69	3.94	4.00	9.96
	6.33	2.82	3.15	3.98	8.39
	4.04	2.70	2.47	3.81	6.79
	2.35	2.42	1.70	3.03	5.60
	1.88	1.64	0.96	0.90	3.56
	4.18	2.04	2.67	3.77	7.79
	8.53	0.84	4.51	4.26	10.72
	7.19	3.10	3.75	4.38	9.13
	5.39	2.60	2.60	4.21	7.52
	3.65	2.29	1.96	3.08	6.10
	2.15	1.76	1.58	2.09	5.02
	4.30	2.06	2.58	4.09	7.86
	7.83	0.91	4.56	4.50	10.40
	6.88	3.13	3.68	4.65	8.97
	5.57	2.71	2.61	4.63	7.52
	4.02	2.46	2.25	3.63	5.80
	2.03	1.84	1.66	2.48	5.00

Credit Conditions and Risk

Access to data:

[TRI30850](#)

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

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

(percentages)

2nd quarter 2017

Reporting institutions: **Sample of banks**

Non-financial companies and producer households						
	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
Matched loans	3.28	3.21	3.18	3.02	4.18	4.30
<i>of which:</i> Discount lending	3.48	3.19	2.15	4.61	6.17	6.58
Advance on loan selling for factoring	1.44	1.52	1.49	1.19	2.14	1.07
Term loans	2.13	2.11	2.11	2.13	2.22	2.23
<i>Initial period of rate fixation:</i>						
Up to 1 year	2.11	2.09	2.10	2.21	2.04	2.06
More than 1 year	2.29	2.32	2.17	1.77	3.47	3.73
<i>of which:</i> Leasing	3.82	3.72	3.62	4.00	4.19	4.14
<i>Initial period of rate fixation:</i>						
Up to 1 year	3.73	3.63	3.57	3.92	4.02	3.99
More than 1 year	4.63	4.34	4.29	5.32	5.56	5.44
Revocable loans	6.00	5.36	5.55	6.36	7.79	7.86

Notes: This table basically corresponds to the previous table TDB30850. Only lending in euros to resident productive sector is considered. The size classes are expressed in euros and do not include the upper bounds of the intervals. The rates are calculated as the weighted average of the actual rates charged to customers, excluding transactions at subsidized interest rates (for further information see: "Methods and Sources: Methodological Notes").

Sources: Survey of lending rates

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

2nd quarter 2017

Reporting institutions: **Sample of banks**

Stocks				New business in the quarter	
Matched loans	Term loans		Revocable loans	Term loans (APRC)	
	Initial period of rate fixation:			Initial period of rate fixation:	
	Up to 5 years	More than 5 years		Up to 5 years	More than 5 years
3.28	2.08	2.81	6.00	1.79	2.70
3.59	2.30	3.48	6.11	2.41	3.03
4.61	2.30	3.46	7.76	2.16	1.72
3.16	1.83	2.44	6.75	1.67	1.94
1.36	2.27	3.76	3.70	1.63	2.85
3.89	1.08	3.71	6.82	2.11	3.74
5.05	2.79	3.24	5.83	2.94	3.63
3.13	2.18	3.34	7.10	2.05	2.63
4.60	1.48	0.92	6.67	0.78	3.53
3.40	2.36	3.52	6.77	2.36	3.09
4.14	2.15	3.55	3.21	2.61	3.93
2.36	2.32	2.57	7.09	2.81	2.55
3.52	2.28	3.07	4.40	2.11	2.71
3.68	1.62	2.68	5.25	1.60	2.29
3.65	1.48	2.83	6.20	1.65	3.50
1.49	1.80	3.69	7.06	2.18	3.02

Notes: This table basically corresponds to the previous table TDB30861. Only lending in euros to resident productive sector is considered. The rates are calculated as the weighted average of the actual rates charged to customers, excluding transactions at subsidized interest rates (for further information see: "Methods and Sources: Methodological Notes"). The APRC is calculated as the average of the rates weighted by the respective amounts, excluding transactions at subsidized interest rates.

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30870](#)

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

by initial period of rate fixation and customer geographical area

(percentages)

2nd quarter 2017

Reporting institutions: **Sample of banks**

	Non-financial companies			Product households		
	<i>Initial period of rate fixation</i>			<i>Initial period of rate fixation</i>		
	Up to 1 years	More than 1 up to 5 years	More than 5 years	Up to 1 years	More than 1 up to 5 years	More than 5 years
ITALY	1.77	1.66	2.62	3.07	3.70	3.09
North West Italy	1.70	1.73	2.79	2.99	3.27	2.98
North East Italy	1.60	1.27	2.05	2.74	2.67	2.93
Central Italy	1.86	1.55	2.69	3.08	4.40	3.03
Southern Italy	2.51	2.62	3.23	4.07	4.99	3.34
Islands	1.94	2.98	3.63	4.01	5.23	3.63

Notes: This table basically corresponds to the previous table TDB30870. Only lending in euros to resident productive sector is considered. The APRC is calculated as the average of the rates weighted by the respective amounts, excluding transactions at subsidized interest rates.

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30880](#)

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

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

(percentages)

2nd quarter 2017

Data: Sample of banks

Total	of which:			
	Term loans			Revocable loans
	initial period of rate fixation			
	Up to 1 years	More than 1 up to 5 years	More than 5 years	
2.28	1.81	2.54	2.81	3.63
2.21	1.80	2.73	2.70	3.25
2.31	1.90	2.91	2.72	3.43
2.45	2.15	3.48	2.68	2.69
2.17	1.77	2.64	2.69	3.16
2.26	1.67	2.87	2.68	3.54
2.25	1.88	1.95	2.67	3.94
2.27	2.10	2.96	2.35	4.14
2.33	1.86	2.87	2.68	3.92
2.41	1.82	3.81	2.93	4.67
2.14	1.82	1.67	2.64	3.76
2.39	1.89	2.39	2.87	3.42
2.31	1.82	3.02	2.81	3.50
2.53	1.97	3.42	2.87	5.43
2.33	1.95	2.22	2.87	3.55
2.42	1.91	2.29	2.90	3.25
2.21	1.50	3.34	2.94	4.33
2.65	2.07	3.82	3.16	4.79
2.72	2.10	3.92	2.95	5.53
1.77	0.99	3.22	2.88	3.58
2.62	2.12	3.29	2.94	4.63
2.59	2.06	2.73	2.81	6.32
2.67	2.02	3.78	2.97	6.96
2.62	2.04	4.10	3.21	5.24
2.60	2.06	4.02	3.26	5.26
2.66	2.00	4.24	3.10	5.10

Notes: This table basically corresponds to the previous table TDB30880. Only lending in euros to resident consumer households is considered. The rates are calculated as the weighted average of the actual rates charged to customers, excluding transactions at subsidized interest rates (for further information see: "Methods and Sources: Methodological Notes").

Sources: Survey of lending rates

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

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

(percentages)

2nd quarter 2017Reporting institutions: **Sample of banks**

	<i>Initial period of rate fixation</i>		<i>Initial period of rate fixation</i>	
	Up to 1 year		More than 1 year	
	Up to 125,000	More than 125,000	Up to 125,000	More than 125,000
ITALY	1.81	1.72	2.79	2.54
North West Italy	1.71	1.62	2.73	2.45
Piedmont and Valle d'Aosta	1.81	1.74	2.76	2.43
Lombardy	1.69	1.60	2.71	2.47
Liguria	1.62	1.52	2.72	2.40
North East Italy	1.77	1.72	2.60	2.41
Trentino Alto Adige	2.02	1.93	2.35	2.26
Veneto	1.69	1.65	2.67	2.47
Friuli-Venezia Giulia	1.77	1.64	2.71	2.43
Emilia Romagna	1.77	1.69	2.53	2.39
Central Italy	1.84	1.76	2.82	2.62
Tuscany	1.70	1.67	2.68	2.52
Umbria	2.00	1.91	2.73	2.58
Marche	1.80	1.78	2.75	2.64
Lazio	1.91	1.79	2.93	2.67
Southern Italy	2.02	1.87	2.90	2.64
Abruzzo e Molise	1.92	1.87	3.03	2.81
Campania	1.96	1.84	2.88	2.62
Apulia	2.12	1.92	2.91	2.61
Basilicata	2.09	1.81	2.60	2.44
Calabria	1.95	1.80	2.92	2.69
Islands	2.02	1.87	3.19	2.83
Sicily	2.02	1.85	3.22	2.83
Sardinia	2.00	1.90	3.15	2.81

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30900](#)

APRC applied to loans (excluding bad loans) for house purchase - new business in the quarter
by initial period of rate fixation, customer geographical area and total credit granted (size classes)
(percentages)

2nd quarter 2017

Reporting institutions: **Sample of banks**

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

ITALY	2.22	1.92	2.73	2.56
North West Italy	2.10	1.79	2.74	2.55
North East Italy	2.22	1.99	2.76	2.56
Central Italy	2.24	1.98	2.67	2.53
Southern Italy	2.45	2.09	2.74	2.58
Islands	2.32	2.09	2.82	2.66

Notes: This table basically corresponds to the previous table TDB30900. Only lending in euros to resident consumer households is considered. The size classes are expressed in euros and do not include the upper bounds of the intervals. The APRC is calculated as the average of the rates weighted by the respective amounts.

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30921](#)

Lending rates on matched and revocable loans - stocks

by customer region, sector and economic activity

(percentages)

2nd quarter 2017

Reporting institutions: **Sample of banks**

	Total	Non-financial companies	of which:			Producer households	Consumer households and others
			Industry	Building	Services		
ITALY	3.97	4.22	3.65	5.48	4.32	7.03	3.61
North West Italy	3.53	3.91	3.49	5.30	3.92	6.96	3.40
Piedmont and Valle d'Aosta	3.86	3.99	3.65	5.69	3.86	6.88	3.53
Lombardy	3.36	3.82	3.42	5.18	3.83	6.91	3.33
Liguria	4.69	4.78	3.97	5.36	5.02	7.79	3.61
North East Italy	3.92	3.94	3.42	5.27	4.09	6.18	3.94
Trentino Alto Adige	3.65	3.64	3.10	4.04	3.76	5.26	3.84
Veneto	4.12	4.08	3.47	5.69	4.46	6.22	3.97
Friuli-Venezia Giulia	4.08	3.92	3.17	5.52	4.68	6.68	4.58
Emilia Romagna	3.79	3.90	3.45	5.42	3.83	6.50	3.80
Central Italy	4.01	4.22	3.71	5.60	4.15	6.80	3.22
Tuscany	4.41	4.45	3.85	6.40	4.61	6.70	3.59
Umbria	4.68	4.52	3.16	7.72	5.64	8.33	5.30
Marche	4.51	4.44	3.83	5.63	4.78	7.13	3.56
Lazio	3.65	4.00	3.72	5.17	3.76	6.38	2.97
Southern Italy	5.56	5.53	4.81	5.96	5.91	8.65	4.18
Abruzzo e Molise	5.45	5.40	4.20	6.85	6.46	8.35	4.53
Campania	5.23	5.26	4.67	5.01	5.66	7.99	3.66
Apulia and Basilicata	5.74	5.67	5.22	6.32	5.76	9.02	4.33
Calabria	7.20	7.10	6.65	6.93	7.25	9.38	5.75
Islands	4.87	6.05	4.87	6.87	6.45	8.46	4.73
Sicily	6.10	6.13	5.24	6.66	6.43	8.24	4.84
Sardinia	3.24	5.88	4.16	7.42	6.50	9.32	4.45

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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Publication not subject to registration pursuant to Article 3 bis of Law 103/2012