BANCA D'ITALIA
EUROSISTEMA

Statistics

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

31 December 2018

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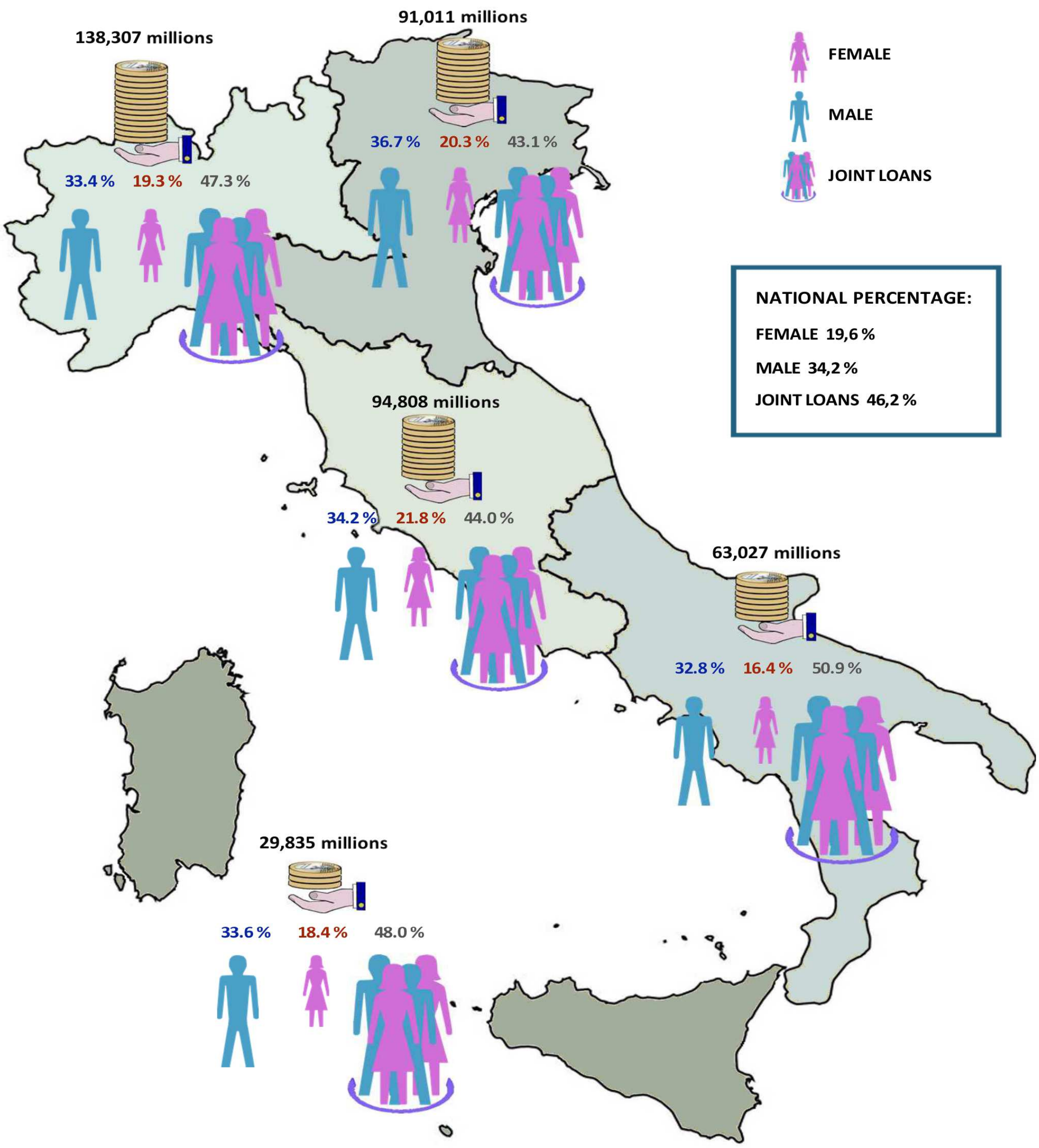
www.bancaditalia.it/statistiche/index.html

Figure 1

Loans (excluding bad loans) to consumer households by customer sex and region

(stock in millions of euros and percentages; data at 30 September 2018)

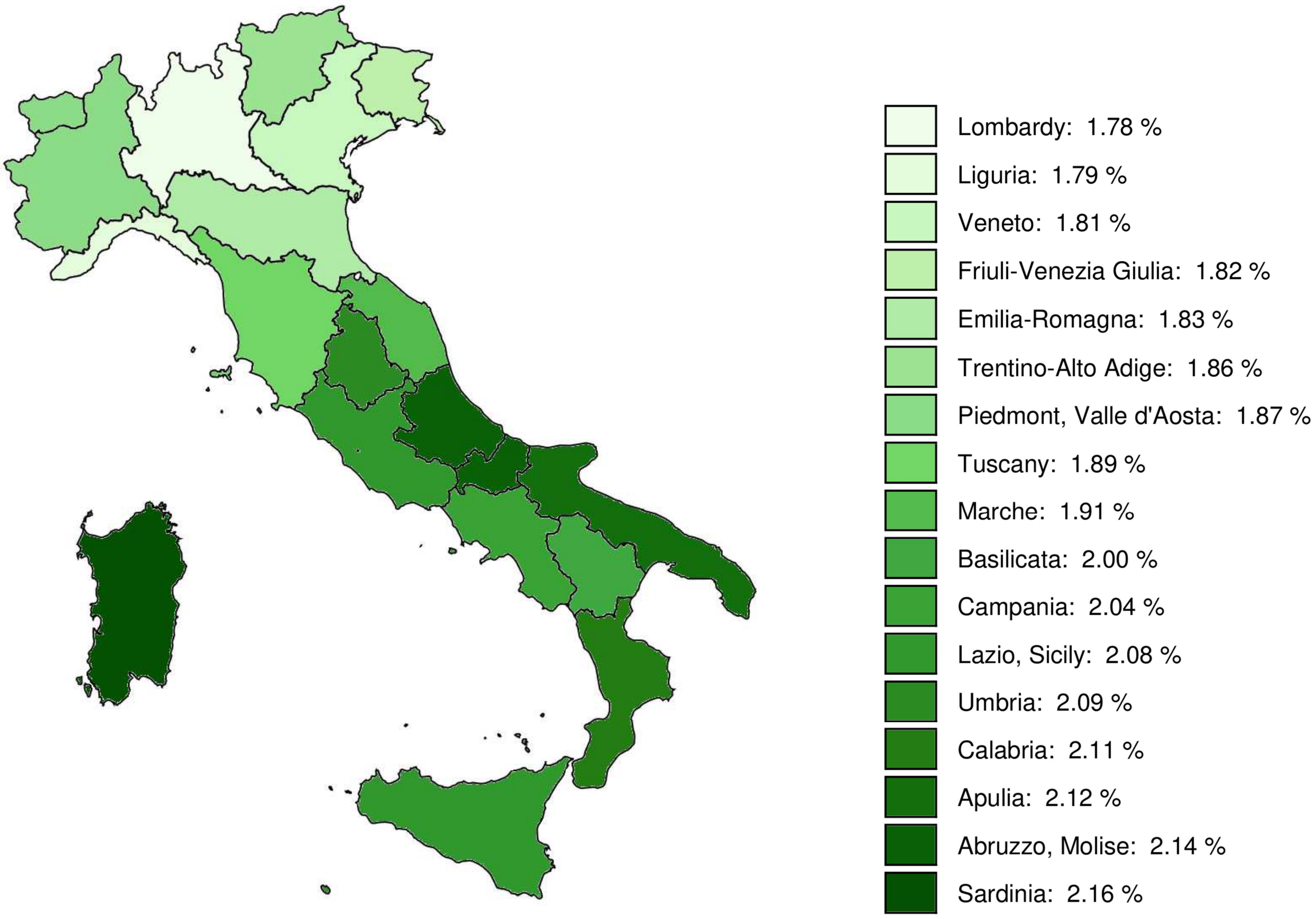


Reference period: September 2018

Figure 2

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

(per cent; data at 30 September 2018)



(1) The darker shades of green indicate higher interest rates. 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](#).

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

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

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

The 57 tables (of which 34 tables distributed on the "BDS online statistical database" only) which make up the publication derive from *Statistical Bulletin's Section B – Information on Banking and Financial Business, Sub-Sections B3 and B4*, in *Section D – Information on Customers and on Risk* and in *Section E1 – Lending Rates.*

In this new publication the previous *Statistical Bulletin*'s tables headings and codes have been modified and a new terminology has been adopted in order to better show the concepts represented while the contents remain unchanged. The definitions have been made similar to those utilized by other statistical publications which describe same phenomena.
For information on the conversion between the old coding of the tables previously published in the Statistical Bulletin and the new coding of the tables in this publication see the Conversion Chart.

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

* * *

Starting from the issue of 31 December 2018, the report contains 2 new tables referring to loans and bad loans disaggregated by customer sex, location and sector. The two new tables are as follows:

TRI30190 Loans (excluding bad loans) by customer sex, location and sector (also available in pdf)
TRI30290 Bad loans (gross of write-downs and net of write-offs) by customer sex, location and sector

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

Frequency	*Source*		*Access to data*	
		Non-perfoming Loans		
Q	SR	**Loans** by type of default	TRI30266	p. 10
Q	SR	**Non-perfoming loans** by type of default, customer region and sector and purpose of loan	TRI30267	p. 11
Q	CCR	**Adjusted bad loans** by customer region	TRI30265	p. 14
Q	CCR	**Adjusted bad loans** by customer sector and economic activity	TRI30271	p. 15
		Non-performing loans rate and bad loan rates		
Q	CCR	**Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year** by customer sector and total credit used (size classes)	TRI30601	p. 16
Q	CCR	**Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year** by customer region and sector	TRI30602	p. 18
		Tables distributed on the "BDS on-line statistical database" only		
Q	CCR	**Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year** by customer province and sector	TRI30603	
Q	CCR	**Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year** by customer region and total margin used (size classes)	TRI30604	
Q	CCR	**Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year** by customer geographical area, sector and economic activity	TRI30605	
Q	CCR	**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)	TRI30606	
Q	CCR	**Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period** by customer sector and total credit used (size classes)	TRI30486	
Q	CCR	**Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period** by customer region and sector	TRI30496	
Q	CCR	**Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period** by customer province and sector	TRI30507	
Q	CCR	**Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period** by customer region and total margin used (size classes)	TRI30516	

Loans

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

Lending rates

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

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

Loans

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

Non-perfoming Loans

Q	CCR	**Bad loans (gross of write-downs and net of write-offs)** by size class	TRI30206
Q	CCR	**Bad loans (gross of write-downs and net of write-offs)** by customer geographical area, sector and economic activity	TRI30031
Q	CCR	**Bad loans (gross of write-downs and net of write-offs)** by customer sector and sub-sector	TRI30231
Q	CCR	**Bad loans (gross of write-downs and write-offs)** by type of guarantee and customer economic activity	TRI30226
Q	CCR	**Bad loans (gross of write-downs and write-offs)** by type of guarantee, customer geographical area, sector and economic activity	TRI30033
Q	CCR	**Bad loans (gross of write-downs and net of write-offs)** by customer province, sector and economic activity	TRI30211
Q	CCR	**Bad loans (gross of write-downs and net of write-offs): flows** by customer region	TRI30241
Q	CCR	**Bad loans (gross of write-downs and net of write-offs): flows** by customer sector and economic activity	TRI30251
Q	CCR	**Bad loans (gross of write-downs and net of write-offs)** by customer sex, location (region) and sector	TRI30290

Credit Conditions and Risk

Access to data:

TRI30266

Loans

by type of default

(stocks in millions of euro)

Reporting institutions: **Banks and CDP**

	2018-Q3	2018-Q2	2018-Q1
Non-performing loans	209,025	221,653	258,504
Bad loans (gross of write-downs and net of write-offs)			
Loans subject to forbearance	13,631	13,860	14,895
Other exposures	106,706	116,048	147,232
Likely defaults			
Loans subject to forbearance	43,824	45,267	47,150
Other exposures	39,545	41,027	43,806
Non-performing past due loans/exposures			
Loans subject to forbearance	739	805	809
Other exposures	4,397	4,458	4,421
Performing loans			
Loans subject to forbearance	27,619	28,256	28,377
Other exposures	1,686,742	1,693,752	1,671,827
Total loans to customers	1,923,386	1,943,661	1,958,708

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

Source: supervisory reports

Access to data:

[*TRI30267*]

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

3rd quarter 2018

Reporting institutions: **Banks and CDP**

	Bad loans (gross of write-downs and net of write-offs)				
	Total	*of which:*			
		Non-financial companies	Producer households	Consumer households and others	
				for consumer credit	for purchase of buildings
ITALIA	**119,740**	**81,966**	**10,315**	**2,249**	**13,117**
North West Italy	**36,045**	**25,099**	**2,506**	**456**	**4,467**
Piedmont and Valle d'Aosta	6,966	4,660	660	126	809
Lombardy	26,681	18,732	1,654	292	3,348
Liguria	2,399	1,707	192	38	310
North East Italy	**25,964**	**19,403**	**1,901**	**235**	**1,989**
Trentino Alto Adige	1,931	1,405	140	10	32
Veneto	10,093	7,346	795	96	962
Friuli-Venezia Giulia	1,818	1,334	194	23	106
Emilia Romagna	12,123	9,318	771	107	890
Central Italy	**28,514**	**20,444**	**2,221**	**467**	**2,711**
Tuscany	9,717	7,187	972	121	638
Umbria	2,399	1,702	241	30	232
Marche	3,619	2,437	347	43	356
Lazio	12,779	9,119	662	272	1,485
Southern Italy	**19,632**	**11,867**	**2,258**	**739**	**2,595**
Abruzzo and Molise	3,243	2,202	392	65	292
Campania	8,252	5,153	647	369	1,230
Apulia and Basilicata	5,900	3,300	843	191	835
Calabria	2,237	1,212	376	114	238
Islands	**9,584**	**5,153**	**1,429**	**353**	**1,355**
Sicily	6,903	3,266	1,074	291	1,127
Sardinia	2,682	1,887	356	62	228

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

Source: supervisory reports

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

3rd quarter 2018

Reporting institutions: **Banks and CDP**

	Likely defaults				
	Total	*of which:*			
		Non-financial companies	Producer households	Consumer households and others	
				for consumer credit	for purchase of buildings
ITALIA	**81,959**	**62,095**	**4,018**	**1,567**	**5,780**
North West Italy	**27,538**	**21,669**	**923**	**318**	**1,652**
Piedmont and Valle d'Aosta	3,188	2,230	228	89	325
Lombardy	21,215	16,741	606	200	1,187
Liguria	3,136	2,698	89	29	140
North East Italy	**17,624**	**13,473**	**972**	**176**	**1,012**
Trentino Alto Adige	1,875	1,446	193	8	77
Veneto	6,965	5,269	382	72	424
Friuli-Venezia Giulia	899	572	90	17	76
Emilia Romagna	7,885	6,187	307	79	436
Central Italy	**22,000**	**17,249**	**999**	**384**	**1,409**
Tuscany	6,421	5,016	461	104	358
Umbria	1,363	1,051	78	23	95
Marche	2,342	1,710	155	38	180
Lazio	11,874	9,471	306	219	777
Southern Italy	**10,009**	**6,851**	**711**	**457**	**1,071**
Abruzzo and Molise	1,501	998	138	49	158
Campania	4,810	3,609	201	205	472
Apulia and Basilicata	2,946	1,867	268	137	333
Calabria	753	377	105	66	109
Islands	**4,787**	**2,852**	**413**	**232**	**636**
Sicily	3,481	1,882	328	183	515
Sardinia	1,306	970	85	49	121

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

3rd quarter 2018 Reporting institutions: **Banks and CDP**

	Non-performing past due loans/exposures				
	Total	*of which:*			
		Non-financial companies	Producer households	Consumer households and others	
				for consumer credit	for purchase of buildings
ITALIA	**5,114**	**2,001**	**598**	**815**	**648**
North West Italy	**1,191**	**546**	**124**	**169**	**149**
Piedmont and Valle d'Aosta	312	111	44	58	40
Lombardy	752	375	69	96	97
Liguria	128	59	12	15	13
North East Italy	**856**	**400**	**128**	**109**	**94**
Trentino Alto Adige	86	40	17	6	8
Veneto	343	141	55	47	44
Friuli-Venezia Giulia	85	35	17	10	7
Emilia Romagna	342	184	38	46	34
Central Italy	**1,342**	**537**	**140**	**186**	**178**
Tuscany	344	137	55	52	38
Umbria	93	34	12	15	10
Marche	147	62	20	15	16
Lazio	759	304	51	104	113
Southern Italy	**1,221**	**398**	**138**	**235**	**143**
Abruzzo and Molise	189	73	26	26	28
Campania	489	144	45	109	58
Apulia and Basilicata	388	152	51	67	43
Calabria	155	29	16	32	15
Islands	**504**	**122**	**68**	**115**	**85**
Sicily	415	94	54	91	72
Sardinia	90	27	14	25	13

Access to data:

TRI30265

Adjusted bad loans

by customer region

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

3rd quarter 2018

Reporting institutions: **Banks**

	Adjusted bad loans		Adjusted bad loans and bad loans ratio	New adjusted bad loans in the quarter		Adjusted bad loans returned performing in the quarter	
	Number of borrowers	Margin used		Number of borrowers	Margin used	Number of borrowers	Margin used
ITALY	**1,209,742**	**121,799**	**1.12**	**53,184**	**4,841**	**5,326**	**960**
North West Italy	**285,870**	**35,484**	**1.11**	**11,938**	**1,600**	**1,138**	**392**
Piedmont	75,208	6,711	1.10	3,434	277	293	56
Valle D'Aosta	1,554	133	1.15	77	2	9	1
Lombardy	181,680	26,334	1.12	7,288	1,155	731	281
Liguria	27,428	2,307	1.07	1,139	166	105	54
North East Italy	**172,863**	**27,000**	**1.13**	**7,531**	**772**	**848**	**195**
Veneto	70,143	10,687	1.13	2,858	322	373	101
Friuli-Venezia Giulia	16,556	2,037	1.15	641	39	88	10
Emilia Romagna	77,218	12,169	1.13	3,536	367	323	69
Trentino Alto Adige	8,946	2,106	1.12	496	45	64	15
Central Italy	**260,246**	**29,929**	**1.13**	**11,195**	**1,489**	**1,174**	**197**
Tuscany	78,652	9,705	1.09	2,994	356	337	65
Umbria	20,193	2,303	1.05	852	135	102	7
Marche	31,432	4,114	1.13	1,182	157	128	26
Lazio	129,969	13,808	1.17	6,167	842	607	99
Southern Italy	**325,182**	**19,754**	**1.11**	**14,835**	**659**	**1,405**	**115**
Abruzzo	31,075	2,977	1.09	1,292	75	157	20
Molise	6,229	384	1.11	267	9	38	2
Campania	143,323	8,125	1.13	7,416	298	554	48
Apulia	86,661	5,307	1.09	3,492	200	376	30
Basilicata	9,885	794	1.18	349	12	54	3
Calabria	48,009	2,168	1.08	2,019	64	226	12
Islands	**165,581**	**9,632**	**1.11**	**7,685**	**321**	**761**	**62**
Sicily	133,518	7,242	1.11	6,165	244	630	53
Sardinia	32,063	2,390	1.08	1,520	77	131	9

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

Source: Central Credit Register

Access to data:

TRI30271

Adjusted bad loans

by customer sector and economic activity

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

3rd quarter 2018

Reporting institutions: **Banks**

	Adjusted bad loans		Adjusted bad loans and bad loans ratio	New adjusted bad loans in the quarter		Adjusted bad loans returned performing in the quarter	
	Number of borrowers	Margin used		Number of borrowers	Margin used	Number of borrowers	Margin used
TOTAL	**1,209,742**	**121,799**	**1.12**	**53,184**	**4,841**	**5,326**	**960**
General government	**109**	**375**	**1.42**	**5**	**10**	**5**	**9**
Financial companies (excluding Monetary Financial Institutions)	**1,825**	**2,155**	**1.23**	**57**	**39**	**11**	**79**
Non-financial companies	**210,087**	**86,361**	**1.15**	**5,999**	**3,619**	**767**	**594**
of which: Industry	39,351	19,143	1.13	852	610	148	135
Building	41,813	25,252	1.15	1,119	1,302	152	240
Services	117,374	38,558	1.16	3,626	1,527	429	208
Producer households	**160,762**	**10,092**	**1.08**	**5,631**	**317**	**796**	**81**
Consumer households and e others	**832,505**	**22,705**	**1.03**	**41,212**	**852**	**3,734**	**197**

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

Source: Central Credit Register

Access to data:

TRI30601

Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year

by customer sector and total credit used (size classes)

(percentages)

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

	2015-Q4	2016-Q1	2016-Q2	2016-Q3	2016-Q4	2017-Q1
TOTAL	**3.05**	**2.85**	**2.64**	**2.50**	**2.22**	**2.22**
From 250 to 125,000 euro	1.59	1.59	1.51	1.44	1.34	1.34
From 125,000 to 500,000 euro	2.78	2.78	2.57	2.43	2.24	2.19
More than 500,000 euro	3.51	3.19	2.97	2.82	2.47	2.47
General government	**1.19**	**0.30**	**0.42**	**0.56**	**0.52**	**0.40**
From 250 to 125,000 euro	3.41	3.48	3.60	3.17	3.18	4.14
From 125,000 to 500,000 euro	2.67	2.70	3.33	3.63	3.51	2.96
More than 500,000 euro	1.16	0.26	0.37	0.51	0.47	0.35
Financial companies (excluding Monetary Financial Institutions)	**0.83**	**0.63**	**0.71**	**0.43**	**0.30**	**0.37**
From 250 to 125,000 euro	3.30	2.93	2.72	2.55	2.02	2.38
From 125,000 to 500,000 euro	4.08	3.96	4.01	3.52	3.77	3.38
More than 500,000 euro	0.82	0.62	0.70	0.42	0.29	0.36
Non-financial companies	**4.72**	**4.39**	**3.98**	**3.82**	**3.51**	**3.47**
From 250 to 125,000 euro	3.93	3.77	3.71	3.54	3.37	3.29
From 125,000 to 500,000 euro	4.61	4.46	4.24	3.97	3.73	3.56
More than 500,000 euro	4.76	4.40	3.97	3.82	3.49	3.47
Producer households	**4.33**	**4.12**	**3.76**	**3.58**	**3.17**	**3.13**
From 250 to 125,000 euro	2.81	2.79	2.68	2.55	2.38	2.33
From 125,000 to 500,000 euro	4.17	4.15	3.86	3.63	3.25	3.18
More than 500,000 euro	6.36	5.63	4.87	4.74	4.01	4.05
Consumer households	**1.83**	**1.85**	**1.73**	**1.67**	**1.44**	**1.45**
From 250 to 125,000 euro	1.25	1.26	1.19	1.13	1.05	1.06
From 125,000 to 500,000 euro	1.91	1.94	1.76	1.69	1.56	1.53
More than 500,000 euro	6.03	6.04	5.96	5.93	3.90	4.19
Other sectors	**2.12**	**1.92**	**2.66**	**2.69**	**1.92**	**2.02**
From 250 to 125,000 euro	1.92	2.03	1.62	1.51	1.48	1.47
From 125,000 to 500,000 euro	1.66	1.79	1.70	1.80	1.50	1.44
More than 500,000 euro	2.23	1.94	2.95	2.99	2.05	2.20

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

Source: Central Credit Register

Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year

by customer sector and total credit used (size classes)

(percentages)

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

	2017-Q2	2017-Q3	2017-Q4	2018-Q1	2018-Q2	2018-Q3
TOTAL	**1.97**	**1.80**	**1.76**	**1.66**	**1.50**	**1.53**
From 250 to 125,000 euro	1.22	1.17	1.11	1.11	1.06	1.03
From 125,000 to 500,000 euro	1.93	1.84	1.70	1.67	1.55	1.51
More than 500,000 euro	2.19	1.96	1.96	1.81	1.61	1.68
General government	**0.36**	**0.25**	**0.28**	**0.28**	**0.51**	**0.44**
From 250 to 125,000 euro	2.25	2.43	2.53	1.92	5.42	4.26
From 125,000 to 500,000 euro	1.33	1.65	1.91	1.46	4.22	2.93
More than 500,000 euro	0.34	0.22	0.25	0.25	0.49	0.42
Financial companies (excluding Monetary Financial Institutions)	**0.41**	**0.41**	**0.39**	**0.37**	**0.29**	**0.33**
From 250 to 125,000 euro	1.91	1.61	1.19	1.24	1.51	1.89
From 125,000 to 500,000 euro	2.40	2.48	2.37	2.28	2.57	2.57
More than 500,000 euro	0.40	0.41	0.39	0.36	0.29	0.32
Non-financial companies	**3.04**	**2.75**	**2.73**	**2.55**	**2.32**	**2.42**
From 250 to 125,000 euro	3.00	2.83	2.67	2.67	2.78	2.73
From 125,000 to 500,000 euro	3.25	3.12	2.89	2.82	2.81	2.80
More than 500,000 euro	3.03	2.71	2.72	2.53	2.26	2.38
Producer households	**2.75**	**2.57**	**2.43**	**2.29**	**2.17**	**2.08**
From 250 to 125,000 euro	2.18	2.09	1.99	1.91	1.86	1.78
From 125,000 to 500,000 euro	2.78	2.67	2.47	2.43	2.24	2.19
More than 500,000 euro	3.40	2.99	2.92	2.54	2.45	2.27
Consumer households	**1.30**	**1.22**	**1.14**	**1.09**	**1.00**	**0.95**
From 250 to 125,000 euro	0.98	0.94	0.90	0.90	0.84	0.82
From 125,000 to 500,000 euro	1.35	1.27	1.18	1.16	1.04	0.98
More than 500,000 euro	3.85	3.26	3.07	2.40	2.12	2.00
Other sectors	**1.24**	**1.02**	**0.96**	**0.96**	**0.78**	**1.09**
From 250 to 125,000 euro	1.39	1.29	1.31	1.34	1.33	1.38
From 125,000 to 500,000 euro	1.73	1.53	1.50	1.59	1.27	1.32
More than 500,000 euro	1.12	0.89	0.82	0.79	0.63	1.01

Access to data:

TRI30602

Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year

by customer region and sector

(percentages)

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

		2015-Q4	2016-Q1	2016-Q2	2016-Q3	2016-Q4	2017-Q1
ITALY		**3.05**	**2.84**	**2.64**	**2.50**	**2.23**	**2.22**
of which:	General government	1.19	0.30	0.42	0.56	0.52	0.39
	Non-financial companies	4.72	4.39	3.98	3.82	3.51	3.47
	Producer households	4.33	4.12	3.75	3.58	3.17	3.13
	Consumer households	1.83	1.85	1.74	1.67	1.44	1.45
Piedmont		**2.34**	**2.08**	**1.83**	**1.79**	**1.62**	**1.59**
of which:	General government	0.54	0.16	0.12	1.11	1.26	1.22
	Non-financial companies	3.08	2.70	2.26	2.13	2.09	2.02
	Producer households	3.41	3.21	2.81	2.75	2.40	2.17
	Consumer households	1.60	1.52	1.48	1.42	1.05	1.08
Valle d'Aosta		**3.95**	**3.43**	**3.23**	**1.96**	**1.94**	**2.12**
of which:	General government	0.00	0.00	0.67	0.74	0.93	6.55
	Non-financial companies	6.55	5.34	5.05	1.95	1.96	2.42
	Producer households	3.02	3.15	3.03	3.20	3.02	2.42
	Consumer households	1.13	1.33	1.27	2.04	2.06	1.93
Lombardy		**2.19**	**1.88**	**1.83**	**1.84**	**1.58**	**1.69**
of which:	General government	0.33	0.42	0.11	0.25	0.09	0.10
	Non-financial companies	4.09	3.55	3.45	3.47	2.93	3.07
	Producer households	4.18	3.99	3.63	3.44	2.97	2.98
	Consumer households	1.52	1.51	1.38	1.32	1.24	1.24
Liguria		**2.98**	**2.59**	**2.21**	**2.83**	**2.79**	**4.75**
of which:	General government	0.27	0.17	0.17	0.15	0.02	0.01
	Non-financial companies	4.57	3.75	3.06	3.78	4.40	8.61
	Producer households	3.74	3.69	3.44	3.30	2.81	2.38
	Consumer households	1.33	1.42	1.40	1.34	1.34	1.34
Veneto		**3.18**	**2.89**	**2.80**	**2.62**	**2.18**	**2.33**
of which:	General government	0.10	0.03	0.01	0.05	0.06	0.04
	Non-financial companies	4.72	4.19	3.94	3.64	3.59	3.91
	Producer households	4.48	3.63	3.56	3.48	2.89	3.07
	Consumer households	2.90	2.93	2.87	2.99	1.83	2.06
Friuli-Venezia Giulia		**3.15**	**2.80**	**2.34**	**2.20**	**2.23**	**2.23**
of which:	General government	0.03	1.09	0.08	0.60	0.13	0.64
	Non-financial companies	4.91	4.08	3.27	2.85	3.15	2.71
	Producer households	3.85	3.92	3.16	3.33	3.00	2.92
	Consumer households	1.46	1.50	1.58	1.63	1.33	1.34

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

Source: Central Credit Register

Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year

by customer region and sector

(percentages)

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

		2015-Q4	2016-Q1	2016-Q2	2016-Q3	2016-Q4	2017-Q1
Emilia Romagna		**3.04**	**2.89**	**2.73**	**2.50**	**2.36**	**2.21**
of which:	General government	0.03	0.04	0.03	0.04	0.02	0.02
	Non-financial companies	4.36	4.01	3.62	3.32	3.17	2.94
	Producer households	3.66	3.43	3.20	3.00	2.69	2.74
	Consumer households	1.57	1.70	1.52	1.39	1.33	1.23
Trentino Alto Adige		**3.48**	**3.01**	**2.75**	**2.41**	**2.07**	**1.67**
of which:	General government	0.00	0.00	0.01	0.00	0.06	0.00
	Non-financial companies	4.30	3.66	3.32	3.01	2.66	2.07
	Producer households	3.57	3.10	2.30	1.60	1.46	1.36
	Consumer households	1.65	1.60	1.54	1.40	1.04	0.95
Tuscany		**3.39**	**3.41**	**3.33**	**2.96**	**2.75**	**2.47**
of which:	General government	0.05	0.07	0.05	0.09	0.05	0.05
	Non-financial companies	4.71	4.55	4.43	3.84	3.50	3.09
	Producer households	4.98	5.35	4.76	4.75	4.59	4.12
	Consumer households	1.76	1.83	1.67	1.59	1.52	1.45
Umbria		**5.64**	**5.39**	**4.07**	**4.32**	**3.70**	**3.59**
of which:	General government	0.00	3.44	3.51	3.76	3.91	0.00
	Non-financial companies	7.49	6.91	4.89	5.30	4.81	4.72
	Producer households	5.28	5.32	4.26	4.01	3.36	3.24
	Consumer households	2.47	2.48	2.14	1.87	1.67	1.63
Marche		**3.92**	**3.66**	**3.13**	**3.29**	**2.93**	**2.67**
of which:	General government	0.19	0.24	0.15	0.02	0.05	0.06
	Non-financial companies	5.70	5.37	4.20	4.73	4.16	3.60
	Producer households	5.83	5.12	4.45	3.99	3.47	3.84
	Consumer households	2.34	2.14	1.84	1.72	1.65	1.61
Lazio		**3.44**	**3.66**	**3.21**	**2.89**	**2.68**	**2.35**
of which:	General government	0.06	0.07	0.17	0.20	0.17	0.03
	Non-financial companies	5.67	6.23	5.31	4.64	4.63	4.07
	Producer households	3.93	4.13	3.83	3.68	3.14	3.10
	Consumer households	1.67	1.69	1.58	1.47	1.32	1.39
Abruzzo		**5.07**	**4.88**	**4.38**	**4.16**	**3.30**	**3.07**
of which:	General government	0.21	0.20	0.96	5.52	1.37	0.86
	Non-financial companies	6.75	6.44	5.65	5.38	4.27	3.72
	Producer households	5.58	5.45	5.40	5.19	4.56	4.81
	Consumer households	2.41	2.41	2.22	2.06	1.82	1.81

Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year

by customer region and sector

(percentages)

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

		2015-Q4	2016-Q1	2016-Q2	2016-Q3	2016-Q4	2017-Q1
Molise		**4.57**	**4.09**	**4.11**	**2.89**	**3.22**	**2.97**
of which:	General government	0.13	0.20	0.57	0.25	2.59	1.56
	Non-financial companies	8.15	7.11	7.20	4.43	5.40	4.70
	Producer households	5.43	4.32	3.85	3.36	3.76	3.40
	Consumer households	1.76	1.86	1.88	1.66	1.50	1.64
Campania		**5.07**	**5.01**	**4.68**	**3.84**	**3.41**	**3.16**
of which:	General government	0.95	0.88	0.57	0.87	0.63	0.91
	Non-financial companies	5.43	5.26	4.94	6.11	5.27	4.78
	Producer households	4.46	4.76	4.49	4.26	4.11	3.84
	Consumer households	2.13	2.20	1.99	1.87	1.86	1.80
Apulia		**4.34**	**4.29**	**3.87**	**3.50**	**3.01**	**3.11**
of which:	General government	1.13	0.97	2.89	3.01	0.59	1.36
	Non-financial companies	7.41	7.11	6.43	5.54	4.73	5.03
	Producer households	4.85	4.23	3.87	3.94	3.43	3.56
	Consumer households	1.86	1.95	1.86	1.77	1.55	1.48
Basilicata		**3.19**	**2.75**	**2.77**	**2.29**	**2.24**	**2.06**
of which:	General government	3.07	0.23	3.27	0.51	2.12	1.34
	Non-financial companies	4.87	4.03	3.57	3.21	2.87	2.66
	Producer households	3.98	4.54	4.54	3.58	3.31	2.90
	Consumer households	1.31	1.33	1.46	1.30	1.30	1.30
Calabria		**3.91**	**4.10**	**4.06**	**3.87**	**3.32**	**3.28**
of which:	General government	1.76	1.69	2.44	2.32	3.28	1.39
	Non-financial companies	6.90	7.17	6.91	6.68	5.14	5.43
	Producer households	4.85	5.02	5.75	5.47	4.86	4.74
	Consumer households	1.95	2.03	2.02	1.93	1.82	1.83
Sicily		**4.60**	**3.61**	**3.38**	**4.04**	**3.62**	**3.60**
of which:	General government	16.50	1.42	2.65	3.08	3.80	3.49
	Non-financial companies	5.52	5.08	4.62	6.34	5.50	5.36
	Producer households	5.94	5.56	5.07	5.08	4.78	4.89
	Consumer households	2.29	2.38	2.23	2.20	1.99	2.01
Sardinia		**3.71**	**3.92**	**3.57**	**2.59**	**2.40**	**2.27**
of which:	General government	8.44	0.09	0.26	1.19	1.34	0.80
	Non-financial companies	7.22	7.68	6.69	4.21	4.14	3.74
	Producer households	4.14	4.70	4.15	3.66	2.97	2.73
	Consumer households	1.47	1.54	1.33	1.31	1.14	1.15

Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year

by customer region and sector

(percentages)

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

		2017-Q2	2017-Q3	2017-Q4	2018-Q1	2018-Q2	2018-Q3
ITALY		**1.97**	**1.80**	**1.76**	**1.66**	**1.50**	**1.53**
of which:	General government	0.36	0.25	0.28	0.28	0.51	0.44
	Non-financial companies	3.05	2.75	2.73	2.55	2.32	2.42
	Producer households	2.74	2.57	2.43	2.29	2.17	2.08
	Consumer households	1.31	1.22	1.14	1.09	1.00	0.95
Piedmont		**1.53**	**1.35**	**1.40**	**1.37**	**1.24**	**1.31**
of which:	General government	1.26	0.13	0.13	0.14	0.13	0.02
	Non-financial companies	2.07	1.91	2.10	2.02	1.85	2.07
	Producer households	1.93	1.77	1.71	1.68	1.64	1.42
	Consumer households	0.96	0.89	0.79	0.82	0.72	0.68
Valle d'Aosta		**1.47**	**1.24**	**0.82**	**1.41**	**1.17**	**1.67**
of which:	General government	0.00	6.61	6.28	0.00	0.00	0.00
	Non-financial companies	1.29	1.55	0.85	1.87	1.67	2.66
	Producer households	2.06	1.19	0.93	1.78	1.36	1.63
	Consumer households	1.81	0.86	0.81	0.95	0.76	0.81
Lombardy		**1.38**	**1.22**	**1.12**	**1.12**	**0.95**	**0.91**
of which:	General government	0.23	0.06	0.25	0.20	0.70	2.70
	Non-financial companies	2.33	2.06	1.91	2.01	1.72	1.59
	Producer households	2.36	2.24	1.97	1.89	1.82	1.72
	Consumer households	1.12	1.08	0.98	0.97	0.87	0.85
Liguria		**4.51**	**4.06**	**3.68**	**1.99**	**1.85**	**2.25**
of which:	General government	0.45	0.45	0.47	1.24	1.38	1.37
	Non-financial companies	8.44	7.62	6.65	3.00	2.79	3.76
	Producer households	2.03	1.76	1.96	1.85	2.01	1.99
	Consumer households	1.01	0.91	0.87	0.87	0.79	0.79
Veneto		**2.02**	**1.77**	**1.61**	**1.48**	**1.30**	**1.34**
of which:	General government	0.14	0.13	0.29	0.41	0.34	0.30
	Non-financial companies	3.15	2.77	2.37	2.22	1.91	1.99
	Producer households	3.08	2.92	2.84	2.48	1.91	1.96
	Consumer households	1.86	1.62	1.52	1.24	1.03	0.94
Friuli-Venezia Giulia		**1.79**	**1.47**	**1.12**	**1.16**	**0.99**	**0.94**
of which:	General government	0.44	0.04	0.08	0.02	0.13	0.14
	Non-financial companies	2.55	2.02	1.44	1.60	1.27	1.23
	Producer households	2.46	2.22	1.71	1.72	1.55	1.54
	Consumer households	1.05	0.93	0.82	0.75	0.73	0.65

Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year

by customer region and sector

(percentages)

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

		2017-Q2	2017-Q3	2017-Q4	2018-Q1	2018-Q2	2018-Q3
Emilia Romagna		**2.00**	**2.19**	**2.26**	**2.24**	**2.08**	**1.54**
of which:	General government	0.02	0.00	0.17	0.02	0.13	0.01
	Non-financial companies	2.67	3.02	3.10	3.09	2.89	1.99
	Producer households	2.30	2.11	2.13	1.98	1.84	1.82
	Consumer households	1.12	1.10	1.17	1.00	0.93	0.89
Trentino Alto Adige		**1.20**	**1.11**	**1.15**	**1.15**	**1.01**	**0.82**
of which:	General government	0.15	0.15	0.04	0.04	0.00	0.00
	Non-financial companies	1.41	1.31	1.36	1.35	1.16	0.88
	Producer households	1.25	1.19	1.29	1.28	1.37	1.24
	Consumer households	0.74	0.63	0.70	0.69	0.63	0.61
Tuscany		**2.16**	**1.96**	**2.03**	**1.92**	**1.73**	**1.72**
of which:	General government	0.04	0.04	0.03	0.03	0.00	0.00
	Non-financial companies	2.67	2.45	2.71	2.52	2.21	2.27
	Producer households	3.56	3.21	2.90	2.81	2.97	2.44
	Consumer households	1.30	1.19	1.05	1.04	0.99	0.97
Umbria		**3.13**	**2.68**	**2.56**	**2.89**	**2.62**	**2.50**
of which:	General government	0.00	0.00	0.00	3.84	0.00	0.00
	Non-financial companies	4.28	3.66	3.47	4.00	3.73	3.55
	Producer households	3.05	2.64	2.86	2.65	2.32	2.34
	Consumer households	1.43	1.28	1.21	1.12	1.06	1.06
Marche		**2.59**	**2.30**	**2.33**	**2.05**	**1.91**	**1.92**
of which:	General government	0.11	0.10	0.11	0.00	0.13	0.01
	Non-financial companies	3.52	2.86	2.95	2.50	2.30	2.36
	Producer households	3.60	2.98	3.12	2.83	2.62	2.70
	Consumer households	1.53	1.47	1.39	1.30	1.26	1.21
Lazio		**2.37**	**2.30**	**2.60**	**2.36**	**2.21**	**2.90**
of which:	General government	0.09	0.11	0.11	0.11	0.30	0.04
	Non-financial companies	4.09	3.81	4.43	3.89	3.72	5.53
	Producer households	2.84	2.83	2.81	2.60	2.61	2.67
	Consumer households	1.35	1.21	1.16	1.14	1.02	0.98
Abruzzo		**2.83**	**2.86**	**2.84**	**2.39**	**2.46**	**2.72**
of which:	General government	0.07	0.18	0.09	0.06	0.66	0.27
	Non-financial companies	3.32	3.48	3.46	2.68	3.10	3.69
	Producer households	4.26	4.22	4.17	3.66	3.15	2.85
	Consumer households	1.63	1.53	1.46	1.51	1.45	1.40

Annual flow of adjusted non-performing loans/Stock of performing loans at the previous year

by customer region and sector

(percentages)

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

		2017-Q2	2017-Q3	2017-Q4	2018-Q1	2018-Q2	2018-Q3
Molise		**2.55**	**2.60**	**2.15**	**1.81**	**1.59**	**1.74**
of which:	General government	1.34	2.28	1.25	2.23	1.73	5.12
	Non-financial companies	3.83	3.95	3.17	2.18	1.92	2.49
	Producer households	3.67	3.55	2.44	2.23	1.79	1.74
	Consumer households	1.49	1.42	1.40	1.38	1.28	1.15
Campania		**2.91**	**2.37**	**2.18**	**2.21**	**2.12**	**1.99**
of which:	General government	0.24	1.26	0.32	0.11	0.96	0.19
	Non-financial companies	4.53	3.22	3.06	3.13	3.01	2.80
	Producer households	3.41	3.27	3.00	2.91	2.68	2.62
	Consumer households	1.62	1.60	1.47	1.47	1.34	1.31
Apulia		**2.99**	**2.64**	**2.65**	**2.26**	**1.99**	**2.04**
of which:	General government	0.53	0.47	2.74	0.23	0.42	0.19
	Non-financial companies	5.03	4.25	4.50	3.52	3.14	3.35
	Producer households	3.00	2.87	2.90	2.73	2.63	2.51
	Consumer households	1.33	1.26	1.23	1.21	1.11	1.08
Basilicata		**1.67**	**1.75**	**2.03**	**2.14**	**2.38**	**2.44**
of which:	General government	1.60	1.39	0.15	0.33	0.18	0.36
	Non-financial companies	2.17	2.38	3.11	3.34	4.02	4.17
	Producer households	2.12	2.22	2.65	2.76	2.61	2.67
	Consumer households	1.10	1.09	1.03	0.98	1.01	0.97
Calabria		**2.67**	**2.40**	**2.32**	**2.28**	**2.20**	**2.06**
of which:	General government	0.96	0.27	3.51	3.28	3.20	3.09
	Non-financial companies	4.59	3.82	2.95	2.65	2.93	2.74
	Producer households	3.94	3.69	3.85	3.94	3.28	2.87
	Consumer households	1.58	1.59	1.49	1.52	1.37	1.29
Sicily		**3.23**	**2.55**	**2.29**	**2.15**	**2.26**	**2.26**
of which:	General government	2.74	1.38	0.46	0.14	1.87	2.04
	Non-financial companies	4.99	3.43	3.23	2.94	3.28	3.38
	Producer households	4.49	4.29	3.35	3.16	3.35	3.33
	Consumer households	1.76	1.69	1.58	1.53	1.46	1.39
Sardinia		**1.92**	**1.91**	**1.68**	**1.61**	**1.39**	**1.28**
of which:	General government	0.90	0.94	1.08	0.92	2.01	0.85
	Non-financial companies	3.53	3.62	3.24	3.03	2.47	2.25
	Producer households	2.22	2.09	2.09	2.05	1.99	2.05
	Consumer households	1.10	1.02	0.94	0.96	0.89	0.82

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)

3rd quarter 2018

Reporting institutions: **Banks**

	Total			1 facility		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
ITALY	**1,506,295**	**1,117,036**	**3,402,679**	**484,575**	**423,619**	**2,981,094**
North West Italy	**668,281**	**489,030**	**971,044**	**198,589**	**162,863**	**837,366**
Piedmont	95,234	68,651	259,380	25,943	22,859	227,282
Valle d'Aosta	2,556	1,945	8,152	982	766	7,241
Lombardy	545,517	398,947	629,790	163,147	131,360	537,684
Liguria	24,975	19,488	73,722	8,517	7,878	65,159
North East Italy	**374,588**	**277,219**	**860,779**	**134,162**	**119,822**	**744,246**
Trentino Alto Adige	43,538	34,302	118,228	18,887	16,484	106,472
Veneto	168,382	130,056	333,190	73,284	65,494	286,615
Friuli-Venezia Giulia	28,469	19,117	90,853	7,880	7,377	80,930
Emilia Romagna	134,199	93,744	318,508	34,111	30,467	270,229
Central Italy	**305,209**	**221,145**	**753,210**	**87,226**	**79,758**	**663,579**
Tuscany	80,188	61,146	260,339	25,305	23,601	223,182
Umbria	14,516	11,569	57,824	4,501	4,204	50,066
Marche	28,644	21,207	113,973	9,559	8,750	98,252
Lazio	181,860	127,222	321,074	47,860	43,204	292,079
Southern Italy	**108,388**	**88,784**	**529,554**	**43,000**	**40,686**	**473,183**
Abruzzo	15,660	12,422	70,435	5,564	5,224	62,158
Molise	1,957	1,543	12,388	878	810	10,956
Campania	45,419	37,124	188,855	16,480	15,576	168,464
Apulia	31,482	25,925	172,413	13,924	13,259	155,090
Basilicata	4,231	3,416	22,308	1,769	1,689	19,655
Calabria	9,639	8,354	63,155	4,386	4,127	56,860
Islands	**49,829**	**40,859**	**288,092**	**21,598**	**20,490**	**262,720**
Sicily	33,390	27,793	218,172	16,029	15,236	198,765
Sardinia	16,440	13,065	69,920	5,568	5,254	63,955

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

Source: Central Credit Register

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

3rd quarter 2018

Reporting institutions: **Banks**

	2 facilities			3 or 4 facilities		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
ITALY	**187,951**	**148,415**	**261,654**	**227,276**	**169,478**	**115,247**
North West Italy	**94,812**	**74,614**	**79,747**	**120,798**	**92,892**	**38,015**
Piedmont	9,320	6,944	20,122	14,898	9,744	8,693
Valle d'Aosta	338	272	640	585	470	216
Lombardy	82,765	65,559	53,543	102,502	80,681	26,815
Liguria	2,389	1,839	5,442	2,814	1,996	2,291
North East Italy	**42,309**	**33,726**	**69,979**	**46,886**	**31,873**	**32,992**
Trentino Alto Adige	7,122	5,767	8,406	6,048	4,641	2,621
Veneto	20,567	17,114	27,428	18,336	11,909	13,508
Friuli-Venezia Giulia	2,613	2,003	6,273	3,373	2,515	2,621
Emilia Romagna	12,006	8,843	27,872	19,130	12,808	14,242
Central Italy	**30,915**	**24,164**	**56,388**	**35,419**	**27,069**	**23,978**
Tuscany	9,429	6,933	22,217	11,165	7,927	10,521
Umbria	1,646	1,330	4,722	2,192	1,667	2,164
Marche	3,174	2,444	9,756	4,339	2,887	4,316
Lazio	16,666	13,456	19,693	17,723	14,588	6,977
Southern Italy	**14,037**	**11,111**	**37,364**	**17,656**	**12,822**	**14,466**
Abruzzo	2,148	1,645	5,411	2,428	1,716	2,128
Molise	275	225	975	452	273	366
Campania	5,827	4,574	13,258	7,022	5,325	5,314
Apulia	3,906	3,167	11,544	5,210	3,567	4,412
Basilicata	588	461	1,778	822	534	693
Calabria	1,292	1,038	4,398	1,721	1,407	1,553
Islands	**5,877**	**4,800**	**18,176**	**6,517**	**4,822**	**5,796**
Sicily	4,114	3,340	13,797	4,756	3,386	4,500
Sardinia	1,763	1,460	4,379	1,761	1,435	1,296

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

3rd quarter 2018

Reporting institutions: **Banks**

	More than 4 facilities		
	Facilities granted	Margin used	Number of borrowers
ITALY	**606,494**	**375,524**	**44,684**
North West Italy	**254,082**	**158,662**	**15,916**
Piedmont	45,073	29,103	3,283
Valle d'Aosta	651	437	55
Lombardy	197,103	121,347	11,748
Liguria	11,254	7,774	830
North East Italy	**151,231**	**91,797**	**13,562**
Trentino Alto Adige	11,481	7,411	729
Veneto	56,195	35,539	5,639
Friuli-Venezia Giulia	14,603	7,222	1,029
Emilia Romagna	68,952	41,625	6,165
Central Italy	**151,649**	**90,154**	**9,265**
Tuscany	34,289	22,686	4,419
Umbria	6,177	4,368	872
Marche	11,571	7,126	1,649
Lazio	99,611	55,974	2,325
Southern Italy	**33,695**	**24,165**	**4,541**
Abruzzo	5,520	3,836	738
Molise	352	235	91
Campania	16,089	11,648	1,819
Apulia	8,442	5,932	1,367
Basilicata	1,053	731	182
Calabria	2,239	1,783	344
Islands	**15,837**	**10,746**	**1,400**
Sicily	8,490	5,830	1,110
Sardinia	7,347	4,916	290

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)

3rd quarter 2018

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
TOTAL		**3,402,679**	**1,211,353**	**752,656**	**663,412**	**227,621**
of which:	1 facility	2,981,094	1,191,571	704,838	571,295	140,186
	2 facilities	261,654	19,264	45,700	77,430	58,140
	3 or 4 facilities	115,247	514	2,106	14,559	27,931
	more than 4 facilities	44,684	4	12	128	1,364
General government		**7,292**	**271**	**155**	**332**	**597**
of which:	1 facility	4,109	249	138	293	489
	2 facilities	1,784	20	12	33	94
	3 or 4 facilities	1,143	2	4	5	12
	more than 4 facilities	256	-	1	1	2
Financial companies (excluding Monetary Financial Institutions)		**9,836**	**2,351**	**1,227**	**1,269**	**871**
of which:	1 facility	6,901	2,228	972	864	499
	2 facilities	1,900	122	240	318	244
	3 or 4 facilities	725	1	15	87	121
	more than 4 facilities	310	-	-	-	7
Non-financial companies		**697,618**	**174,998**	**92,316**	**116,820**	**99,921**
of which:	1 facility	420,428	169,216	70,777	68,777	42,227
	2 facilities	143,487	5,650	20,559	38,709	35,730
	3 or 4 facilities	91,645	130	977	9,259	20,902
	more than 4 facilities	42,058	2	3	75	1,062
Producer households		**413,553**	**156,358**	**80,708**	**80,195**	**34,024**
of which:	1 facility	351,917	151,883	70,089	61,436	19,286
	2 facilities	46,398	4,360	10,070	15,598	9,969
	3 or 4 facilities	13,712	115	546	3,129	4,547
	more than 4 facilities	1,526	-	3	32	222
Consumer households and others		**2,263,130**	**872,217**	**576,273**	**463,243**	**91,674**
of which:	1 facility	2,187,138	862,917	561,066	438,583	77,260
	2 facilities	67,513	9,033	14,645	22,589	12,017
	3 or 4 facilities	7,946	265	557	2,051	2,327
	more than 4 facilities	533	2	5	20	70

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

Source: Central Credit Register

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

3rd quarter 2018

Reporting institutions: **Banks**

		From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
TOTAL		**107,935**	**76,209**	**28,951**	**24,875**	**5,764**
of which:	1 facility	42,660	21,631	5,874	3,694	588
	2 facilities	30,732	17,074	4,908	3,061	502
	3 or 4 facilities	29,753	25,490	8,494	5,314	791
	more than 4 facilities	4,790	12,014	9,675	12,806	3,883
General government		**959**	**1,715**	**1,194**	**1,186**	**417**
of which:	1 facility	707	991	479	304	42
	2 facilities	205	506	425	378	72
	3 or 4 facilities	46	203	269	427	165
	more than 4 facilities	1	15	21	77	138
Financial companies (excluding Monetary Financial Institutions)		**617**	**744**	**468**	**863**	**569**
of which:	1 facility	355	412	219	352	215
	2 facilities	157	224	153	293	105
	3 or 4 facilities	89	81	71	127	110
	more than 4 facilities	16	27	25	91	139
Non-financial companies		**74,520**	**61,921**	**24,832**	**21,705**	**4,685**
of which:	1 facility	22,840	14,493	4,166	2,645	303
	2 facilities	22,565	13,299	3,724	2,119	306
	3 or 4 facilities	24,925	22,808	7,582	4,474	501
	more than 4 facilities	4,190	11,321	9,360	12,467	3,575
Producer households		**12,839**	**5,209**	**939**	**287**	**6**
of which:	1 facility	5,231	1,602	215	52	-
	2 facilities	3,886	1,434	204	53	1
	3 or 4 facilities	3,270	1,645	324	93	1
	more than 4 facilities	452	528	196	89	4
Consumer households and others		**18,848**	**6,566**	**1,515**	**832**	**87**
of which:	1 facility	13,419	4,092	793	339	28
	2 facilities	3,890	1,600	402	218	18
	3 or 4 facilities	1,408	751	247	193	14
	more than 4 facilities	131	123	73	82	27

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)

3rd quarter 2018

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000
TOTAL	Average number of banks per borrower	1.23	1.02	1.07	1.16
	First bank's share of total credit granted (%)	65	99	98	95
General government	Average number of banks per borrower	1.79	1.09	1.20	1.15
	First bank's share of total credit granted (%)	67	100	99	97
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.64	1.05	1.22	1.40
	First bank's share of total credit granted (%)	82	98	92	88
Non-financial companies	Average number of banks per borrower	1.87	1.03	1.24	1.50
	First bank's share of total credit granted (%)	49	98	90	84
of which:					
Industry	Average number of banks per borrower	2.50	1.03	1.26	1.58
	First bank's share of total credit granted (%)	40	98	90	81
Building	Average number of banks per borrower	1.66	1.03	1.23	1.47
	First bank's share of total credit granted (%)	66	99	91	85
Services	Average number of banks per borrower	1.69	1.03	1.25	1.48
	First bank's share of total credit granted (%)	53	98	90	85
Producer households	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
Consumer households and others	Average number of banks per borrower	1.04	1.01	1.03	1.06
	First bank's share of total credit granted (%)	96	100	99	98

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

Source: Central Credit Register

Average number of banks per borrower

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

(numbers in unit, percentages)

3rd quarter 2018

Reporting institutions: **Banks**

		From 250,000 to 500,000	From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000
TOTAL	Average number of banks per borrower	1.55	2.12	2.79	3.70
	First bank's share of total credit granted (%)	85	76	68	61
General government	Average number of banks per borrower	1.21	1.32	1.59	1.94
	First bank's share of total credit granted (%)	96	93	91	88
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.63	1.71	1.74	1.95
	First bank's share of total credit granted (%)	85	86	87	83
Non-financial companies	Average number of banks per borrower	1.87	2.33	2.98	3.95
	First bank's share of total credit granted (%)	77	71	65	58
of which:					
Industry	Average number of banks per borrower	2.06	2.67	3.47	4.59
	First bank's share of total credit granted (%)	72	63	56	49
Building	Average number of banks per borrower	1.78	2.10	2.46	3.03
	First bank's share of total credit granted (%)	80	77	75	71
Services	Average number of banks per borrower	1.81	2.23	2.84	3.74
	First bank's share of total credit granted (%)	79	74	68	61
Producer households	Average number of banks per borrower	1.62	2.04	2.49	3.10
	First bank's share of total credit granted (%)	85	80	78	74
Consumer households and others	Average number of banks per borrower	1.19	1.40	1.59	1.87
	First bank's share of total credit granted (%)	96	92	90	87

Average number of banks per borrower

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

(numbers in unit, percentages)

3rd quarter 2018

Reporting institutions: **Banks**

		From 5,000,000 to 25,000,000	More than 25,000,000
TOTAL	Average number of banks per borrower	5.12	7.91
	First bank's share of total credit granted (%)	52	57
General government	Average number of banks per borrower	2.46	4.04
	First bank's share of total credit granted (%)	87	63
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	2.32	4.70
	First bank's share of total credit granted (%)	81	82
Non-financial companies	Average number of banks per borrower	5.51	8.73
	First bank's share of total credit granted (%)	49	37
of which:			
Industry	Average number of banks per borrower	6.39	9.71
	First bank's share of total credit granted (%)	40	32
Building	Average number of banks per borrower	3.79	6.59
	First bank's share of total credit granted (%)	68	47
Services	Average number of banks per borrower	5.15	8.00
	First bank's share of total credit granted (%)	53	40
Producer households	Average number of banks per borrower	3.54	5.17
	First bank's share of total credit granted (%)	72	57
Consumer households and others	Average number of banks per borrower	2.30	3.72
	First bank's share of total credit granted (%)	81	66

Access to data:

TRI30101

Summary data based on Central Credit Register observations

(numbers in unit, stocks in millions of euro)

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

	Total		Banks		Financial institutions and vehicles	
	2018 June	2018 Sept.	2018 June	2018 Sept.	2018 June	2018 Sept.
Number of borrowers for loans and collateral granted to customers	8,523,611	8,495,646	4,599,286	4,307,504	3,924,325	4,188,142
of which: joint borrowers	2,378,661	2,378,541	1,027,970	1,032,782	1,350,691	1,345,759
Loans (excluding bad loans)						
facilities granted	2,109,893	2,122,390	1,742,599	1,760,102	367,294	362,287
margin used	1,657,073	1,671,325	1,298,524	1,316,904	358,549	354,421
Breach of overdraft limits	41,611	41,688	36,917	35,693	4,693	5,995
margin available	494,431	492,752	480,993	478,891	13,438	13,862
Matched loans						
facilities granted	262,955	259,179	224,622	222,208	38,333	36,971
margin used	135,505	129,591	107,257	102,790	28,248	26,800
Term loans						
facilities granted	1,630,835	1,657,012	1,302,136	1,332,172	328,699	324,840
margin used	1,425,482	1,448,005	1,096,438	1,122,498	329,044	325,508
Revocable loans						
facilities granted	209,605	199,707	209,383	199,231	222	476
margin used	89,341	87,251	88,181	85,138	1,160	2,113
Collateral granted						
facilities granted	371,209	370,385	362,469	362,369	8,740	8,016
margin used	173,284	171,985	165,114	164,539	8,170	7,446
Bad loans (gross of write-downs and net of write-offs)	207,705	200,141	118,536	109,481	89,170	90,660
Number of guarantors	4,291,809	4,268,074	2,649,748	2,635,082	1,642,061	1,632,992
of which: joint guarantors	1,536,035	1,532,604	1,002,012	1,002,924	534,023	529,680
Guarantees received	816,341	799,027	562,683	546,264	253,658	252,764

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

Source: Central Credit Register

Access to data:

TRI30126

Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 2018

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

	Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
Number of borrowers	5,873,344	2,271,509	1,549,089	1,024,241	232,994
Facilities granted	1,865,674	120,922	157,135	179,955	91,616
Margin used	1,469,316	112,913	150,734	168,495	77,198
of which : backed by real security	632,721	84,216	136,169	144,358	49,857
Margin available	432,465	9,987	7,583	13,203	16,097
Breach of overdraft limits	36,106	1,978	1,182	1,743	1,679

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

Source: Central Credit Register

Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 2018

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

	From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
Number of borrowers	94,812	63,174	23,207	18,491	3,994
Facilities granted	82,063	120,113	99,365	228,940	735,346
Margin used	63,655	92,718	75,212	171,007	553,089
of which : backed by real security	30,675	38,331	28,011	52,550	67,973
Margin available	20,241	30,547	27,226	66,751	194,844
Breach of overdraft limits	1,834	3,152	3,073	8,819	12,587

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)

3rd quarter 2018

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
ITALY	Number of borrowers	3,402,679	1,211,353	752,656	663,412	227,621
	Facilities granted	1,506,295	56,264	68,063	97,772	64,119
	Margin used	1,117,036	50,655	63,268	89,147	51,949
Piedmont	Number of borrowers	259,380	96,092	58,128	49,919	17,376
	Facilities granted	95,234	4,467	5,210	7,260	4,867
	Margin used	68,651	3,987	4,791	6,527	3,849
Valle d'Aosta	Number of borrowers	8,152	2,822	1,630	1,737	643
	Facilities granted	2,556	127	138	238	172
	Margin used	1,945	111	125	214	145
Lombardy	Number of borrowers	629,790	191,810	138,351	135,281	50,532
	Facilities granted	545,517	8,960	12,534	20,064	14,211
	Margin used	398,947	7,780	11,422	17,981	11,129
Liguria	Number of borrowers	73,722	26,246	15,955	15,140	5,474
	Facilities granted	24,975	1,192	1,394	2,133	1,440
	Margin used	19,488	1,033	1,259	1,914	1,166
Trentino Alto Adige	Number of borrowers	118,228	33,382	23,355	28,316	12,023
	Facilities granted	43,538	1,603	2,205	4,555	3,550
	Margin used	34,302	1,356	1,999	4,165	3,006
Veneto	Number of borrowers	333,190	110,116	77,285	67,009	22,801
	Facilities granted	168,382	5,180	7,003	9,742	6,415
	Margin used	130,056	4,670	6,576	8,805	5,051
Friuli-Venezia Giulia	Number of borrowers	90,853	34,903	22,389	15,837	4,740
	Facilities granted	28,469	1,664	1,996	2,278	1,348
	Margin used	19,117	1,540	1,899	2,097	1,100

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

Source: Central Credit Register

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 2018

Reporting institutions: **Banks**

		From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
ITALY	Number of borrowers	107,935	76,209	28,951	24,875	5,764
	Facilities granted	62,535	97,830	82,896	208,788	766,097
	Margin used	47,203	72,451	59,970	144,431	528,726
Piedmont	Number of borrowers	8,320	5,690	2,197	1,776	410
	Facilities granted	4,817	7,278	6,355	14,841	40,018
	Margin used	3,500	5,188	4,395	10,029	25,898
Valle d'Aosta	Number of borrowers	291	188	68	63	11
	Facilities granted	148	197	148	422	961
	Margin used	123	140	119	326	636
Lombardy	Number of borrowers	25,823	19,559	8,007	7,411	1,985
	Facilities granted	14,968	25,527	23,321	64,598	361,038
	Margin used	10,781	18,044	16,154	42,510	261,458
Liguria	Number of borrowers	2,232	1,417	489	440	118
	Facilities granted	1,221	1,701	1,381	3,626	10,850
	Margin used	895	1,260	1,001	2,689	8,096
Trentino Alto Adige	Number of borrowers	5,495	3,743	1,371	1,013	175
	Facilities granted	3,239	4,983	3,980	8,188	11,146
	Margin used	2,687	4,038	3,197	6,321	7,448
Veneto	Number of borrowers	12,097	8,789	3,390	2,890	627
	Facilities granted	6,995	11,292	9,654	24,392	87,524
	Margin used	5,163	8,033	6,708	15,961	67,649
Friuli-Venezia Giulia	Number of borrowers	2,339	1,617	598	518	116
	Facilities granted	1,386	2,090	1,726	4,172	11,750
	Margin used	1,063	1,543	1,255	2,842	5,568

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 2018

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
Emilia Romagna	Number of borrowers	318,508	106,411	72,486	63,356	22,619
	Facilities granted	134,199	4,958	6,557	9,310	6,470
	Margin used	93,744	4,273	5,988	8,243	4,962
Tuscany	Number of borrowers	260,339	85,812	57,281	55,479	18,404
	Facilities granted	80,188	4,014	5,240	8,224	5,209
	Margin used	61,146	3,565	4,861	7,522	4,268
Umbria	Number of borrowers	57,824	22,565	13,030	9,256	3,358
	Facilities granted	14,516	1,050	1,174	1,357	975
	Margin used	11,569	961	1,100	1,233	815
Marche	Number of borrowers	113,973	41,338	25,596	19,898	7,129
	Facilities granted	28,644	1,960	2,351	2,983	2,088
	Margin used	21,207	1,750	2,178	2,677	1,674
Lazio	Number of borrowers	321,074	113,177	68,809	71,355	22,095
	Facilities granted	181,860	5,227	6,334	10,862	6,169
	Margin used	127,222	4,809	5,976	10,403	5,375
Abruzzo	Number of borrowers	70,435	28,443	15,048	11,083	3,761
	Facilities granted	15,660	1,317	1,342	1,597	1,072
	Margin used	12,422	1,218	1,275	1,466	888
Molise	Number of borrowers	12,388	5,361	2,581	1,917	699
	Facilities granted	1,957	242	227	272	192
	Margin used	1,543	223	213	248	158
Campania	Number of borrowers	188,855	74,984	39,181	34,000	11,335
	Facilities granted	45,419	3,384	3,527	4,958	3,158
	Margin used	37,124	3,130	3,299	4,605	2,644

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 2018

Reporting institutions: **Banks**

		From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
Emilia Romagna	Number of borrowers	11,388	8,417	3,237	2,900	733
	Facilities granted	6,725	11,031	9,457	25,127	54,377
	Margin used	4,752	7,586	6,381	16,559	34,416
Tuscany	Number of borrowers	8,589	5,953	2,163	1,780	297
	Facilities granted	5,078	7,836	6,373	15,010	23,053
	Margin used	3,934	6,015	4,725	10,521	15,198
Umbria	Number of borrowers	1,616	1,098	361	344	73
	Facilities granted	970	1,439	1,072	2,854	3,587
	Margin used	756	1,084	852	2,107	2,548
Marche	Number of borrowers	3,440	2,422	840	672	111
	Facilities granted	2,033	3,059	2,274	4,964	6,841
	Margin used	1,559	2,221	1,650	3,339	3,945
Lazio	Number of borrowers	8,601	5,549	2,011	1,882	558
	Facilities granted	4,872	7,038	5,757	15,762	119,670
	Margin used	3,985	5,884	4,684	12,518	72,047
Abruzzo	Number of borrowers	1,810	1,276	470	351	70
	Facilities granted	1,045	1,605	1,296	2,798	3,535
	Margin used	809	1,238	988	1,997	2,372
Molise	Number of borrowers	314	186	66	28	7
	Facilities granted	176	220	164	179	278
	Margin used	148	176	118	132	104
Campania	Number of borrowers	5,162	3,471	1,248	988	191
	Facilities granted	2,932	4,188	3,316	7,661	12,196
	Margin used	2,325	3,362	2,575	5,684	8,778

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 2018

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
Apulia	Number of borrowers	172,413	71,472	39,816	29,041	8,468
	Facilities granted	31,482	3,309	3,579	4,133	2,357
	Margin used	25,925	3,103	3,422	3,827	1,999
Basilicata	Number of borrowers	22,308	9,379	4,684	3,450	1,210
	Facilities granted	4,231	426	411	504	341
	Margin used	3,416	395	383	462	282
Calabria	Number of borrowers	63,155	28,384	12,395	9,426	2,864
	Facilities granted	9,639	1,280	1,098	1,355	795
	Margin used	8,354	1,192	1,030	1,233	654
Sicily	Number of borrowers	218,172	99,699	46,852	31,253	8,821
	Facilities granted	33,390	4,573	4,180	4,505	2,435
	Margin used	27,793	4,319	3,979	4,199	2,053
Sardinia	Number of borrowers	69,920	28,957	17,804	10,659	3,269
	Facilities granted	16,440	1,331	1,561	1,441	855
	Margin used	13,065	1,241	1,495	1,324	731

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

3rd quarter 2018

Reporting institutions: **Banks**

		From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
Apulia	Number of borrowers	3,778	2,621	916	700	92
	Facilities granted	2,181	3,281	2,601	5,757	4,192
	Margin used	1,747	2,643	2,033	4,243	2,481
Basilicata	Number of borrowers	543	377	157	103	11
	Facilities granted	310	465	419	822	520
	Margin used	240	361	296	595	358
Calabria	Number of borrowers	1,217	813	289	196	32
	Facilities granted	687	912	664	1,173	1,632
	Margin used	533	710	523	945	1,373
Sicily	Number of borrowers	3,483	2,194	775	552	105
	Facilities granted	2,010	2,700	2,140	4,380	6,308
	Margin used	1,603	2,139	1,676	3,313	4,032
Sardinia	Number of borrowers	1,397	829	298	268	42
	Facilities granted	742	988	798	2,063	6,622
	Margin used	601	784	640	1,801	4,322

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)

3rd quarter 2018

Reporting institutions: **Banks**

		Total	From 30,000 to 75,000	From 75,000 to 125,000	From 125,000 to 250,000	From 250,000 to 500,000
TOTAL	Number of borrowers	3,402,679	1,211,353	752,656	663,412	227,621
	Facilities granted	1,506,295	56,264	68,063	97,772	64,119
	Margin used	1,117,036	50,655	63,268	89,147	51,949
General government	Number of borrowers	7,292	271	155	332	597
	Facilities granted	49,049	9	11	38	113
	Margin used	26,784	33	35	159	84
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	9,836	2,351	1,227	1,269	871
	Facilities granted	329,314	106	111	198	250
	Margin used	258,551	94	85	166	195
Non-financial companies	Number of borrowers	697,618	174,998	92,316	116,820	99,921
	Facilities granted	854,520	8,058	8,479	18,870	30,939
	Margin used	577,047	5,575	5,971	13,523	22,041
of which: Industry	Number of borrowers	149,344	24,885	15,634	22,681	23,440
	Facilities granted	332,921	1,167	1,455	3,753	7,455
	Margin used	198,652	728	899	2,342	4,504
Building	Number of borrowers	93,828	22,551	12,348	15,852	14,111
	Facilities granted	76,329	1,045	1,141	2,588	4,443
	Margin used	65,632	717	824	1,841	3,307
Services	Number of borrowers	436,123	123,754	62,141	75,359	59,649
	Facilities granted	419,578	5,671	5,681	12,046	18,165
	Margin used	293,466	3,990	4,084	8,931	13,471
Producer households	Number of borrowers	413,553	156,358	80,708	80,195	34,024
	Facilities granted	54,063	7,160	7,166	11,805	9,426
	Margin used	47,911	6,055	6,381	10,568	8,202
Consumer households and others	Number of borrowers	2,263,130	872,217	576,273	463,243	91,674
	Facilities granted	218,431	40,704	52,124	66,641	23,249
	Margin used	205,946	38,714	50,646	64,532	21,305

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

Source: Central Credit Register

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

3rd quarter 2018

Reporting institutions: **Banks**

		From 500,000 to 1,000,000	From 1,000,000 to 2,500,000	From 2,500,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
TOTAL	Number of borrowers	107,935	76,209	28,951	24,875	5,764
	Facilities granted	62,535	97,830	82,896	208,788	766,097
	Margin used	47,203	72,451	59,970	144,431	528,726
General government	Number of borrowers	959	1,715	1,194	1,186	417
	Facilities granted	311	1,091	1,618	5,178	40,679
	Margin used	156	741	829	2,492	22,031
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	617	744	468	863	569
	Facilities granted	374	1,022	1,505	8,803	316,940
	Margin used	262	663	844	4,787	250,831
Non-financial companies	Number of borrowers	74,520	61,921	24,832	21,705	4,685
	Facilities granted	44,838	81,308	72,560	185,796	403,455
	Margin used	32,090	58,782	52,188	129,851	251,852
of which: Industry	Number of borrowers	20,110	19,516	8,863	8,917	2,206
	Facilities granted	12,445	26,545	26,616	81,269	172,198
	Margin used	7,508	16,252	16,304	49,971	99,600
Building	Number of borrowers	10,764	8,698	3,265	2,304	324
	Facilities granted	6,458	11,161	9,067	17,321	23,087
	Margin used	5,098	9,300	7,897	15,796	19,368
Services	Number of borrowers	41,549	31,611	11,695	9,686	2,038
	Facilities granted	24,609	40,648	33,844	80,581	198,155
	Margin used	18,333	30,682	25,426	58,703	126,818
Producer households	Number of borrowers	12,839	5,209	939	287	6
	Facilities granted	7,087	6,222	2,563	1,967	307
	Margin used	6,142	5,491	2,298	1,746	249
Consumer households and others	Number of borrowers	18,848	6,566	1,515	832	87
	Facilities granted	9,848	8,131	4,647	7,036	4,715
	Margin used	8,487	6,726	3,807	5,547	3,764

Access to data:

TRI30190

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

3rd quarter 2018

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

		Consumer households		
		Female	Male	Joint loans
ITALY	Number of borrowers	993,693	1,611,426	1,897,507
	Facilities granted	83,282	148,026	194,993
	Margin used	81,529	142,655	192,741
Piedmont	Number of borrowers	78,221	114,960	158,348
	Facilities granted	6,147	10,268	15,713
	Margin used	6,004	9,855	15,367
Valle d'Aosta	Number of borrowers	3,165	4,065	4,214
	Facilities granted	253	349	451
	Margin used	248	334	445
Lombardy	Number of borrowers	205,736	322,367	408,744
	Facilities granted	18,438	33,547	45,508
	Margin used	17,865	31,831	44,873
Liguria	Number of borrowers	30,549	45,168	46,187
	Facilities granted	2,578	4,355	4,858
	Margin used	2,548	4,168	4,767
Trentino-Alto Adige	Number of borrowers	24,018	41,666	26,419
	Facilities granted	2,420	4,920	3,335
	Margin used	2,322	4,588	3,222
Veneto	Number of borrowers	85,456	146,766	170,834
	Facilities granted	7,130	13,915	17,573
	Margin used	7,007	13,582	17,490
Friuli Venezia Giulia	Number of borrowers	26,508	41,315	40,176
	Facilities granted	1,947	3,470	3,825
	Margin used	1,928	3,382	3,778

Note:

Source: Central Credit Register

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

3rd quarter 2018

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

		Consumer households		
		Female	Male	Joint loans
Emilia-Romagna	Number of borrowers	89,542	130,076	142,073
	Facilities granted	7,372	12,428	14,948
	Margin used	7,177	11,780	14,704
Tuscany	Number of borrowers	75,961	112,774	123,622
	Facilities granted	6,685	10,700	13,279
	Margin used	6,547	10,268	13,105
Umbria	Number of borrowers	15,464	24,974	25,107
	Facilities granted	1,121	1,956	2,253
	Margin used	1,099	1,904	2,239
Marche	Number of borrowers	28,170	43,678	41,709
	Facilities granted	2,140	3,632	3,932
	Margin used	2,086	3,496	3,905
Lazio	Number of borrowers	115,489	168,290	196,919
	Facilities granted	11,129	17,353	22,719
	Margin used	10,912	16,796	22,468
Abruzzo	Number of borrowers	19,621	33,903	30,599
	Facilities granted	1,418	2,570	2,682
	Margin used	1,410	2,520	2,670
Molise	Number of borrowers	3,396	6,547	6,408
	Facilities granted	242	471	550
	Margin used	240	460	547
Campania	Number of borrowers	46,628	96,432	141,505
	Facilities granted	3,806	7,798	14,104
	Margin used	3,733	7,649	14,013
Apulia	Number of borrowers	44,263	92,453	120,785
	Facilities granted	3,357	7,123	10,639
	Margin used	3,333	7,030	10,596

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

3rd quarter 2018

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

		Consumer households		
		Female	Male	Joint loans
Basilicata	Number of borrowers	5,551	11,158	11,799
	Facilities granted	399	817	1,011
	Margin used	407	804	1,005
Calabria	Number of borrowers	17,180	31,850	37,523
	Facilities granted	1,191	2,211	3,257
	Margin used	1,183	2,179	3,245
Sicily	Number of borrowers	55,183	108,293	120,969
	Facilities granted	3,773	7,587	10,568
	Margin used	3,755	7,498	10,528
Sardinia	Number of borrowers	23,592	34,691	43,567
	Facilities granted	1,736	2,557	3,789
	Margin used	1,726	2,532	3,775

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)

3rd quarter 2018

Reporting institutions: **Sample of banks**

	Total	Non-financial companies	*of which:* Industry	Building	Services	Producer households	Consumer households and others
ITALY							
Initial period of rate fixation:							
Up to 1 year	1.95	2.43	2.09	3.32	2.46	3.05	1.82
From 1 to 5 years	1.48	1.57	1.02	2.15	1.85	2.84	2.63
More than 5 years	2.60	2.68	2.50	3.15	2.70	3.21	2.45
North West Italy							
Initial period of rate fixation:							
Up to 1 year	1.72	2.30	2.04	3.39	2.22	2.85	1.79
From 1 to 5 years	1.22	1.28	1.02	2.03	1.40	2.48	2.45
More than 5 years	2.47	2.73	2.51	3.53	2.68	2.86	2.33
North East Italy							
Initial period of rate fixation:							
Up to 1 year	2.10	2.21	2.00	3.16	2.22	2.71	1.87
From 1 to 5 years	1.16	1.16	1.03	1.42	1.28	2.35	2.57
More than 5 years	2.41	2.40	2.00	1.67	3.08	2.76	2.36
Central Italy							
Initial period of rate fixation:							
Up to 1 year	2.07	2.89	2.29	3.34	3.12	3.44	1.86
From 1 to 5 years	1.90	2.12	0.76	2.77	2.45	2.92	2.56
More than 5 years	2.73	2.48	2.86	3.10	2.20	3.69	2.56
Southern Italy							
Initial period of rate fixation:							
Up to 1 year	2.41	2.61	2.23	3.30	2.68	3.86	1.63
From 1 to 5 years	2.09	1.95	1.76	2.89	1.85	3.66	3.19
More than 5 years	2.98	3.42	3.33	4.69	3.18	3.46	2.50
Islands							
Initial period of rate fixation:							
Up to 1 year	2.13	2.37	2.29	3.73	2.17	3.83	2.07
From 1 to 5 years	2.49	2.30	1.87	2.48	2.44	3.83	3.85
More than 5 years	2.95	3.60	3.98	3.48	3.46	3.68	2.75

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

Sources: Survey of lending rates

Access to data:

TRI30830

Lending rates on revocable loans - stocks

by customer region and total credit granted (size classes)

(percentages)

3rd quarter 2018

Reporting institutions: **Sample of banks**

	Total	Up to 125,000	From 125,000 to 250,000	From 250,000 to 1,000,000	From 1,000,000 to 5,000,000	From 5,000,000 to 25,000,000	More than 25,000,000
ITALY	**4.29**	**7.66**	**7.04**	**6.24**	**5.21**	**4.08**	**1.78**
North West Italy	**3.45**	**6.99**	**6.58**	**5.76**	**4.70**	**3.70**	**1.35**
Piedmont	3.87	6.54	6.20	5.51	4.69	3.64	1.77
Valle d'Aosta	5.89	7.77	6.77	6.39	6.01	2.68	5.44
Lombardy	3.21	7.12	6.75	5.86	4.63	3.67	1.19
Liguria	5.08	7.46	6.65	5.73	5.47	4.26	3.23
North East Italy	**4.44**	**7.00**	**6.72**	**5.96**	**4.99**	**3.83**	**2.13**
Trentino Alto Adige	3.88	6.30	5.63	5.06	4.07	2.89	2.29
Veneto	5.02	6.93	6.79	6.13	5.27	4.47	3.01
Friuli-Venezia Giulia	5.65	7.64	8.23	6.90	6.19	4.31	3.24
Emilia Romagna	4.19	7.22	6.97	6.15	5.19	3.88	1.75
Central Italy	**4.65**	**7.62**	**6.78**	**6.19**	**5.51**	**4.52**	**2.44**
Tuscany	5.00	7.39	6.88	6.13	5.57	4.28	2.18
Umbria	7.07	9.09	8.29	7.53	6.61	6.50	5.60
Marche	6.03	7.19	7.13	6.69	5.87	5.97	3.69
Lazio	4.16	7.63	6.46	5.94	5.27	4.22	2.40
Southern Italy	**6.61**	**8.99**	**8.24**	**7.45**	**6.34**	**5.05**	**4.94**
Abruzzo	7.11	8.96	7.63	7.60	7.47	6.44	5.10
Molise	6.85	8.94	8.41	7.46	6.90	4.82	2.16
Campania	6.20	8.67	7.69	6.92	5.85	4.71	5.12
Apulia	6.54	9.13	8.57	7.71	6.22	4.85	4.75
Basilicata	6.10	8.78	9.12	7.41	6.14	4.13	4.64
Calabria	8.22	9.82	9.67	8.66	7.31	6.63	5.46
Islands	**5.00**	**9.08**	**8.47**	**7.58**	**6.63**	**5.05**	**1.24**
Sicily	6.76	8.83	8.27	7.38	6.35	5.02	4.30
Sardinia	3.07	9.98	9.12	8.22	7.42	5.10	0.78

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

Sources: Survey of lending rates

Access to data:

TRI30840

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

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

(percentages)

3rd quarter 2018

Reporting institutions: **Sample of banks**

	Matched loans	Term loans – *Initial period of rate fixation*			Revocable loans
		Up to 1 year	More than 1 up to 5 years	More than 5 years	
ITALY	**2.88**	**2.02**	**1.61**	**2.78**	**5.46**
Up to 250,000	7.42	1.77	3.15	3.40	9.05
From 250,000 to 1,000,000	5.91	2.62	2.40	3.55	7.44
From 1,000,000 to 5,000,000	3.93	2.33	1.69	3.38	5.82
From 5,000,000 to 25,000,000	2.42	2.04	1.16	3.04	4.38
More than 25,000,000	1.42	1.69	1.59	1.91	2.87
North West Italy	**2.86**	**1.93**	**1.29**	**2.75**	**4.74**
Up to 250,000	7.71	2.55	2.76	3.15	8.76
From 250,000 to 1,000,000	6.15	2.51	2.12	3.11	7.04
From 1,000,000 to 5,000,000	4.13	2.21	1.50	2.88	5.36
From 5,000,000 to 25,000,000	2.39	1.95	1.10	2.79	3.96
More than 25,000,000	1.33	1.52	1.19	2.47	2.33
North East Italy	**2.79**	**1.82**	**1.18**	**2.46**	**5.12**
Up to 250,000	6.69	2.51	2.55	2.98	8.19
From 250,000 to 1,000,000	5.38	2.40	2.03	2.89	6.90
From 1,000,000 to 5,000,000	3.76	2.17	1.39	2.69	5.40
From 5,000,000 to 25,000,000	2.34	1.90	1.07	3.43	4.14
More than 25,000,000	1.50	1.33	1.08	1.59	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

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)

3rd quarter 2018

Reporting institutions: **Sample of banks**

	Matched loans	Term loans *Initial period of rate fixation* Up to 1 year	 More than 1 up to 5 years	 More than 5 years	Revocable loans
Central Italy	**2.59**	**2.60**	**2.23**	**2.68**	**5.78**
Up to 250,000	7.54	3.01	3.29	3.47	9.13
From 250,000 to 1,000,000	5.81	2.98	2.59	4.31	7.65
From 1,000,000 to 5,000,000	3.30	2.69	2.16	4.79	6.31
From 5,000,000 to 25,000,000	2.18	2.44	1.23	2.76	4.85
More than 25,000,000	1.31	*(2.55)*	2.32	1.32	3.26
Southern Italy	**3.66**	**1.87**	**2.05**	**3.43**	**7.21**
Up to 250,000	8.06	0.77	3.89	3.71	10.09
From 250,000 to 1,000,000	6.59	2.77	3.08	3.95	8.49
From 1,000,000 to 5,000,000	4.79	2.39	2.17	3.67	6.85
From 5,000,000 to 25,000,000	3.04	2.08	1.56	3.41	5.37
More than 25,000,000	1.87	1.63	1.27	2.04	5.08
Islands	**3.84**	**1.73**	**2.43**	**3.62**	**7.35**
Up to 250,000	7.35	0.78	3.82	3.99	9.91
From 250,000 to 1,000,000	6.26	2.83	2.99	4.05	8.36
From 1,000,000 to 5,000,000	4.96	2.49	2.01	4.00	6.92
From 5,000,000 to 25,000,000	3.50	1.84	1.55	3.32	5.26
More than 25,000,000	1.78	1.71	2.28	2.29	4.43

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)

3rd quarter 2018

Reporting institutions: **Sample of banks**

	Non-financial companies and producer households					
	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
Matched loans	**2.88**	**2.86**	**2.79**	**2.59**	**3.66**	**3.84**
of which: Discount lending	2.78	2.57	2.38	3.90	4.82	4.81
Advance on loan selling for factoring	1.30	1.27	1.14	1.23	1.89	0.95
Term loans	**2.04**	**1.93**	**1.82**	**2.56**	**2.03**	**1.90**
Initial period of rate fixation:						
Up to 1 year	2.02	1.93	1.82	2.60	1.87	1.73
More than 1 year	2.17	1.95	1.82	2.42	2.91	3.29
of which: Leasing	3.58	3.50	3.32	3.81	3.92	3.97
Initial period of rate fixation:						
Up to 1 year	3.50	3.43	3.27	3.74	3.76	3.86
More than 1 year	4.11	3.85	3.89	4.52	5.13	4.97
Revocable loans	**5.46**	**4.74**	**5.12**	**5.78**	**7.21**	**7.35**

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

Sources: Survey of lending rates

Access to data:

TRI30861

Lending rates on loans (excluding bad loans) to firms

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

(percentages)

3rd quarter 2018

Reporting institutions: **Sample of banks**

	Stocks				New business in the quarter	
	Matched loans	Term loans *Initial period of rate fixation:*		Revocable loans	Term loans (APRC) *Initial period of rate fixation:*	
		Up to 5 years	More than 5 years		Up to 5 years	More than 5 years
TOTALE	2.88	1.98	2.78	5.46	1.75	2.54
Agriculture, forestry and fishing	3.11	2.21	3.38	5.73	2.21	3.12
Mining and quarrying	4.09	2.21	3.68	7.58	1.86	3.17
Manufacturing	2.73	1.56	2.21	6.12	1.60	2.47
Electricity, gas, steam and air conditioning supply	1.12	2.10	3.55	3.41	1.53	3.13
Water supply, sewerage, waste management and remediation activities	3.45	1.09	3.02	6.48	2.53	3.64
Construction	4.60	2.74	3.15	5.12	2.78	3.12
Wholesale and retail trade; repair of motor vehicles and motorcycles	2.71	1.86	2.85	6.59	1.83	2.72
Transportation and storage	3.95	*(3.00)*	2.67	6.56	1.39	2.61
Accomodation and food service activities	3.13	2.53	3.45	6.49	2.05	2.76
Information and communication	3.54	1.75	2.97	2.87	1.60	3.49
Financial and insurance activities	2.68	2.04	2.27	6.37	3.21	2.43
Real estate activities	3.41	2.18	2.56	3.69	1.81	2.54
Professional, scientific and technical activities	4.36	1.45	2.15	4.92	1.31	1.23
Administrative and support service activities	3.33	1.11	2.52	5.91	1.43	2.40
All remaining activities (sections O,P,Q,R,S,T)	1.25	1.57	3.47	5.63	2.65	2.95

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

Sources: Survey of lending rates

Access to data:

TRI30870

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

by initial period of rate fixation and customer geographical area

(percentages)

3rd quarter 2018

Reporting institutions: **Sample of banks**

	Non-financial companies *Initial period of rate fixation*			Product households *Initial period of rate fixation*		
	Up to 1 years	More than 1 up to 5 years	More than 5 years	Up to 1 years	More than 1 up to 5 years	More than 5 years
ITALY	**1.73**	**1.68**	**2.49**	**2.84**	**3.71**	**2.73**
North West Italy	1.76	1.68	2.49	2.82	3.37	2.69
North East Italy	1.57	2.03	2.74	2.63	3.02	2.62
Central Italy	1.59	1.17	1.96	2.56	4.05	2.56
Southern Italy	2.45	2.95	3.71	3.66	4.68	2.95
Islands	1.88	3.91	3.51	3.89	4.67	3.06

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

Sources: Survey of lending rates

Access to data:

TRI30880

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

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

(percentages)

3rd quarter 2018

Data: **Sample of banks**

	Total	*of which:* Term loans – *initial period of rate fixation*			Revocable loans
		Up to 1 years	More than 1 up to 5 years	More than 5 years	
ITALY	**2.06**	**1.69**	**2.61**	**2.44**	**2.84**
North West Italy	**1.98**	**1.66**	**2.45**	**2.32**	**2.54**
Piedmont	2.06	1.79	2.55	2.33	2.69
Valle d'Aosta	2.20	1.91	2.94	2.32	3.22
Lombardy	1.95	1.63	2.38	2.32	2.47
Liguria	1.96	1.49	2.97	2.32	2.73
North East Italy	**2.02**	**1.72**	**2.55**	**2.36**	**3.24**
Trentino Alto Adige	2.08	1.94	2.63	2.10	3.80
Veneto	2.03	1.69	2.31	2.41	3.33
Friuli-Venezia Giulia	2.20	1.67	3.28	2.68	4.91
Emilia Romagna	1.95	1.67	2.65	2.31	2.76
Central Italy	**2.15**	**1.78**	**2.53**	**2.53**	**2.63**
Tuscany	2.08	1.70	2.64	2.45	2.68
Umbria	2.29	1.85	3.24	2.56	4.05
Marche	2.14	1.77	2.63	2.72	2.45
Lazio	2.18	1.81	2.44	2.55	2.55
Southern Italy	**2.05**	**1.48**	**3.18**	**2.48**	**3.23**
Abruzzo	2.40	1.95	3.35	2.68	4.86
Molise	2.43	1.96	3.57	2.53	4.17
Campania	1.70	1.05	3.52	2.39	2.47
Apulia	2.31	1.92	2.80	2.52	3.37
Basilicata	2.26	1.91	3.10	2.41	3.48
Calabria	2.39	1.85	3.40	2.55	6.25
Islands	**2.34**	**1.91**	**3.83**	**2.72**	**4.41**
Sicily	2.32	1.92	3.80	2.74	4.50
Sardinia	2.39	1.86	3.94	2.68	3.90

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

Sources: Survey of lending rates

Access to data:

TRI30890

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

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

(percentages)

3rd quarter 2018

Reporting institutions: **Sample of banks**

	Initial period of rate fixation Up to 1 year		*Initial period of rate fixation* More than 1 year	
	Up to 125,000	More than 125,000	Up to 125,000	More than 125,000
ITALY	**1.70**	**1.57**	**2.44**	**2.19**
North West Italy	**1.61**	**1.47**	**2.34**	**2.10**
Piedmont and Valle d'Aosta	1.71	1.57	2.33	2.03
Lombardy	1.59	1.46	2.35	2.12
Liguria	1.46	1.33	2.33	2.08
North East Italy	**1.67**	**1.59**	**2.36**	**2.14**
Trentino Alto Adige	1.90	1.77	2.10	2.01
Veneto	1.60	1.52	2.45	2.19
Friuli-Venezia Giulia	1.62	1.48	2.41	2.14
Emilia Romagna	1.69	1.57	2.31	2.13
Central Italy	**1.72**	**1.62**	**2.51**	**2.29**
Tuscany	1.58	1.53	2.38	2.22
Umbria	1.86	1.80	2.45	2.23
Marche	1.66	1.59	2.41	2.30
Lazio	1.81	1.67	2.61	2.33
Southern Italy	**1.86**	**1.69**	**2.48**	**2.20**
Abruzzo e Molise	1.83	1.70	2.57	2.39
Campania	1.81	1.66	2.41	2.16
Apulia	1.93	1.73	2.50	2.21
Basilicata	1.88	1.69	2.27	2.08
Calabria	1.81	1.66	2.61	2.26
Islands	**1.90**	**1.73**	**2.70**	**2.33**
Sicily	1.92	1.73	2.71	2.32
Sardinia	1.83	1.70	2.67	2.36

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

Sources: Survey of lending rates

Access to data:

TRI30900

APRC applied to loans (excluding bad loans) for house purchase - new business in the quarter

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

(percentages)

3rd quarter 2018

Reporting institutions: **Sample of banks**

	Initial period of rate fixation Up to 1 year		Initial period of rate fixation More than 1 year	
	Up to 125,000	More than 125,000	Up to 125,000	More than 125,000
ITALY	**2.06**	**1.78**	**2.37**	**2.20**
North West Italy	2.03	1.73	2.38	2.19
North East Italy	2.02	1.79	2.40	2.24
Central Italy	2.07	1.78	2.32	2.18
Southern Italy	2.21	1.85	2.36	2.20
Islands	2.15	1.85	2.40	2.24

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

Sources: Survey of lending rates

Access to data:

TRI30921

Lending rates on matched and revocable loans - stocks

by customer region, sector and economic activity

(percentages)

3rd quarter 2018

Reporting institutions: **Sample of banks**

	Total	Non-financial companies	*of which:* Industry	Building	Services	Producer households	Consumer households and others
ITALY	**3.45**	**3.66**	**3.15**	**4.84**	**3.80**	**6.52**	**2.89**
North West Italy	**3.08**	**3.40**	**3.02**	**4.81**	**3.42**	**6.38**	**2.70**
Piedmont and Valle d'Aosta	3.16	3.32	2.99	5.00	3.22	6.20	2.82
Lombardy	2.99	3.35	2.99	4.67	3.39	6.44	2.65
Liguria	4.26	4.48	3.87	5.89	4.51	6.67	2.80
North East Italy	**3.39**	**3.41**	**2.97**	**4.55**	**3.59**	**5.95**	**3.31**
Trentino Alto Adige	3.31	3.28	2.98	3.81	3.24	5.02	3.50
Veneto	3.50	3.48	2.92	5.10	3.86	6.06	3.43
Friuli-Venezia Giulia	3.52	3.32	2.71	4.24	4.32	6.40	4.70
Emilia Romagna	3.29	3.40	3.06	4.54	3.41	6.25	2.93
Central Italy	**3.45**	**3.64**	**3.09**	**4.82**	**3.67**	**6.13**	**2.51**
Tuscany	3.71	3.78	3.25	5.19	3.99	5.50	2.81
Umbria	4.10	3.95	2.78	6.62	5.01	7.98	4.19
Marche	4.41	4.42	3.80	6.27	4.74	7.25	2.55
Lazio	3.07	3.34	2.67	4.35	3.28	5.94	2.33
Southern Italy	**4.91**	**4.92**	**4.22**	**5.16**	**5.36**	**7.85**	**3.33**
Abruzzo e Molise	4.84	4.76	3.59	6.02	5.79	7.76	4.33
Campania	4.55	4.64	4.03	4.11	5.19	7.06	2.70
Apulia and Basilicata	5.07	5.07	4.72	5.67	5.08	8.20	3.39
Calabria	6.84	6.80	6.30	6.83	6.98	8.77	5.44
Islands	**4.55**	**5.56**	**4.48**	**6.65**	**5.87**	**7.99**	**4.14**
Sicily	5.60	5.60	4.79	6.41	5.78	7.74	4.27
Sardinia	3.12	5.45	3.91	7.29	6.13	9.05	3.73

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

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