

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

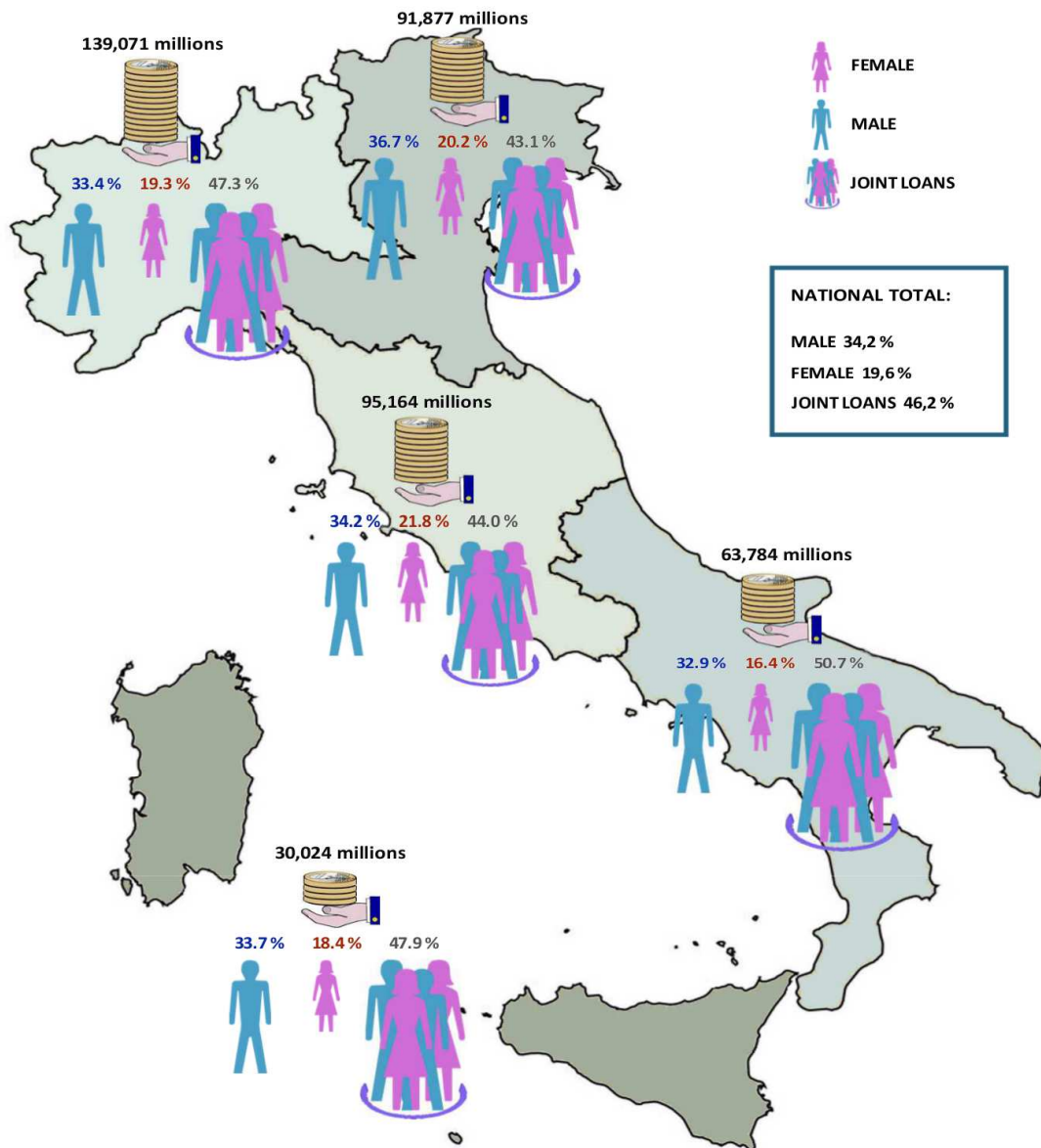
29 March 2019

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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 31 December 2018)

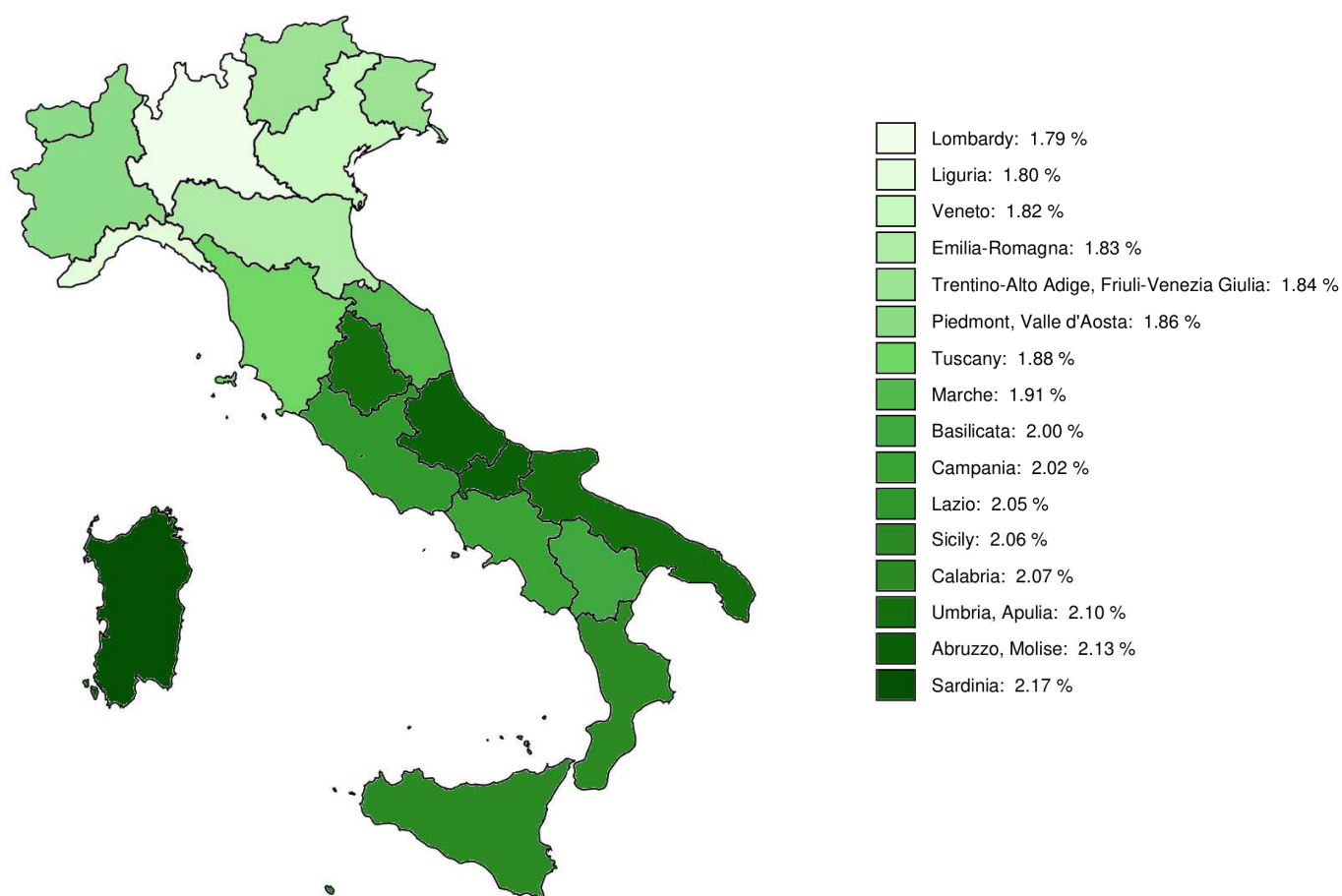


Reference period: December 2018

Figure 2

Interest rates on loans to consumer households for home purchase¹

(per cent; data at 31 December 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](#).

Reference period: December 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 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](#).

* * *

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-performing Loans

Q	SR	Loans by type of default	TRI30266 p. 10
Q	SR	Non-performing 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
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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

Q	CCR	Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period by customer geographical area, sector and economic activity	TRI30524
Q	CCR	Quarterly flow of new adjusted bad loans/Stock performing loans at the initial period by customer geographical area and economic activity and total margin used (size classes)	TRI30529
Q	CCR	Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period by customer sector and total credit used (size classes)	TRI30631
Q	CCR	Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period by customer region and sector	TRI30632
Q	CCR	Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period by customer province and sector	TRI30633
Q	CCR	Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period by customer region and total margin used (size classes)	TRI30634
Q	CCR	Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period by customer geographical area, sector and economic activity	TRI30635
Q	CCR	Quarterly flow of adjusted non-performing loans/Stock of performing loans at the initial period by customer geographical area and economic activity and total margin used (size classes)	TRI30636

Multiple-bank Borrowing

Q	CCR	Multiple-bank Borrowing by customer region and number of beneficiary banks	TRI30431 p. 24
Q	CCR	Multiple-bank Borrowing by customer sector, number of beneficiary banks and total facilities granted (size classes)	TRI30446 p. 27
Q	CCR	Average number of banks per borrower by customer sector and economic activity and total facilities granted (size classes)	TRI30466 p. 29

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

Q	CCR	Average number of banks per borrower by customer economic activity and total facilities granted (size classes)	TRI30476
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Risk Concentration

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

Q	CCR	Largest borrowers' share of loans (excluding bad loans) by province of customer	TRI30361
Q	CCR	Largest borrowers' share of bad loans (gross of write-downs and net of write-offs) by province of customer	TRI30401

Summary Data

Q	CCR	Summary data based on Central Credit Register observations	TRI30101 p. 32
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Loans

Q	CCR	Loans (excluding bad loans) by total margin used (size classes)	TRI30126 p. 33
Q	CCR	Loans (excluding bad loans) by customer region and total facilities granted (size classes)	TRI30146 p. 35
Q	CCR	Loans (excluding bad loans) by customer sector and economic activity and total facilities granted (size classes)	TRI30156 p. 41
Q	CCR	Loans (excluding bad loans) by customer sex, location (region) and sector	TRI30190 p. 43

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

Q	CCR	Loans (excluding bad loans) by original maturity, currency and total facilities granted (size classes)	TRI30136
Q	CCR	Loans (excluding bad loans) by customer economic activity and total facilities granted (size classes)	TRI30166

Lending rates

Q	SIR	Lending rates on loans (excluding bad loans): stocks by initial period of rate fixation, customer geographical area, sector and economic activity	TRI30821 p. 46
Q	SIR	Lending rates on revocable loans: stocks by customer region and total facilities granted (size classes)	TRI30830 p. 47
Q	SIR	Lending rates on loans (excluding bad loans) to firms: stocks by type of transaction, initial period of rate fixation, customer geographical area and total facilities granted (size classes)	TRI30840 p. 48
Q	SIR	Lending rates on loans (excluding bad loans) to firms: stocks by type of transaction, initial period of rate fixation and customer geographical area	TRI30850 p. 50
Q	SIR	Lending rates on loans (excluding bad loans) to firms: stocks by type of transaction, initial period of rate fixation and by customer economic activity	TRI30861 p. 51
Q	SIR	APRC on term loans to firms: new business in the quarter by initial period of rate fixation and customer geographical area	TRI30870 p. 52
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Q	SIR	Lending rates applied to loans (excluding bad loans) for house purchase: stocks by initial period of rate fixation, customer region and total facilities granted (size classes)	TRI30890 p. 54
Q	SIR	APRC applied to loans (excl. bad loans) for house purchase: new business in the quarter by initial period of rate fixation, customer geographical area and total facilities granted (size classes)	TRI30900 p. 55
Q	SIR	Lending rates on matched and revocable loans: stocks by customer region, sector and economic activity	TRI30921 p. 56

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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-performing 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-Q4	2018-Q3	2018-Q2
Non-performing loans	180,183	209,025	221,653
Bad loans (gross of write-downs and net of write-offs)			
Loans subject to forbearance	11,516	13,631	13,860
Other exposures	85,905	106,706	116,048
Likely defaults			
Loans subject to forbearance	40,031	43,824	45,267
Other exposures	38,516	39,545	41,027
Non-performing past due loans/exposures			
Loans subject to forbearance	597	739	805
Other exposures	3,426	4,397	4,458
Performing loans			
Loans subject to forbearance	27,111	27,619	28,256
Other exposures	1,710,793	1,686,742	1,693,752
Total loans to customers	1,918,088	1,923,386	1,943,661

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

Source: supervisory reports

Credit Conditions and Risk

Access to data:

[TRI30267](#)

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

4th quarter 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	96,940	65,684	7,861	2,123	11,463
North West Italy	29,906	20,629	1,952	419	3,849
Piedmont and Valle d'Aosta	5,794	3,804	535	124	711
Lombardy	22,202	15,439	1,296	260	2,882
Liguria	1,909	1,386	121	36	257
North East Italy	20,093	14,867	1,452	220	1,692
Trentino Alto Adige	1,503	1,164	112	10	27
Veneto	7,849	5,620	595	89	817
Friuli-Venezia Giulia	1,481	1,091	161	21	93
Emilia Romagna	9,259	6,993	583	100	756
Central Italy	23,409	16,763	1,712	439	2,412
Tuscany	8,133	6,046	810	115	541
Umbria	1,868	1,343	168	26	198
Marche	2,942	1,996	253	39	329
Lazio	10,466	7,379	481	260	1,345
Southern Italy	15,665	9,240	1,699	701	2,281
Abruzzo and Molise	2,497	1,679	294	59	244
Campania	6,865	4,187	510	361	1,124
Apulia and Basilicata	4,607	2,486	626	180	699
Calabria	1,697	888	270	101	213
Islands	7,866	4,184	1,047	344	1,229
Sicily	5,656	2,623	774	284	1,038
Sardinia	2,210	1,561	273	60	191

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

Source: supervisory reports

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

4th quarter 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	77,159	58,059	3,730	1,524	5,646
North West Italy	25,694	19,933	864	317	1,620
Piedmont and Valle d'Aosta	3,138	2,197	223	90	320
Lombardy	19,868	15,476	557	198	1,157
Liguria	2,689	2,261	84	29	143
North East Italy	16,826	12,924	924	171	982
Trentino Alto Adige	1,809	1,397	183	8	74
Veneto	6,591	4,941	368	72	411
Friuli-Venezia Giulia	814	538	84	16	75
Emilia Romagna	7,611	6,047	289	76	422
Central Italy	21,130	16,575	907	364	1,386
Tuscany	5,820	4,527	411	92	355
Umbria	1,280	990	70	22	92
Marche	2,225	1,617	147	37	174
Lazio	11,804	9,441	279	214	766
Southern Italy	9,067	6,084	656	446	1,037
Abruzzo and Molise	1,438	952	131	48	156
Campania	4,191	3,036	187	201	454
Apulia and Basilicata	2,740	1,747	244	132	322
Calabria	697	349	94	65	105
Islands	4,442	2,543	380	226	621
Sicily	3,258	1,676	302	178	506
Sardinia	1,184	868	79	48	116

Credit Conditions and Risk

Non-performing loans

by type of default, customer region and sector

(stocks in millions of euro)

4th 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	3,928	1,408	458	726	544
North West Italy	956	405	99	158	127
Piedmont and Valle d'Aosta	275	97	36	53	37
Lombardy	612	290	54	91	78
Liguria	69	18	10	14	12
North East Italy	634	292	84	97	71
Trentino Alto Adige	54	20	10	6	6
Veneto	228	84	37	39	31
Friuli-Venezia Giulia	69	32	11	10	6
Emilia Romagna	282	156	26	42	28
Central Italy	922	295	104	156	142
Tuscany	232	80	39	40	26
Umbria	67	21	9	11	10
Marche	100	33	16	13	14
Lazio	523	161	40	92	93
Southern Italy	1,010	329	120	208	133
Abruzzo and Molise	156	54	21	21	26
Campania	403	119	37	101	53
Apulia and Basilicata	330	127	47	58	43
Calabria	120	29	14	28	12
Islands	406	87	51	107	71
Sicily	336	67	42	85	61
Sardinia	70	20	9	22	10

Credit Conditions and Risk

Access to data:

[TRI30265](#)

Adjusted bad loans

by customer region

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

4th quarter 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	917,517	110,458	1.12	56,831	4,893	6,057	1,209
North West Italy	219,099	32,982	1.12	11,245	1,230	1,295	291
Piedmont	57,429	6,169	1.10	3,222	211	330	24
Valle D'Aosta	1,108	119	1.19	77	4	2	..
Lombardy	140,413	24,722	1.13	6,855	876	867	253
Liguria	20,149	1,972	1.08	1,091	138	96	14
North East Italy	137,970	23,936	1.14	6,736	1,070	909	294
Veneto	55,506	9,861	1.16	2,711	468	374	181
Friuli-Venezia Giulia	12,888	1,842	1.15	648	77	99	18
Emilia Romagna	62,968	10,404	1.12	3,004	468	381	88
Trentino Alto Adige	6,608	1,830	1.16	373	57	55	6
Central Italy	203,777	27,411	1.13	15,471	1,395	1,454	396
Tuscany	62,791	8,828	1.07	5,566	537	415	102
Umbria	17,178	2,140	1.08	1,453	102	113	13
Marche	26,342	3,468	1.13	1,464	152	205	28
Lazio	97,466	12,975	1.19	6,988	604	721	254
Southern Italy	237,060	17,483	1.10	15,298	776	1,585	149
Abruzzo	24,864	2,450	1.09	1,424	128	179	22
Molise	4,639	335	1.10	260	27	38	2
Campania	101,867	7,550	1.12	7,172	319	660	68
Apulia	62,345	4,673	1.10	3,674	220	396	31
Basilicata	7,785	602	1.07	362	16	65	7
Calabria	35,560	1,873	1.07	2,406	67	247	19
Islands	119,611	8,645	1.09	8,081	423	814	79
Sicily	97,696	6,318	1.10	6,266	276	674	70
Sardinia	21,915	2,328	1.05	1,815	146	140	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

Credit Conditions and Risk

Access to data:

[TRI30271](#)

Adjusted bad loans

by customer sector and economic activity

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

4th quarter 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	917,517	110,458	1.12	56,831	4,893	6,057	1,209
General government	109	384	1.26	11	14	10	28
Financial companies (excluding Monetary Financial Institutions)	1,639	1,772	1.14	87	71	9	2
Non-financial companies	193,321	78,447	1.16	8,113	3,508	991	861
<i>of which:</i>							
Industry	36,070	17,125	1.14	1,073	644	169	151
Building	38,507	22,888	1.17	1,488	1,187	214	364
Services	108,066	35,228	1.16	4,972	1,514	543	332
Producer households	132,675	8,707	1.07	6,816	378	1,024	90
Consumer households and e others	586,746	21,046	1.02	41,413	918	4,005	227

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-Q1	2016-Q2	2016-Q3	2016-Q4	2017-Q1	2017-Q2
TOTAL	2.85	2.64	2.50	2.22	2.22	1.97
From 250 to 125,000 euro	1.59	1.51	1.44	1.34	1.34	1.22
From 125,000 to 500,000 euro	2.78	2.57	2.43	2.24	2.19	1.93
More than 500,000 euro	3.19	2.97	2.82	2.47	2.47	2.19
General government	0.30	0.42	0.56	0.52	0.40	0.36
From 250 to 125,000 euro	3.48	3.60	3.17	3.18	4.14	2.25
From 125,000 to 500,000 euro	2.70	3.33	3.63	3.51	2.96	1.33
More than 500,000 euro	0.26	0.37	0.51	0.47	0.35	0.34
Financial companies (excluding Monetary Financial Institutions)	0.63	0.71	0.43	0.30	0.37	0.41
From 250 to 125,000 euro	2.93	2.72	2.55	2.02	2.38	1.91
From 125,000 to 500,000 euro	3.96	4.01	3.52	3.77	3.38	2.40
More than 500,000 euro	0.62	0.70	0.42	0.29	0.36	0.40
Non-financial companies	4.39	3.98	3.82	3.51	3.47	3.04
From 250 to 125,000 euro	3.77	3.71	3.54	3.37	3.29	3.00
From 125,000 to 500,000 euro	4.46	4.24	3.97	3.73	3.56	3.25
More than 500,000 euro	4.40	3.97	3.82	3.49	3.47	3.03
Producer households	4.12	3.76	3.58	3.17	3.13	2.75
From 250 to 125,000 euro	2.79	2.68	2.55	2.38	2.33	2.18
From 125,000 to 500,000 euro	4.15	3.86	3.63	3.25	3.18	2.78
More than 500,000 euro	5.63	4.87	4.74	4.01	4.05	3.40
Consumer households	1.85	1.73	1.67	1.44	1.45	1.30
From 250 to 125,000 euro	1.26	1.19	1.13	1.05	1.06	0.98
From 125,000 to 500,000 euro	1.94	1.76	1.69	1.56	1.53	1.35
More than 500,000 euro	6.04	5.96	5.93	3.90	4.19	3.85
Other sectors	1.92	2.66	2.69	1.92	2.02	1.24
From 250 to 125,000 euro	2.03	1.62	1.51	1.48	1.47	1.39
From 125,000 to 500,000 euro	1.79	1.70	1.80	1.50	1.44	1.73
More than 500,000 euro	1.94	2.95	2.99	2.05	2.20	1.12

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

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-Q3	2017-Q4	2018-Q1	2018-Q2	2018-Q3	2018-Q4
TOTAL	1.80	1.76	1.66	1.50	1.53	1.33
From 250 to 125,000 euro	1.17	1.11	1.11	1.06	1.03	0.98
From 125,000 to 500,000 euro	1.84	1.70	1.67	1.55	1.51	1.39
More than 500,000 euro	1.96	1.96	1.81	1.61	1.68	1.42
General government	0.25	0.28	0.28	0.51	0.44	0.40
From 250 to 125,000 euro	2.43	2.53	1.92	5.42	4.26	3.37
From 125,000 to 500,000 euro	1.65	1.91	1.46	4.22	2.95	4.09
More than 500,000 euro	0.22	0.25	0.25	0.49	0.42	0.38
Financial companies (excluding Monetary Financial Institutions)	0.41	0.39	0.37	0.29	0.33	0.25
From 250 to 125,000 euro	1.61	1.19	1.24	1.51	1.88	1.49
From 125,000 to 500,000 euro	2.48	2.37	2.28	2.57	2.48	2.17
More than 500,000 euro	0.41	0.39	0.36	0.29	0.32	0.24
Non-financial companies	2.75	2.73	2.55	2.32	2.42	2.10
From 250 to 125,000 euro	2.83	2.67	2.67	2.78	2.73	2.61
From 125,000 to 500,000 euro	3.12	2.89	2.82	2.81	2.80	2.67
More than 500,000 euro	2.71	2.72	2.53	2.26	2.38	2.03
Producer households	2.57	2.43	2.29	2.17	2.08	1.90
From 250 to 125,000 euro	2.09	1.99	1.91	1.86	1.77	1.67
From 125,000 to 500,000 euro	2.67	2.47	2.43	2.24	2.19	1.98
More than 500,000 euro	2.99	2.92	2.54	2.45	2.29	2.06
Consumer households	1.22	1.14	1.09	1.00	0.96	0.89
From 250 to 125,000 euro	0.94	0.90	0.90	0.84	0.82	0.79
From 125,000 to 500,000 euro	1.27	1.18	1.16	1.04	0.98	0.89
More than 500,000 euro	3.26	3.07	2.40	2.12	2.01	1.79
Other sectors	1.02	0.96	0.96	0.78	1.09	0.74
From 250 to 125,000 euro	1.29	1.31	1.34	1.33	1.38	1.40
From 125,000 to 500,000 euro	1.53	1.50	1.59	1.27	1.32	1.06
More than 500,000 euro	0.89	0.82	0.79	0.63	1.01	0.61

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-Q1	2016-Q2	2016-Q3	2016-Q4	2017-Q1	2017-Q2
ITALY	2.84	2.64	2.50	2.23	2.22	1.97
<i>of which:</i> General government	0.30	0.42	0.56	0.52	0.39	0.36
Non-financial companies	4.39	3.98	3.82	3.51	3.47	3.05
Producer households	4.12	3.75	3.58	3.17	3.13	2.74
Consumer households	1.85	1.74	1.67	1.44	1.45	1.31
Piedmont	2.08	1.83	1.79	1.62	1.59	1.53
<i>of which:</i> General government	0.16	0.12	1.11	1.26	1.22	1.26
Non-financial companies	2.70	2.26	2.13	2.09	2.02	2.07
Producer households	3.21	2.81	2.75	2.40	2.17	1.93
Consumer households	1.52	1.48	1.42	1.05	1.08	0.96
Valle d'Aosta	3.43	3.23	1.96	1.94	2.12	1.47
<i>of which:</i> General government	0.00	0.67	0.74	0.93	6.55	0.00
Non-financial companies	5.34	5.05	1.95	1.96	2.42	1.29
Producer households	3.15	3.03	3.20	3.02	2.42	2.06
Consumer households	1.33	1.27	2.04	2.06	1.93	1.81
Lombardy	1.88	1.83	1.84	1.58	1.69	1.38
<i>of which:</i> General government	0.42	0.11	0.25	0.09	0.10	0.23
Non-financial companies	3.55	3.45	3.47	2.93	3.07	2.33
Producer households	3.99	3.63	3.44	2.97	2.98	2.36
Consumer households	1.51	1.38	1.32	1.24	1.24	1.12
Liguria	2.59	2.21	2.83	2.79	4.75	4.51
<i>of which:</i> General government	0.17	0.17	0.15	0.02	0.01	0.45
Non-financial companies	3.75	3.06	3.78	4.40	8.61	8.44
Producer households	3.69	3.44	3.30	2.81	2.38	2.03
Consumer households	1.42	1.40	1.34	1.34	1.34	1.01
Veneto	2.89	2.80	2.62	2.18	2.33	2.02
<i>of which:</i> General government	0.03	0.01	0.05	0.06	0.04	0.14
Non-financial companies	4.19	3.94	3.64	3.59	3.91	3.15
Producer households	3.63	3.56	3.48	2.89	3.07	3.08
Consumer households	2.93	2.87	2.99	1.83	2.06	1.86
Friuli-Venezia Giulia	2.80	2.34	2.20	2.23	2.23	1.79
<i>of which:</i> General government	1.09	0.08	0.60	0.13	0.64	0.44
Non-financial companies	4.08	3.27	2.85	3.15	2.71	2.55
Producer households	3.92	3.16	3.33	3.00	2.92	2.46
Consumer households	1.50	1.58	1.63	1.33	1.34	1.05

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-Q1	2016-Q2	2016-Q3	2016-Q4	2017-Q1	2017-Q2
Emilia Romagna	2.89	2.73	2.50	2.36	2.21	2.00
<i>of which:</i> General government	0.04	0.03	0.04	0.02	0.02	0.02
Non-financial companies	4.01	3.62	3.32	3.17	2.94	2.67
Producer households	3.43	3.20	3.00	2.69	2.74	2.30
Consumer households	1.70	1.52	1.39	1.33	1.23	1.12
Trentino Alto Adige	3.01	2.75	2.41	2.07	1.67	1.20
<i>of which:</i> General government	0.00	0.01	0.00	0.06	0.00	0.15
Non-financial companies	3.66	3.32	3.01	2.66	2.07	1.41
Producer households	3.10	2.30	1.60	1.46	1.36	1.25
Consumer households	1.60	1.54	1.40	1.04	0.95	0.74
Tuscany	3.41	3.33	2.96	2.75	2.47	2.16
<i>of which:</i> General government	0.07	0.05	0.09	0.05	0.05	0.04
Non-financial companies	4.55	4.43	3.84	3.50	3.09	2.67
Producer households	5.35	4.76	4.75	4.59	4.12	3.56
Consumer households	1.83	1.67	1.59	1.52	1.45	1.30
Umbria	5.39	4.07	4.32	3.70	3.59	3.13
<i>of which:</i> General government	3.44	3.51	3.76	3.91	0.00	0.00
Non-financial companies	6.91	4.89	5.30	4.81	4.72	4.28
Producer households	5.32	4.26	4.01	3.36	3.24	3.05
Consumer households	2.48	2.14	1.87	1.67	1.63	1.43
Marche	3.66	3.13	3.29	2.93	2.67	2.59
<i>of which:</i> General government	0.24	0.15	0.02	0.05	0.06	0.11
Non-financial companies	5.37	4.20	4.73	4.16	3.60	3.52
Producer households	5.12	4.45	3.99	3.47	3.84	3.60
Consumer households	2.14	1.84	1.72	1.65	1.61	1.53
Lazio	3.66	3.21	2.89	2.68	2.35	2.37
<i>of which:</i> General government	0.07	0.17	0.20	0.17	0.03	0.09
Non-financial companies	6.23	5.31	4.64	4.63	4.07	4.09
Producer households	4.13	3.83	3.68	3.14	3.10	2.84
Consumer households	1.69	1.58	1.47	1.32	1.39	1.35
Abruzzo	4.88	4.38	4.16	3.30	3.07	2.83
<i>of which:</i> General government	0.20	0.96	5.52	1.37	0.86	0.07
Non-financial companies	6.44	5.65	5.38	4.27	3.72	3.32
Producer households	5.45	5.40	5.19	4.56	4.81	4.26
Consumer households	2.41	2.22	2.06	1.82	1.81	1.63

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-Q1	2016-Q2	2016-Q3	2016-Q4	2017-Q1	2017-Q2
Molise	4.09	4.11	2.89	3.22	2.97	2.55
<i>of which:</i> General government	0.20	0.57	0.25	2.59	1.56	1.34
Non-financial companies	7.11	7.20	4.43	5.40	4.70	3.83
Producer households	4.32	3.85	3.36	3.76	3.40	3.67
Consumer households	1.86	1.88	1.66	1.50	1.64	1.49
Campania	5.01	4.68	3.84	3.41	3.16	2.91
<i>of which:</i> General government	0.88	0.57	0.87	0.63	0.91	0.24
Non-financial companies	5.26	4.94	6.11	5.27	4.78	4.53
Producer households	4.76	4.49	4.26	4.11	3.84	3.41
Consumer households	2.20	1.99	1.87	1.86	1.80	1.62
Apulia	4.29	3.87	3.50	3.01	3.11	2.99
<i>of which:</i> General government	0.97	2.89	3.01	0.59	1.36	0.53
Non-financial companies	7.11	6.43	5.54	4.73	5.03	5.03
Producer households	4.23	3.87	3.94	3.43	3.56	3.00
Consumer households	1.95	1.86	1.77	1.55	1.48	1.33
Basilicata	2.75	2.77	2.29	2.24	2.06	1.67
<i>of which:</i> General government	0.23	3.27	0.51	2.12	1.34	1.60
Non-financial companies	4.03	3.57	3.21	2.87	2.66	2.17
Producer households	4.54	4.54	3.58	3.31	2.90	2.12
Consumer households	1.33	1.46	1.30	1.30	1.30	1.10
Calabria	4.10	4.06	3.87	3.32	3.28	2.67
<i>of which:</i> General government	1.69	2.44	2.32	3.28	1.39	0.96
Non-financial companies	7.17	6.91	6.68	5.14	5.43	4.59
Producer households	5.02	5.75	5.47	4.86	4.74	3.94
Consumer households	2.03	2.02	1.93	1.82	1.83	1.58
Sicily	3.61	3.38	4.04	3.62	3.60	3.23
<i>of which:</i> General government	1.42	2.65	3.08	3.80	3.49	2.74
Non-financial companies	5.08	4.62	6.34	5.50	5.36	4.99
Producer households	5.56	5.07	5.08	4.78	4.89	4.49
Consumer households	2.38	2.23	2.20	1.99	2.01	1.76
Sardinia	3.92	3.57	2.59	2.40	2.27	1.92
<i>of which:</i> General government	0.09	0.26	1.19	1.34	0.80	0.90
Non-financial companies	7.68	6.69	4.21	4.14	3.74	3.53
Producer households	4.70	4.15	3.66	2.97	2.73	2.22
Consumer households	1.54	1.33	1.31	1.14	1.15	1.10

Condizioni e rischiosità del credito

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-Q3	2017-Q4	2018-Q1	2018-Q2	2018-Q3	2018-Q4
ITALY	1.80	1.76	1.66	1.50	1.53	1.33
<i>of which:</i> General government	0.25	0.28	0.28	0.51	0.44	0.40
Non-financial companies	2.75	2.73	2.55	2.32	2.42	2.10
Producer households	2.57	2.43	2.29	2.17	2.08	1.90
Consumer households	1.22	1.14	1.09	1.00	0.96	0.89
Piedmont	1.35	1.40	1.37	1.24	1.32	1.14
<i>of which:</i> General government	0.13	0.13	0.14	0.13	0.02	0.00
Non-financial companies	1.91	2.10	2.02	1.85	2.08	1.65
Producer households	1.77	1.71	1.68	1.64	1.41	1.61
Consumer households	0.89	0.79	0.82	0.72	0.69	0.70
Valle d'Aosta	1.24	0.82	1.41	1.17	1.68	1.50
<i>of which:</i> General government	6.61	6.28	0.00	0.00	0.00	0.00
Non-financial companies	1.55	0.85	1.87	1.67	2.72	2.16
Producer households	1.19	0.93	1.78	1.36	1.63	1.75
Consumer households	0.86	0.81	0.95	0.76	0.81	0.85
Lombardy	1.22	1.12	1.12	0.95	0.91	0.86
<i>of which:</i> General government	0.06	0.25	0.20	0.70	2.70	2.92
Non-financial companies	2.06	1.91	2.01	1.72	1.58	1.45
Producer households	2.24	1.97	1.89	1.82	1.71	1.55
Consumer households	1.08	0.98	0.97	0.87	0.85	0.79
Liguria	4.06	3.68	1.99	1.85	2.25	1.73
<i>of which:</i> General government	0.45	0.47	1.24	1.38	1.37	0.02
Non-financial companies	7.62	6.65	3.00	2.79	3.76	2.87
Producer households	1.76	1.96	1.85	2.01	2.00	1.80
Consumer households	0.91	0.87	0.87	0.79	0.79	0.80
Veneto	1.77	1.61	1.48	1.30	1.35	0.98
<i>of which:</i> General government	0.13	0.29	0.41	0.34	0.30	1.21
Non-financial companies	2.77	2.37	2.22	1.91	1.99	1.58
Producer households	2.92	2.84	2.48	1.91	1.97	1.84
Consumer households	1.62	1.52	1.24	1.03	0.94	0.82
Friuli-Venezia Giulia	1.47	1.12	1.16	0.99	0.92	0.91
<i>of which:</i> General government	0.04	0.08	0.02	0.13	0.14	0.12
Non-financial companies	2.02	1.44	1.60	1.27	1.18	1.20
Producer households	2.22	1.71	1.72	1.55	1.58	1.59
Consumer households	0.93	0.82	0.75	0.73	0.65	0.65

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**

	2017-Q3	2017-Q4	2018-Q1	2018-Q2	2018-Q3	2018-Q4
Emilia Romagna	2.19	2.26	2.24	2.08	1.54	1.75
<i>of which:</i> General government	0.00	0.17	0.02	0.13	0.01	0.07
Non-financial companies	3.02	3.10	3.09	2.89	1.99	2.48
Producer households	2.11	2.13	1.98	1.84	1.81	1.53
Consumer households	1.10	1.17	1.00	0.93	0.89	0.70
Trentino Alto Adige	1.11	1.15	1.15	1.01	0.82	0.65
<i>of which:</i> General government	0.15	0.04	0.04	0.00	0.00	0.00
Non-financial companies	1.31	1.36	1.35	1.16	0.88	0.69
Producer households	1.19	1.29	1.28	1.37	1.23	1.01
Consumer households	0.63	0.70	0.69	0.63	0.61	0.47
Tuscany	1.96	2.03	1.92	1.73	1.72	1.57
<i>of which:</i> General government	0.04	0.03	0.03	0.00	0.00	0.05
Non-financial companies	2.45	2.71	2.52	2.21	2.26	2.01
Producer households	3.21	2.90	2.81	2.97	2.50	2.23
Consumer households	1.19	1.05	1.04	0.99	0.98	0.97
Umbria	2.68	2.56	2.89	2.62	2.51	2.39
<i>of which:</i> General government	0.00	0.00	3.84	0.00	0.00	0.00
Non-financial companies	3.66	3.47	4.00	3.73	3.56	3.37
Producer households	2.64	2.86	2.65	2.32	2.35	2.35
Consumer households	1.28	1.21	1.12	1.06	1.05	1.02
Marche	2.30	2.33	2.05	1.91	1.92	1.65
<i>of which:</i> General government	0.10	0.11	0.00	0.13	0.01	0.02
Non-financial companies	2.86	2.95	2.50	2.30	2.36	2.01
Producer households	2.98	3.12	2.83	2.62	2.72	2.15
Consumer households	1.47	1.39	1.30	1.26	1.21	1.12
Lazio	2.30	2.60	2.36	2.21	2.90	2.10
<i>of which:</i> General government	0.11	0.11	0.11	0.30	0.04	0.03
Non-financial companies	3.81	4.43	3.89	3.72	5.57	3.93
Producer households	2.83	2.81	2.60	2.61	2.65	2.24
Consumer households	1.21	1.16	1.14	1.02	0.99	0.91
Abruzzo	2.86	2.84	2.39	2.46	2.72	2.38
<i>of which:</i> General government	0.18	0.09	0.06	0.66	0.27	0.27
Non-financial companies	3.48	3.46	2.68	3.10	3.69	3.18
Producer households	4.22	4.17	3.66	3.15	2.83	2.84
Consumer households	1.53	1.46	1.51	1.45	1.41	1.23

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**

	2017-Q3	2017-Q4	2018-Q1	2018-Q2	2018-Q3	2018-Q4
Molise	2.60	2.15	1.81	1.59	1.74	2.25
<i>of which:</i> General government	2.28	1.25	2.23	1.73	5.12	3.32
Non-financial companies	3.95	3.17	2.18	1.92	2.49	4.04
Producer households	3.55	2.44	2.23	1.79	1.74	2.07
Consumer households	1.42	1.40	1.38	1.28	1.15	1.03
Campania	2.37	2.18	2.21	2.12	2.00	2.00
<i>of which:</i> General government	1.26	0.32	0.11	0.96	0.19	0.41
Non-financial companies	3.22	3.06	3.13	3.01	2.82	2.86
Producer households	3.27	3.00	2.91	2.68	2.63	2.52
Consumer households	1.60	1.47	1.47	1.34	1.31	1.25
Apulia	2.64	2.65	2.26	1.99	2.05	1.85
<i>of which:</i> General government	0.47	2.74	0.23	0.42	0.19	0.00
Non-financial companies	4.25	4.50	3.52	3.14	3.38	2.98
Producer households	2.87	2.90	2.73	2.63	2.49	2.26
Consumer households	1.26	1.23	1.21	1.11	1.08	1.02
Basilicata	1.75	2.03	2.14	2.38	2.44	1.89
<i>of which:</i> General government	1.39	0.15	0.33	0.18	0.36	0.60
Non-financial companies	2.38	3.11	3.34	4.02	4.20	2.95
Producer households	2.22	2.65	2.76	2.61	2.66	2.00
Consumer households	1.09	1.03	0.98	1.01	0.97	0.99
Calabria	2.40	2.32	2.28	2.20	2.06	1.86
<i>of which:</i> General government	0.27	3.51	3.28	3.20	3.09	1.61
Non-financial companies	3.82	2.95	2.65	2.93	2.75	2.90
Producer households	3.69	3.85	3.94	3.28	2.84	2.49
Consumer households	1.59	1.49	1.52	1.37	1.29	1.21
Sicily	2.55	2.29	2.15	2.26	2.26	2.16
<i>of which:</i> General government	1.38	0.46	0.14	1.87	2.00	2.17
Non-financial companies	3.43	3.23	2.94	3.28	3.38	3.20
Producer households	4.29	3.35	3.16	3.35	3.30	3.14
Consumer households	1.69	1.58	1.53	1.46	1.39	1.36
Sardinia	1.91	1.68	1.61	1.39	1.28	1.15
<i>of which:</i> General government	0.94	1.08	0.92	2.01	0.85	1.10
Non-financial companies	3.62	3.24	3.03	2.47	2.25	1.96
Producer households	2.09	2.09	2.05	1.99	2.04	1.93
Consumer households	1.02	0.94	0.96	0.89	0.83	0.81

Credit Conditions and Risk

Access to data:

[TRI30431](#)

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

4th quarter 2018

Reporting institutions: **Banks**

	Total			1 facility		
	Facilities granted	Margin used	Number of borrowers	Facilities granted	Margin used	Number of borrowers
ITALY	1,530,244	1,137,901	3,399,274	492,957	432,301	2,983,271
North West Italy	678,476	502,244	978,653	198,863	163,463	846,449
Piedmont	95,483	69,397	258,875	25,594	22,697	227,168
Valle d'Aosta	2,501	1,959	8,156	981	806	7,244
Lombardy	555,591	411,773	636,493	163,707	132,173	545,455
Liguria	24,901	19,115	75,129	8,581	7,787	66,582
North East Italy	377,371	276,825	858,355	133,936	120,561	743,182
Trentino Alto Adige	43,323	34,301	118,975	18,652	16,515	107,268
Veneto	170,350	129,601	333,111	72,946	65,644	287,172
Friuli-Venezia Giulia	28,992	19,316	89,907	7,981	7,487	80,192
Emilia Romagna	134,706	93,606	316,362	34,358	30,915	268,550
Central Italy	316,530	229,820	739,694	94,842	86,387	651,651
Tuscany	79,684	60,394	258,917	25,338	23,605	222,240
Umbria	14,104	11,158	55,477	4,264	3,984	47,893
Marche	28,837	20,662	109,381	9,089	8,276	93,886
Lazio	193,906	137,607	315,919	56,152	50,522	287,632
Southern Italy	108,548	88,417	537,993	43,901	41,556	482,426
Abruzzo	15,533	12,309	70,195	5,524	5,198	62,018
Molise	1,933	1,541	12,221	881	814	10,835
Campania	45,599	37,009	192,167	16,891	15,929	172,119
Apulia	31,675	26,020	176,377	14,322	13,681	159,267
Basilicata	4,209	3,453	23,185	1,823	1,742	20,569
Calabria	9,600	8,085	63,848	4,461	4,191	57,618
Islands	49,319	40,595	284,579	21,415	20,335	259,563
Sicily	33,103	27,413	214,779	15,917	15,135	195,617
Sardinia	16,216	13,182	69,800	5,498	5,200	63,946

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

4th quarter 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	187,309	150,193	257,678	242,291	183,356	114,252
North West Italy	97,736	78,970	78,978	126,121	100,508	37,780
Piedmont	9,872	7,544	19,836	14,904	9,732	8,620
Valle d'Aosta	311	245	644	578	471	213
Lombardy	85,140	69,301	53,019	107,794	88,250	26,691
Liguria	2,413	1,880	5,479	2,846	2,055	2,256
North East Italy	38,584	30,551	69,000	52,784	35,302	32,659
Trentino Alto Adige	7,372	6,063	8,376	6,004	4,580	2,605
Veneto	16,504	13,525	26,973	24,511	15,715	13,309
Friuli-Venezia Giulia	2,660	2,051	6,136	3,169	2,334	2,554
Emilia Romagna	12,048	8,912	27,515	19,100	12,673	14,191
Central Italy	31,429	24,986	55,104	39,277	30,101	23,752
Tuscany	9,075	6,808	21,834	12,826	9,411	10,458
Umbria	1,615	1,305	4,608	2,188	1,627	2,105
Marche	3,158	2,450	9,539	4,382	2,857	4,306
Lazio	17,580	14,422	19,123	19,881	16,207	6,883
Southern Italy	13,753	10,943	36,750	17,612	12,681	14,306
Abruzzo	2,061	1,630	5,331	2,609	1,858	2,122
Molise	281	231	931	427	265	360
Campania	5,713	4,513	12,969	6,935	5,161	5,249
Apulia	3,840	3,070	11,379	5,142	3,526	4,360
Basilicata	591	474	1,745	781	517	691
Calabria	1,268	1,024	4,395	1,717	1,354	1,524
Islands	5,807	4,744	17,846	6,497	4,764	5,755
Sicily	4,036	3,265	13,561	4,721	3,305	4,476
Sardinia	1,771	1,479	4,285	1,776	1,459	1,279

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

by customer region and number of beneficiary banks

(stocks in millions of euro, numbers in unit)

4th quarter 2018

Reporting institutions: **Banks**

More than 4 facilities		
Facilities granted	Margin used	Number of borrowers

ITALY	607,687	372,051	44,073
North West Italy	255,756	159,303	15,446
Piedmont	45,113	29,424	3,251
Valle d'Aosta	632	437	55
Lombardy	198,950	122,049	11,328
Liguria	11,060	7,392	812
North East Italy	152,066	90,411	13,514
Trentino Alto Adige	11,295	7,143	726
Veneto	56,389	34,716	5,657
Friuli-Venezia Giulia	15,183	7,445	1,025
Emilia Romagna	69,199	41,106	6,106
Central Italy	150,983	88,347	9,187
Tuscany	32,444	20,570	4,385
Umbria	6,038	4,242	871
Marche	12,208	7,079	1,650
Lazio	100,293	56,456	2,281
Southern Italy	33,281	23,237	4,511
Abruzzo	5,338	3,623	724
Molise	343	231	95
Campania	16,060	11,406	1,830
Apulia	8,371	5,743	1,371
Basilicata	1,015	720	180
Calabria	2,155	1,515	311
Islands	15,600	10,753	1,415
Sicily	8,430	5,708	1,125
Sardinia	7,171	5,044	290

Credit Conditions and Risk

Access to data:

[TRI30446](#)

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

4th quarter 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	3,399,274	1,197,942	761,869	668,081	225,938
<i>of which:</i> 1 facility	2,983,271	1,178,671	714,936	577,643	139,934
2 facilities	257,678	18,758	44,872	75,935	57,197
3 or 4 facilities	114,252	510	2,052	14,387	27,447
more than 4 facilities	44,073	3	9	116	1,360
General government	7,256	256	152	327	590
<i>of which:</i> 1 facility	4,040	229	135	280	473
2 facilities	1,779	22	12	40	96
3 or 4 facilities	1,209	4	5	6	20
more than 4 facilities	228	1	-	1	1
Financial companies (excluding Monetary Financial Institutions)	9,866	2,344	1,229	1,326	865
<i>of which:</i> 1 facility	6,928	2,217	963	893	515
2 facilities	1,938	125	248	350	225
3 or 4 facilities	713	2	18	82	118
more than 4 facilities	287	-	-	1	7
Non-financial companies	689,481	172,943	91,288	115,156	98,917
<i>of which:</i> 1 facility	414,897	167,230	69,922	67,694	42,009
2 facilities	142,062	5,589	20,399	38,217	35,285
3 or 4 facilities	90,982	122	964	9,179	20,571
more than 4 facilities	41,540	2	3	66	1,052
Producer households	407,228	153,598	79,911	79,350	33,418
<i>of which:</i> 1 facility	346,888	149,308	69,528	60,912	19,051
2 facilities	45,478	4,165	9,845	15,317	9,758
3 or 4 facilities	13,386	125	535	3,096	4,390
more than 4 facilities	1,476	-	3	25	219
Consumer households and others	2,274,602	863,867	587,374	470,403	91,636
<i>of which:</i> 1 facility	2,200,306	854,833	572,633	446,559	77,477
2 facilities	65,858	8,779	14,214	21,826	11,744
3 or 4 facilities	7,896	255	524	1,995	2,334
more than 4 facilities	542	-	3	23	81

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

Source: Central Credit Register

Credit Conditions and Risk

Multiple-bank borrowing (excluding bad loans)

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

(numbers in unit)

4th quarter 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	107,045	75,643	28,778	24,726	5,755
<i>of which:</i> 1 facility	42,273	21,469	5,818	3,642	576
2 facilities	30,695	16,832	4,900	3,112	489
3 or 4 facilities	29,441	25,410	8,552	5,334	827
more than 4 facilities	4,636	11,932	9,508	12,638	3,863
General government	943	1,719	1,210	1,194	429
<i>of which:</i> 1 facility	703	999	472	311	43
2 facilities	190	496	433	380	77
3 or 4 facilities	49	212	288	439	178
more than 4 facilities	1	12	17	64	131
Financial companies (excluding Monetary Financial Institutions)	635	723	482	866	557
<i>of which:</i> 1 facility	364	410	226	355	211
2 facilities	161	211	165	305	102
3 or 4 facilities	92	79	69	127	111
more than 4 facilities	18	23	22	79	133
Non-financial companies	73,875	61,464	24,601	21,550	4,674
<i>of which:</i> 1 facility	22,606	14,343	4,098	2,584	296
2 facilities	22,537	13,107	3,678	2,151	291
3 or 4 facilities	24,669	22,764	7,618	4,488	521
more than 4 facilities	4,063	11,250	9,207	12,327	3,566
Producer households	12,650	5,126	943	280	7
<i>of which:</i> 1 facility	5,140	1,583	213	51	1
2 facilities	3,889	1,437	213	52	-
3 or 4 facilities	3,183	1,598	322	94	1
more than 4 facilities	438	508	195	83	5
Consumer households and others	18,789	6,555	1,539	834	87
<i>of which:</i> 1 facility	13,351	4,093	807	340	24
2 facilities	3,887	1,567	411	223	19
3 or 4 facilities	1,435	756	254	186	16
more than 4 facilities	116	139	67	85	28

Credit Conditions and Risk

Access to data:

[TRI30466](#)

Average number of banks per borrower

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

(numbers in unit, percentages)

4th quarter 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	1.06	1.16
	First bank's share of total credit granted (%)	66	99	98	95
General government	Average number of banks per borrower	1.79	1.14	1.16	1.19
	First bank's share of total credit granted (%)	67	100	99	97
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.62	1.06	1.23	1.40
	First bank's share of total credit granted (%)	85	98	92	88
Non-financial companies	Average number of banks per borrower	1.86	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	2.50	1.04	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	1.22	1.49
	First bank's share of total credit granted (%)	65	99	91	84
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 (%)	97	100	99	99

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

Source: Central Credit Register

Credit Conditions and Risk

Average number of banks per borrower

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

(numbers in unit, percentages)

4th quarter 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	2.11	2.79	3.68
	First bank's share of total credit granted (%)	85	76	68	61
General government	Average number of banks per borrower	1.24	1.32	1.59	1.95
	First bank's share of total credit granted (%)	95	94	91	88
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	1.60	1.71	1.70	1.91
	First bank's share of total credit granted (%)	86	86	87	82
Non-financial companies	Average number of banks per borrower	1.86	2.32	2.99	3.94
	First bank's share of total credit granted (%)	77	71	65	58
<i>of which:</i>					
Industry	Average number of banks per borrower	2.06	2.66	3.46	4.55
	First bank's share of total credit granted (%)	72	63	56	49
Building	Average number of banks per borrower	1.79	2.10	2.49	3.04
	First bank's share of total credit granted (%)	80	76	74	71
Services	Average number of banks per borrower	1.81	2.22	2.85	3.73
	First bank's share of total credit granted (%)	79	74	68	61
Producer households	Average number of banks per borrower	1.61	2.04	2.48	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	1.60	1.85
	First bank's share of total credit granted (%)	96	92	90	88

Credit Conditions and Risk

Average number of banks per borrower

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

(numbers in unit, percentages)

4th quarter 2018

Reporting institutions: **Banks**

		From 5,000,000 to 25,000,000	More than 25,000,000
TOTAL	Average number of banks per borrower	5.07	7.84
	First bank's share of total credit granted (%)	52	59
General government	Average number of banks per borrower	2.43	3.92
	First bank's share of total credit granted (%)	87	63
Financial companies (excluding Monetary Financial Institutions)	Average number of banks per borrower	2.26	4.70
	First bank's share of total credit granted (%)	81	85
Non-financial companies	Average number of banks per borrower	5.46	8.65
	First bank's share of total credit granted (%)	49	37
<i>of which:</i>			
Industry	Average number of banks per borrower	6.34	9.56
	First bank's share of total credit granted (%)	40	32
Building	Average number of banks per borrower	3.78	6.52
	First bank's share of total credit granted (%)	67	46
Services	Average number of banks per borrower	5.08	7.95
	First bank's share of total credit granted (%)	53	40
Producer households	Average number of banks per borrower	3.54	4.71
	First bank's share of total credit granted (%)	72	61
Consumer households and others	Average number of banks per borrower	2.29	3.90
	First bank's share of total credit granted (%)	81	65

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	
	2018 Sept.	2018 Dec.	2018 Sept.	2018 Dec.	2018 Sept.	2018 Dec.
Number of borrowers for loans and collateral granted to customers	8,496,170	8,484,262	4,307,549	4,223,055	4,188,621	4,261,207
<i>of which:</i> joint borrowers	2,378,747	2,375,504	1,032,801	1,025,010	1,345,946	1,350,494
Loans (excluding bad loans)						
facilities granted	2,122,693	2,135,992	1,760,332	1,769,898	362,361	366,093
margin used	1,671,452	1,684,283	1,316,986	1,324,818	354,466	359,465
Breach of overdraft limits	41,410	39,576	35,439	32,955	5,971	6,621
margin available	492,651	491,285	478,786	478,036	13,865	13,249
Matched loans						
facilities granted	259,264	264,330	222,278	223,877	36,986	40,453
margin used	129,677	137,949	102,862	107,034	26,814	30,914
Term loans						
facilities granted	1,657,094	1,664,925	1,332,203	1,339,531	324,891	325,394
margin used	1,448,112	1,451,640	1,122,594	1,125,107	325,517	326,533
Revocable loans						
facilities granted	199,843	200,504	199,359	200,266	484	238
margin used	87,185	88,479	85,051	86,466	2,134	2,013
Collateral granted						
facilities granted	369,911	376,320	361,895	368,464	8,016	7,856
margin used	171,997	178,221	164,552	170,957	7,446	7,264
Bad loans (gross of write-downs and net of write-offs)	200,006	189,077	109,355	98,991	90,651	90,087
Number of guarantors	4,268,616	4,244,103	2,635,077	2,611,432	1,633,539	1,632,671
<i>of which:</i> joint guarantors	1,532,605	1,513,383	1,002,914	989,364	529,691	524,019
Guarantees received	799,087	790,431	546,277	539,298	252,810	251,133

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

Source: Central Credit Register

Credit Conditions and Risk

Access to data:

[TRI30126](#)

Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 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	5,891,134	2,285,888	1,556,907	1,029,236	234,058
Facilities granted	1,893,067	121,132	158,296	180,927	91,972
Margin used	1,494,756	113,633	151,493	169,392	77,644
<i>of which</i> : backed by real security	630,773	84,629	136,835	144,933	49,884
Margin available	433,474	9,454	7,914	13,190	15,927
Breach of overdraft limits	35,163	1,955	1,111	1,655	1,599

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by total margin used (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 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	95,005	63,455	23,085	18,507	3,919
Facilities granted	80,987	121,176	98,851	230,358	759,542
Margin used	63,877	93,237	74,873	172,007	574,275
<i>of which</i> : backed by real security	30,427	37,855	27,300	51,845	66,452
Margin available	18,837	31,007	26,960	66,873	197,754
Breach of overdraft limits	1,728	3,067	2,982	8,522	12,487

Credit Conditions and Risk

Access to data:

[TRI30146](#)

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 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	3,399,274	1,197,942	761,869	668,081	225,938
	Facilities granted	1,530,244	55,832	69,164	98,862	63,808
	Margin used	1,137,901	50,332	64,524	90,593	52,217
Piedmont	Number of borrowers	258,875	95,010	58,893	50,107	17,174
	Facilities granted	95,483	4,438	5,308	7,320	4,807
	Margin used	69,397	3,963	4,898	6,610	3,829
Valle d'Aosta	Number of borrowers	8,156	2,725	1,656	1,781	644
	Facilities granted	2,501	124	142	246	172
	Margin used	1,959	107	129	222	146
Lombardy	Number of borrowers	636,493	192,944	141,925	137,561	50,240
	Facilities granted	555,591	9,066	12,962	20,567	14,182
	Margin used	411,773	7,898	11,901	18,591	11,189
Liguria	Number of borrowers	75,129	26,584	16,612	15,435	5,449
	Facilities granted	24,901	1,213	1,467	2,195	1,426
	Margin used	19,115	1,063	1,340	1,997	1,160
Trentino Alto Adige	Number of borrowers	118,975	33,446	23,669	28,571	12,122
	Facilities granted	43,323	1,610	2,244	4,631	3,626
	Margin used	34,301	1,373	2,047	4,260	3,122
Veneto	Number of borrowers	333,111	109,039	78,345	67,477	22,667
	Facilities granted	170,350	5,160	7,164	9,931	6,426
	Margin used	129,601	4,662	6,797	9,045	5,135
Friuli-Venezia Giulia	Number of borrowers	89,907	34,339	22,202	15,746	4,725
	Facilities granted	28,992	1,652	2,012	2,293	1,338
	Margin used	19,316	1,536	1,914	2,120	1,098

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 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	107,045	75,643	28,778	24,726	5,755
	Facilities granted	61,986	97,029	82,193	207,119	792,329
	Margin used	47,263	72,326	59,548	143,009	549,248
Piedmont	Number of borrowers	8,224	5,660	2,156	1,790	410
	Facilities granted	4,745	7,225	6,254	14,849	40,417
	Margin used	3,479	5,227	4,386	9,991	26,539
Valle d'Aosta	Number of borrowers	291	186	70	60	10
	Facilities granted	149	194	161	391	920
	Margin used	124	140	132	302	651
Lombardy	Number of borrowers	25,623	19,388	7,975	7,342	1,990
	Facilities granted	14,837	25,279	23,173	64,023	371,207
	Margin used	10,784	18,079	16,120	42,132	273,580
Liguria	Number of borrowers	2,245	1,402	468	433	117
	Facilities granted	1,232	1,682	1,331	3,455	10,865
	Margin used	916	1,269	957	2,462	7,811
Trentino Alto Adige	Number of borrowers	5,475	3,744	1,387	1,004	169
	Facilities granted	3,256	4,985	4,017	8,174	10,690
	Margin used	2,739	4,083	3,255	6,403	6,930
Veneto	Number of borrowers	11,942	8,638	3,376	2,857	627
	Facilities granted	6,944	11,141	9,665	24,188	89,546
	Margin used	5,196	8,027	6,736	16,026	66,606
Friuli-Venezia Giulia	Number of borrowers	2,356	1,604	587	516	115
	Facilities granted	1,400	2,072	1,663	4,124	12,382
	Margin used	1,085	1,542	1,233	2,797	5,782

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 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	316,362	104,313	72,863	63,365	22,337
	Facilities granted	134,706	4,899	6,642	9,369	6,433
	Margin used	93,606	4,241	6,080	8,393	4,990
Tuscany	Number of borrowers	258,917	84,569	57,595	55,748	18,242
	Facilities granted	79,684	3,960	5,291	8,280	5,169
	Margin used	60,394	3,515	4,919	7,621	4,287
Umbria	Number of borrowers	55,477	21,257	12,478	9,111	3,273
	Facilities granted	14,104	985	1,113	1,325	936
	Margin used	11,158	892	1,042	1,207	784
Marche	Number of borrowers	109,381	39,107	24,701	19,210	7,026
	Facilities granted	28,837	1,821	2,203	2,823	2,046
	Margin used	20,662	1,622	2,037	2,538	1,649
Lazio	Number of borrowers	315,919	108,874	68,875	71,113	21,926
	Facilities granted	193,906	5,033	6,330	10,775	6,094
	Margin used	137,607	4,634	5,962	10,219	5,404
Abruzzo	Number of borrowers	70,195	28,285	15,179	11,023	3,681
	Facilities granted	15,533	1,312	1,358	1,592	1,050
	Margin used	12,309	1,211	1,291	1,468	880
Molise	Number of borrowers	12,221	5,220	2,626	1,892	674
	Facilities granted	1,933	236	230	268	189
	Margin used	1,541	216	217	246	155
Campania	Number of borrowers	192,167	75,296	40,641	34,976	11,282
	Facilities granted	45,599	3,409	3,670	5,133	3,156
	Margin used	37,009	3,153	3,445	4,785	2,642

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 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	11,333	8,369	3,242	2,889	730
	Facilities granted	6,706	10,944	9,404	25,015	55,110
	Margin used	4,808	7,561	6,294	16,456	34,191
Tuscany	Number of borrowers	8,561	5,968	2,118	1,755	300
	Facilities granted	5,030	7,847	6,236	14,683	23,040
	Margin used	3,928	6,023	4,571	10,224	14,816
Umbria	Number of borrowers	1,596	1,076	361	340	74
	Facilities granted	945	1,409	1,049	2,780	3,524
	Margin used	739	1,064	826	2,027	2,467
Marche	Number of borrowers	3,371	2,405	822	668	116
	Facilities granted	1,984	3,043	2,277	5,012	7,538
	Margin used	1,516	2,206	1,627	3,348	3,914
Lazio	Number of borrowers	8,398	5,523	1,984	1,900	543
	Facilities granted	4,754	6,982	5,679	15,978	132,117
	Margin used	3,927	5,697	4,646	12,605	82,923
Abruzzo	Number of borrowers	1,808	1,280	462	355	72
	Facilities granted	1,037	1,581	1,255	2,796	3,499
	Margin used	822	1,249	963	1,985	2,274
Molise	Number of borrowers	330	184	68	25	8
	Facilities granted	178	214	169	151	291
	Margin used	141	171	126	111	135
Campania	Number of borrowers	5,119	3,469	1,249	990	194
	Facilities granted	2,887	4,190	3,280	7,599	12,167
	Margin used	2,306	3,375	2,544	5,628	8,445

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 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	176,377	72,422	41,609	29,820	8,482
	Facilities granted	31,675	3,365	3,752	4,274	2,367
	Margin used	26,020	3,163	3,585	3,986	2,010
Basilicata	Number of borrowers	23,185	9,809	4,937	3,587	1,219
	Facilities granted	4,209	449	438	526	348
	Margin used	3,453	416	412	486	288
Calabria	Number of borrowers	63,848	28,643	12,591	9,558	2,838
	Facilities granted	9,600	1,295	1,118	1,376	787
	Margin used	8,085	1,206	1,050	1,261	651
Sicily	Number of borrowers	214,779	97,089	46,795	31,247	8,728
	Facilities granted	33,103	4,479	4,184	4,505	2,420
	Margin used	27,413	4,223	3,987	4,201	2,070
Sardinia	Number of borrowers	69,800	28,971	17,677	10,753	3,209
	Facilities granted	16,216	1,324	1,535	1,437	836
	Margin used	13,182	1,237	1,471	1,338	724

Credit Conditions and Risk

Loans (excluding bad loans)

by customer region and total credit granted (size classes)

(numbers in unit, stocks in millions of euro)

4th quarter 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	3,762	2,583	920	700	94
	Facilities granted	2,176	3,238	2,584	5,627	4,192
	Margin used	1,754	2,638	2,040	4,097	2,315
Basilicata	Number of borrowers	555	360	165	99	11
	Facilities granted	312	447	430	763	482
	Margin used	247	351	309	542	357
Calabria	Number of borrowers	1,194	820	290	190	31
	Facilities granted	677	913	655	1,136	1,599
	Margin used	523	711	514	918	1,105
Sicily	Number of borrowers	3,471	2,163	785	549	102
	Facilities granted	1,995	2,665	2,139	4,354	6,210
	Margin used	1,623	2,130	1,651	3,236	3,842
Sardinia	Number of borrowers	1,391	821	293	264	42
	Facilities granted	743	977	771	2,021	6,535
	Margin used	607	781	617	1,720	4,564

Credit Conditions and Risk

Access to data:

[TRI30156](#)

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

4th quarter 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	3,399,274	1,197,942	761,869	668,081	225,938
	Facilities granted	1,530,244	55,832	69,164	98,862	63,808
	Margin used	1,137,901	50,332	64,524	90,593	52,217
General government	Number of borrowers	7,256	256	152	327	590
	Facilities granted	49,535	9	11	36	110
	Margin used	26,196	22	18	52	172
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	9,866	2,344	1,229	1,326	865
	Facilities granted	349,137	106	111	205	250
	Margin used	278,641	91	85	173	189
Non-financial companies	Number of borrowers	689,481	172,943	91,288	115,156	98,917
	Facilities granted	856,004	7,955	8,375	18,580	30,602
	Margin used	575,818	5,566	5,983	13,577	22,050
<i>of which:</i>						
Industry	Number of borrowers	148,184	24,629	15,357	22,561	23,138
	Facilities granted	332,406	1,157	1,430	3,729	7,368
	Margin used	197,952	737	923	2,418	4,558
Building	Number of borrowers	91,858	22,219	12,259	15,522	13,876
	Facilities granted	73,851	1,027	1,128	2,534	4,360
	Margin used	62,487	694	799	1,784	3,209
Services	Number of borrowers	430,824	122,146	61,442	74,101	59,146
	Facilities granted	423,722	5,591	5,614	11,833	17,989
	Margin used	295,436	3,995	4,097	8,965	13,519
Producer households	Number of borrowers	407,228	153,598	79,911	79,350	33,418
	Facilities granted	53,523	7,036	7,108	11,716	9,265
	Margin used	47,600	5,954	6,361	10,528	8,106
Consumer households and others	Number of borrowers	2,274,602	863,867	587,374	470,403	91,636
	Facilities granted	221,121	40,506	53,391	68,106	23,443
	Margin used	208,844	38,520	51,929	66,066	21,580

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

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans)

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

(numbers in unit, stocks in millions of euro)

4th quarter 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	107,045	75,643	28,778	24,726	5,755
	Facilities granted	61,986	97,029	82,193	207,119	792,329
	Margin used	47,263	72,326	59,548	143,009	549,248
General government	Number of borrowers	943	1,719	1,210	1,194	429
	Facilities granted	303	1,060	1,596	5,114	41,295
	Margin used	154	568	758	2,315	21,940
Financial companies (excluding Monetary Financial Institutions)	Number of borrowers	635	723	482	866	557
	Facilities granted	377	996	1,548	8,789	336,749
	Margin used	269	683	851	4,864	270,976
Non-financial companies	Number of borrowers	73,875	61,464	24,601	21,550	4,674
	Facilities granted	44,353	80,617	71,735	184,183	409,395
	Margin used	32,122	58,824	51,758	128,543	252,367
<i>of which:</i>						
Industry	Number of borrowers	20,178	19,431	8,821	8,885	2,215
	Facilities granted	12,511	26,431	26,444	80,669	172,651
	Margin used	7,770	16,450	16,370	49,419	98,755
Building	Number of borrowers	10,415	8,495	3,170	2,191	320
	Facilities granted	6,221	10,882	8,723	16,112	22,849
	Margin used	4,902	8,915	7,462	14,480	18,801
Services	Number of borrowers	41,191	31,371	11,610	9,677	2,025
	Facilities granted	24,309	40,258	33,550	80,780	203,628
	Margin used	18,308	30,814	25,345	59,143	128,324
Producer households	Number of borrowers	12,650	5,126	943	280	7
	Facilities granted	6,989	6,171	2,586	1,963	341
	Margin used	6,092	5,477	2,325	1,735	290
Consumer households and others	Number of borrowers	18,789	6,555	1,539	834	87
	Facilities granted	9,884	8,121	4,721	7,055	4,549
	Margin used	8,560	6,717	3,850	5,539	3,675

Credit Conditions and Risk

Access to data:

[TRI30190](#)

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

4th quarter 2018

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

		Consumer households		
		Female	Male	Joint loans
ITALY	Number of borrowers	1,033,059	1,699,972	1,945,953
	Facilities granted	83,899	148,959	196,247
	Margin used	82,162	143,741	194,018
Piedmont	Number of borrowers	81,199	121,029	162,328
	Facilities granted	6,204	10,313	15,775
	Margin used	6,050	9,929	15,433
Valle d'Aosta	Number of borrowers	3,391	4,385	4,537
	Facilities granted	259	349	460
	Margin used	254	336	453
Lombardy	Number of borrowers	212,787	339,388	417,999
	Facilities granted	18,542	33,705	45,720
	Margin used	17,953	32,002	45,097
Liguria	Number of borrowers	31,856	47,989	47,523
	Facilities granted	2,599	4,391	4,874
	Margin used	2,566	4,212	4,787
Trentino-Alto Adige	Number of borrowers	24,706	43,292	27,319
	Facilities granted	2,468	4,984	3,410
	Margin used	2,378	4,675	3,305
Veneto	Number of borrowers	88,356	154,715	175,723
	Facilities granted	7,139	13,973	17,730
	Margin used	7,018	13,657	17,655
Friuli Venezia Giulia	Number of borrowers	27,398	43,506	41,215
	Facilities granted	1,957	3,524	3,856
	Margin used	1,941	3,440	3,840

Note:

Source: Central Credit Register

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

4th quarter 2018

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

		Consumer households		
		Female	Male	Joint loans
Emilia-Romagna	Number of borrowers	92,929	137,230	146,116
	Facilities granted	7,394	12,559	15,088
	Margin used	7,233	11,902	14,833
Tuscany	Number of borrowers	79,131	119,113	127,393
	Facilities granted	6,733	10,768	13,420
	Margin used	6,588	10,361	13,232
Umbria	Number of borrowers	15,688	25,991	25,344
	Facilities granted	1,100	1,937	2,221
	Margin used	1,077	1,883	2,205
Marche	Number of borrowers	29,253	45,856	43,060
	Facilities granted	2,145	3,638	3,944
	Margin used	2,085	3,510	3,913
Lazio	Number of borrowers	120,224	177,695	201,259
	Facilities granted	11,201	17,293	22,800
	Margin used	10,993	16,759	22,558
Abruzzo	Number of borrowers	20,395	35,670	31,471
	Facilities granted	1,429	2,581	2,701
	Margin used	1,424	2,543	2,686
Molise	Number of borrowers	3,543	6,926	6,562
	Facilities granted	246	474	549
	Margin used	243	464	547
Campania	Number of borrowers	49,232	102,952	145,087
	Facilities granted	3,881	7,966	14,242
	Margin used	3,811	7,812	14,143
Apulia	Number of borrowers	46,451	97,841	123,794
	Facilities granted	3,417	7,203	10,724
	Margin used	3,394	7,116	10,684

Credit Conditions and Risk

Loans (excluding bad loans) to consumer households

by customer sex and region

(numbers in unit, stocks in millions of euro)

4th quarter 2018

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

		Consumer households		
		Female	Male	Joint loans
Basilicata	Number of borrowers	5,819	11,745	12,127
	Facilities granted	407	827	1,021
	Margin used	414	814	1,015
Calabria	Number of borrowers	18,233	33,966	38,409
	Facilities granted	1,208	2,255	3,268
	Margin used	1,198	2,218	3,258
Sicily	Number of borrowers	57,626	113,784	123,685
	Facilities granted	3,810	7,626	10,635
	Margin used	3,794	7,540	10,579
Sardinia	Number of borrowers	24,842	36,899	45,002
	Facilities granted	1,760	2,595	3,808
	Margin used	1,748	2,570	3,793

Credit Conditions and Risk

Access to data:

[TRI30821](#)

Lending rates on loans (excluding bad loans) - stocks

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

(percentages)

4th quarter 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	1.82	2.30	2.06	3.10	2.28	2.93	1.84
From 1 to 5 years	1.52	1.65	1.18	1.85	1.89	2.83	2.49
More than 5 years	2.37	2.51	2.21	2.60	2.64	2.95	2.38

North West Italy

Initial period of rate fixation:

Up to 1 year	1.56	2.20	2.03	2.98	2.16	2.83	1.78
From 1 to 5 years	1.20	1.31	1.26	1.81	1.25	2.44	2.42
More than 5 years	2.40	2.48	2.13	2.37	2.73	2.76	2.27

North East Italy

Initial period of rate fixation:

Up to 1 year	2.10	2.20	1.99	3.11	2.22	2.67	1.85
From 1 to 5 years	1.11	1.15	1.06	1.31	1.23	2.39	2.49
More than 5 years	1.95	2.08	1.83	1.96	2.31	2.67	2.33

Central Italy

Initial period of rate fixation:

Up to 1 year	1.81	2.36	2.09	3.07	2.34	2.89	1.85
From 1 to 5 years	1.98	2.20	0.93	2.21	2.40	3.08	2.19
More than 5 years	2.69	2.49	2.33	3.03	2.46	3.01	2.47

Southern Italy

Initial period of rate fixation:

Up to 1 year	2.61	2.72	2.27	3.48	2.85	3.77	1.87
From 1 to 5 years	2.21	2.07	1.75	2.60	2.17	3.57	3.14
More than 5 years	2.85	3.24	3.31	3.72	3.08	3.24	2.43

Islands

Initial period of rate fixation:

Up to 1 year	2.25	2.47	2.60	3.44	2.26	3.78	2.06
From 1 to 5 years	2.43	2.30	1.91	2.61	2.41	3.69	3.73
More than 5 years	2.83	3.60	3.95	3.47	3.45	3.57	2.60

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30830](#)

Lending rates on revocable loans - stocks by customer region and total credit granted (size classes) (percentages)

4th quarter 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	4.16	7.51	6.89	6.12	5.11	3.93	1.70
North West Italy	3.35	6.92	6.55	5.75	4.64	3.48	1.31
Piedmont	3.75	6.46	6.11	5.45	4.66	3.43	1.83
Valle d'Aosta	5.93	7.79	6.63	6.17	5.87	3.71	4.89
Lombardy	3.12	7.09	6.71	5.85	4.57	3.45	1.16
Liguria	4.96	7.21	6.82	5.89	5.34	4.08	2.37
North East Italy	4.33	6.97	6.51	5.84	4.85	3.70	2.11
Trentino Alto Adige	3.76	6.33	5.48	4.90	3.92	2.86	2.26
Veneto	5.04	6.78	6.76	5.99	5.06	4.33	3.46
Friuli-Venezia Giulia	5.52	7.50	8.09	6.70	6.14	4.36	2.68
Emilia Romagna	4.06	7.28	6.58	6.08	5.13	3.74	1.65
Central Italy	4.45	7.44	6.59	5.99	5.40	4.38	2.23
Tuscany	4.83	6.67	6.61	5.93	5.52	4.15	2.07
Umbria	6.79	8.15	8.04	7.31	6.40	6.44	5.09
Marche	5.84	6.76	6.79	6.24	5.69	5.78	3.79
Lazio	3.98	7.99	6.33	5.80	5.16	4.09	2.17
Southern Italy	6.49	8.77	8.07	7.23	6.16	5.07	4.92
Abruzzo	6.90	8.41	7.47	7.39	7.05	6.41	5.09
Molise	6.46	8.52	8.25	6.69	6.48	4.60	3.48
Campania	6.09	8.42	7.43	6.65	5.77	4.94	4.92
Apulia	6.47	9.21	8.54	7.62	5.98	4.67	4.92
Basilicata	6.09	8.50	8.76	7.35	6.39	4.12	4.43
Calabria	8.04	9.28	9.57	8.39	7.16	6.26	13.55
Islands	4.84	8.64	8.17	7.29	6.50	5.02	1.15
Sicily	6.50	8.47	8.01	7.07	6.14	4.91	3.88
Sardinia	3.01	9.23	8.74	7.96	7.49	5.30	0.74

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

Sources: Survey of lending rates

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

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

(percentages)

4th quarter 2018Reporting institutions: **Sample of banks**

	Matched loans	Term loans			Revocable loans
		<i>Initial period of rate fixation</i>			
		Up to 1 year	More than 1 up to 5 years	More than 5 years	
ITALY	2.91	1.85	1.70	2.60	5.34
Up to 250,000	7.36	1.85	3.04	3.30	8.83
From 250,000 to 1,000,000	5.93	2.55	2.42	3.26	7.35
From 1,000,000 to 5,000,000	4.04	2.25	1.75	3.04	5.75
From 5,000,000 to 25,000,000	2.51	1.99	1.13	2.39	4.23
More than 25,000,000	1.39	1.44	1.73	1.91	2.70
North West Italy	2.89	1.80	1.32	2.53	4.64
Up to 250,000	7.66	2.48	2.79	3.06	8.65
From 250,000 to 1,000,000	6.10	2.48	2.17	3.03	7.05
From 1,000,000 to 5,000,000	4.12	2.21	1.54	2.81	5.36
From 5,000,000 to 25,000,000	2.46	1.94	1.06	2.33	3.73
More than 25,000,000	1.31	1.44	1.22	2.22	2.26
North East Italy	2.81	1.81	1.17	2.19	5.01
Up to 250,000	6.67	2.50	2.59	2.90	7.96
From 250,000 to 1,000,000	5.39	2.39	2.01	2.81	6.83
From 1,000,000 to 5,000,000	3.78	2.16	1.41	2.71	5.27
From 5,000,000 to 25,000,000	2.41	1.88	1.04	2.22	4.01
More than 25,000,000	1.47	1.33	1.04	1.47	2.86

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

Sources: Survey of lending rates

Credit Conditions and Risk

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

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

4th quarter 2018

Reporting institutions: **Sample of banks**

	Matched loans	Term loans			Revocable loans
		<i>Initial period of rate fixation</i>			
		Up to 1 year	More than 1 up to 5 years	More than 5 years	
Central Italy	2.67	1.93	2.32	2.62	5.59
Up to 250,000	7.43	2.38	2.61	3.37	8.86
From 250,000 to 1,000,000	6.07	2.63	2.53	3.40	7.50
From 1,000,000 to 5,000,000	3.80	2.39	2.33	3.34	6.23
From 5,000,000 to 25,000,000	2.40	2.15	1.16	2.51	4.72
More than 25,000,000	1.26	1.49	2.41	1.74	2.93
Southern Italy	3.59	1.97	2.21	3.24	7.14
Up to 250,000	7.91	1.06	3.89	3.61	9.84
From 250,000 to 1,000,000	6.51	2.93	3.07	3.68	8.33
From 1,000,000 to 5,000,000	4.73	2.36	2.19	3.60	6.71
From 5,000,000 to 25,000,000	2.99	2.16	1.58	2.70	5.52
More than 25,000,000	1.88	1.57	1.32	1.93	4.97
Islands	3.81	1.83	2.41	3.59	7.14
Up to 250,000	7.27	0.90	3.70	3.86	9.56
From 250,000 to 1,000,000	6.26	2.84	2.96	3.99	8.03
From 1,000,000 to 5,000,000	4.96	2.33	2.01	3.91	6.80
From 5,000,000 to 25,000,000	3.47	1.99	1.72	3.29	5.24
More than 25,000,000	1.65	1.73	2.19	2.09	3.79

Credit Conditions and Risk

Access to data:

[TRI30850](#)

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

4th quarter 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	2.91	2.89	2.81	2.67	3.59	3.81
<i>of which:</i> Discount lending	1.46	2.29	1.42	0.66	4.33	5.42
Advance on loan selling for factoring	1.16	1.22	1.02	1.01	1.84	0.95
Term loans	1.89	1.82	1.79	2.04	2.12	1.99
<i>Initial period of rate fixation:</i>						
Up to 1 year	1.85	1.80	1.81	1.93	1.97	1.83
More than 1 year	2.12	1.89	1.69	2.43	2.89	3.23
<i>of which:</i> Leasing	3.53	3.48	3.24	3.75	3.81	3.97
<i>Initial period of rate fixation:</i>						
Up to 1 year	3.45	3.40	3.19	3.69	3.66	3.85
More than 1 year	4.05	3.84	3.80	4.34	4.97	4.96
Revocable loans	5.34	4.64	5.01	5.59	7.14	7.14

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30861](#)

Lending rates on loans (excluding bad loans) to firms

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

(percentages)

4th quarter 2018

Reporting institutions: **Sample of banks**

	Stocks				New business in the quarter	
	Matched loans	Term loans		Revocable loans	Term loans (APRC)	
		<i>Initial period of rate fixation:</i>			<i>Initial period of rate fixation:</i>	
	Up to 5 years	More than 5 years		Up to 5 years	More than 5 years	
TOTALE	2.91	1.83	2.60	5.34	1.82	2.73
Agriculture, forestry and fishing	3.18	2.08	3.03	5.46	2.28	2.89
Mining and quarrying	4.01	2.08	3.04	7.44	2.00	2.91
Manufacturing	2.75	1.52	1.97	6.01	1.58	2.48
Electricity, gas, steam and air conditioning supply	1.28	2.06	3.24	3.29	1.95	2.68
Water supply, sewerage, waste management and remediation activities	3.35	1.26	2.90	6.29	2.19	3.35
Construction	4.56	2.48	2.64	4.95	2.67	2.73
Wholesale and retail trade; repair of motor vehicles and motorcycles	2.72	1.85	2.74	6.51	1.89	2.87
Transportation and storage	3.92	1.95	2.61	6.37	2.31	2.73
Accommodation and food service activities	3.02	2.17	3.02	6.49	2.35	3.27
Information and communication	3.81	1.66	2.93	2.79	2.46	2.53
Financial and insurance activities	2.70	2.01	2.19	5.87	4.53	2.33
Real estate activities	3.17	2.11	2.73	3.53	1.95	3.02
Professional, scientific and technical activities	2.68	1.30	1.88	4.77	1.18	2.59
Administrative and support service activities	3.25	1.31	2.56	5.75	1.42	1.84
All remaining activities (sections O,P,Q,R,S,T)	1.92	1.55	3.25	5.74	2.56	3.05

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30870](#)

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

(percentages)

4th quarter 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
ITALY	1.76	1.95	2.72	2.98	3.67	2.76
North West Italy	1.85	1.78	2.52	2.91	3.23	2.54
North East Italy	1.63	1.56	2.97	2.76	3.05	2.69
Central Italy	1.50	2.64	2.76	2.95	4.42	2.73
Southern Italy	2.48	2.07	3.22	3.83	4.49	3.20
Islands	2.02	3.29	3.15	3.62	4.58	3.32

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30880](#)

Lending rates on loans (excluding bad loans) to consumer households - stocks by type of transaction, initial period of rate fixation and customer region

(percentages)

4th quarter 2018

Data: **Sample of banks**

	of which:				
	Total	Term loans			Revocable loans
		initial period of rate fixation			
	Up to 1 years	More than 1 up to 5 years	More than 5 years		
ITALY	2.05	1.72	2.48	2.37	2.70
North West Italy	1.97	1.65	2.42	2.27	2.48
Piedmont	2.04	1.78	2.43	2.26	2.57
Valle d'Aosta	2.14	1.88	3.22	2.22	3.03
Lombardy	1.94	1.62	2.35	2.28	2.42
Liguria	1.95	1.48	3.01	2.25	2.73
North East Italy	1.99	1.73	2.49	2.32	2.95
Trentino Alto Adige	2.04	1.91	2.69	2.07	3.62
Veneto	1.99	1.68	2.26	2.36	2.87
Friuli-Venezia Giulia	2.18	1.70	2.89	2.60	4.35
Emilia Romagna	1.95	1.69	2.57	2.29	2.59
Central Italy	2.12	1.76	2.18	2.44	2.50
Tuscany	2.03	1.66	2.54	2.36	2.49
Umbria	2.27	1.88	3.16	2.51	3.44
Marche	2.06	1.79	2.49	2.40	2.27
Lazio	2.17	1.80	2.03	2.48	2.49
Southern Italy	2.18	1.73	3.12	2.42	3.03
Abruzzo	2.38	1.96	3.39	2.60	4.43
Molise	2.40	1.95	3.67	2.48	3.57
Campania	2.01	1.48	3.23	2.33	2.33
Apulia	2.27	1.89	2.80	2.46	3.19
Basilicata	2.23	1.87	2.97	2.37	3.36
Calabria	2.34	1.83	3.59	2.45	6.13
Islands	2.29	1.91	3.71	2.57	4.19
Sicily	2.27	1.93	3.71	2.55	4.25
Sardinia	2.36	1.81	3.71	2.62	3.89

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30890](#)

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

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

(percentages)

4th quarter 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
ITALY	1.69	1.57	2.37	2.14
North West Italy	1.60	1.48	2.28	2.06
Piedmont and Valle d'Aosta	1.68	1.57	2.25	2.00
Lombardy	1.59	1.46	2.30	2.08
Liguria	1.45	1.34	2.25	2.04
North East Italy	1.67	1.59	2.33	2.12
Trentino Alto Adige	1.88	1.73	2.07	1.99
Veneto	1.59	1.54	2.41	2.17
Friuli-Venezia Giulia	1.65	1.52	2.35	2.11
Emilia Romagna	1.69	1.58	2.30	2.13
Central Italy	1.71	1.61	2.43	2.24
Tuscany	1.58	1.53	2.30	2.16
Umbria	1.90	1.86	2.42	2.20
Marche	1.67	1.59	2.31	2.21
Lazio	1.79	1.63	2.54	2.28
Southern Italy	1.83	1.68	2.40	2.16
Abruzzo e Molise	1.82	1.72	2.49	2.34
Campania	1.77	1.65	2.33	2.12
Apulia	1.88	1.72	2.44	2.17
Basilicata	1.86	1.67	2.27	2.06
Calabria	1.79	1.65	2.50	2.18
Islands	1.91	1.74	2.57	2.25
Sicily	1.92	1.74	2.56	2.22
Sardinia	1.83	1.72	2.62	2.33

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30900](#)

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

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

(percentages)

4th quarter 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	2.24	1.87	2.48	2.31
North West Italy	2.19	1.79	2.51	2.30
North East Italy	2.25	1.90	2.51	2.32
Central Italy	2.25	1.89	2.40	2.29
Southern Italy	2.32	1.93	2.46	2.31
Islands	2.28	1.97	2.48	2.36

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

Sources: Survey of lending rates

Credit Conditions and Risk

Access to data:

[TRI30921](#)

Lending rates on matched and revocable loans - stocks

by customer region, sector and economic activity

(percentages)

4th quarter 2018

Reporting institutions: **Sample of banks**

	Total	Non-financial companies	of which:			Producer households	Consumer households and others
			Industry	Building	Services		
ITALY	3.43	3.65	3.16	4.72	3.81	6.32	2.81
North West Italy	3.06	3.39	3.05	4.75	3.40	6.21	2.64
Piedmont and Valle d'Aosta	3.20	3.35	3.13	5.29	3.13	6.17	2.69
Lombardy	2.96	3.36	3.01	4.53	3.41	6.18	2.61
Liguria	4.11	4.28	3.41	5.78	4.49	6.68	2.80
North East Italy	3.37	3.41	2.99	4.43	3.60	5.72	3.04
Trentino Alto Adige	3.22	3.20	2.83	3.74	3.23	4.75	3.36
Veneto	3.55	3.53	3.02	4.97	3.88	5.82	3.02
Friuli-Venezia Giulia	3.47	3.31	2.60	3.98	4.57	6.09	4.16
Emilia Romagna	3.25	3.37	3.05	4.43	3.43	6.11	2.75
Central Italy	3.44	3.64	3.04	4.61	3.78	6.06	2.55
Tuscany	3.71	3.83	3.29	5.32	4.05	5.61	2.63
Umbria	4.05	3.94	2.83	6.58	4.91	7.88	3.68
Marche	4.32	4.34	3.76	6.10	4.66	6.93	2.39
Lazio	3.08	3.34	2.56	4.07	3.44	5.75	2.47
Southern Italy	4.81	4.84	4.17	5.03	5.27	7.54	3.16
Abruzzo e Molise	4.87	4.82	3.74	5.70	5.79	7.43	4.08
Campania	4.45	4.55	3.99	3.89	5.13	6.61	2.55
Apulia and Basilicata	4.92	4.94	4.46	5.83	4.94	7.99	3.26
Calabria	6.71	6.68	6.29	6.57	6.83	8.50	5.33
Islands	4.45	5.46	4.49	6.43	5.71	7.70	3.96
Sicily	5.44	5.47	4.82	6.24	5.57	7.49	4.03
Sardinia	3.07	5.43	3.87	6.95	6.14	8.58	3.74

Notes: This table basically corresponds to the previous table TDB30921. Only lending in euros to resident customers is considered, excluding Monetary Financial Institutions. The rates are calculated as the weighted average of the actual rates charged to customers, excluding transactions at subsidized interest rates (for further information see: "Methods and Sources: Methodological Notes").

Sources: Survey of lending rates

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