

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

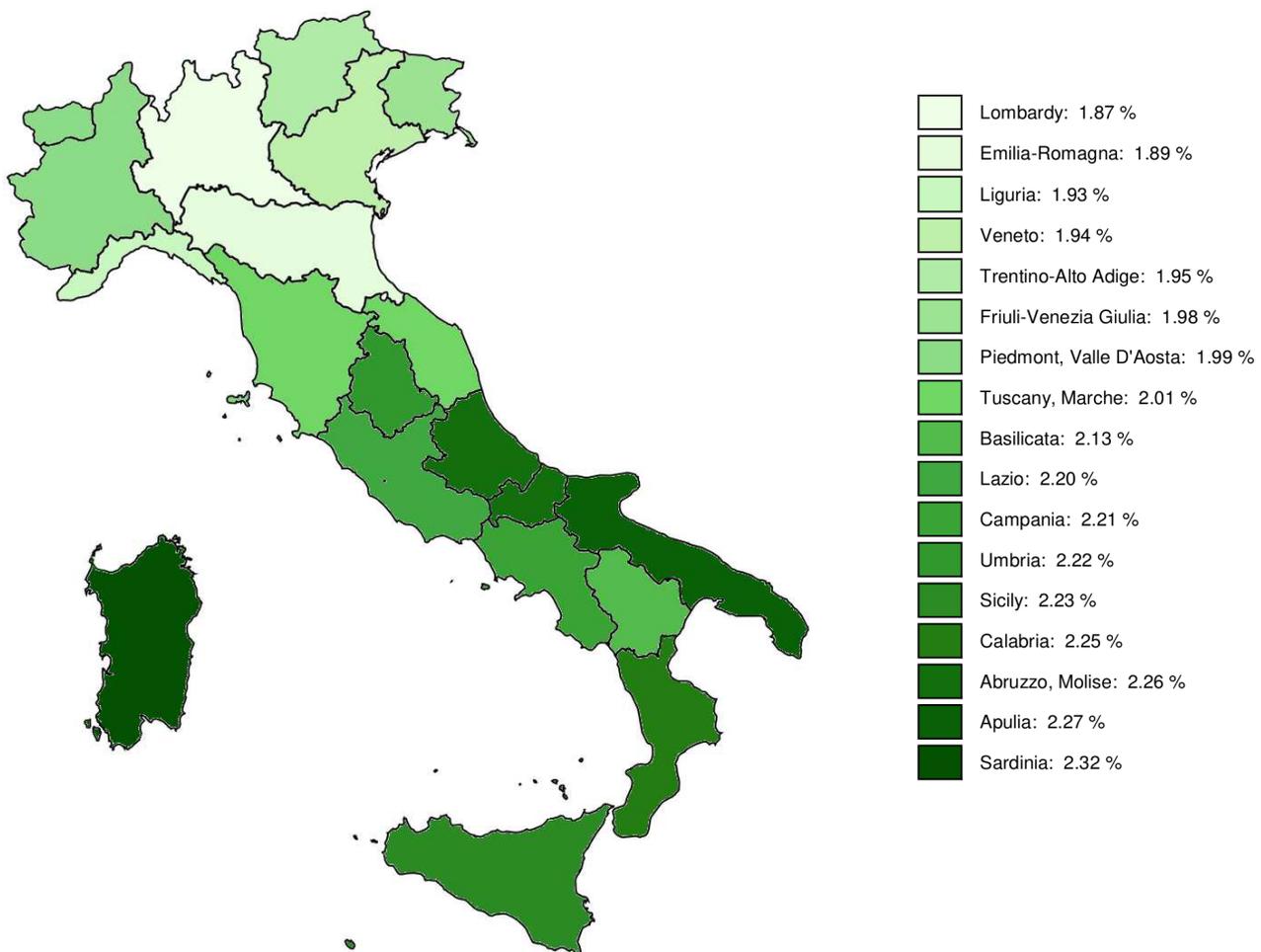
30 March 2018

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[www.bancaditalia.it/statistiche/index.html](http://www.bancaditalia.it/statistiche/index.html)

Figure 1

## Interest rates on loans to consumer households for home purchase<sup>1</sup>

(per cent; data at 31 December 2017)

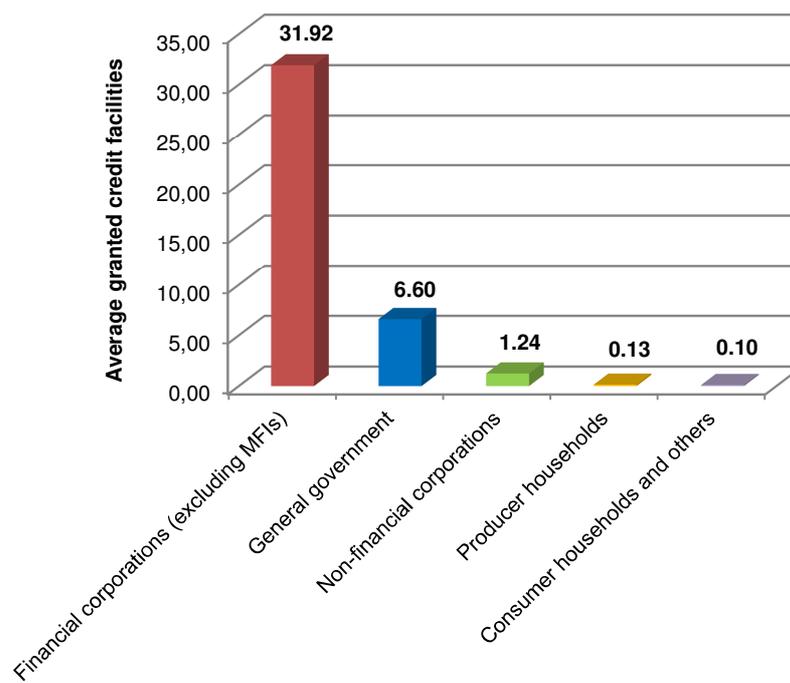
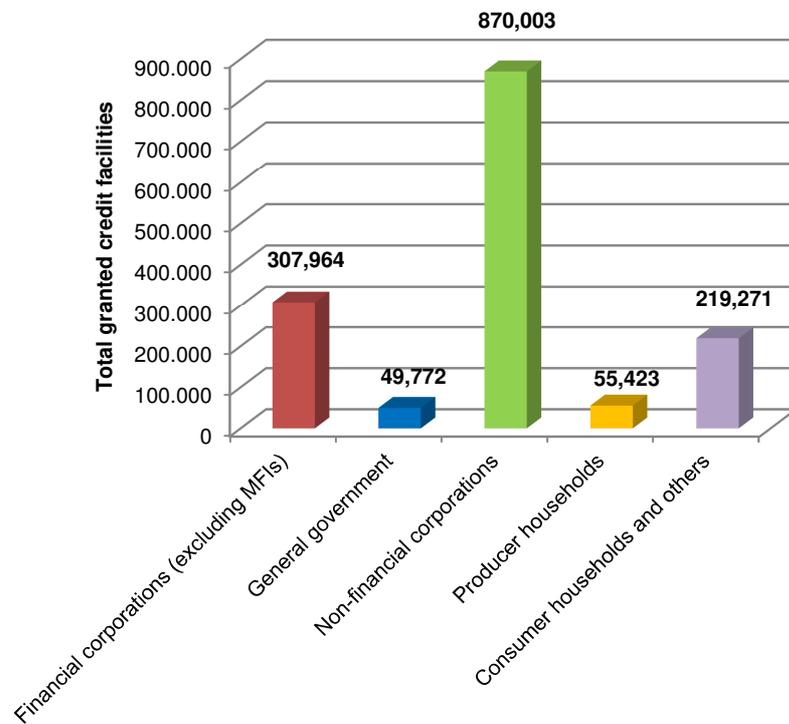


(1) Rates are calculated as the weighted average of the actual rates for customers excluding any subsidized rates. For further details on the data, see 'Banks and Financial Institutions: Credit Conditions and Risk by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological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

Figure 2

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

(millions of euros; data at 31 December 2017)



Reference period: December 2017

**Banks and Financial Institutions:  
Credit Condition and Risk by Sector and Geographical Area**

**Notice to users**

Starting from this edition of the report several tables display a lower degree of coverage of the phenomena (for example, owing to the presence of a census threshold or the type of intermediary considered) and breakdowns that are similar to more detailed analogous tables from other sources are included in a special Appendix to the index and published exclusively in the online statistical database ('BDS') to ensure continuity with the information previously released.

To facilitate the correct identification and interpretation of the tables, a map of the concepts illustrated in the report may be accessed using the following [link](#).

The report 'Banks and Financial Institutions: Credit Conditions and Risk by Sector and Geographical Area' Banca d'Italia, Statistics Series, [Methods and Sources: Methodological Notes](#) describes the content of the report and the sources used in greater detail.

## Key to symbols and information in the index

The following information is provided for each table (from left to right):

**Frequency:**

**M** Monthly  
**Q** Quarterly  
**H** Half-yearly  
**A** Annual

**Source:**

**SR** supervisory reports  
**CCR** Central Credit register  
**SIR** Analytical survey of interest rates

**Description of the table**

**Identification code of the table**

**Page in which the table is reproduced in this report**

## Notice to readers

- I. Symbols:
  - the phenomenon does not exist, or it exists and data are collected but no cases were recorded
  - .... the phenomenon exists but no data are available
  - .. the data are known but the value is below the minimum considered significant
  - == the data are confidential
  - :: the data are not statistically significant
- II. The intervals for the classification by size include the lower limit and exclude the upper limit.
- III. The source must be cited in any use or dissemination of the information contained in the publications. The Bank of Italy is not responsible for any errors of interpretation or mistaken conclusions drawn on the basis of the information published.
- IV. The row and column totals of some tables may not tally with the sum of the entries because they include data that cannot be allocated.
- V. A brief description of the methodology, the main statistical sources and the revisions to methodology concerning the data provided in this report is available in '*Banks and Financial Institutions: Credit Conditions and Risk by Sector and Geographical Area*, Bank of Italy, Statistics, [Methods and Sources: Methodological Notes](#).

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

<i>Frequency</i>	<i>Source</i>		<i>Access to data</i>
<b>Non-performing Loans</b>			
Q	SR	<b>Loans</b> by type of default	<a href="#">TRI30266</a> p. 9
Q	SR	<b>Non-performing loans</b> by type of default, customer region and sector and purpose of loan	<a href="#">TRI30267</a> p. 10
Q	CCR	<b>Adjusted bad loans</b> by customer region	<a href="#">TRI30265</a> p. 13
Q	CCR	<b>Adjusted bad loans</b> by customer sector and economic activity	<a href="#">TRI30271</a> p. 14
<b>Bad loan rate</b>			
Q	CCR	<b>Bad loan rate</b> by customer sector and total margin used (size classes)	<a href="#">TRI30486</a> p. 15
<i>Tables distributed on the "BDS on-line statistical database" only</i>			
Q	CCR	<b>Bad loan rate</b> by customer region and sector	<a href="#">TRI30496</a>
Q	CCR	<b>Bad loan rate</b> by customer province and sector	<a href="#">TRI30507</a>
Q	CCR	<b>Bad loan rate</b> by customer region and total margin used (size classes)	<a href="#">TRI30516</a>
Q	CCR	<b>Bad loan rate</b> by customer geographical area, sector and economic activity	<a href="#">TRI30524</a>
Q	CCR	<b>Bad loan rate</b> by customer geographical area and economic activity and total margin used (size classes)	<a href="#">TRI30529</a>
<b>Multiple-bank Borrowing</b>			
Q	CCR	<b>Multiple-bank Borrowing</b> by customer region and number of beneficiary banks	<a href="#">TRI30431</a> p. 17
Q	CCR	<b>Multiple-bank Borrowing</b> by customer sector, number of beneficiary banks and total facilities granted (size classes)	<a href="#">TRI30446</a> p. 20
Q	CCR	<b>Average number of banks per borrower</b> by customer sector and economic activity and total facilities granted (size classes)	<a href="#">TRI30466</a> p. 22
<i>Tables distributed on the "BDS on-line statistical database" only</i>			
Q	CCR	<b>Average number of banks per borrower</b> by customer economic activity and total facilities granted (size classes)	<a href="#">TRI30476</a>

## Risk Concentration

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

Q	CCR	<b>Largest borrowers' share of loans (excluding bad loans)</b> by province of customer	<a href="#">TRI30361</a>	
Q	CCR	<b>Largest borrowers' share of bad loans (gross of write-downs and net of write-offs)</b> by province of customer	<a href="#">TRI30401</a>	

## Summary Data

Q	CCR	<b>Summary data based on Central Credit Register observations</b>	<a href="#">TRI30101</a>	p. 25
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## Loans by facilities granted (size classes)

Q	CCR	<b>Loans (excluding bad loans)</b> by total margin used (size classes)	<a href="#">TRI30126</a>	p. 26
Q	CCR	<b>Loans (excluding bad loans)</b> by customer region and total facilities granted (size classes)	<a href="#">TRI30146</a>	p. 28
Q	CCR	<b>Loans (excluding bad loans)</b> by customer sector and economic activity and total facilities granted (size classes)	<a href="#">TRI30156</a>	p. 34

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

Q	CCR	<b>Loans (excluding bad loans)</b> by original maturity, currency and total facilities granted (size classes)	<a href="#">TRI30136</a>	
Q	CCR	<b>Loans (excluding bad loans)</b> by customer economic activity and total facilities granted (size classes)	<a href="#">TRI30166</a>	

## Lending rates

Q	SIR	<b>Lending rates on loans (excluding bad loans): stocks</b> by initial period of rate fixation, customer geographical area, sector and economic activity	<a href="#">TRI30821</a>	p. 36
Q	SIR	<b>Lending rates on revocable loans: stocks</b> by customer region and total facilities granted (size classes)	<a href="#">TRI30830</a>	p. 37
Q	SIR	<b>Lending rates on loans (excluding bad loans) to firms: stocks</b> by type of transaction, initial period of rate fixation, customer geographical area and total facilities granted (size classes)	<a href="#">TRI30840</a>	p. 38
Q	SIR	<b>Lending rates on loans (excluding bad loans) to firms: stocks</b> by type of transaction, initial period of rate fixation and customer geographical area	<a href="#">TRI30850</a>	p. 40
Q	SIR	<b>Lending rates on loans (excluding bad loans) to firms: stocks</b> by type of transaction, initial period of rate fixation and by customer economic activity	<a href="#">TRI30861</a>	p. 41
Q	SIR	<b>APRC on term loans to firms: new business in the quarter</b> by initial period of rate fixation and customer geographical area	<a href="#">TRI30870</a>	p. 42
Q	SIR	<b>Lending rates on loans (excluding bad loans) to consumer households: stocks</b> by type of transaction, initial period of rate fixation and customer region	<a href="#">TRI30880</a>	p. 43
Q	SIR	<b>Lending rates applied to loans (excluding bad loans) for house purchase: stocks</b> by initial period of rate fixation, customer region and total facilities granted (size classes)	<a href="#">TRI30890</a>	p. 44
Q	SIR	<b>APRC applied to loans (excl. bad loans) for house purchase: new business in the quarter</b> by initial period of rate fixation, customer geographical area and total facilities granted (size classes)	<a href="#">TRI30900</a>	p. 45
Q	SIR	<b>Lending rates on matched and revocable loans: stocks</b> by customer region, sector and economic activity	<a href="#">TRI30921</a>	p. 46

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

Q	SIR	<b>Lending rates on matched and revocable loans: stocks</b> by customer region and economic activity	<a href="#">TRI30931</a>	
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Q	SIR	<b>Lending rates on loans (excluding bad loans): stocks</b> by type of transaction, customer province and sector	<a href="#">TRI30910</a>
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## APPENDIX - Tables distributed on the “BDS on-line statistical database” only

### Loans

Q	CCR	<b>Loans (excluding bad loans)</b> by currency, original maturity, customer province, sector and economic activity	<a href="#">TRI30021</a>
Q	CCR	<b>Loans (excluding bad loans)</b> by customer sector and sub-sector	<a href="#">TRI30171</a>
Q	CCR	<b>Loans (excluding bad loans)</b> by customer economic activity	<a href="#">TRI30181</a>

### Non-performing Loans

Q	CCR	<b>Bad loans (gross of write-downs and net of write-offs)</b> by size class	<a href="#">TRI30206</a>
Q	CCR	<b>Bad loans (gross of write-downs and net of write-offs)</b> by customer geographical area, sector and economic activity	<a href="#">TRI30031</a>
Q	CCR	<b>Bad loans (gross of write-downs and net of write-offs)</b> by customer sector and sub-sector	<a href="#">TRI30231</a>
Q	CCR	<b>Bad loans (gross of write-downs and write-offs)</b> by type of guarantee and customer economic activity	<a href="#">TRI30226</a>
Q	CCR	<b>Bad loans (gross of write-downs and write-offs)</b> by type of guarantee, customer geographical area, sector and economic activity	<a href="#">TRI30033</a>
Q	CCR	<b>Bad loans (gross of write-downs and net of write-offs)</b> by customer province, sector and economic activity	<a href="#">TRI30211</a>
Q	CCR	<b>Bad loans (gross of write-downs and net of write-offs): flows</b> by customer region	<a href="#">TRI30241</a>
Q	CCR	<b>Bad loans (gross of write-downs and net of write-offs): flows</b> by customer sector and economic activity	<a href="#">TRI30251</a>

## Credit Conditions and Risk

Access to data:

[TRI30266](#)

### Loans

#### by type of default

(stocks in millions of euro)

Reporting institutions: **Banks and CDP**

2017-Q4	2017-Q3	2017-Q2
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#### Non-performing loans

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

Loans subject to forbearance	14,106	13,356	13,114
Other exposures	151,044	158,432	177,177

##### Likely defaults

Loans subject to forbearance	48,061	49,990	51,981
Other exposures	45,888	48,751	51,848

##### Non-performing past due loans/exposures

Loans subject to forbearance	775	996	1,020
Other exposures	4,131	5,385	5,246

#### Performing loans

Loans subject to forbearance	28,248	29,340	30,947
Other exposures	1,659,873	1,642,117	1,644,082

#### TOTAL LOANS TO CUSTOMERS

1,952,319	1,948,571	1,975,522
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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 reports

## Credit Conditions and Risk

Access to data:

[TRI30267](#)

### Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

4th 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	
<b>ITALIA</b>	<b>164,386</b>	<b>115,161</b>	<b>13,425</b>	<b>2,387</b>	<b>16,227</b>
<b>North West Italy</b>	<b>48,638</b>	<b>33,959</b>	<b>3,247</b>	<b>493</b>	<b>5,931</b>
Piedmont and Valle d'Aosta	9,785	6,659	848	132	1,091
Lombardy	35,928	25,254	2,157	321	4,487
Liguria	2,926	2,046	241	41	353
<b>North East Italy</b>	<b>35,490</b>	<b>26,584</b>	<b>2,449</b>	<b>255</b>	<b>2,712</b>
Trentino Alto Adige	2,453	1,778	172	12	42
Veneto	14,568	10,735	1,057	103	1,316
Friuli-Venezia Giulia	2,388	1,768	232	25	149
Emilia Romagna	16,080	12,303	988	114	1,205
<b>Central Italy</b>	<b>41,425</b>	<b>30,511</b>	<b>3,070</b>	<b>496</b>	<b>3,256</b>
Tuscany	15,187	11,526	1,444	126	772
Umbria	3,275	2,365	349	31	270
Marche	4,723	3,300	428	45	408
Lazio	18,238	13,320	849	294	1,806
<b>Southern Italy</b>	<b>26,163</b>	<b>16,783</b>	<b>2,808</b>	<b>766</b>	<b>2,896</b>
Abruzzo and Molise	4,085	2,877	455	68	328
Campania	11,001	7,222	778	379	1,375
Apulia and Basilicata	8,168	5,031	1,078	203	915
Calabria	2,910	1,653	498	116	277
<b>Islands</b>	<b>12,671</b>	<b>7,324</b>	<b>1,852</b>	<b>378</b>	<b>1,434</b>
Sicily	8,874	4,628	1,339	307	1,205
Sardinia	3,797	2,695	513	71	229

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

Source: supervisory reports

## Credit Conditions and Risk

### Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

4th 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

<b>ITALIA</b>	<b>92,209</b>	<b>69,879</b>	<b>4,530</b>	<b>1,758</b>	<b>6,687</b>
<b>North West Italy</b>	<b>32,395</b>	<b>25,597</b>	<b>1,066</b>	<b>361</b>	<b>1,971</b>
Piedmont and Valle d'Aosta	3,836	2,718	265	100	389
Lombardy	25,206	19,999	702	230	1,423
Liguria	3,353	2,880	100	32	159
<b>North East Italy</b>	<b>20,034</b>	<b>15,372</b>	<b>1,085</b>	<b>204</b>	<b>1,190</b>
Trentino Alto Adige	2,199	1,690	208	10	90
Veneto	7,915	6,039	411	82	495
Friuli-Venezia Giulia	1,100	745	99	19	88
Emilia Romagna	8,820	6,898	366	92	518
<b>Central Italy</b>	<b>23,248</b>	<b>18,036</b>	<b>1,126</b>	<b>417</b>	<b>1,594</b>
Tuscany	7,052	5,470	511	112	425
Umbria	1,486	1,143	91	24	109
Marche	2,529	1,785	193	42	209
Lazio	12,181	9,639	331	239	850
<b>Southern Italy</b>	<b>11,238</b>	<b>7,678</b>	<b>818</b>	<b>510</b>	<b>1,238</b>
Abruzzo and Molise	1,563	995	166	55	178
Campania	5,737	4,364	239	229	550
Apulia and Basilicata	3,088	1,889	297	152	387
Calabria	850	431	116	74	123
<b>Islands</b>	<b>5,294</b>	<b>3,197</b>	<b>435</b>	<b>266</b>	<b>695</b>
Sicily	3,766	2,052	340	212	555
Sardinia	1,528	1,145	96	54	140

## Credit Conditions and Risk

### Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

4th 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

<b>ITALIA</b>	<b>4,881</b>	<b>1,797</b>	<b>567</b>	<b>842</b>	<b>701</b>
<b>North West Italy</b>	<b>1,119</b>	<b>479</b>	<b>133</b>	<b>170</b>	<b>156</b>
Piedmont and Valle d'Aosta	262	76	42	57	41
Lombardy	765	369	79	99	101
Liguria	92	34	12	14	14
<b>North East Italy</b>	<b>798</b>	<b>350</b>	<b>111</b>	<b>107</b>	<b>99</b>
Trentino Alto Adige	71	31	16	5	6
Veneto	339	141	51	46	45
Friuli-Venezia Giulia	81	35	10	10	8
Emilia Romagna	307	143	33	46	39
<b>Central Italy</b>	<b>1,363</b>	<b>545</b>	<b>135</b>	<b>196</b>	<b>198</b>
Tuscany	359	137	48	55	43
Umbria	119	46	14	16	10
Marche	156	63	24	17	20
Lazio	729	300	49	109	124
<b>Southern Italy</b>	<b>1,134</b>	<b>331</b>	<b>130</b>	<b>250</b>	<b>157</b>
Abruzzo and Molise	194	74	27	25	34
Campania	494	152	41	120	62
Apulia and Basilicata	299	82	45	70	45
Calabria	147	23	17	34	15
<b>Islands</b>	<b>467</b>	<b>91</b>	<b>58</b>	<b>119</b>	<b>91</b>
Sicily	387	72	47	94	77
Sardinia	81	19	12	25	14

## Credit Conditions and Risk

Access to data:

[TRI30265](#)

### Adjusted bad loans

by customer region

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

4th quarter 2017

Reporting institutions: **Banks**

	Adjusted bad loans		Adjusted bad loans and bad loans ratio	New adjusted bad loans in the quarter		Adjusted bad loans returned performing in the quarter	
	Number of borrowers	Margin used		Number of borrowers	Margin used	Number of borrowers	Margin used
<b>ITALY</b>	<b>1,311,406</b>	<b>154,024</b>	<b>1.10</b>	<b>56,073</b>	<b>6,025</b>	<b>6,803</b>	<b>1,688</b>
<b>North West Italy</b>	<b>316,118</b>	<b>47,143</b>	<b>1.09</b>	<b>12,016</b>	<b>1,905</b>	<b>1,623</b>	<b>416</b>
Piedmont	82,857	9,159	1.07	3,111	185	412	48
Valle D'Aosta	1,701	157	1.16	82	4	10	1
Lombardy	201,180	35,030	1.09	7,581	1,630	1,066	342
Liguria	30,380	2,797	1.10	1,242	86	135	25
<b>North East Italy</b>	<b>195,500</b>	<b>35,032</b>	<b>1.10</b>	<b>7,562</b>	<b>1,517</b>	<b>1,029</b>	<b>419</b>
Veneto	79,195	13,918	1.10	2,945	612	393	228
Friuli-Venezia Giulia	18,492	2,407	1.09	697	119	114	13
Emilia Romagna	87,969	15,943	1.11	3,447	680	440	147
Trentino Alto Adige	9,844	2,764	1.12	473	107	82	31
<b>Central Italy</b>	<b>284,548</b>	<b>37,002</b>	<b>1.11</b>	<b>12,360</b>	<b>1,530</b>	<b>1,575</b>	<b>287</b>
Tuscany	90,278	12,008	1.07	4,208	474	492	99
Umbria	21,627	3,046	1.09	928	90	118	33
Marche	33,163	4,657	1.11	1,178	241	178	55
Lazio	139,480	17,291	1.14	6,046	724	787	100
<b>Southern Italy</b>	<b>335,874</b>	<b>22,850</b>	<b>1.09</b>	<b>16,322</b>	<b>725</b>	<b>1,616</b>	<b>478</b>
Abruzzo	31,974	3,234	1.08	1,332	110	187	29
Molise	6,305	429	1.09	300	22	40	3
Campania	148,640	9,281	1.10	7,667	295	648	347
Apulia	89,548	6,422	1.11	4,139	177	455	73
Basilicata	10,250	923	1.08	437	26	51	3
Calabria	49,157	2,562	1.05	2,447	96	235	24
<b>Islands</b>	<b>179,366</b>	<b>11,997</b>	<b>1.07</b>	<b>7,813</b>	<b>349</b>	<b>960</b>	<b>87</b>
Sicily	139,857	8,233	1.09	6,260	279	809	75
Sardinia	39,509	3,764	1.04	1,553	70	151	12

**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)

4th quarter 2017

Reporting institutions: **Banks**

	Adjusted bad loans		Adjusted bad loans and bad loans ratio	New adjusted bad loans in the quarter		Adjusted bad loans returned performing in the quarter	
	Number of borrowers	Margin used		Number of borrowers	Margin used	Number of borrowers	Margin used
<b>TOTAL</b>	<b>1,311,406</b>	<b>154,024</b>	<b>1.10</b>	<b>56,073</b>	<b>6,025</b>	<b>6,803</b>	<b>1,688</b>
<b>General government</b>	<b>81</b>	<b>296</b>	<b>1.26</b>	<b>17</b>	<b>59</b>	<b>2</b>	<b>22</b>
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>2,052</b>	<b>2,438</b>	<b>1.19</b>	<b>94</b>	<b>186</b>	<b>15</b>	<b>6</b>
<b>Non-financial companies</b>	<b>236,445</b>	<b>109,359</b>	<b>1.11</b>	<b>7,644</b>	<b>4,343</b>	<b>1,110</b>	<b>1,270</b>
<i>of which:</i>							
Industry	44,541	23,884	1.11	1,099	832	219	255
Building	47,923	33,168	1.12	1,454	1,372	236	461
Services	131,158	48,258	1.11	4,582	1,981	580	450
<b>Producer households</b>	<b>183,984</b>	<b>12,483</b>	<b>1.07</b>	<b>6,309</b>	<b>418</b>	<b>1,114</b>	<b>128</b>
<b>Consumer households and e others</b>	<b>882,336</b>	<b>29,224</b>	<b>1.04</b>	<b>41,598</b>	<b>1,003</b>	<b>4,550</b>	<b>261</b>

**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](#)

### Bad loan rate

by customer sector and total margin used (size classes)

(percentages)

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

	2015-Q1	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2
<b>TOTAL</b>	<b>0.59</b>	<b>0.75</b>	<b>0.59</b>	<b>0.75</b>	<b>0.58</b>	<b>0.60</b>
Up to 125,000 euro	0.31	0.36	0.30	0.38	0.34	0.40
From 125,000 to 500,000 euro	0.58	0.70	0.57	0.68	0.67	0.66
More than 500,000 euro	0.66	0.85	0.66	0.86	0.63	0.63
<b>General government</b>	<b>0.13</b>	<b>0.05</b>	<b>0.20</b>	<b>0.04</b>	<b>0.03</b>	<b>0.04</b>
Up to 125,000 euro	0.20	0.08	0.01	..	..	..
From 125,000 to 500,000 euro	0.62	0.16	0.12	0.05	0.12	0.21
More than 500,000 euro	0.13	0.04	0.20	0.04	0.03	0.04
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>0.04</b>	<b>0.13</b>	<b>0.13</b>	<b>0.04</b>	<b>0.06</b>	<b>0.12</b>
Up to 125,000 euro	0.62	0.64	0.43	0.39	0.61	0.79
From 125,000 to 500,000 euro	0.63	0.71	0.92	1.31	0.70	0.79
More than 500,000 euro	0.04	0.13	0.13	0.04	0.06	0.12
<b>Non-financial companies</b>	<b>0.93</b>	<b>1.15</b>	<b>0.90</b>	<b>1.19</b>	<b>0.89</b>	<b>0.86</b>
Up to 125,000 euro	0.82	0.93	1.04	0.89	1.04	0.87
From 125,000 to 500,000 euro	0.93	1.05	0.97	1.07	1.12	1.00
More than 500,000 euro	0.93	1.17	0.89	1.21	0.87	0.85
<b>Producer households</b>	<b>0.84</b>	<b>0.94</b>	<b>0.86</b>	<b>0.98</b>	<b>0.90</b>	<b>0.95</b>
Up to 125,000 euro	0.55	0.67	0.58	0.65	0.62	0.75
From 125,000 to 500,000 euro	0.79	0.96	0.84	0.95	0.92	0.98
More than 500,000 euro	1.24	1.21	1.19	1.38	1.16	1.12
<b>Consumer households</b>	<b>0.35</b>	<b>0.41</b>	<b>0.31</b>	<b>0.42</b>	<b>0.36</b>	<b>0.42</b>
Up to 125,000 euro	0.23	0.28	0.21	0.30	0.24	0.32
From 125,000 to 500,000 euro	0.42	0.52	0.38	0.49	0.46	0.49
More than 500,000 euro	0.80	0.80	0.70	0.95	0.67	0.85
<b>Other sectors</b>	<b>0.17</b>	<b>1.59</b>	<b>0.10</b>	<b>0.23</b>	<b>0.37</b>	<b>0.14</b>
Up to 125,000 euro	0.21	0.24	0.26	0.24	0.24	0.26
From 125,000 to 500,000 euro	0.10	0.38	0.05	0.33	0.21	0.33
More than 500,000 euro	0.18	1.93	0.10	0.21	0.42	0.09

**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

### Bad loan rate

by customer sector and total margin used (size classes)

(percentages)

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

	2016-Q3	2016-Q4	2017-Q1	2017-Q2	2017-Q3	2017-Q4
<b>TOTAL</b>	<b>0.51</b>	<b>0.74</b>	<b>0.48</b>	<b>0.55</b>	<b>0.41</b>	<b>0.47</b>
Up to 125,000 euro	0.29	0.41	0.34	0.29	0.28	0.27
From 125,000 to 500,000 euro	0.53	0.76	0.55	0.49	0.41	0.43
More than 500,000 euro	0.56	0.82	0.50	0.63	0.44	0.54
<b>General government</b>	<b>0.03</b>	<b>0.12</b>	<b>0.06</b>	<b>0.01</b>	<b>0.03</b>	<b>0.18</b>
Up to 125,000 euro	0.13	..	..	..	..	0.27
From 125,000 to 500,000 euro	..	0.12	0.11	..	..	0.22
More than 500,000 euro	0.03	0.12	0.06	0.01	0.03	0.18
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>0.09</b>	<b>0.04</b>	<b>0.04</b>	<b>0.19</b>	<b>0.05</b>	<b>0.11</b>
Up to 125,000 euro	0.36	0.75	0.46	0.57	0.48	0.56
From 125,000 to 500,000 euro	0.98	1.22	1.32	0.76	0.30	0.69
More than 500,000 euro	0.09	0.04	0.04	0.19	0.05	0.10
<b>Non-financial companies</b>	<b>0.77</b>	<b>1.15</b>	<b>0.71</b>	<b>0.81</b>	<b>0.63</b>	<b>0.74</b>
Up to 125,000 euro	0.78	1.17	0.83	0.72	0.67	0.74
From 125,000 to 500,000 euro	0.86	1.21	0.80	0.75	0.64	0.73
More than 500,000 euro	0.77	1.15	0.70	0.82	0.63	0.74
<b>Producer households</b>	<b>0.78</b>	<b>1.08</b>	<b>0.70</b>	<b>0.72</b>	<b>0.56</b>	<b>0.65</b>
Up to 125,000 euro	0.53	0.80	0.61	0.53	0.51	0.54
From 125,000 to 500,000 euro	0.79	1.09	0.73	0.70	0.60	0.69
More than 500,000 euro	1.06	1.40	0.76	0.98	0.53	0.73
<b>Consumer households</b>	<b>0.31</b>	<b>0.46</b>	<b>0.36</b>	<b>0.33</b>	<b>0.27</b>	<b>0.26</b>
Up to 125,000 euro	0.22	0.31	0.27	0.22	0.22	0.21
From 125,000 to 500,000 euro	0.37	0.56	0.43	0.37	0.30	0.29
More than 500,000 euro	0.63	1.13	0.67	0.98	0.46	0.57
<b>Other sectors</b>	<b>0.14</b>	<b>0.17</b>	<b>0.07</b>	<b>0.17</b>	<b>0.11</b>	<b>0.21</b>
Up to 125,000 euro	0.19	0.40	0.20	0.31	0.37	0.24
From 125,000 to 500,000 euro	0.16	0.39	0.14	0.22	0.08	0.19
More than 500,000 euro	0.13	0.10	0.04	0.14	0.09	0.21

## 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)

4th quarter 2017

Reporting institutions: **Banks**

	Total			1 facility		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
<b>ITALY</b>	<b>1,504,824</b>	<b>1,118,364</b>	<b>3,394,483</b>	<b>478,901</b>	<b>441,028</b>	<b>2,968,842</b>
<b>North West Italy</b>	<b>660,078</b>	<b>492,494</b>	<b>978,092</b>	<b>199,953</b>	<b>179,661</b>	<b>842,797</b>
Piedmont	96,253	68,524	257,257	26,022	23,422	225,042
Valle d'Aosta	2,487	1,957	8,144	878	782	7,229
Lombardy	535,783	402,493	639,001	164,209	147,334	545,390
Liguria	25,556	19,519	73,690	8,843	8,122	65,136
<b>North East Italy</b>	<b>378,519</b>	<b>276,422</b>	<b>834,950</b>	<b>128,815</b>	<b>119,438</b>	<b>717,030</b>
Trentino Alto Adige	43,264	33,781	116,887	18,876	16,385	105,195
Veneto	172,409	129,825	321,437	68,542	65,335	274,246
Friuli-Venezia Giulia	26,867	18,524	85,771	7,542	7,157	75,739
Emilia Romagna	135,980	94,292	310,855	33,855	30,562	261,850
<b>Central Italy</b>	<b>306,348</b>	<b>217,465</b>	<b>757,554</b>	<b>84,371</b>	<b>78,931</b>	<b>666,886</b>
Tuscany	79,899	60,709	251,121	24,636	23,110	213,846
Umbria	15,411	12,299	62,146	4,915	4,618	54,057
Marche	29,566	21,744	114,975	9,906	9,121	98,982
Lazio	181,472	122,713	329,312	44,914	42,083	300,001
<b>Southern Italy</b>	<b>109,455</b>	<b>89,899</b>	<b>534,637</b>	<b>43,913</b>	<b>41,993</b>	<b>478,375</b>
Abruzzo	15,939	12,664	71,940	5,756	5,500	63,417
Molise	1,979	1,605	12,451	900	845	10,995
Campania	45,527	37,603	191,690	16,827	16,011	171,439
Apulia	32,150	26,493	173,758	14,196	13,685	156,568
Basilicata	4,271	3,406	22,130	1,799	1,736	19,563
Calabria	9,589	8,128	62,668	4,436	4,216	56,393
<b>Islands</b>	<b>50,424</b>	<b>42,084</b>	<b>289,250</b>	<b>21,850</b>	<b>21,004</b>	<b>263,754</b>
Sicily	33,889	28,146	216,241	15,985	15,435	196,828
Sardinia	16,535	13,938	73,009	5,865	5,569	66,926

**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)

4th quarter 2017

Reporting institutions: **Banks**

	2 facilities			3 or 4 facilities		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
<b>ITALY</b>	<b>169,219</b>	<b>134,179</b>	<b>262,235</b>	<b>207,841</b>	<b>151,680</b>	<b>118,069</b>
<b>North West Italy</b>	<b>82,162</b>	<b>65,381</b>	<b>80,418</b>	<b>90,222</b>	<b>65,025</b>	<b>38,875</b>
Piedmont	11,579	8,358	20,156	14,330	8,595	8,786
Valle d'Aosta	369	223	639	604	523	224
Lombardy	67,843	54,975	54,214	71,953	53,564	27,532
Liguria	2,372	1,824	5,409	3,335	2,343	2,333
<b>North East Italy</b>	<b>35,993</b>	<b>27,774</b>	<b>69,977</b>	<b>54,481</b>	<b>39,549</b>	<b>33,859</b>
Trentino Alto Adige	6,654	5,298	8,297	6,255	4,841	2,654
Veneto	14,060	11,039	27,352	24,767	18,536	13,905
Friuli-Venezia Giulia	2,631	2,025	6,201	3,176	2,363	2,684
Emilia Romagna	12,647	9,412	28,127	20,283	13,808	14,616
<b>Central Italy</b>	<b>31,057</b>	<b>24,888</b>	<b>56,644</b>	<b>37,846</b>	<b>28,792</b>	<b>24,687</b>
Tuscany	9,535	7,120	21,987	11,491	8,104	10,780
Umbria	1,727	1,398	4,965	2,324	1,791	2,218
Marche	3,407	2,650	9,877	4,702	3,071	4,513
Lazio	16,388	13,719	19,815	19,329	15,825	7,176
<b>Southern Italy</b>	<b>14,181</b>	<b>11,342</b>	<b>37,116</b>	<b>17,951</b>	<b>13,047</b>	<b>14,634</b>
Abruzzo	2,206	1,746	5,565	2,490	1,735	2,198
Molise	281	226	997	377	289	370
Campania	5,953	4,725	13,163	6,975	5,274	5,304
Apulia	3,912	3,167	11,342	5,452	3,837	4,490
Basilicata	571	439	1,685	868	528	702
Calabria	1,259	1,039	4,364	1,790	1,383	1,570
<b>Islands</b>	<b>5,826</b>	<b>4,795</b>	<b>18,080</b>	<b>7,342</b>	<b>5,267</b>	<b>6,014</b>
Sicily	3,979	3,245	13,622	5,121	3,570	4,668
Sardinia	1,846	1,550	4,458	2,221	1,698	1,346

## 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)

4th quarter 2017

Reporting institutions: **Banks**

More than 4 facilities		
Facilities granted	Margin used	Number of borrowers

<b>ITALY</b>	<b>648,862</b>	<b>391,477</b>	<b>45,337</b>
<b>North West Italy</b>	<b>287,742</b>	<b>182,427</b>	<b>16,002</b>
Piedmont	44,322	28,149	3,273
Valle d'Aosta	636	430	52
Lombardy	231,778	146,619	11,865
Liguria	11,006	7,229	812
<b>North East Italy</b>	<b>159,230</b>	<b>89,661</b>	<b>14,084</b>
Trentino Alto Adige	11,479	7,257	741
Veneto	65,040	34,916	5,934
Friuli-Venezia Giulia	13,517	6,978	1,147
Emilia Romagna	69,194	40,510	6,262
<b>Central Italy</b>	<b>153,074</b>	<b>84,855</b>	<b>9,337</b>
Tuscany	34,237	22,375	4,508
Umbria	6,445	4,491	906
Marche	11,551	6,901	1,603
Lazio	100,841	51,086	2,320
<b>Southern Italy</b>	<b>33,410</b>	<b>23,517</b>	<b>4,512</b>
Abruzzo	5,488	3,682	760
Molise	420	245	89
Campania	15,773	11,593	1,784
Apulia	8,591	5,804	1,358
Basilicata	1,034	703	180
Calabria	2,104	1,491	341
<b>Islands</b>	<b>15,406</b>	<b>11,017</b>	<b>1,402</b>
Sicily	8,804	5,897	1,123
Sardinia	6,603	5,121	279

## 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)

4th 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
<b>TOTAL</b>	<b>3,394,483</b>	<b>1,185,335</b>	<b>753,736</b>	<b>663,912</b>	<b>228,859</b>
<i>of which:</i> 1 facility	2,968,842	1,166,337	705,959	571,770	139,947
2 facilities	262,235	18,497	45,644	77,117	58,850
3 or 4 facilities	118,069	497	2,122	14,898	28,640
more than 4 facilities	45,337	4	11	127	1,422
<b>General government</b>	<b>7,534</b>	<b>233</b>	<b>145</b>	<b>336</b>	<b>565</b>
<i>of which:</i> 1 facility	4,162	214	125	293	474
2 facilities	1,871	11	16	36	73
3 or 4 facilities	1,229	8	3	7	16
more than 4 facilities	272	-	1	-	2
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>9,640</b>	<b>2,131</b>	<b>1,237</b>	<b>1,305</b>	<b>857</b>
<i>of which:</i> 1 facility	6,729	2,032	976	892	494
2 facilities	1,828	94	242	326	219
3 or 4 facilities	762	5	19	85	135
more than 4 facilities	321	-	-	2	9
<b>Non-financial companies</b>	<b>702,117</b>	<b>172,419</b>	<b>92,160</b>	<b>117,432</b>	<b>101,076</b>
<i>of which:</i> 1 facility	420,571	166,700	70,234	68,799	42,644
2 facilities	145,177	5,597	20,929	39,001	35,978
3 or 4 facilities	93,782	119	991	9,557	21,343
more than 4 facilities	42,587	3	6	75	1,111
<b>Producer households</b>	<b>417,641</b>	<b>156,886</b>	<b>81,137</b>	<b>80,637</b>	<b>34,833</b>
<i>of which:</i> 1 facility	354,107	152,442	70,147	61,397	19,429
2 facilities	47,679	4,325	10,411	15,961	10,429
3 or 4 facilities	14,234	119	577	3,250	4,744
more than 4 facilities	1,621	-	2	29	231
<b>Consumer households and others</b>	<b>2,236,416</b>	<b>843,644</b>	<b>575,504</b>	<b>461,201</b>	<b>90,090</b>
<i>of which:</i> 1 facility	2,163,583	835,035	561,252	437,820	75,779
2 facilities	64,437	8,364	13,726	21,402	11,917
3 or 4 facilities	7,869	244	524	1,958	2,325
more than 4 facilities	527	1	2	21	69

**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)

4th 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
<b>TOTAL</b>	<b>109,683</b>	<b>77,896</b>	<b>29,571</b>	<b>25,187</b>	<b>5,872</b>
<i>of which:</i> 1 facility	42,946	22,186	6,053	3,776	590
2 facilities	31,223	17,466	5,085	3,035	496
3 or 4 facilities	30,545	26,068	8,696	5,413	867
more than 4 facilities	4,969	12,176	9,737	12,963	3,919
<b>General government</b>	<b>979</b>	<b>1,785</b>	<b>1,271</b>	<b>1,252</b>	<b>454</b>
<i>of which:</i> 1 facility	707	1,026	506	311	40
2 facilities	220	549	467	376	82
3 or 4 facilities	51	201	278	480	178
more than 4 facilities	1	9	20	85	154
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>655</b>	<b>739</b>	<b>449</b>	<b>844</b>	<b>545</b>
<i>of which:</i> 1 facility	365	419	191	355	191
2 facilities	175	216	144	263	106
3 or 4 facilities	98	80	79	137	108
more than 4 facilities	17	24	35	89	140
<b>Non-financial companies</b>	<b>75,840</b>	<b>63,175</b>	<b>25,368</b>	<b>21,965</b>	<b>4,768</b>
<i>of which:</i> 1 facility	23,089	14,813	4,321	2,718	329
2 facilities	22,871	13,604	3,895	2,131	289
3 or 4 facilities	25,578	23,288	7,745	4,500	557
more than 4 facilities	4,302	11,470	9,407	12,616	3,593
<b>Producer households</b>	<b>13,134</b>	<b>5,301</b>	<b>957</b>	<b>282</b>	<b>7</b>
<i>of which:</i> 1 facility	5,279	1,567	204	43	1
2 facilities	4,000	1,472	213	50	3
3 or 4 facilities	3,340	1,722	332	96	-
more than 4 facilities	515	540	208	93	3
<b>Consumer households and others</b>	<b>18,502</b>	<b>6,597</b>	<b>1,474</b>	<b>799</b>	<b>89</b>
<i>of which:</i> 1 facility	13,083	4,129	790	319	23
2 facilities	3,852	1,576	359	205	15
3 or 4 facilities	1,435	763	259	197	22
more than 4 facilities	132	129	66	78	29

## 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)

4th quarter 2017

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000
<b>TOTAL</b>	Average number of banks per borrower	1.24	1.02	1.07	1.16
	First bank's share of total credit granted (%)	64	99	98	95
<b>General government</b>	Average number of banks per borrower	1.81	1.12	1.23	1.15
	First bank's share of total credit granted (%)	68	100	98	97
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Average number of banks per borrower	1.66	1.05	1.23	1.40
	First bank's share of total credit granted (%)	80	98	92	88
<b>Non-financial companies</b>	Average number of banks per borrower	1.87	1.03	1.25	1.51
	First bank's share of total credit granted (%)	49	98	90	84
<i>of which:</i>					
Industry	Average number of banks per borrower	2.51	1.04	1.26	1.59
	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	1.70	1.03	1.25	1.49
	First bank's share of total credit granted (%)	53	98	90	85
<b>Producer households</b>	Average number of banks per borrower	1.21	1.03	1.14	1.28
	First bank's share of total credit granted (%)	87	99	95	91
<b>Consumer households and others</b>	Average number of banks per borrower	1.04	1.01	1.03	1.06
	First bank's share of total credit granted (%)	97	100	99	99

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

Source: Central Credit Register

## Credit Conditions and Risk

### Average number of banks per borrower

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

(numbers in unit, percentages)

4th 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
<b>TOTAL</b>	Average number of banks per borrower	1.56	2.13	2.78	3.68
	First bank's share of total credit granted (%)	85	76	69	62
<b>General government</b>	Average number of banks per borrower	1.20	1.34	1.57	1.93
	First bank's share of total credit granted (%)	95	93	92	88
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Average number of banks per borrower	1.65	1.73	1.70	2.12
	First bank's share of total credit granted (%)	85	86	86	81
<b>Non-financial companies</b>	Average number of banks per borrower	1.87	2.34	2.98	3.92
	First bank's share of total credit granted (%)	77	71	65	59
<i>of which:</i>					
Industry	Average number of banks per borrower	2.07	2.67	3.46	4.61
	First bank's share of total credit granted (%)	71	63	56	49
Building	Average number of banks per borrower	1.77	2.10	2.46	3.00
	First bank's share of total credit granted (%)	80	77	75	72
Services	Average number of banks per borrower	1.82	2.24	2.85	3.69
	First bank's share of total credit granted (%)	79	73	68	62
<b>Producer households</b>	Average number of banks per borrower	1.63	2.06	2.51	3.17
	First bank's share of total credit granted (%)	85	80	78	74
<b>Consumer households and others</b>	Average number of banks per borrower	1.19	1.41	1.59	1.87
	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)

4th quarter 2017

Reporting institutions: **Banks**

		From 5,000,000 to 25,000,000	More than 25,000,000
<b>TOTAL</b>	Average number of banks per borrower	5.13	7.91
	First bank's share of total credit granted (%)	53	55
<b>General government</b>	Average number of banks per borrower	2.51	4.07
	First bank's share of total credit granted (%)	88	64
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Average number of banks per borrower	2.36	4.94
	First bank's share of total credit granted (%)	81	79
<b>Non-financial companies</b>	Average number of banks per borrower	5.51	8.71
	First bank's share of total credit granted (%)	49	37
<i>of which:</i>			
Industry	Average number of banks per borrower	6.43	9.65
	First bank's share of total credit granted (%)	40	32
Building	Average number of banks per borrower	3.81	6.53
	First bank's share of total credit granted (%)	68	47
Services	Average number of banks per borrower	5.12	8.00
	First bank's share of total credit granted (%)	53	40
<b>Producer households</b>	Average number of banks per borrower	3.83	3.71
	First bank's share of total credit granted (%)	70	63
<b>Consumer households and others</b>	Average number of banks per borrower	2.34	3.98
	First bank's share of total credit granted (%)	81	63

## 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 Sept.	2017 Dec.	2017 Sept.	2017 Dec.	2017 Sept.	2017 Dec.
<b>Number of borrowers for loans and collateral granted to customers</b>	8,277,623	8,301,679	4,716,825	4,595,723	3,560,798	3,705,956
<i>of which:</i> joint borrowers	2,326,025	2,326,875	1,082,669	1,044,507	1,243,356	1,282,368
<b>Loans (excluding bad loans)</b>						
facilities granted	2,053,475	2,080,330	1,712,654	1,727,864	340,822	352,466
margin used	1,612,025	1,628,688	1,279,165	1,283,720	332,860	344,968
breach of overdraft limits	50,837	48,362	45,985	43,534	4,852	4,827
margin available	492,287	500,003	479,474	487,678	12,813	12,325
<b>Matched loans</b>						
facilities granted	260,946	265,710	227,849	228,599	33,097	37,111
margin used	126,652	135,425	103,386	107,412	23,266	28,013
<b>Term loans</b>						
facilities granted	1,579,807	1,599,302	1,272,264	1,284,114	307,543	315,188
margin used	1,392,845	1,394,637	1,084,206	1,078,645	308,638	315,992
<b>Revocable loans</b>						
facilities granted	212,455	208,732	212,274	208,565	181	167
margin used	92,438	92,177	91,482	91,214	956	963
<b>Collateral granted</b>						
facilities granted	371,523	374,768	362,592	365,851	8,932	8,917
margin used	181,439	181,946	173,050	173,570	8,389	8,376
<b>Bad loans (gross of write-downs and net of write-offs)</b>	239,050	213,766	171,151	141,399	67,899	72,367
<b>Number of guarantors</b>	3,963,108	3,988,454	2,526,726	2,468,898	1,436,382	1,519,556
<i>of which:</i> joint guarantors	1,358,336	1,353,629	886,365	860,857	471,971	492,772
<b>Guarantees received</b>	768,689	777,751	563,859	546,724	204,830	231,027

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

Source: Central Credit Register

## Credit Conditions and Risk

Access to data:

[TRI30126](#)

### Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

4th 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
<b>Number of borrowers</b>	5,764,234	2,205,866	1,524,381	1,018,592	234,631
<b>Facilities granted</b>	1,854,820	117,965	155,357	179,052	92,390
<b>Margin used</b>	1,461,003	109,857	148,415	167,537	77,734
<i>of which</i> : backed by real security	634,841	82,672	133,852	142,989	50,046
<b>Margin available</b>	436,789	10,208	8,225	13,459	16,469
<b>Breach of overdraft limits</b>	42,972	2,101	1,283	1,945	1,814

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

Source: Central Credit Register

## Credit Conditions and Risk

### Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

4th 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
<b>Number of borrowers</b>	96,455	64,690	23,709	19,035	3,981
<b>Facilities granted</b>	82,547	123,506	100,244	236,631	714,494
<b>Margin used</b>	64,761	94,848	76,569	175,086	541,856
<i>of which</i> : backed by real security	31,254	39,855	29,117	54,951	69,509
<b>Margin available</b>	19,733	32,013	26,903	70,493	190,930
<b>Breach of overdraft limits</b>	1,946	3,355	3,227	8,948	18,292

## 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)

4th 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
<b>ITALY</b>	Number of borrowers	3,394,703	1,185,263	753,888	664,027	228,891
	Facilities granted	1,505,316	55,579	69,089	99,547	65,319
	Margin used	1,118,668	49,962	64,417	91,110	53,294
<b>Piedmont</b>	Number of borrowers	257,264	93,924	58,083	49,298	17,386
	Facilities granted	96,258	4,405	5,284	7,276	4,900
	Margin used	68,508	3,922	4,864	6,536	3,893
<b>Valle d'Aosta</b>	Number of borrowers	8,140	2,754	1,642	1,822	629
	Facilities granted	2,504	126	141	252	168
	Margin used	1,974	112	127	230	141
<b>Lombardy</b>	Number of borrowers	639,100	191,265	141,038	138,994	51,006
	Facilities granted	536,270	9,033	12,977	21,022	14,589
	Margin used	402,693	7,853	11,912	18,980	11,579
<b>Liguria</b>	Number of borrowers	73,704	25,760	16,153	15,075	5,528
	Facilities granted	25,674	1,186	1,434	2,170	1,460
	Margin used	19,585	1,041	1,307	1,968	1,187
<b>Trentino Alto Adige</b>	Number of borrowers	116,892	33,146	23,243	27,968	11,887
	Facilities granted	43,310	1,592	2,204	4,526	3,538
	Margin used	33,823	1,337	2,004	4,149	3,028
<b>Veneto</b>	Number of borrowers	321,454	104,272	74,397	65,548	23,193
	Facilities granted	172,475	4,937	6,844	9,717	6,591
	Margin used	129,762	4,398	6,393	8,772	5,212
<b>Friuli-Venezia Giulia</b>	Number of borrowers	85,780	32,600	20,851	14,951	4,812
	Facilities granted	26,887	1,567	1,910	2,190	1,385
	Margin used	18,540	1,443	1,806	2,012	1,135

**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)

4th 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
<b>ITALY</b>	Number of borrowers	109,702	77,893	29,583	25,206	5,879
	Facilities granted	64,058	100,845	84,807	211,804	752,399
	Margin used	48,696	75,067	61,699	146,535	517,307
<b>Piedmont</b>	Number of borrowers	8,465	5,866	2,199	1,801	411
	Facilities granted	4,909	7,522	6,333	15,113	40,398
	Margin used	3,584	5,392	4,436	10,112	25,225
<b>Valle d'Aosta</b>	Number of borrowers	284	200	75	64	11
	Facilities granted	142	200	166	378	928
	Margin used	117	148	135	298	658
<b>Lombardy</b>	Number of borrowers	26,228	20,032	8,159	7,529	2,011
	Facilities granted	15,406	26,494	23,875	65,530	347,058
	Margin used	11,318	19,027	16,800	43,589	259,507
<b>Liguria</b>	Number of borrowers	2,275	1,457	519	457	122
	Facilities granted	1,240	1,766	1,466	3,882	11,033
	Margin used	920	1,302	1,061	2,885	7,670
<b>Trentino Alto Adige</b>	Number of borrowers	5,453	3,805	1,364	1,013	172
	Facilities granted	3,262	5,130	3,953	8,247	10,773
	Margin used	2,691	4,190	3,171	6,401	6,751
<b>Veneto</b>	Number of borrowers	12,288	8,918	3,447	2,935	632
	Facilities granted	7,178	11,539	9,865	24,946	90,695
	Margin used	5,304	8,248	6,789	16,238	66,965
<b>Friuli-Venezia Giulia</b>	Number of borrowers	2,372	1,661	643	514	114
	Facilities granted	1,407	2,136	1,827	4,215	10,200
	Margin used	1,074	1,556	1,348	2,843	5,085

## 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)

4th 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
<b>Emilia Romagna</b>	Number of borrowers	310,874	103,391	69,222	60,917	22,833
	Facilities granted	136,008	4,871	6,358	9,137	6,646
	Margin used	94,249	4,198	5,796	8,098	5,145
<b>Tuscany</b>	Number of borrowers	251,140	81,548	54,788	53,654	18,460
	Facilities granted	79,959	3,832	5,033	8,006	5,253
	Margin used	60,740	3,392	4,663	7,332	4,343
<b>Umbria</b>	Number of borrowers	62,142	24,080	14,532	9,856	3,484
	Facilities granted	15,412	1,147	1,333	1,477	1,018
	Margin used	12,293	1,053	1,286	1,351	852
<b>Marche</b>	Number of borrowers	114,988	41,063	25,879	20,345	7,396
	Facilities granted	29,577	1,959	2,388	3,081	2,191
	Margin used	21,752	1,753	2,217	2,786	1,772
<b>Lazio</b>	Number of borrowers	329,357	112,164	71,745	74,291	22,241
	Facilities granted	181,108	5,235	6,695	11,497	6,325
	Margin used	122,783	4,826	6,369	11,056	5,545
<b>Abruzzo</b>	Number of borrowers	72,016	28,509	15,543	11,328	3,833
	Facilities granted	16,018	1,337	1,409	1,669	1,102
	Margin used	12,708	1,237	1,337	1,543	922
<b>Molise</b>	Number of borrowers	12,448	5,221	2,684	1,911	708
	Facilities granted	1,982	239	239	276	195
	Margin used	1,606	219	226	253	160
<b>Campania</b>	Number of borrowers	191,655	73,177	40,831	34,684	11,040
	Facilities granted	45,517	3,346	3,736	5,163	3,121
	Margin used	37,587	3,093	3,516	4,829	2,612

## 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)

4th 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
<b>Emilia Romagna</b>	Number of borrowers	11,770	8,639	3,328	2,928	747
	Facilities granted	7,020	11,431	9,750	25,105	55,507
	Margin used	5,083	8,037	6,675	16,314	34,234
<b>Tuscany</b>	Number of borrowers	8,824	6,010	2,181	1,793	294
	Facilities granted	5,190	7,896	6,429	15,201	22,976
	Margin used	4,032	6,071	4,764	10,580	14,892
<b>Umbria</b>	Number of borrowers	1,624	1,148	388	349	79
	Facilities granted	977	1,521	1,130	2,979	3,788
	Margin used	767	1,168	872	2,189	2,634
<b>Marche</b>	Number of borrowers	3,549	2,535	882	696	111
	Facilities granted	2,102	3,229	2,411	5,404	6,722
	Margin used	1,591	2,363	1,673	3,563	3,744
<b>Lazio</b>	Number of borrowers	8,604	5,755	2,066	1,903	582
	Facilities granted	4,923	7,355	5,996	15,920	116,991
	Margin used	4,044	5,972	5,038	12,768	65,789
<b>Abruzzo</b>	Number of borrowers	1,864	1,324	481	356	81
	Facilities granted	1,071	1,667	1,332	2,751	3,628
	Margin used	826	1,317	999	1,974	2,337
<b>Molise</b>	Number of borrowers	295	193	74	31	7
	Facilities granted	164	217	183	205	256
	Margin used	136	172	127	152	123
<b>Campania</b>	Number of borrowers	5,199	3,410	1,291	985	194
	Facilities granted	2,979	4,193	3,394	7,683	11,805
	Margin used	2,341	3,306	2,619	5,866	8,654

## 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)

4th 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
<b>Apulia</b>	Number of borrowers	173,752	70,017	40,975	28,970	8,349
	Facilities granted	32,130	3,267	3,729	4,204	2,368
	Margin used	26,473	3,053	3,566	3,912	1,995
<b>Basilicata</b>	Number of borrowers	22,123	9,071	4,617	3,492	1,173
	Facilities granted	4,231	416	413	512	332
	Margin used	3,403	381	386	469	271
<b>Calabria</b>	Number of borrowers	62,650	27,103	12,437	9,390	2,822
	Facilities granted	9,587	1,233	1,111	1,376	800
	Margin used	8,121	1,141	1,041	1,257	655
<b>Sicily</b>	Number of borrowers	216,217	96,562	46,476	30,813	8,883
	Facilities granted	33,869	4,461	4,180	4,505	2,476
	Margin used	28,120	4,204	3,991	4,196	2,095
<b>Sardinia</b>	Number of borrowers	73,007	29,636	18,752	10,720	3,228
	Facilities granted	16,540	1,389	1,674	1,490	861
	Margin used	13,947	1,307	1,610	1,380	751

## 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)

4th 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
<b>Apulia</b>	Number of borrowers	3,723	2,638	929	696	104
	Facilities granted	2,178	3,317	2,623	5,648	4,704
	Margin used	1,737	2,665	2,068	4,086	2,777
<b>Basilicata</b>	Number of borrowers	565	380	153	98	13
	Facilities granted	321	477	419	770	557
	Margin used	251	361	297	538	379
<b>Calabria</b>	Number of borrowers	1,250	826	304	197	33
	Facilities granted	719	921	698	1,170	1,516
	Margin used	562	714	548	916	1,067
<b>Sicily</b>	Number of borrowers	3,640	2,237	787	593	108
	Facilities granted	2,100	2,796	2,141	4,659	6,396
	Margin used	1,692	2,224	1,642	3,563	3,859
<b>Sardinia</b>	Number of borrowers	1,430	859	313	268	53
	Facilities granted	768	1,038	815	1,997	6,466
	Margin used	629	835	637	1,662	4,954

## 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)

4th 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
<b>TOTAL</b>	Number of borrowers	3,394,703	1,185,263	753,888	664,027	228,891
	Facilities granted	1,505,316	55,579	69,089	99,547	65,319
	Margin used	1,118,668	49,962	64,417	91,110	53,294
<b>General government</b>	Number of borrowers	7,536	232	146	336	563
	Facilities granted	49,772	7	11	39	102
	Margin used	26,666	34	17	158	75
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Number of borrowers	9,647	2,134	1,240	1,307	854
	Facilities granted	307,964	97	112	204	246
	Margin used	255,717	71	91	169	198
<b>Non-financial companies</b>	Number of borrowers	702,354	172,491	92,180	117,502	101,093
	Facilities granted	870,003	7,952	8,479	19,063	31,401
	Margin used	576,318	5,521	6,054	13,793	22,594
<i>of which:</i>						
Industry	Number of borrowers	150,756	24,929	15,611	22,973	23,535
	Facilities granted	334,395	1,173	1,452	3,801	7,509
	Margin used	196,650	748	915	2,422	4,632
Building	Number of borrowers	96,834	22,421	12,503	16,272	14,778
	Facilities granted	79,654	1,041	1,157	2,685	4,680
	Margin used	68,113	703	842	1,938	3,492
Services	Number of borrowers	436,752	121,450	61,978	75,352	60,134
	Facilities granted	432,213	5,569	5,679	12,097	18,362
	Margin used	293,056	3,939	4,146	9,026	13,741
<b>Producer households</b>	Number of borrowers	418,455	157,241	81,362	80,775	34,919
	Facilities granted	55,423	7,225	7,277	11,988	9,771
	Margin used	49,362	6,098	6,496	10,752	8,501
<b>Consumer households and others</b>	Number of borrowers	2,235,930	843,301	575,462	461,178	90,050
	Facilities granted	219,271	39,862	52,902	67,815	23,397
	Margin used	208,229	37,899	51,503	65,864	21,588

**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)

4th 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
<b>TOTAL</b>	Number of borrowers	109,702	77,893	29,583	25,206	5,879
	Facilities granted	64,058	100,845	84,807	211,804	752,399
	Margin used	48,696	75,067	61,699	146,535	517,307
<b>General government</b>	Number of borrowers	980	1,788	1,271	1,252	457
	Facilities granted	311	1,143	1,672	5,510	40,977
	Margin used	147	586	786	2,388	22,348
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Number of borrowers	656	741	449	843	546
	Facilities granted	394	1,039	1,455	8,716	295,696
	Margin used	307	703	937	4,617	247,890
<b>Non-financial companies</b>	Number of borrowers	75,862	63,177	25,384	21,988	4,771
	Facilities granted	45,855	83,637	74,302	188,524	410,571
	Margin used	33,063	60,981	53,772	132,152	242,900
<i>of which:</i>						
Industry	Number of borrowers	20,368	19,664	8,979	8,950	2,262
	Facilities granted	12,626	26,841	26,936	81,608	172,431
	Margin used	7,687	16,597	16,488	49,661	96,930
Building	Number of borrowers	11,283	9,187	3,500	2,466	334
	Facilities granted	6,847	11,964	9,786	18,804	22,671
	Margin used	5,410	9,982	8,637	17,353	17,978
Services	Number of borrowers	42,106	32,243	11,903	9,788	2,064
	Facilities granted	25,046	41,866	34,560	81,530	207,328
	Margin used	18,802	31,830	26,073	59,646	122,921
<b>Producer households</b>	Number of borrowers	13,145	5,299	954	278	7
	Facilities granted	7,370	6,425	2,681	2,009	323
	Margin used	6,408	5,680	2,390	1,785	298
<b>Consumer households and others</b>	Number of borrowers	18,494	6,600	1,476	801	89
	Facilities granted	9,830	8,273	4,573	6,736	4,615
	Margin used	8,516	6,839	3,711	5,334	3,730

## 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)

4th 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	1.96	2.48	2.25	3.28	2.45	3.14	1.91
From 1 to 5 years	2.16	2.18	1.97	2.39	2.28	3.02	2.08
More than 5 years	2.61	3.03	3.24	2.40	3.01	3.28	2.62

#### North West Italy

Initial period of rate fixation:

Up to 1 year	1.74	2.41	2.26	3.08	2.35	2.99	1.89
From 1 to 5 years	2.48	2.48	2.33	1.94	2.68	2.62	2.42
More than 5 years	2.80	3.12	3.48	2.13	2.93	3.05	2.48

#### North East Italy

Initial period of rate fixation:

Up to 1 year	2.28	2.41	2.20	3.28	2.41	2.88	2.00
From 1 to 5 years	1.33	1.34	1.28	1.43	1.39	2.55	1.75
More than 5 years	1.89	2.39	2.16	2.81	2.55	2.92	2.53

#### Central Italy

Initial period of rate fixation:

Up to 1 year	1.87	2.60	2.34	3.36	2.53	3.13	1.97
From 1 to 5 years	1.89	1.97	1.59	3.52	1.85	3.26	2.21
More than 5 years	3.04	3.11	3.47	2.14	3.18	3.34	2.71

#### Southern Italy

Initial period of rate fixation:

Up to 1 year	2.42	2.63	2.14	3.66	2.70	4.07	1.55
From 1 to 5 years	2.14	2.07	1.61	3.11	2.30	3.89	1.88
More than 5 years	3.11	3.43	3.54	3.47	3.32	3.58	2.69

#### Islands

Initial period of rate fixation:

Up to 1 year	2.35	2.63	2.47	3.74	2.47	4.00	2.20
From 1 to 5 years	3.72	3.71	1.82	2.45	3.91	4.08	3.35
More than 5 years	3.14	3.66	3.77	3.77	3.50	4.03	2.94

**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)

4th 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
<b>ITALY</b>	<b>4.45</b>	<b>8.17</b>	<b>7.60</b>	<b>6.54</b>	<b>5.41</b>	<b>4.31</b>	<b>1.86</b>
<b>North West Italy</b>	<b>3.65</b>	<b>7.58</b>	<b>7.26</b>	<b>6.25</b>	<b>4.95</b>	<b>4.04</b>	<b>1.49</b>
Piedmont	4.47	6.88	6.83	6.06	4.98	4.44	2.16
Valle d'Aosta	6.18	7.51	6.91	6.25	6.45	4.45	5.13
Lombardy	3.35	7.80	7.46	6.31	4.88	3.97	1.32
Liguria	5.04	8.36	7.32	6.43	5.70	3.76	3.14
<b>North East Italy</b>	<b>4.23</b>	<b>7.35</b>	<b>6.96</b>	<b>5.79</b>	<b>4.93</b>	<b>3.86</b>	<b>1.84</b>
Trentino Alto Adige	3.93	6.30	5.53	5.07	4.12	3.02	2.55
Veneto	4.09	7.22	7.06	6.07	4.86	3.94	1.56
Friuli-Venezia Giulia	5.43	7.86	8.53	6.84	5.79	4.21	2.95
Emilia Romagna	4.35	7.82	7.36	5.72	5.34	4.22	1.90
<b>Central Italy</b>	<b>5.17</b>	<b>8.07</b>	<b>7.49</b>	<b>6.73</b>	<b>5.85</b>	<b>4.78</b>	<b>2.96</b>
Tuscany	5.59	7.77	7.50	6.78	5.91	4.91	2.46
Umbria	7.32	9.56	8.89	8.07	6.88	6.47	5.48
Marche	5.98	7.32	7.77	7.07	6.06	5.37	3.51
Lazio	4.71	8.22	7.25	6.44	5.64	4.47	2.97
<b>Southern Italy</b>	<b>7.01</b>	<b>9.68</b>	<b>8.84</b>	<b>7.91</b>	<b>6.86</b>	<b>5.46</b>	<b>4.70</b>
Abruzzo	7.37	9.57	8.16	7.91	7.60	6.53	5.14
Molise	7.08	9.24	9.19	7.57	6.87	5.05	3.23
Campania	6.74	9.45	8.48	7.52	6.65	5.14	4.53
Apulia	6.83	9.64	9.09	8.19	6.59	5.18	4.86
Basilicata	7.25	8.95	9.54	7.82	6.73	6.82	5.98
Calabria	8.30	10.92	10.03	8.74	7.81	6.28	3.32
<b>Islands</b>	<b>5.17</b>	<b>9.58</b>	<b>9.03</b>	<b>8.16</b>	<b>7.14</b>	<b>5.85</b>	<b>1.21</b>
Sicily	7.40	9.40	8.88	7.99	6.94	6.17	4.67
Sardinia	3.00	10.25	9.53	8.69	7.65	5.09	0.83

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

Sources: Survey of lending rates

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

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

(percentages)

4th 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	
<b>ITALY</b>	<b>3.13</b>	<b>1.96</b>	<b>2.25</b>	<b>3.06</b>	<b>5.65</b>
Up to 250,000	7.69	1.63	3.40	3.63	9.31
From 250,000 to 1,000,000	6.22	2.67	2.63	3.55	7.66
From 1,000,000 to 5,000,000	4.34	2.40	1.79	3.27	5.91
From 5,000,000 to 25,000,000	2.70	2.12	1.53	2.58	4.61
More than 25,000,000	1.62	1.52	2.33	2.92	3.17
<b>North West Italy</b>	<b>2.97</b>	<b>1.95</b>	<b>2.58</b>	<b>3.11</b>	<b>5.03</b>
Up to 250,000	7.99	2.63	2.92	3.34	9.04
From 250,000 to 1,000,000	6.41	2.58	2.28	3.16	7.40
From 1,000,000 to 5,000,000	4.33	2.34	1.67	2.99	5.50
From 5,000,000 to 25,000,000	2.58	2.06	1.33	2.52	4.36
More than 25,000,000	1.45	1.56	2.83	3.27	2.70
<b>North East Italy</b>	<b>2.94</b>	<b>1.97</b>	<b>1.37</b>	<b>2.48</b>	<b>5.06</b>
Up to 250,000	6.92	2.62	2.87	3.22	8.25
From 250,000 to 1,000,000	5.64	2.55	2.21	3.12	6.81
From 1,000,000 to 5,000,000	3.99	2.33	1.46	2.94	5.27
From 5,000,000 to 25,000,000	2.57	2.05	1.69	2.42	4.08
More than 25,000,000	1.59	1.41	1.09	1.99	3.13

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

Sources: Survey of lending rates

## Credit Conditions and Risk

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

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

4th quarter 2017

Reporting institutions: **Sample of banks**

	Matched loans	Term loans			Revocable loans
		<i>Initial period of rate fixation</i>			
		Up to 1 year	More than 1 up to 5 years	More than 5 years	
<b>Central Italy</b>	<b>3.25</b>	<b>2.05</b>	<b>1.98</b>	<b>3.11</b>	<b>6.14</b>
Up to 250,000	7.62	2.35	3.55	3.67	9.49
From 250,000 to 1,000,000	6.13	2.70	2.87	3.73	8.07
From 1,000,000 to 5,000,000	4.30	2.54	2.17	3.50	6.54
From 5,000,000 to 25,000,000	2.66	2.36	1.74	2.64	5.19
More than 25,000,000	1.87	1.49	1.83	2.91	3.70
<b>Southern Italy</b>	<b>3.88</b>	<b>1.82</b>	<b>2.33</b>	<b>3.48</b>	<b>7.48</b>
Up to 250,000	8.39	0.63	4.19	3.94	10.43
From 250,000 to 1,000,000	7.02	3.02	3.33	4.09	8.80
From 1,000,000 to 5,000,000	5.14	2.47	2.26	3.85	7.28
From 5,000,000 to 25,000,000	3.36	2.16	1.61	2.94	5.82
More than 25,000,000	1.95	1.70	1.62	1.99	4.69
<b>Islands</b>	<b>4.21</b>	<b>1.88</b>	<b>3.72</b>	<b>3.77</b>	<b>7.83</b>
Up to 250,000	7.98	0.91	4.18	4.27	10.29
From 250,000 to 1,000,000	6.81	3.00	3.37	4.43	8.80
From 1,000,000 to 5,000,000	5.43	2.54	2.09	4.31	7.36
From 5,000,000 to 25,000,000	3.83	2.03	1.75	3.37	6.01
More than 25,000,000	2.02	1.63	3.92	2.28	5.27

## Credit Conditions and Risk

Access to data:

[TRI30850](#)

### Lending rates on loans (excluding bad loans) to firms - stocks by initial period of rate fixation, type of transaction and customer geographical area (percentages)

4th 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
<b>Matched loans</b>	<b>3.13</b>	<b>2.97</b>	<b>2.94</b>	<b>3.25</b>	<b>3.88</b>	<b>4.21</b>
<i>of which:</i> Discount lending	1.41	1.31	1.30	2.12	1.99	5.18
Advance on loan selling for factoring	1.50	1.50	1.28	1.40	1.98	1.35
<b>Term loans</b>	<b>2.10</b>	<b>2.16</b>	<b>1.96</b>	<b>2.16</b>	<b>1.99</b>	<b>2.21</b>
<i>Initial period of rate fixation:</i>						
Up to 1 year	1.96	1.95	1.97	2.05	1.82	1.88
More than 1 year	2.63	2.82	1.92	2.48	3.12	3.74
<i>of which:</i> Leasing	3.72	3.61	3.52	3.93	4.14	4.08
<i>Initial period of rate fixation:</i>						
Up to 1 year	3.62	3.49	3.47	3.83	3.94	3.95
More than 1 year	4.56	4.24	4.26	5.22	5.79	5.29
<b>Revocable loans</b>	<b>5.65</b>	<b>5.03</b>	<b>5.06</b>	<b>6.14</b>	<b>7.48</b>	<b>7.83</b>

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

Sources: Survey of lending rates

## Credit Conditions and Risk

Access to data:

[TRI30861](#)

### Lending rates on loans (excluding bad loans) to firms

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

(percentages)

4th quarter 2017

Reporting institutions: **Sample of banks**

	Stocks				New business in the quarter	
	Matched loans	Term loans		Revocable loans	Term loans (APRC)	
		<i>Initial period of rate fixation:</i>			<i>Initial period of rate fixation:</i>	
	Up to 5 years	More than 5 years		Up to 5 years	More than 5 years	
<b>TOTALE</b>	3.13	2.00	3.06	5.65	1.84	2.45
Agriculture, forestry and fishing	3.28	2.20	3.26	5.90	2.28	2.85
Mining and quarrying	4.40	2.51	3.46	6.94	2.09	2.59
Manufacturing	2.97	1.77	3.21	5.86	1.62	1.93
Electricity, gas, steam and air conditioning supply	1.62	2.23	3.34	4.37	1.64	2.70
Water supply, sewerage, waste management and remediation activities	3.59	0.98	3.00	6.40	1.44	2.77
Construction	4.60	2.61	2.46	5.43	2.68	3.18
Wholesale and retail trade; repair of motor vehicles and motorcycles	2.94	2.08	3.08	6.70	1.92	2.52
Transportation and storage	4.40	1.43	2.60	6.36	2.10	3.00
Accommodation and food service activities	3.27	2.28	3.35	6.76	2.29	2.67
Information and communication	3.87	2.30	3.86	3.52	2.12	1.67
Financial and insurance activities	2.59	2.17	2.44	6.58	3.26	2.94
Real estate activities	2.15	2.28	2.79	3.89	1.99	2.53
Professional, scientific and technical activities	2.68	1.73	2.91	4.99	1.30	2.51
Administrative and support service activities	3.60	1.31	2.42	6.31	1.47	2.36
All remaining activities (sections O,P,Q,R,S,T)	2.18	1.67	3.49	6.59	2.48	2.91

**Notes:** This table basically corresponds to the previous table TDB30861. Only lending in euros to resident firms (non-financial companies and producer households). The rates are calculated as the weighted average of the actual rates charged to customers, excluding transactions at subsidized interest rates (for further information see: Methods and Sources: Methodological Notes).

Sources: Survey of lending rates

## Credit Conditions and Risk

Access to data:

[TRI30870](#)

### APRC on term loans to firms: new business in the quarter by initial period of rate fixation and customer geographical area

(percentages)

4th 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
<b>ITALY</b>	<b>1.86</b>	<b>1.51</b>	<b>2.38</b>	<b>2.94</b>	<b>3.65</b>	<b>2.91</b>
North West Italy	1.84	1.43	2.33	2.81	3.06	2.79
North East Italy	1.63	1.17	1.92	2.66	2.88	2.76
Central Italy	1.93	1.92	2.71	3.17	3.93	2.87
Southern Italy	2.34	2.82	3.11	3.80	4.93	3.14
Islands	2.42	2.67	3.24	3.64	5.36	3.28

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

Sources: Survey of lending rates

## Credit Conditions and Risk

Access to data:

[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)

4th quarter 2017

Data: **Sample of banks**

Total	of which:				Revocable loans
	Term loans				
	initial period of rate fixation				
Up to 1 years	More than 1 up to 5 years	More than 5 years			
<b>ITALY</b>	<b>2.17</b>	<b>1.75</b>	<b>2.07</b>	<b>2.60</b>	<b>3.21</b>
<b>North West Italy</b>	<b>2.09</b>	<b>1.72</b>	<b>2.42</b>	<b>2.47</b>	<b>2.93</b>
Piedmont	2.19	1.85	2.79	2.48	3.13
Valle d'Aosta	2.34	2.03	3.32	2.46	3.28
Lombardy	2.06	1.70	2.28	2.46	2.86
Liguria	2.10	1.55	3.19	2.47	3.07
<b>North East Italy</b>	<b>2.14</b>	<b>1.83</b>	<b>1.75</b>	<b>2.52</b>	<b>3.47</b>
Trentino Alto Adige	2.20	2.04	2.85	2.23	3.97
Veneto	2.16	1.81	1.82	2.55	3.31
Friuli-Venezia Giulia	2.40	1.83	2.71	2.91	5.29
Emilia Romagna	2.05	1.77	1.61	2.48	3.21
<b>Central Italy</b>	<b>2.29</b>	<b>1.84</b>	<b>2.20</b>	<b>2.68</b>	<b>2.94</b>
Tuscany	2.22	1.78	2.72	2.61	3.06
Umbria	2.41	1.91	3.20	2.72	4.95
Marche	2.20	1.86	2.31	2.70	2.85
Lazio	2.33	1.86	2.06	2.71	2.78
<b>Southern Italy</b>	<b>2.06</b>	<b>1.37</b>	<b>1.87</b>	<b>2.68</b>	<b>3.90</b>
Abruzzo	2.54	2.00	3.48	2.93	5.76
Molise	2.55	1.98	1.87	2.75	5.09
Campania	1.62	0.87	1.67	2.61	3.06
Apulia	2.45	2.02	2.05	2.69	4.00
Basilicata	2.41	2.01	1.76	2.55	5.52
Calabria	2.52	1.96	2.18	2.70	6.69
<b>Islands</b>	<b>2.50</b>	<b>2.01</b>	<b>3.33</b>	<b>2.92</b>	<b>5.12</b>
Sicily	2.49	2.02	3.20	2.95	5.23
Sardinia	2.53	1.94	3.81	2.86	4.52

**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

## Credit Conditions and Risk

Access to data:

[TRI30890](#)

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

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

(percentages)

4th quarter 2017

Reporting 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
<b>ITALY</b>	<b>1.78</b>	<b>1.65</b>	<b>2.57</b>	<b>2.35</b>
<b>North West Italy</b>	<b>1.67</b>	<b>1.54</b>	<b>2.46</b>	<b>2.24</b>
Piedmont and Valle d'Aosta	1.77	1.66	2.49	2.20
Lombardy	1.64	1.52	2.45	2.26
Liguria	1.54	1.42	2.45	2.22
<b>North East Italy</b>	<b>1.76</b>	<b>1.68</b>	<b>2.45</b>	<b>2.27</b>
Trentino Alto Adige	1.94	1.86	2.21	2.14
Veneto	1.69	1.61	2.52	2.35
Friuli-Venezia Giulia	1.79	1.61	2.59	2.32
Emilia Romagna	1.76	1.66	2.38	2.23
<b>Central Italy</b>	<b>1.79</b>	<b>1.70</b>	<b>2.64</b>	<b>2.45</b>
Tuscany	1.66	1.60	2.51	2.36
Umbria	1.93	1.86	2.60	2.43
Marche	1.72	1.68	2.55	2.48
Lazio	1.88	1.73	2.74	2.49
<b>Southern Italy</b>	<b>1.95</b>	<b>1.78</b>	<b>2.64</b>	<b>2.40</b>
Abruzzo e Molise	1.87	1.77	2.78	2.60
Campania	1.90	1.76	2.61	2.38
Apulia	2.03	1.83	2.65	2.38
Basilicata	2.03	1.75	2.38	2.24
Calabria	1.91	1.75	2.68	2.44
<b>Islands</b>	<b>1.99</b>	<b>1.82</b>	<b>2.88</b>	<b>2.56</b>
Sicily	2.01	1.82	2.89	2.55
Sardinia	1.89	1.81	2.85	2.58

**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)

4th quarter 2017

Reporting institutions: **Sample of banks**

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

<b>ITALY</b>	<b>2.19</b>	<b>1.85</b>	<b>2.62</b>	<b>2.44</b>
North West Italy	2.13	1.79	2.61	2.42
North East Italy	2.11	1.81	2.67	2.45
Central Italy	2.30	1.92	2.56	2.44
Southern Italy	2.33	1.96	2.62	2.47
Islands	2.29	2.00	2.76	2.55

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

Sources: Survey of lending rates

## Credit Conditions and Risk

Access to data:

[TRI30921](#)

### Lending rates on matched and revocable loans - stocks

by customer region, sector and economic activity

(percentages)

4th quarter 2017

Reporting institutions: **Sample of banks**

	Total	Non-financial companies	of which:			Producer households	Consumer households and others
			Industry	Building	Services		
<b>ITALY</b>	<b>3.72</b>	<b>3.98</b>	<b>3.45</b>	<b>5.04</b>	<b>4.15</b>	<b>6.81</b>	<b>3.29</b>
<b>North West Italy</b>	<b>3.26</b>	<b>3.61</b>	<b>3.26</b>	<b>4.96</b>	<b>3.59</b>	<b>6.71</b>	<b>3.09</b>
Piedmont and Valle d'Aosta	3.63	3.73	3.52	5.09	3.55	6.60	3.25
Lombardy	3.11	3.52	3.18	4.82	3.51	6.70	3.04
Liguria	4.23	4.47	3.51	6.42	4.63	7.27	3.14
<b>North East Italy</b>	<b>3.50</b>	<b>3.63</b>	<b>3.19</b>	<b>4.53</b>	<b>3.83</b>	<b>6.12</b>	<b>3.50</b>
Trentino Alto Adige	3.44	3.40	3.21	3.86	3.36	5.03	3.71
Veneto	3.47	3.70	3.12	5.17	4.09	6.21	3.41
Friuli-Venezia Giulia	3.75	3.57	3.19	4.66	3.83	6.38	5.08
Emilia Romagna	3.51	3.63	3.27	4.41	3.75	6.60	3.29
<b>Central Italy</b>	<b>4.11</b>	<b>4.32</b>	<b>3.70</b>	<b>5.31</b>	<b>4.47</b>	<b>6.57</b>	<b>2.98</b>
Tuscany	4.14	4.15	3.55	5.64	4.42	6.08	3.16
Umbria	4.46	4.31	3.13	7.19	5.26	8.29	4.99
Marche	4.75	4.75	4.33	5.97	5.02	7.77	2.95
Lazio	3.91	4.32	3.74	4.95	4.32	6.17	2.83
<b>Southern Italy</b>	<b>5.20</b>	<b>5.17</b>	<b>4.35</b>	<b>5.51</b>	<b>5.71</b>	<b>8.25</b>	<b>3.86</b>
Abruzzo e Molise	5.11	5.00	3.89	6.21	6.04	8.31	5.03
Campania	4.94	4.98	4.37	4.53	5.51	7.48	3.22
Apulia and Basilicata	5.42	5.40	4.92	5.87	5.57	8.48	3.91
Calabria	5.99	5.69	3.52	7.67	7.01	9.28	5.71
<b>Islands</b>	<b>4.80</b>	<b>6.03</b>	<b>5.05</b>	<b>6.72</b>	<b>6.30</b>	<b>8.15</b>	<b>4.61</b>
Sicily	6.04	6.03	5.22	6.51	6.29	7.91	4.79
Sardinia	3.14	6.00	4.66	7.27	6.32	9.16	4.08

**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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