

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

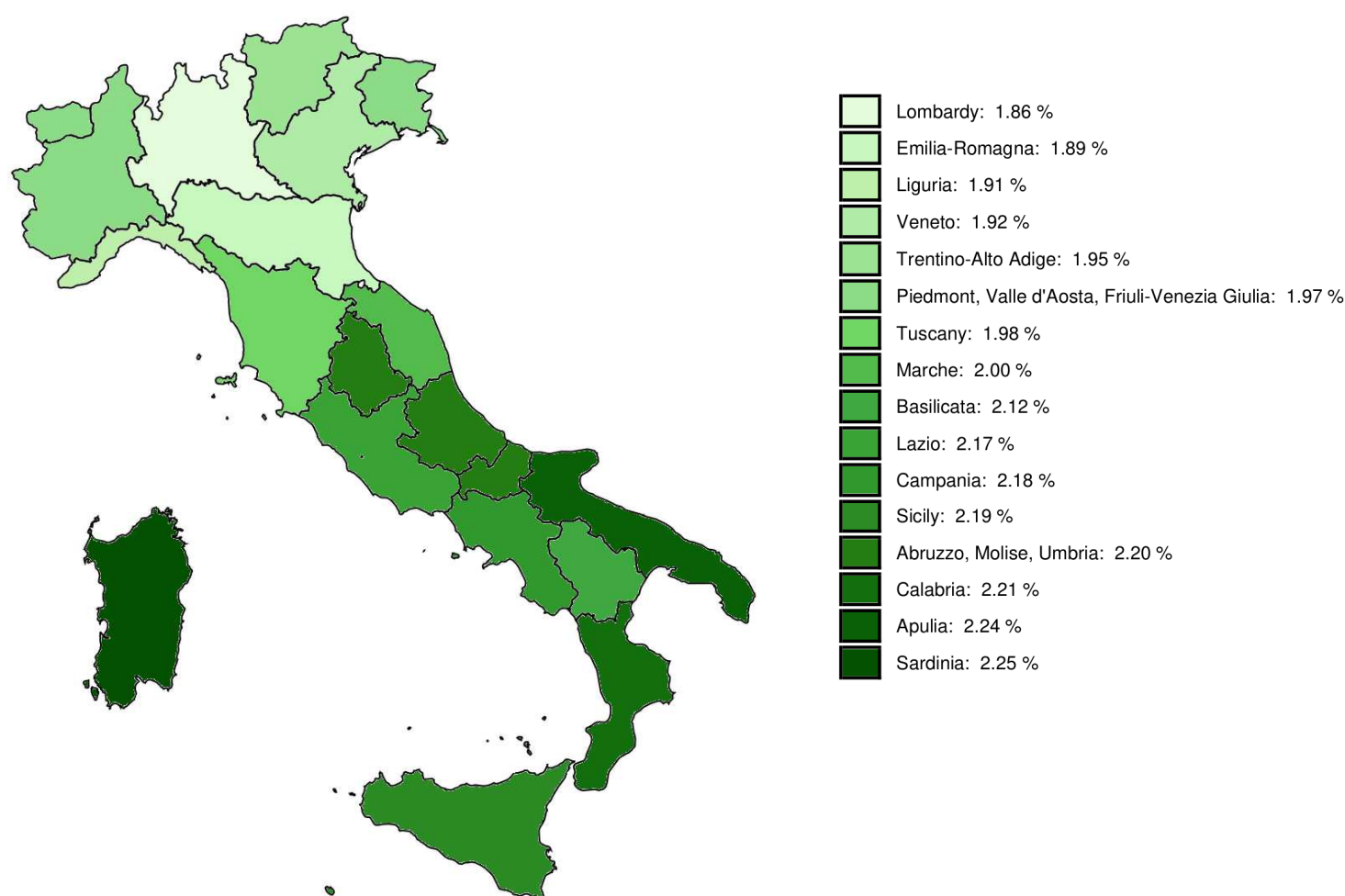
28 June 2018

For further information: [statistiche@bancaditalia.it](mailto:statistiche@bancaditalia.it)  
[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 March 2018)

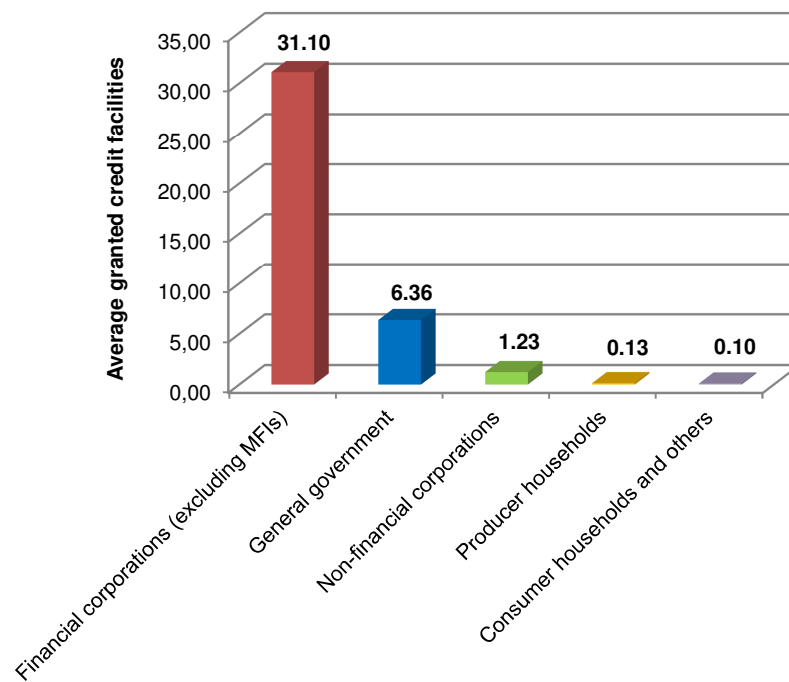
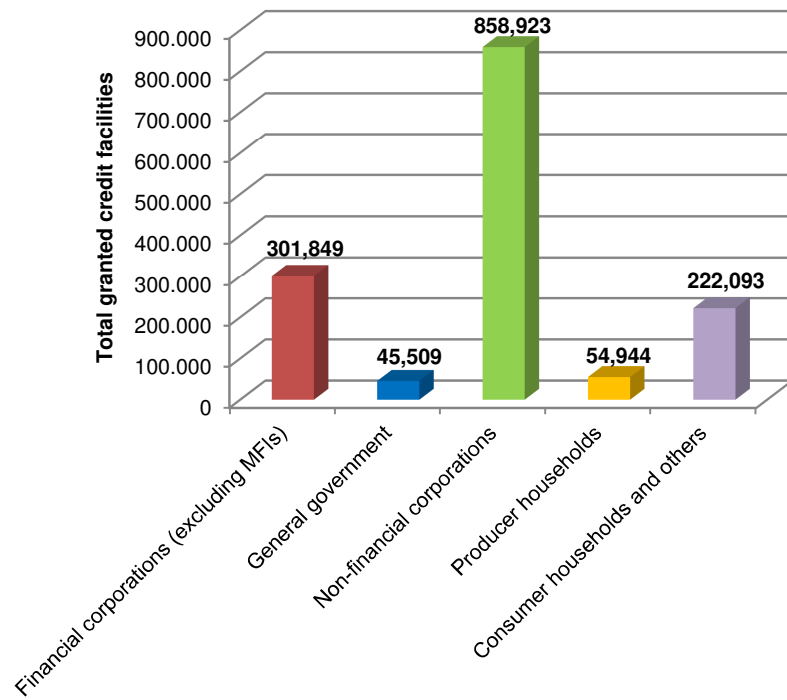


(1) Rates are calculated as the weighted average of the actual rates for customers excluding any subsidized rates. For further details on the data, see 'Banks and Financial Institutions: Credit Conditions and Risk by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological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

Figure 2

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

(millions of euros; data at 31 March 2018)



Reference period: March 2018

***Banks and Financial Institutions: Credit Conditions and Risk by Sector and Geographical Area***  
**Notice to users**

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

A more detailed description of the content of the report and of the sources used is provided in *Banks and Financial Institutions: Conditions and Credit Riskiness by Sector and by Territory* in [Methods and Sources: Methodological Notes](#).

The 51 tables (of which 28 tables distributed on the "BDS online statistical database" only) which make up the publication derive from *Statistical Bulletin's* Section B – Information on Banking and Financial Business, Sub-Sections B3 and B4, in Section D – Information on Customers and on Risk and in Section E1 – Lending Rates.

In this new publication the previous *Statistical Bulletin's* tables headings and codes have been modified and a new terminology has been adopted in order to better show the concepts represented while the contents remain unchanged. The definitions have been made similar to those utilized by other statistical publications which describe same phenomena.

For information on the conversion between the old coding of the tables previously published in the Statistical Bulletin and the new coding of the tables in this publication see the [Conversion Chart](#).

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

\* \* \*

Starting from the issue of 28 June 2018, the report contains 6 new tables referring to the annual adjusted non-performing loan rate (\*), similar to the tables currently in place referring to the quarterly bad loan rate. The tables will start from June 2006: in this edition the data will be published from December 2016 and the time series will be completed by the next edition of the report.

The six new tables are as follows:

TRI30601 Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year - by customer sector and total credit used (size classes) - also available in *pdf*

TRI30602 Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year - by customer region and sector - also available in *pdf*

TRI30603 Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year - by customer province and sector

TRI30604 Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year - by customer region and total margin used (size classes)

TRI30605 Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year - by customer geographical area, sector and economic activity

TRI30606 Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year - by customer geographical area and economic activity and total margin used (size classes)

On this occasion, new terminology has been adopted in the old tables referring to the quarterly bad loan rate, where the contents are the same:

economic phenomenon code	old terminology	new terminology
	Quarterly bad loan rate	Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year
351121433	Adjusted bad loans (flow): amount at t from performing loans at t-1	Quarterly flow of new adjusted bad loans: margin used
351121441	Adjusted bad loans (flow): number of borrowers at t from performing loans at t-1	Quarterly flow of new adjusted bad loans: number of borrowers
351122133	Performing loans (stock): amount at the initial period	Stock performing loans at the initial period: margin used
351122141	Performing loans (stock): number of performing borrowers at the initial period	Stock performing loans at the initial period: number of borrowers

## 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](#).

## 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**

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

Frequency Source

Access  
to data

### Non-performing Loans

Q	SR	<b>Loans</b> by type of default	<a href="#">TRI30266</a> p. 11
Q	SR	<b>Non-performing loans</b> by type of default, customer region and sector and purpose of loan	<a href="#">TRI30267</a> p. 12
Q	CCR	<b>Adjusted bad loans</b> by customer region	<a href="#">TRI30265</a> p. 15
Q	CCR	<b>Adjusted bad loans</b> by customer sector and economic activity	<a href="#">TRI30271</a> p. 16

### Non-performing loans rate and bad loan rates

Q	CCR	<b>Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year</b> by customer sector and total credit used (size classes)	<a href="#">TRI30601</a> p. 17
Q	CCR	<b>Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year</b> by customer region and sector	<a href="#">TRI30602</a> p. 18

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

Q	CCR	<b>Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year</b> by customer province and sector	<a href="#">TRI30603</a>
Q	CCR	<b>Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year</b> by customer region and total margin used (size classes)	<a href="#">TRI30604</a>
Q	CCR	<b>Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year</b> by customer geographical area, sector and economic activity	<a href="#">TRI30605</a>
Q	CCR	<b>Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year</b> by customer geographical area and economic activity and total margin used (size classes)	<a href="#">TRI30606</a>
Q	CCR	<b>Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period</b> by customer sector and total credit used (size classes)	<a href="#">TRI30486</a>
Q	CCR	<b>Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period</b> by customer region and sector	<a href="#">TRI30496</a>
Q	CCR	<b>Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period</b> by customer province and sector	<a href="#">TRI30507</a>
Q	CCR	<b>Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period</b> by customer region and total margin used (size classes)	<a href="#">TRI30516</a>

Q	CCR	<b>Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period</b> by customer geographical area, sector and economic activity	<a href="#">TRI30524</a>
Q	CCR	<b>Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period</b> by customer geographical area and economic activity and total margin used (size classes)	<a href="#">TRI30529</a>

### Multiple-bank Borrowing

Q	CCR	<b>Multiple-bank Borrowing</b> by customer region and number of beneficiary banks	<a href="#">TRI30431</a> p. 21
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. 24
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. 26

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

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. 29
---	-----	---	--------------------------------

### 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. 30
Q	CCR	<b>Loans (excluding bad loans)</b> by customer region and total facilities granted (size classes)	<a href="#">TRI30146</a> p. 32
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. 38

*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. 40
Q	SIR	<b>Lending rates on revocable loans: stocks</b> by customer region and total facilities granted (size classes)	<a href="#">TRI30830</a> p. 41
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. 42
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. 44
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. 45
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. 46
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. 47
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. 48
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. 49
Q	SIR	<b>Lending rates on matched and revocable loans: stocks</b> by customer region, sector and economic activity	<a href="#">TRI30921</a> p. 50
<i>Tables distributed on the "BDS on-line statistical database" only</i>			
Q	SIR	<b>Lending rates on matched and revocable loans: stocks</b> by customer region and economic activity	<a href="#">TRI30931</a>
Q	SIR	<b>Lending rates on loans (excluding bad loans): stocks</b> by type of transaction, customer province and sector	<a href="#">TRI30910</a>

## 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**

2018-Q1	2017-Q4	2017-Q3
---------	---------	---------

#### Non-performing loans

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

Loans subject to forbearance	14,896	14,109	13,356
Other exposures	147,244	151,030	158,432

##### Likely defaults

Loans subject to forbearance	47,148	48,058	49,990
Other exposures	43,804	45,894	48,751

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

Loans subject to forbearance	809	774	996
Other exposures	4,421	4,123	5,385

#### Performing loans

Loans subject to forbearance	28,376	28,243	29,340
Other exposures	1,671,812	1,659,871	1,642,116

<b>TOTAL LOANS TO CUSTOMERS</b>	<b>1,958,701</b>	<b>1,952,295</b>	<b>1,948,570</b>
---------------------------------	------------------	------------------	------------------

**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)

1st quarter 2018

Reporting institutions: **Banks and CDP**

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

<b>ITALIA</b>	<b>161,431</b>	<b>112,457</b>	<b>13,327</b>	<b>2,636</b>	<b>16,327</b>
<b>North West Italy</b>	<b>47,980</b>	<b>33,326</b>	<b>3,226</b>	<b>544</b>	<b>5,935</b>
Piedmont and Valle d'Aosta	9,583	6,470	849	150	1,099
Lombardy	35,491	24,831	2,137	350	4,477
Liguria	2,906	2,025	240	44	359
<b>North East Italy</b>	<b>34,423</b>	<b>25,700</b>	<b>2,412</b>	<b>284</b>	<b>2,692</b>
Trentino Alto Adige	2,400	1,752	163	13	42
Veneto	14,336	10,559	1,054	119	1,314
Friuli-Venezia Giulia	2,335	1,725	229	28	146
Emilia Romagna	15,352	11,664	967	125	1,191
<b>Central Italy</b>	<b>40,443</b>	<b>29,651</b>	<b>3,057</b>	<b>546</b>	<b>3,284</b>
Tuscany	14,904	11,265	1,441	141	779
Umbria	3,321	2,411	349	34	271
Marche	4,628	3,223	424	49	414
Lazio	17,589	12,753	843	321	1,820
<b>Southern Italy</b>	<b>26,216</b>	<b>16,732</b>	<b>2,811</b>	<b>842</b>	<b>2,954</b>
Abruzzo and Molise	4,057	2,839	453	74	335
Campania	11,154	7,324	792	421	1,401
Apulia and Basilicata	8,087	4,918	1,076	222	943
Calabria	2,917	1,651	491	125	275
<b>Islands</b>	<b>12,368</b>	<b>7,047</b>	<b>1,821</b>	<b>419</b>	<b>1,462</b>
Sicily	8,736	4,505	1,315	344	1,225
Sardinia	3,632	2,542	506	75	237

**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)

1st quarter 2018

Reporting institutions: **Banks and CDP**

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

<b>ITALIA</b>	<b>89,494</b>	<b>67,909</b>	<b>4,394</b>	<b>1,663</b>	<b>6,380</b>
<b>North West Italy</b>	<b>30,975</b>	<b>24,473</b>	<b>1,050</b>	<b>345</b>	<b>1,863</b>
Piedmont and Valle d'Aosta	3,633	2,561	259	95	363
Lombardy	24,056	19,086	694	220	1,349
Liguria	3,286	2,826	96	30	151
<b>North East Italy</b>	<b>19,565</b>	<b>14,993</b>	<b>1,054</b>	<b>192</b>	<b>1,136</b>
Trentino Alto Adige	2,141	1,620	206	9	87
Veneto	7,818	5,939	402	78	476
Friuli-Venezia Giulia	1,079	732	97	18	84
Emilia Romagna	8,526	6,702	350	87	488
<b>Central Italy</b>	<b>23,155</b>	<b>18,082</b>	<b>1,100</b>	<b>404</b>	<b>1,546</b>
Tuscany	6,927	5,391	502	110	410
Umbria	1,468	1,131	88	24	107
Marche	2,549	1,848	182	40	198
Lazio	12,211	9,713	327	230	832
<b>Southern Italy</b>	<b>10,626</b>	<b>7,236</b>	<b>765</b>	<b>472</b>	<b>1,159</b>
Abruzzo and Molise	1,539	988	153	50	175
Campania	5,248	3,961	218	209	508
Apulia and Basilicata	3,028	1,875	282	143	362
Calabria	811	412	112	68	115
<b>Islands</b>	<b>5,174</b>	<b>3,125</b>	<b>426</b>	<b>251</b>	<b>676</b>
Sicily	3,684	1,999	335	200	543
Sardinia	1,490	1,125	91	52	132

## Credit Conditions and Risk

### Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

1st quarter 2018

Reporting institutions: **Banks and CDP**

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

<b>ITALIA</b>	<b>5,200</b>	<b>1,995</b>	<b>618</b>	<b>844</b>	<b>641</b>
<b>North West Italy</b>	<b>1,145</b>	<b>484</b>	<b>132</b>	<b>170</b>	<b>148</b>
Piedmont and Valle d'Aosta	292	93	46	57	38
Lombardy	717	328	73	98	96
Liguria	137	63	13	15	14
<b>North East Italy</b>	<b>900</b>	<b>429</b>	<b>136</b>	<b>111</b>	<b>89</b>
Trentino Alto Adige	89	44	18	5	7
Veneto	340	136	65	49	40
Friuli-Venezia Giulia	102	51	16	10	7
Emilia Romagna	369	199	37	47	35
<b>Central Italy</b>	<b>1,463</b>	<b>591</b>	<b>152</b>	<b>199</b>	<b>177</b>
Tuscany	395	160	59	56	42
Umbria	112	38	13	15	11
Marche	178	82	26	17	19
Lazio	778	311	54	110	105
<b>Southern Italy</b>	<b>1,212</b>	<b>386</b>	<b>135</b>	<b>246</b>	<b>143</b>
Abruzzo and Molise	203	86	25	26	32
Campania	510	161	43	116	53
Apulia and Basilicata	345	106	51	70	43
Calabria	153	32	17	34	14
<b>Islands</b>	<b>480</b>	<b>105</b>	<b>63</b>	<b>119</b>	<b>85</b>
Sicily	398	85	50	94	71
Sardinia	82	20	13	24	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)

1st quarter 2018

Reporting institutions: **Banks**

	Adjusted bad loans		Adjusted bad loans and bad loans ratio	New adjusted bad loans in the quarter		Adjusted bad loans returned performing in the quarter	
	Number of borrowers	Margin used		Number of borrowers	Margin used	Number of borrowers	Margin used
<b>ITALY</b>	<b>1,214,579</b>	<b>150,837</b>	<b>1.10</b>	<b>62,843</b>	<b>4,441</b>	<b>4,575</b>	<b>1,038</b>
<b>North West Italy</b>	<b>292,056</b>	<b>46,650</b>	<b>1.09</b>	<b>13,075</b>	<b>1,452</b>	<b>962</b>	<b>312</b>
Piedmont	75,920	8,898	1.06	3,486	187	214	53
Valle D'Aosta	1,566	148	1.03	81	8	6	..
Lombardy	186,452	34,863	1.10	8,112	1,180	662	253
Liguria	28,118	2,741	1.09	1,396	77	80	6
<b>North East Italy</b>	<b>177,367</b>	<b>33,982</b>	<b>1.11</b>	<b>7,869</b>	<b>966</b>	<b>706</b>	<b>207</b>
Veneto	71,861	13,740	1.10	3,121	363	271	89
Friuli-Venezia Giulia	16,799	2,441	1.12	697	94	59	6
Emilia Romagna	79,656	15,182	1.12	3,611	380	316	105
Trentino Alto Adige	9,051	2,619	1.08	440	130	60	8
<b>Central Italy</b>	<b>263,072</b>	<b>36,173</b>	<b>1.12</b>	<b>11,578</b>	<b>979</b>	<b>1,107</b>	<b>300</b>
Tuscany	80,549	11,846	1.09	3,088	271	313	106
Umbria	20,526	3,039	1.07	819	103	78	9
Marche	31,381	4,590	1.12	1,283	156	173	55
Lazio	130,616	16,699	1.15	6,388	449	543	130
<b>Southern Italy</b>	<b>313,735</b>	<b>22,381</b>	<b>1.08</b>	<b>19,563</b>	<b>719</b>	<b>1,146</b>	<b>151</b>
Abruzzo	30,254	3,197	1.07	1,541	97	132	17
Molise	6,014	438	1.12	359	10	41	4
Campania	137,223	8,914	1.07	8,981	340	443	50
Apulia	83,489	6,311	1.10	5,409	172	329	55
Basilicata	9,726	930	1.10	465	16	35	2
Calabria	47,029	2,593	1.05	2,808	84	166	23
<b>Islands</b>	<b>168,349</b>	<b>11,651</b>	<b>1.08</b>	<b>10,758</b>	<b>325</b>	<b>654</b>	<b>67</b>
Sicily	129,754	8,051	1.09	8,696	267	544	44
Sardinia	38,595	3,600	1.05	2,062	58	110	23

**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)

1st quarter 2018

Reporting institutions: **Banks**

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

<b>TOTAL</b>	<b>1,214,579</b>	<b>150,837</b>	<b>1.10</b>	<b>62,843</b>	<b>4,441</b>	<b>4,575</b>	<b>1,038</b>
<b>General government</b>	<b>90</b>	<b>338</b>	<b>1.43</b>	<b>12</b>	<b>15</b>	<b>5</b>	<b>7</b>
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>1,908</b>	<b>2,338</b>	<b>1.16</b>	<b>51</b>	<b>111</b>	<b>6</b>	<b>1</b>
<b>Non-financial companies</b>	<b>215,405</b>	<b>106,539</b>	<b>1.12</b>	<b>6,448</b>	<b>2,929</b>	<b>619</b>	<b>740</b>
<i>of which:</i>							
Industry	40,452	23,291	1.12	918	651	108	179
Building	44,046	32,142	1.12	1,196	790	146	183
Services	119,187	47,210	1.12	3,914	1,409	323	352
<b>Producer households</b>	<b>168,129</b>	<b>12,404</b>	<b>1.08</b>	<b>5,724</b>	<b>345</b>	<b>764</b>	<b>96</b>
<b>Consumer households and e others</b>	<b>824,160</b>	<b>29,065</b>	<b>1.04</b>	<b>50,432</b>	<b>1,038</b>	<b>3,171</b>	<b>192</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:

[TRI30601](#)

**Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year**  
**by customer sector and total credit used (size classes)**  
*(percentages)*

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

	2016-Q4	2017-Q1	2017-Q2	2017-Q3	2017-Q4	2018-Q1
<b>TOTAL</b>	<b>2.23</b>	<b>2.20</b>	<b>2.00</b>	<b>1.77</b>	<b>1.76</b>	<b>1.61</b>
From 250 to 125,000 euro	1.30	1.27	1.23	1.14	1.09	1.05
From 125,000 to 500,000 euro	2.25	2.14	1.98	1.81	1.70	1.63
More than 500,000 euro	2.50	2.49	2.23	1.94	1.97	1.77
<b>General government</b>	<b>0.38</b>	<b>0.32</b>	<b>0.25</b>	<b>0.27</b>	<b>0.27</b>	<b>0.30</b>
From 250 to 125,000 euro	3.37	4.21	2.42	7.94	8.43	7.94
From 125,000 to 500,000 euro	3.51	3.04	1.44	5.29	6.06	4.74
More than 500,000 euro	0.33	0.27	0.23	0.23	0.24	0.27
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>0.33</b>	<b>0.39</b>	<b>0.43</b>	<b>0.40</b>	<b>0.38</b>	<b>0.34</b>
From 250 to 125,000 euro	2.03	2.23	1.87	1.64	1.21	1.27
From 125,000 to 500,000 euro	3.88	3.48	2.45	2.55	2.41	2.43
More than 500,000 euro	0.32	0.38	0.42	0.39	0.38	0.33
<b>Non-financial companies</b>	<b>3.54</b>	<b>3.48</b>	<b>3.10</b>	<b>2.74</b>	<b>2.79</b>	<b>2.56</b>
From 250 to 125,000 euro	3.38	3.32	3.00	2.82	2.68	2.68
From 125,000 to 500,000 euro	3.82	3.65	3.28	3.14	2.94	2.88
More than 500,000 euro	3.52	3.47	3.09	2.70	2.78	2.52
<b>Producer households</b>	<b>3.23</b>	<b>3.15</b>	<b>2.80</b>	<b>2.58</b>	<b>2.50</b>	<b>2.33</b>
From 250 to 125,000 euro	2.37	2.30	2.20	2.08	1.99	1.88
From 125,000 to 500,000 euro	3.34	3.21	2.86	2.70	2.51	2.44
More than 500,000 euro	4.12	4.14	3.47	3.04	3.14	2.74
<b>Consumer households</b>	<b>1.41</b>	<b>1.37</b>	<b>1.33</b>	<b>1.18</b>	<b>1.11</b>	<b>1.02</b>
From 250 to 125,000 euro	1.02	0.99	0.98	0.91	0.88	0.84
From 125,000 to 500,000 euro	1.55	1.46	1.39	1.24	1.17	1.10
More than 500,000 euro	4.02	4.20	3.99	3.26	2.90	2.18
<b>Other sectors</b>	<b>1.99</b>	<b>2.08</b>	<b>1.22</b>	<b>1.04</b>	<b>0.97</b>	<b>0.99</b>
From 250 to 125,000 euro	1.50	1.48	1.35	1.27	1.31	1.36
From 125,000 to 500,000 euro	1.57	1.48	1.77	1.59	1.53	1.61
More than 500,000 euro	2.12	2.27	1.10	0.90	0.82	0.82

**Note:** The size classes are expressed in euros and do not include the upper bounds of the intervals. The data only include transactions with resident customers, excluding Monetary Financial Institutions.

Source: Central Credit Register

## Credit Conditions and Risk

Access to data:

[TRI30602](#)

### Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year by customer region and sector (percentages)

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

	2016-Q4	2017-Q1	2017-Q2	2017-Q3	2017-Q4	2018-Q1
<b>ITALY</b>	<b>2.24</b>	<b>2.20</b>	<b>2.01</b>	<b>1.77</b>	<b>1.76</b>	<b>1.61</b>
<i>of which:</i> General government	0.38	0.32	0.25	0.26	0.27	0.30
Non-financial companies	3.54	3.48	3.10	2.74	2.79	2.56
Producer households	3.23	3.15	2.80	2.58	2.50	2.33
Consumer households	1.41	1.37	1.33	1.18	1.11	1.02
<b>Piedmont</b>	<b>1.59</b>	<b>1.55</b>	<b>1.54</b>	<b>1.32</b>	<b>1.39</b>	<b>1.32</b>
<i>of which:</i> General government	0.02	0.06	0.08	0.14	0.13	0.15
Non-financial companies	2.09	2.06	2.10	1.91	2.12	1.98
Producer households	2.42	2.15	1.97	1.78	1.71	1.66
Consumer households	1.03	1.01	0.99	0.87	0.78	0.76
<b>Valle d'Aosta</b>	<b>1.99</b>	<b>2.06</b>	<b>1.52</b>	<b>1.21</b>	<b>0.83</b>	<b>1.27</b>
<i>of which:</i> General government	1.08	11.25	0.00	9.12	9.05	0.00
Non-financial companies	2.03	2.50	1.38	1.58	0.86	1.60
Producer households	3.16	2.46	2.11	1.20	0.95	1.76
Consumer households	2.07	1.84	1.84	0.83	0.79	0.89
<b>Lombardy</b>	<b>1.57</b>	<b>1.64</b>	<b>1.41</b>	<b>1.19</b>	<b>1.09</b>	<b>1.05</b>
<i>of which:</i> General government	0.11	0.13	0.28	0.07	0.30	0.25
Non-financial companies	2.89	2.98	2.39	2.05	1.95	1.98
Producer households	3.07	3.03	2.45	2.29	2.03	1.89
Consumer households	1.22	1.17	1.15	1.05	0.97	0.92
<b>Liguria</b>	<b>2.82</b>	<b>4.70</b>	<b>4.73</b>	<b>4.10</b>	<b>3.78</b>	<b>1.95</b>
<i>of which:</i> General government	0.02	0.01	0.49	0.50	0.50	1.33
Non-financial companies	4.54	8.66	8.96	7.93	7.12	3.06
Producer households	2.90	2.42	2.15	1.82	2.00	1.82
Consumer households	1.30	1.26	1.05	0.88	0.85	0.81
<b>Veneto</b>	<b>2.25</b>	<b>2.42</b>	<b>2.00</b>	<b>1.72</b>	<b>1.62</b>	<b>1.45</b>
<i>of which:</i> General government	0.05	0.05	0.05	0.04	0.20	0.37
Non-financial companies	3.70	4.11	3.27	2.78	2.37	2.23
Producer households	2.98	3.12	3.16	2.95	2.86	2.50
Consumer households	1.82	2.00	1.88	1.59	1.49	1.20
<b>Friuli-Venezia Giulia</b>	<b>2.27</b>	<b>2.27</b>	<b>1.80</b>	<b>1.46</b>	<b>1.13</b>	<b>1.17</b>
<i>of which:</i> General government	0.14	0.69	0.48	0.05	0.09	0.02
Non-financial companies	3.25	2.83	2.57	1.99	1.48	1.63
Producer households	3.12	3.00	2.54	2.26	1.75	1.73
Consumer households	1.32	1.32	1.05	0.91	0.80	0.73

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

Source: Central Credit Register

## Credit Conditions and Risk

### Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year by customer region and sector (percentages)

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

	2016-Q4	2017-Q1	2017-Q2	2017-Q3	2017-Q4	2018-Q1
<b>Emilia Romagna</b>	<b>2.44</b>	<b>2.25</b>	<b>2.06</b>	<b>2.19</b>	<b>2.32</b>	<b>2.22</b>
<i>of which:</i> General government	0.02	0.03	0.02	0.00	0.19	0.02
Non-financial companies	3.22	3.00	2.71	2.99	3.17	3.11
Producer households	2.71	2.73	2.31	2.10	2.56	2.41
Consumer households	1.32	1.18	1.12	1.07	1.06	0.87
<b>Trentino Alto Adige</b>	<b>2.12</b>	<b>1.68</b>	<b>1.45</b>	<b>1.32</b>	<b>1.35</b>	<b>1.32</b>
<i>of which:</i> General government	0.06	0.00	0.17	0.16	0.04	0.04
Non-financial companies	2.78	2.17	1.47	1.32	1.33	1.30
Producer households	1.47	1.34	1.23	1.16	1.28	1.26
Consumer households	1.01	0.88	0.74	0.62	0.69	0.66
<b>Tuscany</b>	<b>2.77</b>	<b>2.53</b>	<b>2.15</b>	<b>1.92</b>	<b>2.00</b>	<b>1.91</b>
<i>of which:</i> General government	0.05	0.06	0.04	0.04	0.03	0.04
Non-financial companies	3.58	3.23	2.69	2.42	2.70	2.55
Producer households	4.61	4.20	3.54	3.21	2.91	2.85
Consumer households	1.48	1.42	1.27	1.15	1.02	1.01
<b>Umbria</b>	<b>3.74</b>	<b>3.60</b>	<b>3.14</b>	<b>2.64</b>	<b>2.51</b>	<b>2.87</b>
<i>of which:</i> General government	3.75	0.00	0.00	0.00	0.00	6.46
Non-financial companies	4.91	4.86	4.31	3.61	3.43	4.05
Producer households	3.65	3.31	3.15	2.70	2.89	2.64
Consumer households	1.61	1.52	1.40	1.22	1.15	1.06
<b>Marche</b>	<b>3.14</b>	<b>2.87</b>	<b>2.84</b>	<b>2.32</b>	<b>2.35</b>	<b>2.01</b>
<i>of which:</i> General government	0.05	0.07	0.11	0.11	0.12	0.00
Non-financial companies	4.22	3.69	3.62	2.88	2.97	2.49
Producer households	3.60	4.00	3.82	3.17	3.33	2.90
Consumer households	1.64	1.56	1.56	1.44	1.37	1.22
<b>Lazio</b>	<b>2.65</b>	<b>2.28</b>	<b>2.37</b>	<b>2.26</b>	<b>2.65</b>	<b>2.35</b>
<i>of which:</i> General government	0.17	0.03	0.10	0.11	0.11	0.12
Non-financial companies	4.72	3.81	4.01	3.77	4.79	4.17
Producer households	3.18	3.04	2.91	2.84	2.83	2.55
Consumer households	1.31	1.30	1.39	1.18	1.14	1.05
<b>Abruzzo</b>	<b>3.35</b>	<b>3.01</b>	<b>2.84</b>	<b>2.86</b>	<b>2.90</b>	<b>2.37</b>
<i>of which:</i> General government	1.18	1.04	0.06	0.17	0.08	0.06
Non-financial companies	4.33	3.66	3.26	3.52	3.62	2.73
Producer households	4.70	4.95	4.45	4.29	4.23	3.61
Consumer households	1.78	1.75	1.68	1.50	1.44	1.41

## Credit Conditions and Risk

### Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year by customer region and sector (percentages)

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

	2016-Q4	2017-Q1	2017-Q2	2017-Q3	2017-Q4	2018-Q1
<b>Molise</b>	<b>3.24</b>	<b>2.99</b>	<b>2.64</b>	<b>2.59</b>	<b>2.15</b>	<b>1.72</b>
<i>of which:</i> General government	3.05	2.23	1.73	3.63	2.74	3.10
Non-financial companies	5.58	5.05	3.99	4.08	3.20	2.13
Producer households	3.80	3.41	3.75	3.56	2.49	2.26
Consumer households	1.46	1.53	1.52	1.34	1.35	1.24
<b>Campania</b>	<b>3.36</b>	<b>3.08</b>	<b>2.94</b>	<b>2.30</b>	<b>2.15</b>	<b>2.14</b>
<i>of which:</i> General government	0.65	0.98	0.24	1.28	0.32	0.12
Non-financial companies	5.32	4.76	4.57	3.18	3.08	3.07
Producer households	4.07	3.76	3.41	3.14	2.92	2.80
Consumer households	1.78	1.69	1.65	1.52	1.42	1.39
<b>Apulia</b>	<b>2.97</b>	<b>3.08</b>	<b>3.07</b>	<b>2.60</b>	<b>2.60</b>	<b>2.17</b>
<i>of which:</i> General government	0.63	1.85	0.55	0.57	2.68	0.29
Non-financial companies	4.85	5.22	5.19	4.28	4.47	3.46
Producer households	3.41	3.59	3.06	2.84	2.88	2.73
Consumer households	1.48	1.39	1.37	1.20	1.19	1.12
<b>Basilicata</b>	<b>2.22</b>	<b>2.02</b>	<b>1.66</b>	<b>1.69</b>	<b>2.01</b>	<b>2.10</b>
<i>of which:</i> General government	2.59	1.80	1.50	1.45	0.15	0.52
Non-financial companies	2.92	2.65	2.11	2.33	3.18	3.37
Producer households	3.40	3.07	2.25	2.28	2.56	2.71
Consumer households	1.19	1.17	1.09	1.00	0.98	0.88
<b>Calabria</b>	<b>3.21</b>	<b>3.24</b>	<b>2.70</b>	<b>2.30</b>	<b>2.21</b>	<b>2.22</b>
<i>of which:</i> General government	2.37	1.77	0.98	0.24	2.16	3.82
Non-financial companies	5.35	5.55	4.61	3.75	2.96	2.69
Producer households	4.89	4.74	3.93	3.62	3.85	3.91
Consumer households	1.75	1.71	1.61	1.53	1.45	1.40
<b>Sicily</b>	<b>3.66</b>	<b>3.57</b>	<b>3.30</b>	<b>2.48</b>	<b>2.25</b>	<b>2.08</b>
<i>of which:</i> General government	3.62	4.30	2.77	1.33	0.36	0.15
Non-financial companies	5.82	5.68	5.12	3.39	3.25	2.97
Producer households	4.76	4.89	4.53	4.26	3.35	3.11
Consumer households	1.97	1.87	1.80	1.63	1.54	1.43
<b>Sardinia</b>	<b>2.48</b>	<b>2.29</b>	<b>2.06</b>	<b>1.96</b>	<b>1.69</b>	<b>1.54</b>
<i>of which:</i> General government	1.55	0.48	0.54	0.60	1.16	1.01
Non-financial companies	4.40	4.20	4.16	4.05	3.30	3.00
Producer households	2.98	2.56	2.03	2.01	2.23	2.17
Consumer households	1.10	1.04	1.10	0.97	0.92	0.90

## 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)

1st quarter 2018

Reporting institutions: **Banks**

	Total			1 facility		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
<b>ITALY</b>	<b>1,486,477</b>	<b>1,122,014</b>	<b>3,478,451</b>	<b>482,946</b>	<b>441,951</b>	<b>3,049,631</b>
<b>North West Italy</b>	<b>657,151</b>	<b>492,312</b>	<b>1,008,174</b>	<b>205,030</b>	<b>181,536</b>	<b>872,367</b>
Piedmont	95,344	69,979	265,318	26,605	23,776	232,874
Valle d'Aosta	2,565	1,944	8,330	1,001	784	7,420
Lombardy	533,805	400,380	657,875	168,547	148,635	564,091
Liguria	25,437	20,009	76,651	8,878	8,341	67,982
<b>North East Italy</b>	<b>367,968</b>	<b>277,174</b>	<b>853,038</b>	<b>128,252</b>	<b>118,482</b>	<b>734,266</b>
Trentino Alto Adige	43,690	34,346	118,546	19,252	16,648	106,652
Veneto	162,666	129,110	327,776	67,245	63,853	280,128
Friuli-Venezia Giulia	26,569	18,636	88,065	7,638	7,280	77,955
Emilia Romagna	135,043	95,082	318,651	34,116	30,701	269,531
<b>Central Italy</b>	<b>303,308</b>	<b>219,613</b>	<b>775,782</b>	<b>83,944</b>	<b>78,797</b>	<b>684,128</b>
Tuscany	79,176	61,423	256,113	24,455	23,009	218,453
Umbria	15,315	12,419	63,336	4,952	4,664	55,153
Marche	29,483	22,068	117,511	9,925	9,213	101,330
Lazio	179,335	123,703	338,822	44,612	41,911	309,192
<b>Southern Italy</b>	<b>107,542</b>	<b>90,118</b>	<b>543,749</b>	<b>43,352</b>	<b>41,584</b>	<b>487,010</b>
Abruzzo	15,877	12,836	73,873	5,848	5,592	65,347
Molise	1,930	1,642	12,847	921	872	11,395
Campania	44,842	37,526	193,797	16,354	15,634	173,340
Apulia	31,027	26,282	176,474	13,973	13,485	159,100
Basilicata	4,186	3,459	22,617	1,802	1,758	20,013
Calabria	9,681	8,373	64,141	4,454	4,243	57,815
<b>Islands</b>	<b>50,509</b>	<b>42,796</b>	<b>297,708</b>	<b>22,369</b>	<b>21,552</b>	<b>271,860</b>
Sicily	33,967	28,829	222,058	16,327	15,754	202,351
Sardinia	16,542	13,968	75,650	6,042	5,798	69,509

**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)

1st quarter 2018

Reporting institutions: **Banks**

	2 facilities			3 or 4 facilities		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
<b>ITALY</b>	<b>167,523</b>	<b>134,337</b>	<b>266,053</b>	<b>200,117</b>	<b>147,256</b>	<b>117,540</b>
<b>North West Italy</b>	<b>76,847</b>	<b>61,602</b>	<b>81,184</b>	<b>88,401</b>	<b>65,007</b>	<b>38,695</b>
Piedmont	10,395	7,759	20,394	13,876	9,005	8,783
Valle d'Aosta	278	225	627	644	521	229
Lombardy	63,848	51,794	54,628	70,778	53,148	27,363
Liguria	2,326	1,823	5,535	3,104	2,334	2,320
<b>North East Italy</b>	<b>39,156</b>	<b>31,088</b>	<b>70,921</b>	<b>50,554</b>	<b>35,922</b>	<b>33,758</b>
Trentino Alto Adige	6,744	5,536	8,486	6,198	4,802	2,679
Veneto	17,364	14,233	27,798	20,923	15,056	13,881
Friuli-Venezia Giulia	2,541	1,966	6,272	3,298	2,450	2,697
Emilia Romagna	12,506	9,353	28,365	20,134	13,615	14,501
<b>Central Italy</b>	<b>31,406</b>	<b>25,132</b>	<b>57,766</b>	<b>36,943</b>	<b>28,317</b>	<b>24,608</b>
Tuscany	9,279	7,071	22,418	11,157	8,146	10,755
Umbria	1,696	1,388	5,069	2,306	1,816	2,248
Marche	3,363	2,665	10,068	4,664	3,058	4,501
Lazio	17,067	14,008	20,211	18,816	15,298	7,104
<b>Southern Italy</b>	<b>14,109</b>	<b>11,485</b>	<b>37,686</b>	<b>17,146</b>	<b>12,791</b>	<b>14,546</b>
Abruzzo	2,199	1,781	5,591	2,494	1,760	2,194
Molise	276	228	997	356	284	362
Campania	5,874	4,728	13,376	6,898	5,178	5,288
Apulia	3,935	3,232	11,568	4,846	3,624	4,460
Basilicata	566	455	1,733	821	558	684
Calabria	1,258	1,062	4,421	1,730	1,387	1,558
<b>Islands</b>	<b>6,005</b>	<b>5,030</b>	<b>18,496</b>	<b>7,072</b>	<b>5,218</b>	<b>5,933</b>
Sicily	4,146	3,444	13,970	5,142	3,600	4,594
Sardinia	1,859	1,586	4,526	1,931	1,618	1,339

## 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)

1st quarter 2018

Reporting institutions: **Banks**

More than 4 facilities		
Facilities granted	Margin used	Number of borrowers

<b>ITALY</b>	<b>635,891</b>	<b>398,469</b>	<b>45,227</b>
<b>North West Italy</b>	<b>286,872</b>	<b>184,166</b>	<b>15,928</b>
Piedmont	44,468	29,439	3,267
Valle d'Aosta	642	414	54
Lombardy	230,632	146,802	11,793
Liguria	11,129	7,511	814
<b>North East Italy</b>	<b>150,006</b>	<b>91,682</b>	<b>14,093</b>
Trentino Alto Adige	11,495	7,360	729
Veneto	57,133	35,968	5,969
Friuli-Venezia Giulia	13,091	6,941	1,141
Emilia Romagna	68,287	41,413	6,254
<b>Central Italy</b>	<b>151,015</b>	<b>87,366</b>	<b>9,280</b>
Tuscany	34,285	23,198	4,487
Umbria	6,361	4,551	866
Marche	11,530	7,132	1,612
Lazio	98,840	52,485	2,315
<b>Southern Italy</b>	<b>32,935</b>	<b>24,259</b>	<b>4,507</b>
Abruzzo	5,336	3,704	741
Molise	377	258	93
Campania	15,715	11,986	1,793
Apulia	8,273	5,940	1,346
Basilicata	996	688	187
Calabria	2,238	1,682	347
<b>Islands</b>	<b>15,062</b>	<b>10,995</b>	<b>1,419</b>
Sicily	8,352	6,031	1,143
Sardinia	6,710	4,965	276

## 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)

1st quarter 2018

Reporting institutions: **Banks**

	Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
<b>TOTAL</b>	<b>3,478,451</b>	<b>1,210,579</b>	<b>775,083</b>	<b>680,314</b>	<b>230,906</b>
<i>of which:</i> 1 facility	3,049,631	1,190,515	726,705	587,034	141,573
2 facilities	266,053	19,480	46,228	78,232	59,541
3 or 4 facilities	117,540	578	2,141	14,916	28,317
more than 4 facilities	45,227	6	9	132	1,475
<b>General government</b>	<b>7,153</b>	<b>244</b>	<b>136</b>	<b>320</b>	<b>581</b>
<i>of which:</i> 1 facility	4,026	221	122	272	483
2 facilities	1,720	19	11	37	80
3 or 4 facilities	1,151	3	3	10	16
more than 4 facilities	256	1	-	1	2
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>9,707</b>	<b>2,206</b>	<b>1,240</b>	<b>1,264</b>	<b>860</b>
<i>of which:</i> 1 facility	6,769	2,089	984	856	498
2 facilities	1,871	114	237	317	222
3 or 4 facilities	754	3	19	91	129
more than 4 facilities	313	-	-	-	11
<b>Non-financial companies</b>	<b>699,091</b>	<b>171,217</b>	<b>91,686</b>	<b>117,068</b>	<b>100,652</b>
<i>of which:</i> 1 facility	418,598	165,397	70,022	68,727	42,393
2 facilities	144,801	5,674	20,662	38,805	36,057
3 or 4 facilities	93,173	143	997	9,457	21,058
more than 4 facilities	42,519	3	5	79	1,144
<b>Producer households</b>	<b>422,451</b>	<b>157,421</b>	<b>82,071</b>	<b>81,405</b>	<b>34,834</b>
<i>of which:</i> 1 facility	358,940	152,826	71,135	62,266	19,500
2 facilities	47,860	4,463	10,379	15,891	10,428
3 or 4 facilities	14,064	131	556	3,221	4,668
more than 4 facilities	1,587	1	1	27	238
<b>Consumer households and others</b>	<b>2,318,173</b>	<b>869,119</b>	<b>596,339</b>	<b>477,212</b>	<b>92,506</b>
<i>of which:</i> 1 facility	2,240,920	859,722	581,160	452,313	77,542
2 facilities	68,521	9,100	14,616	22,790	12,504
3 or 4 facilities	8,199	296	560	2,084	2,381
more than 4 facilities	533	1	3	25	79

**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)

1st quarter 2018

Reporting institutions: **Banks**

	From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
<b>TOTAL</b>	<b>109,383</b>	<b>77,401</b>	<b>29,473</b>	<b>25,068</b>	<b>5,796</b>
<i>of which:</i> 1 facility	42,773	21,924	6,043	3,747	582
2 facilities	31,299	17,401	4,984	3,039	486
3 or 4 facilities	30,426	25,911	8,695	5,383	833
more than 4 facilities	4,885	12,165	9,751	12,899	3,895
<b>General government</b>	<b>931</b>	<b>1,681</b>	<b>1,164</b>	<b>1,189</b>	<b>416</b>
<i>of which:</i> 1 facility	693	963	472	313	40
2 facilities	198	503	408	357	72
3 or 4 facilities	39	201	265	440	165
more than 4 facilities	1	14	19	79	139
<b>Financial companies (excluding Monetary Financial Institutions)</b>	<b>647</b>	<b>757</b>	<b>433</b>	<b>856</b>	<b>560</b>
<i>of which:</i> 1 facility	377	424	177	348	199
2 facilities	158	228	160	286	104
3 or 4 facilities	97	77	67	130	124
more than 4 facilities	15	28	29	92	133
<b>Non-financial companies</b>	<b>75,371</b>	<b>62,838</b>	<b>25,383</b>	<b>21,878</b>	<b>4,720</b>
<i>of which:</i> 1 facility	22,811	14,635	4,347	2,685	314
2 facilities	22,906	13,568	3,814	2,125	292
3 or 4 facilities	25,410	23,173	7,780	4,522	525
more than 4 facilities	4,244	11,462	9,442	12,546	3,589
<b>Producer households</b>	<b>13,132</b>	<b>5,228</b>	<b>942</b>	<b>291</b>	<b>7</b>
<i>of which:</i> 1 facility	5,260	1,560	216	44	-
2 facilities	4,039	1,450	211	58	2
3 or 4 facilities	3,335	1,694	316	95	-
more than 4 facilities	498	524	199	94	5
<b>Consumer households and others</b>	<b>18,694</b>	<b>6,576</b>	<b>1,490</b>	<b>809</b>	<b>86</b>
<i>of which:</i> 1 facility	13,179	4,111	788	324	25
2 facilities	3,889	1,593	379	207	15
3 or 4 facilities	1,503	745	264	191	17
more than 4 facilities	123	127	59	87	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)

1st quarter 2018

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	1.23	1.02	1.07	1.16
	First bank's share of total credit granted (%)	65	99	98	95
<b>General government</b>	Average number of banks per borrower	1.80	1.14	1.13	1.20
	First bank's share of total credit granted (%)	67	100	99	97
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Average number of banks per borrower	1.65	1.05	1.22	1.41
	First bank's share of total credit granted (%)	79	98	92	88
<b>Non-financial companies</b>	Average number of banks per borrower	1.87	1.03	1.25	1.50
	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	1.66	1.03	1.22	1.47
	First bank's share of total credit granted (%)	67	99	92	85
Services	Average number of banks per borrower	1.70	1.04	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	1.20	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)

1st quarter 2018

Reporting institutions: **Banks**

		From 250,000 to 500,000	From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000
<b>TOTAL</b>	Average number of banks per borrower	1.56	2.13	2.78	3.69
	First bank's share of total credit granted (%)	85	76	69	62
<b>General government</b>	Average number of banks per borrower	1.21	1.31	1.59	1.93
	First bank's share of total credit granted (%)	96	93	90	88
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Average number of banks per borrower	1.65	1.70	1.71	2.05
	First bank's share of total credit granted (%)	85	86	87	81
<b>Non-financial companies</b>	Average number of banks per borrower	1.87	2.34	2.98	3.93
	First bank's share of total credit granted (%)	78	71	65	59
<i>of which:</i>					
Industry	Average number of banks per borrower	2.07	2.67	3.47	4.60
	First bank's share of total credit granted (%)	71	63	56	49
Building	Average number of banks per borrower	1.77	2.10	2.45	2.97
	First bank's share of total credit granted (%)	80	76	75	72
Services	Average number of banks per borrower	1.82	2.24	2.85	3.72
	First bank's share of total credit granted (%)	79	73	68	62
<b>Producer households</b>	Average number of banks per borrower	1.62	2.06	2.51	3.10
	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	1.42	1.59	1.86
	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)

1st quarter 2018

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	7.95
	First bank's share of total credit granted (%)	52	55
<b>General government</b>	Average number of banks per borrower	2.48	4.05
	First bank's share of total credit granted (%)	87	62
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Average number of banks per borrower	2.36	4.78
	First bank's share of total credit granted (%)	81	79
<b>Non-financial companies</b>	Average number of banks per borrower	5.51	8.76
	First bank's share of total credit granted (%)	49	37
<i>of which:</i>			
Industry	Average number of banks per borrower	6.43	9.72
	First bank's share of total credit granted (%)	40	32
Building	Average number of banks per borrower	3.77	6.69
	First bank's share of total credit granted (%)	68	49
Services	Average number of banks per borrower	5.15	8.03
	First bank's share of total credit granted (%)	53	39
<b>Producer households</b>	Average number of banks per borrower	3.75	5.00
	First bank's share of total credit granted (%)	72	58
<b>Consumer households and others</b>	Average number of banks per borrower	2.38	3.81
	First bank's share of total credit granted (%)	80	64

## 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 Dec.	2018 Mar.	2017 Dec.	2018 Mar.	2017 Dec.	2018 Mar.
<b>Number of borrowers for loans and collateral granted to customers</b>	8,301,679	8,419,764	4,595,723	4,693,912	3,705,956	3,725,852
of which: joint borrowers	2,326,875	2,355,694	1,044,507	1,078,016	1,282,368	1,277,678
<b>Loans (excluding bad loans)</b>						
facilities granted	2,080,330	2,066,058	1,727,864	1,718,046	352,466	348,012
margin used	1,628,688	1,634,143	1,283,720	1,294,690	344,968	339,453
Breach of overdraft limits	48,362	50,389	43,534	46,155	4,827	4,234
margin available	500,003	482,304	487,678	469,512	12,325	12,792
<b>Matched loans</b>						
facilities granted	265,710	257,777	228,599	224,398	37,111	33,379
margin used	135,425	129,614	107,412	105,881	28,013	23,734
<b>Term loans</b>						
facilities granted	1,599,302	1,592,150	1,284,114	1,277,728	315,188	314,423
margin used	1,394,637	1,405,621	1,078,645	1,090,868	315,992	314,753
<b>Revocable loans</b>						
facilities granted	208,732	209,607	208,565	209,397	167	211
margin used	92,177	92,428	91,214	91,462	963	967
<b>Collateral granted</b>						
facilities granted	374,768	380,358	365,851	371,559	8,917	8,799
margin used	181,946	184,293	173,570	176,051	8,376	8,243
<b>Bad loans (gross of write-downs and net of write-offs)</b>	213,766	212,502	141,399	138,070	72,367	74,431
<b>Number of guarantors</b>	3,988,454	4,288,410	2,468,898	2,712,383	1,519,556	1,576,027
of which: joint guarantors	1,353,629	1,533,429	860,857	1,023,019	492,772	510,410
<b>Guarantees received</b>	777,751	822,118	546,724	583,451	231,027	238,667

**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)

1st quarter 2018

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

	Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
<b>Number of borrowers</b>	5,815,862	2,228,670	1,531,672	1,019,888	235,275
<b>Facilities granted</b>	1,831,984	118,226	155,844	178,478	91,767
<b>Margin used</b>	1,459,151	110,888	149,095	167,750	77,987
<i>of which</i> : backed by real security	635,234	82,904	134,154	142,839	49,876
<b>Margin available</b>	416,490	9,419	8,019	12,657	15,638
<b>Breach of overdraft limits</b>	43,657	2,082	1,271	1,929	1,857

**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)

1st quarter 2018

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

	From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
<b>Number of borrowers</b>	96,694	64,534	23,745	19,049	3,990
<b>Facilities granted</b>	82,926	123,588	99,694	233,547	702,074
<b>Margin used</b>	64,955	94,743	76,761	176,089	536,629
<i>of which</i> : backed by real security	31,088	39,351	28,973	55,121	70,360
<b>Margin available</b>	20,016	32,325	26,224	66,782	183,753
<b>Breach of overdraft limits</b>	2,045	3,481	3,291	9,325	18,308

## 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)

1st quarter 2018

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
<b>ITALY</b>	Number of borrowers	3,478,451	1,210,579	775,083	680,314	230,906
	Facilities granted	1,486,477	56,387	69,893	100,306	65,365
	Margin used	1,122,014	51,005	65,332	92,003	53,726
<b>Piedmont</b>	Number of borrowers	265,318	96,599	60,163	50,961	17,570
	Facilities granted	95,344	4,496	5,387	7,387	4,908
	Margin used	69,979	4,031	4,979	6,659	3,920
<b>Valle d'Aosta</b>	Number of borrowers	8,330	2,827	1,656	1,833	646
	Facilities granted	2,565	129	143	251	173
	Margin used	1,944	113	130	229	146
<b>Lombardy</b>	Number of borrowers	657,875	195,909	146,668	143,407	51,478
	Facilities granted	533,805	9,203	13,298	21,331	14,603
	Margin used	400,380	8,044	12,236	19,311	11,593
<b>Liguria</b>	Number of borrowers	76,651	26,771	16,880	15,746	5,601
	Facilities granted	25,437	1,223	1,469	2,236	1,469
	Margin used	20,009	1,079	1,351	2,038	1,201
<b>Trentino Alto Adige</b>	Number of borrowers	118,546	33,320	23,485	28,310	11,926
	Facilities granted	43,690	1,601	2,222	4,585	3,562
	Margin used	34,346	1,356	2,026	4,214	3,062
<b>Veneto</b>	Number of borrowers	327,776	106,179	75,714	66,328	23,275
	Facilities granted	162,666	4,970	6,798	9,629	6,545
	Margin used	129,110	4,465	6,383	8,731	5,226
<b>Friuli-Venezia Giulia</b>	Number of borrowers	88,065	33,178	21,494	15,356	4,799
	Facilities granted	26,569	1,585	1,936	2,219	1,380
	Margin used	18,636	1,470	1,837	2,051	1,137

**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)

1st quarter 2018

Reporting institutions: **Banks**

		From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
<b>ITALY</b>	Number of borrowers	109,383	77,401	29,473	25,068	5,796
	Facilities granted	63,526	99,663	84,462	210,796	734,095
	Margin used	48,548	74,664	61,885	147,966	516,196
<b>Piedmont</b>	Number of borrowers	8,445	5,791	2,227	1,788	401
	Facilities granted	4,853	7,388	6,410	15,124	39,266
	Margin used	3,567	5,329	4,503	10,395	26,041
<b>Valle d'Aosta</b>	Number of borrowers	285	191	72	63	10
	Facilities granted	145	192	160	434	934
	Margin used	118	144	125	340	587
<b>Lombardy</b>	Number of borrowers	26,199	19,871	8,085	7,484	2,004
	Facilities granted	15,262	26,143	23,638	65,178	344,842
	Margin used	11,253	18,818	16,702	43,518	256,849
<b>Liguria</b>	Number of borrowers	2,294	1,432	521	448	115
	Facilities granted	1,255	1,724	1,482	3,886	10,658
	Margin used	955	1,279	1,090	2,988	7,779
<b>Trentino Alto Adige</b>	Number of borrowers	5,460	3,778	1,381	1,010	177
	Facilities granted	3,298	5,091	4,038	8,200	11,003
	Margin used	2,736	4,173	3,266	6,362	7,043
<b>Veneto</b>	Number of borrowers	12,209	8,905	3,439	2,897	629
	Facilities granted	7,094	11,430	9,868	24,401	81,754
	Margin used	5,239	8,278	6,836	16,160	66,210
<b>Friuli-Venezia Giulia</b>	Number of borrowers	2,343	1,652	625	512	118
	Facilities granted	1,390	2,123	1,784	4,177	9,918
	Margin used	1,066	1,578	1,312	2,855	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)

1st quarter 2018

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
<b>Emilia Romagna</b>	Number of borrowers	318,651	105,679	71,497	62,588	22,740
	Facilities granted	135,043	4,950	6,487	9,278	6,567
	Margin used	95,082	4,290	5,937	8,254	5,110
<b>Tuscany</b>	Number of borrowers	256,113	82,793	55,406	54,228	18,664
	Facilities granted	79,176	3,840	4,950	7,858	5,233
	Margin used	61,423	3,429	4,582	7,212	4,344
<b>Umbria</b>	Number of borrowers	63,336	24,545	14,766	10,019	3,469
	Facilities granted	15,315	1,165	1,352	1,490	1,019
	Margin used	12,419	1,081	1,305	1,371	862
<b>Marche</b>	Number of borrowers	117,511	41,865	26,434	20,606	7,389
	Facilities granted	29,483	1,990	2,429	3,102	2,185
	Margin used	22,068	1,789	2,266	2,815	1,786
<b>Lazio</b>	Number of borrowers	338,822	114,701	74,468	76,835	22,746
	Facilities granted	179,335	5,346	6,910	11,781	6,430
	Margin used	123,703	4,960	6,570	11,226	5,759
<b>Abruzzo</b>	Number of borrowers	73,873	29,325	16,037	11,548	3,855
	Facilities granted	15,877	1,371	1,450	1,700	1,117
	Margin used	12,836	1,278	1,383	1,580	941
<b>Molise</b>	Number of borrowers	12,847	5,408	2,775	1,984	713
	Facilities granted	1,930	247	246	285	197
	Margin used	1,642	229	233	263	161
<b>Campania</b>	Number of borrowers	193,797	74,206	41,010	34,813	11,201
	Facilities granted	44,842	3,351	3,590	4,942	3,085
	Margin used	37,526	3,106	3,381	4,628	2,596

## 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)

1st quarter 2018

Reporting institutions: **Banks**

		From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
<b>Emilia Romagna</b>	Number of borrowers	11,695	8,636	3,283	2,931	734
	Facilities granted	6,940	11,371	9,624	25,271	54,364
	Margin used	4,990	7,991	6,610	16,741	34,506
<b>Tuscany</b>	Number of borrowers	8,706	6,036	2,205	1,792	294
	Facilities granted	5,102	7,872	6,461	15,157	22,551
	Margin used	4,033	6,073	4,878	10,822	15,408
<b>Umbria</b>	Number of borrowers	1,607	1,145	381	348	79
	Facilities granted	957	1,510	1,111	2,875	3,791
	Margin used	761	1,145	872	2,120	2,791
<b>Marche</b>	Number of borrowers	3,546	2,498	881	682	112
	Facilities granted	2,101	3,177	2,392	5,241	6,772
	Margin used	1,596	2,383	1,710	3,571	3,880
<b>Lazio</b>	Number of borrowers	8,615	5,692	2,044	1,908	560
	Facilities granted	4,898	7,201	5,836	15,923	114,831
	Margin used	4,029	5,880	4,866	12,903	66,056
<b>Abruzzo</b>	Number of borrowers	1,827	1,306	488	358	72
	Facilities granted	1,045	1,646	1,334	2,809	3,349
	Margin used	819	1,286	1,021	2,023	2,279
<b>Molise</b>	Number of borrowers	303	183	73	29	6
	Facilities granted	172	213	181	180	202
	Margin used	146	176	128	138	128
<b>Campania</b>	Number of borrowers	5,249	3,427	1,278	995	193
	Facilities granted	2,973	4,148	3,364	7,735	11,550
	Margin used	2,366	3,340	2,604	5,971	8,766

## 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)

1st quarter 2018

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
<b>Apulia</b>	Number of borrowers	176,474	71,264	41,345	29,546	8,384
	Facilities granted	31,027	3,277	3,625	4,150	2,350
	Margin used	26,282	3,072	3,463	3,872	1,993
<b>Basilicata</b>	Number of borrowers	22,617	9,303	4,720	3,559	1,206
	Facilities granted	4,186	423	412	515	339
	Margin used	3,459	391	385	477	278
<b>Calabria</b>	Number of borrowers	64,141	27,847	12,706	9,609	2,861
	Facilities granted	9,681	1,254	1,115	1,383	804
	Margin used	8,373	1,168	1,050	1,272	669
<b>Sicily</b>	Number of borrowers	222,058	98,353	48,154	31,740	9,069
	Facilities granted	33,967	4,543	4,324	4,625	2,522
	Margin used	28,829	4,305	4,143	4,343	2,167
<b>Sardinia</b>	Number of borrowers	75,650	30,507	19,705	11,298	3,314
	Facilities granted	16,542	1,423	1,749	1,559	879
	Margin used	13,968	1,349	1,692	1,457	775

## 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)

1st quarter 2018

Reporting institutions: **Banks**

		From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
<b>Apulia</b>	Number of borrowers	3,769	2,584	921	697	95
	Facilities granted	2,181	3,254	2,639	5,672	3,782
	Margin used	1,755	2,626	2,118	4,206	2,575
<b>Basilicata</b>	Number of borrowers	559	362	162	99	12
	Facilities granted	316	462	430	778	496
	Margin used	247	362	307	567	374
<b>Calabria</b>	Number of borrowers	1,236	830	310	186	32
	Facilities granted	700	919	709	1,137	1,614
	Margin used	559	723	571	945	1,211
<b>Sicily</b>	Number of borrowers	3,590	2,238	783	573	106
	Facilities granted	2,079	2,796	2,162	4,558	6,195
	Margin used	1,677	2,249	1,693	3,588	4,007
<b>Sardinia</b>	Number of borrowers	1,446	844	314	268	47
	Facilities granted	763	1,004	840	2,059	6,223
	Margin used	638	833	672	1,752	4,621

## 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)

1st quarter 2018

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
<b>TOTAL</b>	Number of borrowers	3,478,451	1,210,579	775,083	680,314	230,906
	Facilities granted	1,486,477	56,387	69,893	100,306	65,365
	Margin used	1,122,014	51,005	65,332	92,003	53,726
<b>General government</b>	Number of borrowers	7,153	244	136	320	581
	Facilities granted	45,509	8	10	35	106
	Margin used	27,255	31	18	54	189
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Number of borrowers	9,707	2,206	1,240	1,264	860
	Facilities granted	301,849	100	112	196	248
	Margin used	249,756	91	88	164	202
<b>Non-financial companies</b>	Number of borrowers	699,091	171,217	91,686	117,068	100,652
	Facilities granted	858,923	7,890	8,421	18,943	31,213
	Margin used	582,223	5,587	6,098	13,893	22,657
<i>of which:</i>	Industry	Number of borrowers	150,104	24,632	15,508	22,841
		Facilities granted	335,081	1,157	1,442	3,773
		Margin used	200,345	740	904	2,420
	Building	Number of borrowers	95,596	22,144	12,421	16,052
		Facilities granted	78,551	1,026	1,148	2,632
		Margin used	67,701	724	866	1,949
	Services	Number of borrowers	434,460	120,431	61,477	75,152
		Facilities granted	421,321	5,526	5,624	12,049
		Margin used	295,735	3,978	4,160	9,110
<b>Producer households</b>	Number of borrowers	422,451	157,421	82,071	81,405	34,834
	Facilities granted	54,944	7,216	7,279	11,980	9,681
	Margin used	49,126	6,157	6,525	10,794	8,473
<b>Consumer households and others</b>	Number of borrowers	2,318,173	869,119	596,339	477,212	92,506
	Facilities granted	222,093	40,717	53,753	68,700	23,707
	Margin used	211,119	38,782	52,336	66,712	21,858

**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)

1st quarter 2018

Reporting institutions: **Banks**

		From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
<b>TOTAL</b>	Number of borrowers	109,383	77,401	29,473	25,068	5,796
	Facilities granted	63,526	99,663	84,462	210,796	734,095
	Margin used	48,548	74,664	61,885	147,966	516,196
<b>General government</b>	Number of borrowers	931	1,681	1,164	1,189	416
	Facilities granted	287	1,031	1,522	4,999	37,509
	Margin used	158	633	829	2,623	22,579
<b>Financial companies (excluding Monetary Financial Institutions)</b>	Number of borrowers	647	757	433	856	560
	Facilities granted	388	1,058	1,410	8,656	289,674
	Margin used	269	707	876	4,761	241,910
<b>Non-financial companies</b>	Number of borrowers	75,371	62,838	25,383	21,878	4,720
	Facilities granted	45,402	82,808	74,237	188,013	401,773
	Margin used	32,964	60,704	54,084	133,056	247,615
<i>of which:</i>						
Industry	Number of borrowers	20,264	19,639	8,992	8,937	2,228
	Facilities granted	12,553	26,753	27,000	81,839	173,034
	Margin used	7,697	16,612	16,752	50,645	99,294
Building	Number of borrowers	11,108	9,027	3,451	2,409	322
	Facilities granted	6,708	11,679	9,581	18,152	23,042
	Margin used	5,373	9,876	8,548	17,010	18,182
Services	Number of borrowers	41,878	32,036	11,918	9,738	2,059
	Facilities granted	24,816	41,381	34,595	81,355	197,538
	Margin used	18,732	31,635	26,179	59,917	125,171
<b>Producer households</b>	Number of borrowers	13,132	5,228	942	291	7
	Facilities granted	7,261	6,241	2,575	2,027	313
	Margin used	6,320	5,534	2,291	1,781	279
<b>Consumer households and others</b>	Number of borrowers	18,694	6,576	1,490	809	86
	Facilities granted	9,871	8,165	4,567	6,774	4,475
	Margin used	8,565	6,784	3,681	5,473	3,637

## 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)

1st quarter 2018

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	1.93	2.39	2.18	3.15	2.35	3.09	1.91
From 1 to 5 years	1.31	1.30	1.10	2.40	1.21	2.98	2.34
More than 5 years	2.85	2.47	2.24	2.61	2.57	3.22	2.55

#### North West Italy

Initial period of rate fixation:

Up to 1 year	1.77	2.30	2.17	2.94	2.24	2.97	1.86
From 1 to 5 years	1.16	1.19	1.03	1.79	1.17	2.55	2.47
More than 5 years	2.56	2.41	2.12	2.01	2.76	2.98	2.41

#### North East Italy

Initial period of rate fixation:

Up to 1 year	2.06	2.30	2.08	3.12	2.32	2.80	1.96
From 1 to 5 years	1.33	1.24	1.11	1.33	1.35	2.58	1.86
More than 5 years	3.25	2.44	1.94	4.10	2.53	2.88	2.49

#### Central Italy

Initial period of rate fixation:

Up to 1 year	1.85	2.51	2.33	3.22	2.42	3.07	1.97
From 1 to 5 years	1.35	1.31	0.98	3.53	1.02	3.16	2.45
More than 5 years	2.69	2.15	2.31	2.41	2.00	3.30	2.63

#### Southern Italy

Initial period of rate fixation:

Up to 1 year	2.44	2.63	2.17	3.61	2.68	4.07	1.67
From 1 to 5 years	2.28	2.13	1.74	2.68	2.30	3.82	2.67
More than 5 years	3.11	3.37	3.48	3.50	3.25	3.57	2.67

#### Islands

Initial period of rate fixation:

Up to 1 year	2.28	2.55	2.43	3.70	2.38	3.99	2.19
From 1 to 5 years	2.58	2.40	1.98	2.69	2.48	4.03	3.80
More than 5 years	3.04	3.66	4.28	2.58	3.68	3.88	2.81

**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)

1st quarter 2018

Reporting institutions: **Sample of banks**

	Total	Up to 125,000	From 125,000 to 250,000	From 250,000 to 1,000,000	From 1,000,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
<b>ITALY</b>	<b>4.51</b>	<b>8.07</b>	<b>7.45</b>	<b>6.56</b>	<b>5.43</b>	<b>4.27</b>	<b>1.90</b>
<b>North West Italy</b>	<b>3.64</b>	<b>7.11</b>	<b>7.13</b>	<b>6.18</b>	<b>4.89</b>	<b>3.97</b>	<b>1.49</b>
Piedmont	4.11	6.92	6.62	5.86	4.95	3.76	1.89
Valle d'Aosta	6.50	7.51	6.93	6.32	6.46	4.30	6.76
Lombardy	3.38	7.06	7.39	6.25	4.82	3.96	1.36
Liguria	5.60	7.86	7.12	6.63	5.43	4.89	3.36
<b>North East Italy</b>	<b>4.49</b>	<b>7.32</b>	<b>6.92</b>	<b>6.13</b>	<b>5.10</b>	<b>3.78</b>	<b>2.19</b>
Trentino Alto Adige	3.90	6.51	5.66	5.07	4.08	2.88	2.41
Veneto	4.92	7.21	7.03	6.22	5.33	4.42	2.81
Friuli-Venezia Giulia	5.74	7.95	8.11	7.02	6.43	4.72	2.97
Emilia Romagna	4.32	7.61	7.22	6.46	5.34	3.73	1.85
<b>Central Italy</b>	<b>5.10</b>	<b>8.46</b>	<b>7.29</b>	<b>6.55</b>	<b>5.84</b>	<b>4.66</b>	<b>2.81</b>
Tuscany	5.51	7.93	7.27	6.69	5.99	4.51	2.51
Umbria	7.44	9.47	8.73	7.78	7.21	6.72	5.87
Marche	6.50	7.84	7.92	7.27	6.49	6.01	4.03
Lazio	4.56	8.78	6.97	6.16	5.45	4.32	2.76
<b>Southern Italy</b>	<b>6.92</b>	<b>9.49</b>	<b>8.56</b>	<b>7.76</b>	<b>6.77</b>	<b>5.51</b>	<b>4.65</b>
Abruzzo	7.18	9.16	7.66	7.86	7.38	6.24	5.37
Molise	7.16	9.03	8.95	7.81	7.11	5.23	2.28
Campania	6.67	9.14	8.09	7.30	6.59	5.41	4.45
Apulia	6.73	9.59	8.98	8.04	6.53	5.08	4.70
Basilicata	7.18	8.87	9.14	7.70	6.47	6.77	5.79
Calabria	8.29	10.89	10.02	8.70	7.54	6.70	3.20
<b>Islands</b>	<b>5.27</b>	<b>9.44</b>	<b>8.68</b>	<b>7.81</b>	<b>6.88</b>	<b>5.71</b>	<b>1.31</b>
Sicily	7.10	9.20	8.47	7.60	6.68	5.88	4.26
Sardinia	3.29	10.29	9.30	8.42	7.39	5.30	0.90

**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)

**1st quarter 2018**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	
3.12	1.87	1.32	2.60	5.66
7.66	1.62	3.30	3.57	9.29
6.21	2.61	2.50	3.47	7.67
4.13	2.30	1.68	3.19	5.99
2.59	2.03	1.25	2.51	4.64
1.60	1.44	1.02	1.83	2.96
3.09	1.84	1.20	2.48	4.96
7.94	2.57	2.83	3.25	9.03
6.36	2.53	2.18	3.11	7.41
4.29	2.25	1.47	2.91	5.48
2.56	1.95	1.12	2.53	4.19
1.50	1.45	1.03	2.06	2.46
3.00	1.86	1.24	2.52	5.20
6.78	2.50	2.68	3.15	8.32
5.58	2.47	2.08	3.04	6.98
3.91	2.23	1.46	2.90	5.51
2.56	1.97	1.15	2.28	4.34
1.63	1.33	1.04	2.17	3.03

**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)

1st quarter 2018

Reporting institutions: **Sample of banks**

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

## Credit Conditions and Risk

Access to data:

[TRI30850](#)

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

**1st quarter 2018**

Reporting institutions: **Sample of banks**

Non-financial companies and producer households						
	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
<b>Matched loans</b>	<b>3.12</b>	<b>3.09</b>	<b>3.00</b>	<b>2.86</b>	<b>3.89</b>	<b>4.12</b>
<i>of which:</i> Discount lending	3.46	4.17	2.07	4.14	4.83	5.69
Advance on loan selling for factoring	1.47	1.46	1.26	1.38	2.00	1.24
<b>Term loans</b>	<b>1.88</b>	<b>1.83</b>	<b>1.86</b>	<b>1.94</b>	<b>1.98</b>	<b>1.99</b>
<i>Initial period of rate fixation:</i>						
Up to 1 year	1.87	1.84	1.86	1.99	1.80	1.82
More than 1 year	1.96	1.81	1.86	1.78	3.04	3.41
<i>of which:</i> Leasing	3.68	3.61	3.43	3.87	3.99	4.05
<i>Initial period of rate fixation:</i>						
Up to 1 year	3.58	3.49	3.39	3.80	3.78	3.91
More than 1 year	4.46	4.24	4.06	4.89	5.78	5.29
<b>Revocable loans</b>	<b>5.66</b>	<b>4.96</b>	<b>5.20</b>	<b>6.02</b>	<b>7.42</b>	<b>7.60</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)

1st quarter 2018

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
3.12	1.82	2.60	5.66	1.80	2.63
3.25	2.14	3.22	5.78	2.38	2.88
4.45	2.22	3.16	6.64	2.08	2.66
2.95	1.58	2.08	6.29	1.59	2.06
2.21	2.13	2.65	3.71	2.34	3.05
3.54	1.03	2.45	6.89	2.29	2.55
4.83	2.46	2.65	5.37	2.87	2.89
2.98	1.86	2.98	6.78	1.92	3.00
4.16	1.18	2.74	6.62	1.63	2.59
3.34	2.23	3.24	6.69	2.52	3.44
4.06	1.58	2.99	2.93	1.83	2.98
2.57	2.17	2.42	6.52	3.18	2.43
2.74	2.12	2.25	3.83	1.97	2.74
4.76	1.39	2.21	4.86	1.09	2.18
3.56	1.22	2.58	6.21	1.22	1.80
1.29	1.65	3.38	6.70	2.14	3.19

**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)

1st quarter 2018

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>1.78</b>	<b>1.63</b>	<b>2.57</b>	<b>3.03</b>	<b>3.70</b>	<b>2.93</b>
North West Italy	1.80	1.51	2.46	2.98	3.10	2.81
North East Italy	1.63	1.51	2.39	2.76	2.92	2.84
Central Italy	1.64	1.61	2.74	3.00	4.00	2.90
Southern Italy	2.46	2.86	3.21	3.79	5.09	3.09
Islands	2.17	3.02	2.99	3.61	5.21	3.34

**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)

1st quarter 2018

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	
2.14	1.76	2.33	2.55	3.04
2.06	1.71	2.46	2.41	2.77
2.16	1.85	2.94	2.43	2.92
2.31	1.99	3.15	2.44	3.33
2.03	1.68	2.26	2.40	2.70
2.05	1.52	3.17	2.40	2.92
2.11	1.81	1.86	2.49	3.28
2.17	2.02	2.69	2.21	3.97
2.11	1.78	2.18	2.56	3.02
2.36	1.83	2.75	2.81	5.16
2.03	1.75	1.67	2.42	3.05
2.25	1.84	2.40	2.63	2.80
2.20	1.78	2.98	2.63	2.95
2.38	1.91	3.19	2.66	4.69
2.17	1.85	2.39	2.60	2.81
2.28	1.86	2.28	2.63	2.63
2.11	1.49	2.66	2.67	3.72
2.49	2.02	3.51	2.76	5.51
2.48	1.98	3.54	2.65	4.85
1.71	1.01	2.54	2.62	2.92
2.44	2.01	3.09	2.70	3.80
2.41	2.01	2.85	2.55	4.50
2.47	1.95	2.03	2.67	6.61
2.44	2.00	3.79	2.80	4.92
2.44	2.01	3.75	2.84	5.01
2.44	1.92	3.88	2.72	4.45

**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)

**1st quarter 2018**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>1.64</b>	<b>2.53</b>	<b>2.31</b>
<b>North West Italy</b>	<b>1.67</b>	<b>1.53</b>	<b>2.40</b>	<b>2.20</b>
Piedmont and Valle d'Aosta	1.79	1.64	2.43	2.17
Lombardy	1.64	1.50	2.39	2.22
Liguria	1.54	1.39	2.38	2.19
<b>North East Italy</b>	<b>1.77</b>	<b>1.67</b>	<b>2.44</b>	<b>2.24</b>
Trentino Alto Adige	1.95	1.86	2.18	2.14
Veneto	1.70	1.60	2.58	2.35
Friuli-Venezia Giulia	1.80	1.61	2.51	2.27
Emilia Romagna	1.77	1.66	2.34	2.18
<b>Central Italy</b>	<b>1.79</b>	<b>1.69</b>	<b>2.60</b>	<b>2.41</b>
Tuscany	1.65	1.58	2.55	2.35
Umbria	1.94	1.85	2.54	2.39
Marche	1.73	1.67	2.48	2.40
Lazio	1.88	1.73	2.65	2.43
<b>Southern Italy</b>	<b>1.95</b>	<b>1.77</b>	<b>2.65</b>	<b>2.36</b>
Abruzzo e Molise	1.88	1.77	2.67	2.42
Campania	1.90	1.75	2.64	2.35
Apulia	2.03	1.81	2.68	2.36
Basilicata	2.05	1.77	2.41	2.22
Calabria	1.92	1.74	2.66	2.38
<b>Islands</b>	<b>2.00</b>	<b>1.81</b>	<b>2.75</b>	<b>2.46</b>
Sicily	2.02	1.82	2.78	2.46
Sardinia	1.90	1.78	2.70	2.45

**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)

**1st quarter 2018**

Reporting institutions: **Sample of banks**

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

<b>ITALY</b>	<b>2.11</b>	<b>1.81</b>	<b>2.51</b>	<b>2.31</b>
North West Italy	2.06	1.76	2.50	2.30
North East Italy	2.08	1.83	2.55	2.32
Central Italy	2.15	1.87	2.45	2.30
Southern Italy	2.25	1.84	2.50	2.34
Islands	2.20	1.86	2.57	2.39

**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)

1st quarter 2018

Reporting institutions: **Sample of banks**

	Total	Non-financial companies	of which:			Producer households	Consumer households and others
			Industry	Building	Services		
<b>ITALY</b>	<b>3.74</b>	<b>3.96</b>	<b>3.46</b>	<b>5.09</b>	<b>4.09</b>	<b>6.74</b>	<b>3.17</b>
<b>North West Italy</b>	<b>3.32</b>	<b>3.68</b>	<b>3.29</b>	<b>5.08</b>	<b>3.68</b>	<b>6.62</b>	<b>2.93</b>
Piedmont and Valle d'Aosta	3.51	3.64	3.34	5.41	3.48	6.48	3.06
Lombardy	3.19	3.62	3.24	4.89	3.66	6.62	2.88
Liguria	4.46	4.62	3.91	6.27	4.65	7.27	2.97
<b>North East Italy</b>	<b>3.60</b>	<b>3.66</b>	<b>3.20</b>	<b>4.64</b>	<b>3.91</b>	<b>6.06</b>	<b>3.35</b>
Trentino Alto Adige	3.41	3.37	2.99	3.80	3.47	4.95	3.69
Veneto	3.66	3.69	3.15	5.05	4.08	6.20	3.16
Friuli-Venezia Giulia	3.88	3.70	3.11	4.78	4.44	6.46	5.12
Emilia Romagna	3.55	3.70	3.29	4.69	3.84	6.44	3.18
<b>Central Italy</b>	<b>3.86</b>	<b>3.98</b>	<b>3.59</b>	<b>5.11</b>	<b>3.90</b>	<b>6.49</b>	<b>2.90</b>
Tuscany	4.11	4.16	3.61	5.51	4.37	5.91	3.08
Umbria	4.36	4.20	3.01	7.20	5.20	8.43	4.86
Marche	4.98	4.98	4.50	6.68	5.13	8.04	2.93
Lazio	3.45	3.63	3.29	4.60	3.43	6.03	2.70
<b>Southern Italy</b>	<b>5.26</b>	<b>5.22</b>	<b>4.50</b>	<b>5.54</b>	<b>5.63</b>	<b>8.13</b>	<b>3.92</b>
Abruzzo e Molise	5.14	5.01	3.93	6.10	5.96	8.10	5.50
Campania	4.91	4.95	4.30	4.81	5.42	7.25	3.09
Apulia and Basilicata	5.42	5.36	4.93	5.75	5.50	8.51	4.09
Calabria	7.17	6.99	6.47	7.51	7.05	9.16	6.61
<b>Islands</b>	<b>4.86</b>	<b>5.86</b>	<b>4.92</b>	<b>6.86</b>	<b>6.08</b>	<b>8.11</b>	<b>5.05</b>
Sicily	5.91	5.85	5.14	6.73	5.98	7.82	5.11
Sardinia	3.34	5.90	4.46	7.17	6.36	9.32	4.73

**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

'Statistics' series publications are available on the Bank of Italy's site:

<http://www.bancaditalia.it/statistiche/>

Requests for information on the content of this publication can be sent to  
[statistiche@bancaditalia.it](mailto:statistiche@bancaditalia.it).

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