

Osservatorio sul Credito 2018

Milano, 25 maggio 2018

La valutazione della relazione tra banca e impresa

Roberto Chierici



ASSOCIAZIONE IMPRENDITORI
NORD MILANO



METODOLOGIA

Survey online

TARGET

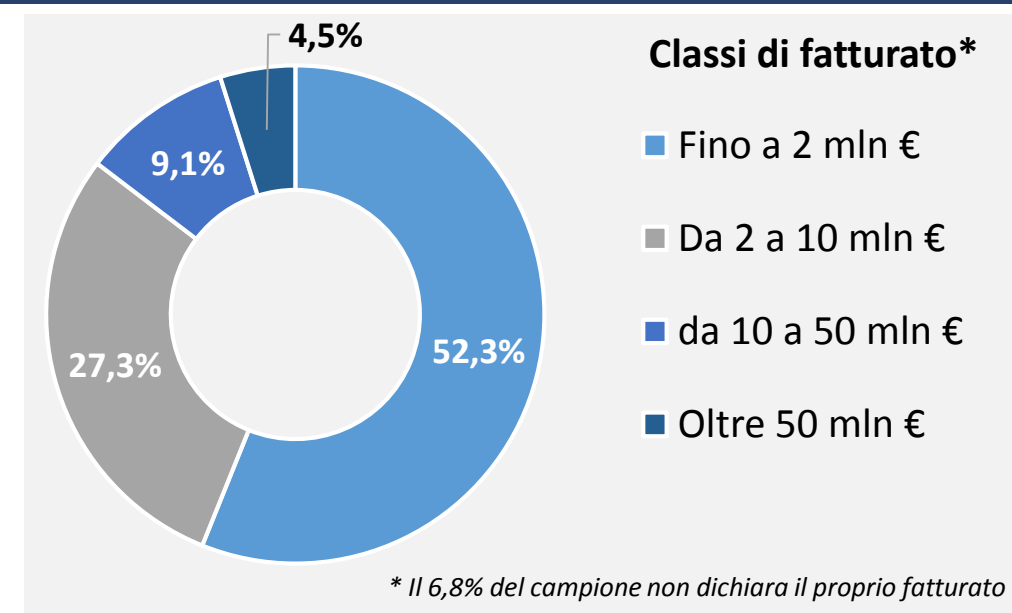
Imprese associate AINM – Associazione Imprenditori Nord Milano e Assodel – Federazione Distretti Elettronica Italia

RILEVAZIONE

Marzo – maggio 2018

AREE INDAGATE

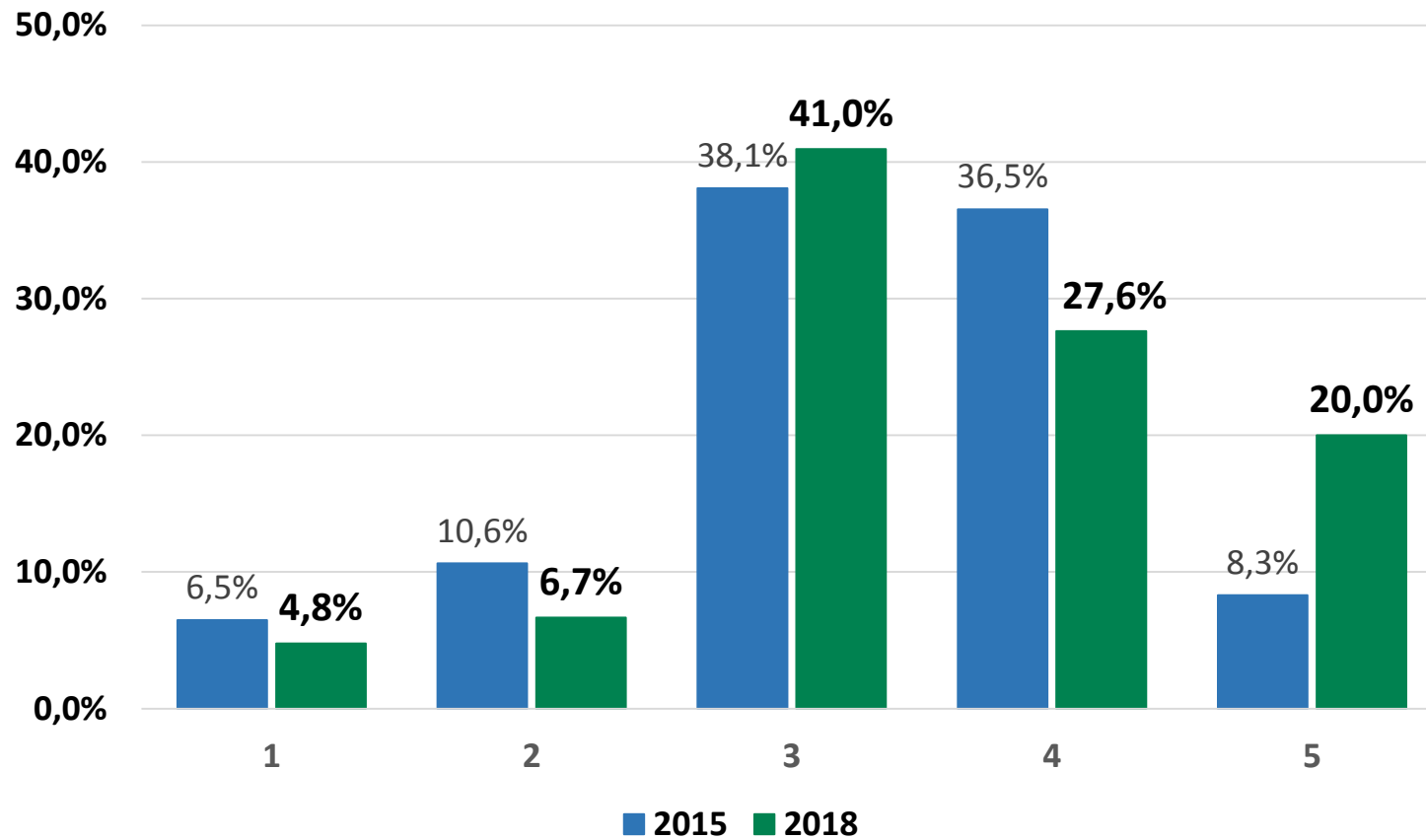
Credito ordinario
 Credito speciale
 Supporti sui mercati esteri
 Trasparenza delle procedure valutative
 Condizioni di pricing
 Giudizio complessivo



Settore d'attività	Percentuale
Commercio	27,3%
Servizi	20,5%
Terziario	20,5%
Elettronica	13,6%
Costruzioni ed edilizia	9,1%
Chimico e affini	6,8%
Metalmeccanico	2,3%



IL GIUDIZIO DELLE IMPRESE



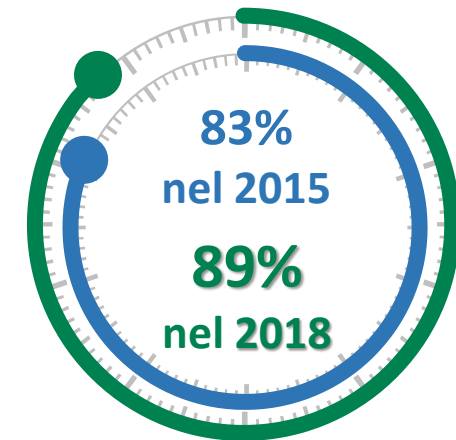
105

Voti espressi

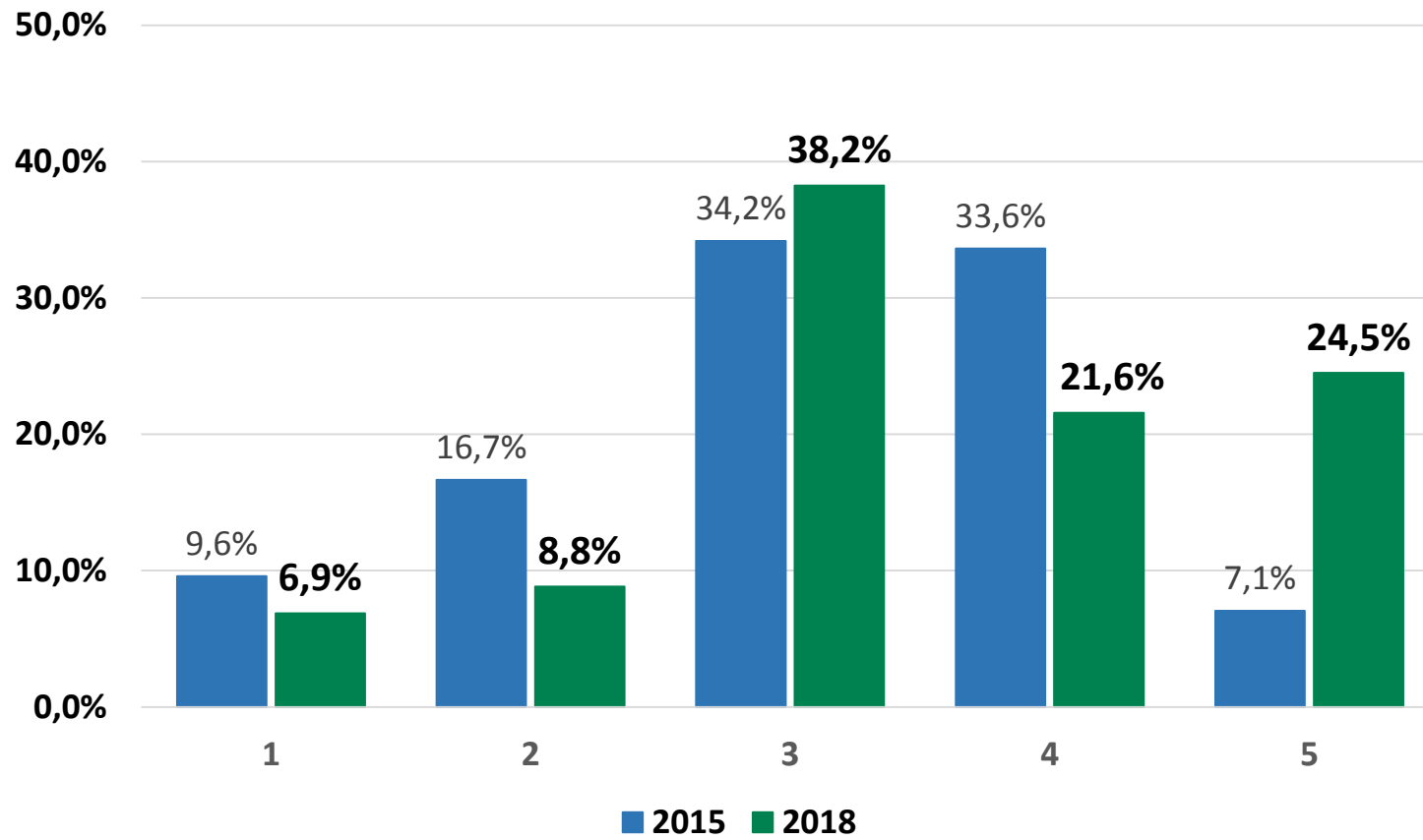
3,5

Voto medio

Voti da 3 a 5



CREDITO
ORDINARIO

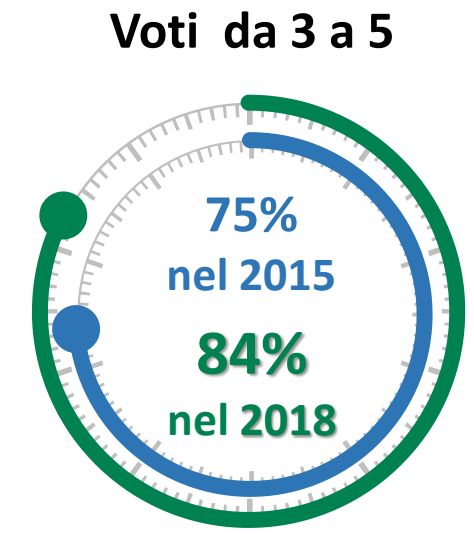


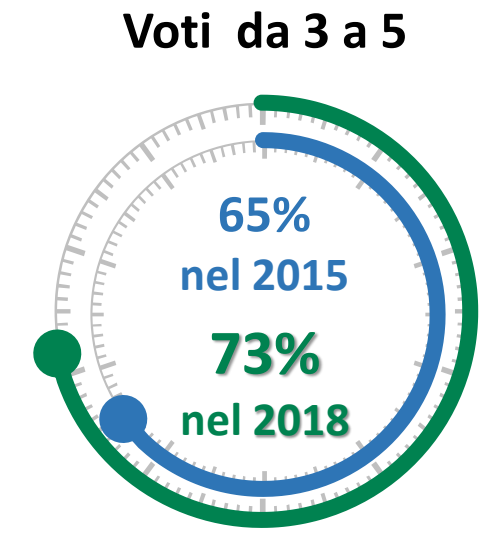
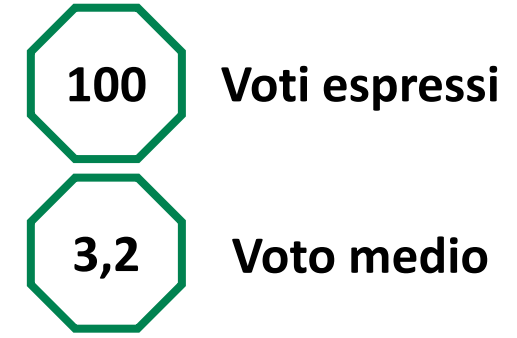
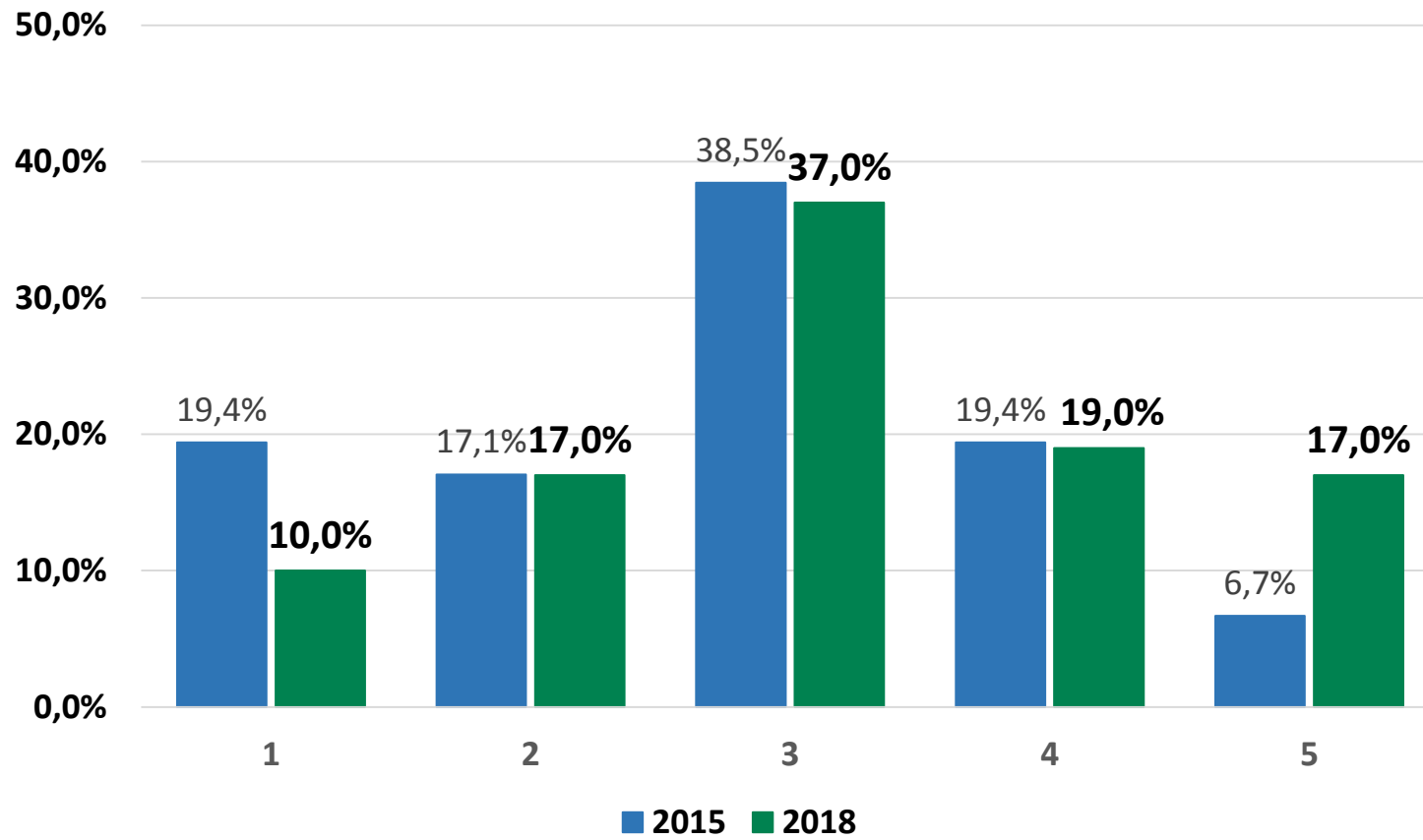
102

Voti espressi

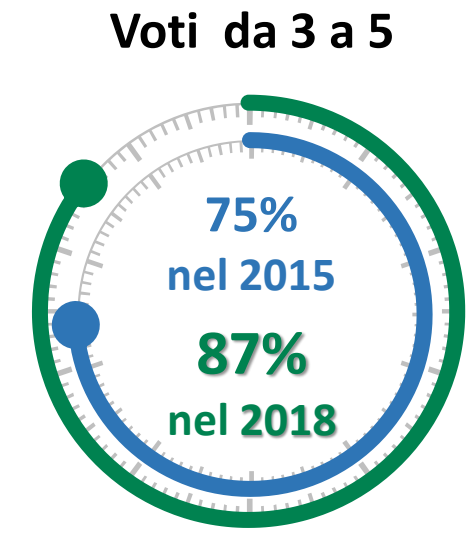
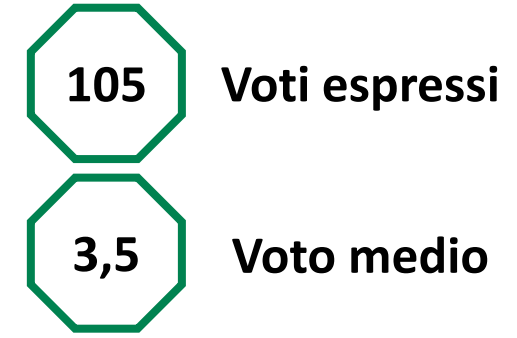
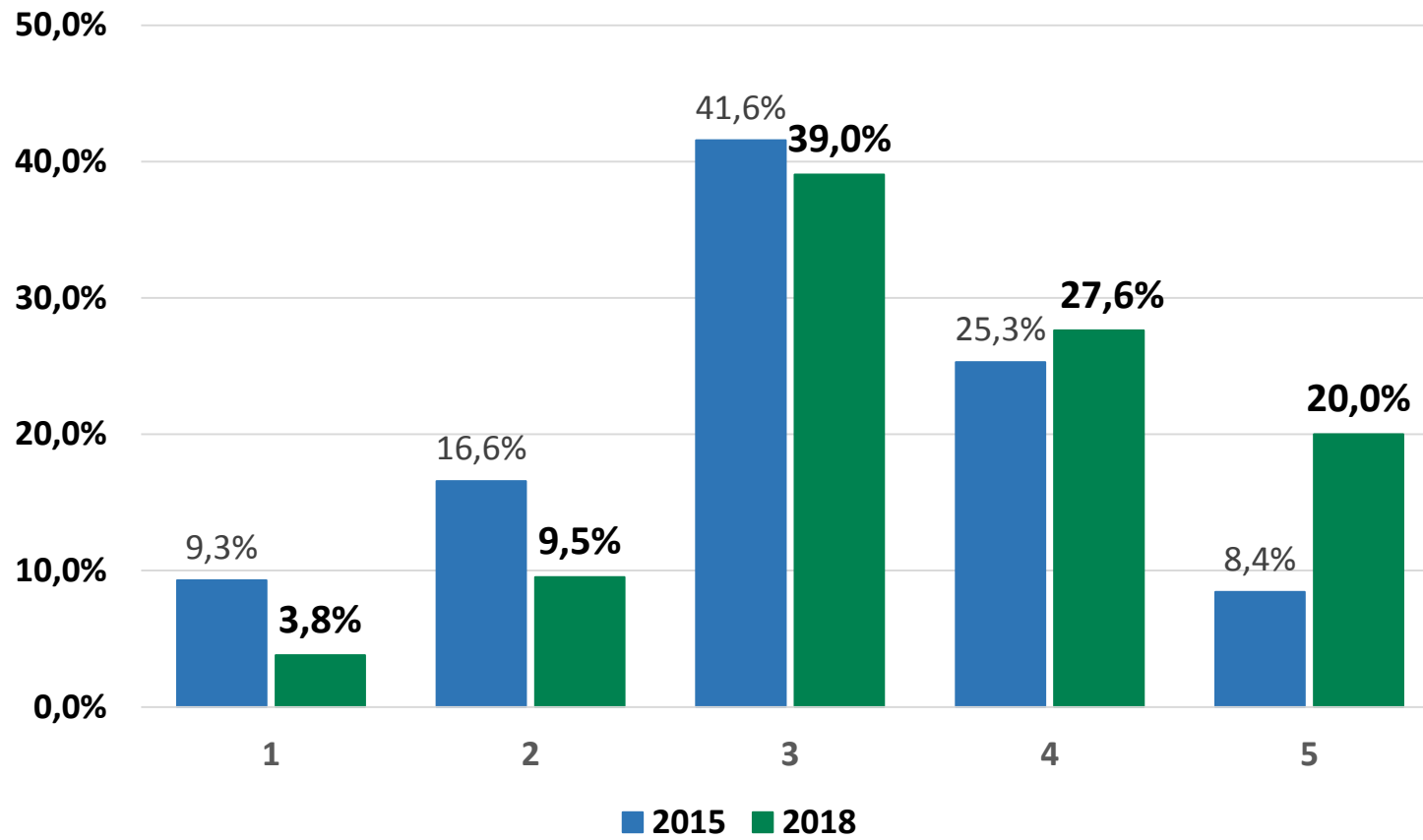
3,5

Voto medio

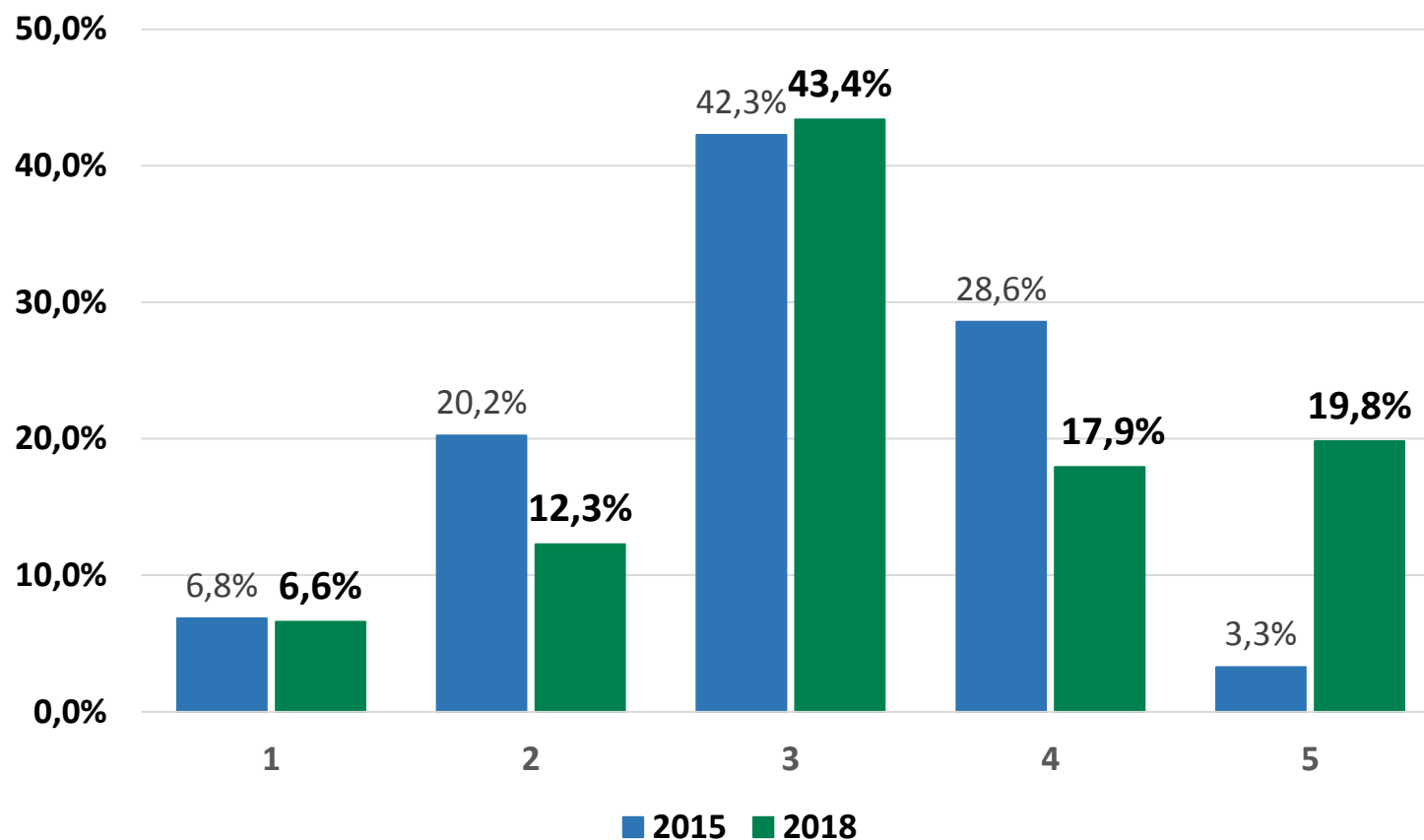




**SUPPORTO SUI
MERCATI ESTERI**



**TRASPARENZA
PROCEDURE VALUTATIVE**



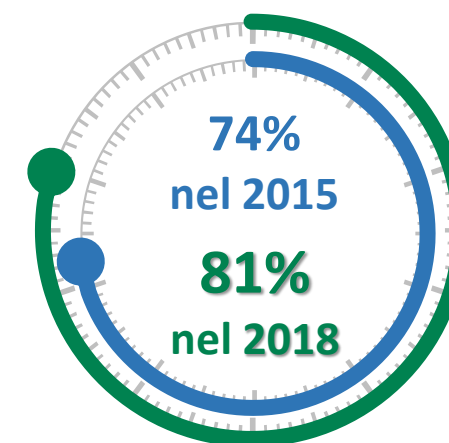
106

Voti espressi

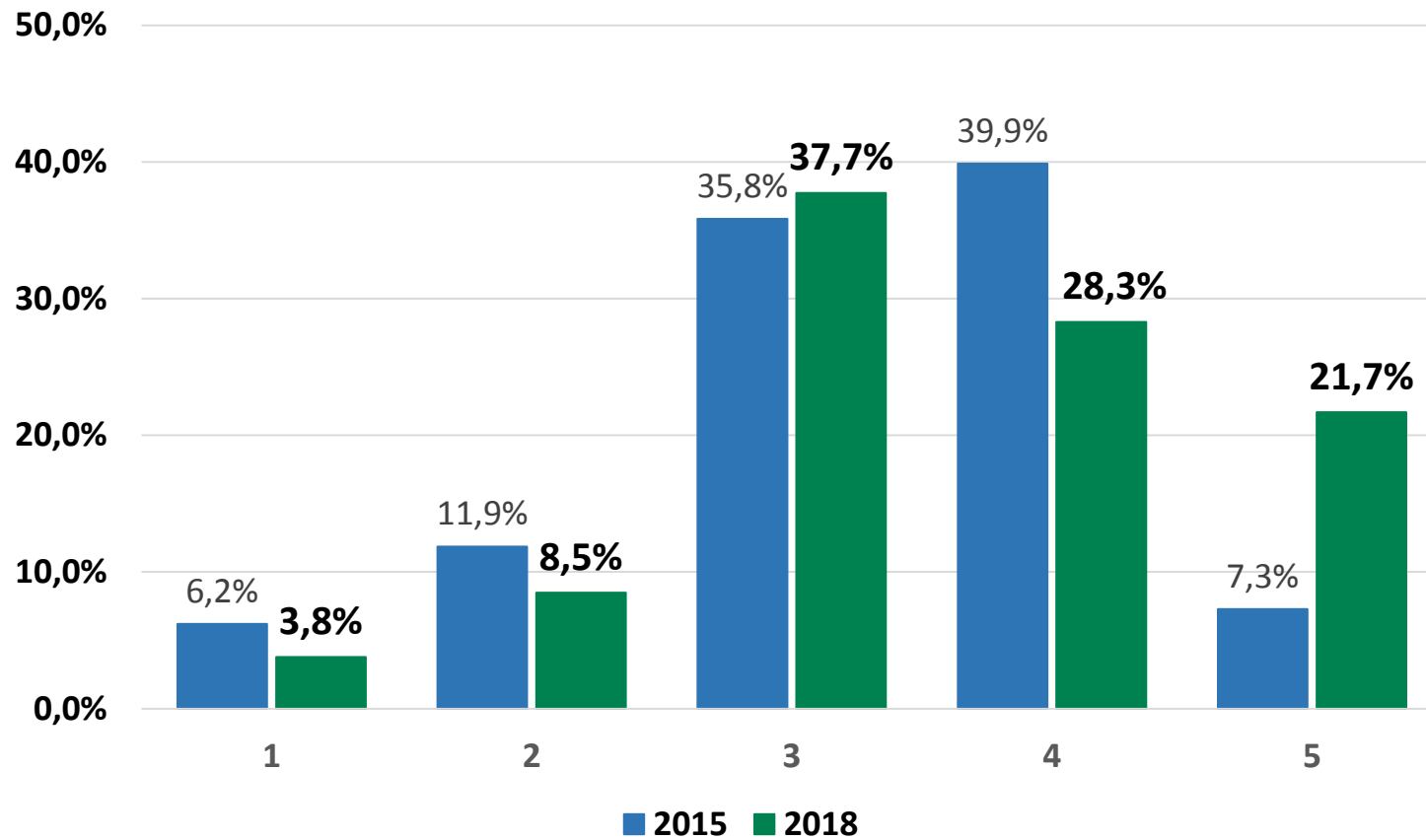
3,3

Voto medio

Voti da 3 a 5



CONDIZIONI
DI PRICING



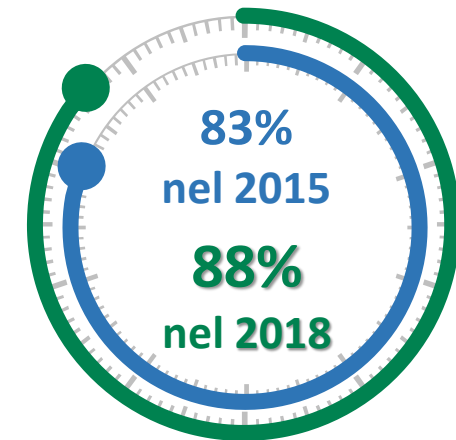
106

Voti espressi

3,6

Voto medio

Voti da 3 a 5



GIUDIZIO
COMPLESSIVO