

BANCA D'ITALIA

Statistical Bulletin



IV - 2005

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Statistical Bulletin

Notice to readers

- I. The appendices of the Statistical Bulletin and the Summary Report contain methodological notes with general information on the statistical data and the sources from which they are drawn. More specific notes regarding individual tables are given at the foot of the tables themselves. The publications also include a glossary of the statistical concepts used in the tables.
- II. Symbols
 - the phenomenon does not exist, or exists and is observed but no cases were recorded;
 - the phenomenon exists but its value is not known;
 - .. the value is known but is less than the minimum considered significant;
 - = = the data are confidential;
 - : : the data are not statistically significant.The thin lines separating data within tables serve solely to make consultation easier.
- III. The intervals for the classification by size include the lower limit and exclude the upper limit.

Additional information concerning this issue

This edition of the Statistical Bulletin contains two new tables with information on over-the-counter financial derivatives. The data are drawn from the new form for reporting loans, governed by the 9th update of Circular No. 139.

The data for March and June 2005 are available in the BIP on-line statistical database on the Bank's website.


For more details, see the Methodological Appendix and the Glossary.

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There may be discrepancies between the sums of columns and rows and the totals given owing to the impossibility of allocating certain items.

Key to symbols and information in the index

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		●	Table distributed on the “BIP on-line statistical database” with greater disaggregation of data
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		6	Bank of Italy
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		[bs]	Banks raising mainly short-term funds
		[sb]	Sample of banks
		[fi]	Financial intermediaries referred to in Art. 107 of the 1993 Banking Law
		[ci]	Collective investment undertakings
		[sf]	Securities firms (SIMs)
		[bi]	Bank of Italy
		[am]	Asset management companies
5			Table appearing in this issue
6	Table identification code		
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Information on banks

Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary
identification data

September 2005		Total		Banks established as società per azioni	
		Banks	Branches	Banks	Branches
a. TOTAL		781	31,235	243	23,879
b. PIEDMONT		30	2,550	20	2,333
Alessandria		2	292	2	287
Asti		1	152	1	142
Biella		2	128	2	128
Cuneo		13	489	5	380
Novara		1	197	1	170
Turin		10	1,080	9	1,042
Verbano-Cusio-Ossola		1	81	–	54
Vercelli		–	131	–	130
c. VALLE D'AOSTA		2	95	–	76
Aosta		2	95	–	76
d. LIGURIA		7	923	5	819
Genoa		5	503	3	433
Imperia		–	114	–	103
La Spezia		1	131	1	126
Savona		1	175	1	157
e. LOMBARDY		182	6,002	75	4,411
Bergamo		16	661	5	522
Brescia		19	838	7	607
Como		3	341	–	243
Cremona		8	259	2	178
Lecco		3	212	–	125
Lodi		5	136	1	66
Mantua		5	315	2	254
Milan		119	2,361	56	1,774
Pavia		–	313	–	265
Sondrio		4	121	2	29
Varese		–	445	–	348
f. TRENTINO-ALTO ADIGE		112	929	7	295
Bolzano		57	407	2	144
Trento		55	522	5	151
g. VENETO		57	3,299	10	2,066
Belluno		1	192	–	129
Padua		11	585	2	427
Rovigo		5	174	–	119
Treviso		9	610	2	347
Venice		6	483	2	344
Verona		13	646	4	373
Vicenza		12	609	–	327

Banks

Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
36	3,695	438	3,553	64	108	5,915
1	75	9	139	–	3	660
–	4	–	1	–	–	92
–	2	–	8	–	–	61
–	–	–	–	–	–	40
–	1	8	108	–	–	151
–	27	–	–	–	–	61
–	14	1	21	–	3	182
1	26	–	1	–	–	29
–	1	–	–	–	–	44
–	–	2	19	–	–	36
–	–	2	19	–	–	36
–	85	1	17	1	2	133
–	66	1	2	1	2	51
–	4	–	7	–	–	23
–	3	–	2	–	–	25
–	12	–	6	–	–	34
7	921	49	608	51	62	1,153
1	32	10	107	–	–	187
1	66	11	164	–	1	180
–	59	3	39	–	–	98
–	18	6	63	–	–	88
1	67	2	20	–	–	65
1	34	3	36	–	–	46
–	31	3	30	–	–	69
1	406	11	120	51	61	183
–	29	–	19	–	–	100
2	90	–	2	–	–	43
–	89	–	8	–	–	94
1	105	102	522	2	7	302
1	67	52	190	2	6	111
–	38	50	332	–	1	191
5	683	41	546	1	4	553
–	42	1	21	–	–	59
1	51	8	106	–	1	101
–	4	5	51	–	–	47
1	153	6	110	–	–	95
–	76	4	63	–	–	44
1	182	7	88	1	3	95
2	175	10	107	–	–	112

Distribution by location (province) and institutional category of bank

TDB10207

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
h. FRIULI-VENEZIA GIULIA	25	913	7	631
Gorizia	5	110	–	72
Pordenone	3	216	1	152
Trieste	3	134	1	112
Udine	14	453	5	295
i. EMILIA ROMAGNA	56	3,266	27	2,350
Bologna	15	768	8	549
Ferrara	3	213	2	185
Forlì	11	316	4	206
Modena	6	472	4	309
Parma	2	333	2	272
Piacenza	3	208	1	142
Ravenna	5	316	3	259
Reggio Emilia	5	379	2	265
Rimini	6	261	1	163
l. MARCHE	28	1,100	8	913
Ancona	11	342	4	292
Ascoli Piceno	6	243	2	207
Macerata	3	222	–	191
Pesaro e Urbino	8	293	2	223
m. TUSCANY	62	2,281	23	1,847
Arezzo	4	211	–	137
Florence	16	632	8	517
Grosseto	4	138	–	106
Livorno	3	188	1	166
Lucca	6	249	4	222
Massa Carrara	2	100	1	98
Pisa	7	253	3	212
Pistoia	8	174	1	129
Prato	2	134	1	118
Siena	10	202	4	142
n. UMBRIA	12	539	7	485
Perugia	9	418	5	369
Terni	3	121	2	116
o. LAZIO	64	2,494	26	2,028
Frosinone	6	179	1	129
Latina	6	169	1	125
Rieti	2	82	1	63
Rome	43	1,871	22	1,565
Viterbo	7	193	1	146
p. ABRUZZO	13	638	5	570
Chieti	4	170	2	160
L'Aquila	2	149	1	127
Pescara	2	152	1	134
Teramo	5	167	1	149

Banks

Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
1	86	16	194	1	2	175
–	4	5	33	–	1	21
–	27	2	37	–	–	38
–	10	1	11	1	1	5
1	45	8	113	–	–	111
4	575	25	339	–	2	328
–	113	7	104	–	2	58
–	11	1	17	–	–	26
–	39	7	71	–	–	30
2	154	–	9	–	–	47
–	54	–	7	–	–	46
1	58	1	8	–	–	40
–	16	2	41	–	–	18
–	89	3	25	–	–	45
1	41	4	57	–	–	18
–	32	20	155	–	–	214
–	7	7	43	–	–	48
–	3	4	33	–	–	58
–	3	3	28	–	–	49
–	19	6	51	–	–	59
3	179	36	251	–	4	276
2	56	2	17	–	1	38
–	48	8	64	–	3	44
–	6	4	26	–	–	28
–	10	2	12	–	–	20
–	9	2	18	–	–	29
–	1	1	1	–	–	15
1	19	3	22	–	–	38
–	10	7	35	–	–	22
–	6	1	10	–	–	6
–	14	6	46	–	–	36
–	17	5	37	–	–	85
–	17	4	32	–	–	53
–	–	1	5	–	–	32
6	255	24	192	8	19	266
2	32	3	18	–	–	62
1	32	4	12	–	–	30
–	11	1	8	–	–	32
2	169	11	118	8	19	85
1	11	5	36	–	–	57
–	7	8	61	–	–	171
–	1	2	9	–	–	54
–	2	1	20	–	–	44
–	3	1	15	–	–	30
–	1	4	17	–	–	43

Distribution by location (province) and institutional category of bank

TDB10207

		Total		Banks established as società per azioni	
		Banks	Branches	Banks	Branches
q.	MOLISE	3	138	–	111
	Campobasso	3	105	–	84
	Isernia	–	33	–	27
r.	CAMPANIA	31	1,554	7	1,326
	Avellino	4	127	1	91
	Benevento	3	82	1	64
	Caserta	4	197	2	180
	Naples	6	800	3	740
	Salerno	14	348	–	251
s.	PUGLIA	31	1,362	5	1,009
	Bari	16	585	1	426
	Brindisi	2	118	–	88
	Foggia	3	243	2	182
	Lecce	5	254	2	187
	Taranto	5	162	–	126
t.	BASILICATA	7	243	1	167
	Matera	3	83	1	67
	Potenza	4	160	–	100
u.	CALABRIA	20	515	2	418
	Catanzaro	4	103	–	85
	Cosenza	10	194	1	141
	Crotone	3	39	1	31
	Reggio Calabria	1	138	–	128
	Vibo Valentia	2	41	–	33
v.	SICILY	34	1,714	5	1,350
	Agrigento	4	170	–	116
	Caltanissetta	8	98	–	60
	Catania	3	355	1	286
	Enna	1	66	–	50
	Messina	1	228	–	193
	Palermo	11	391	4	336
	Ragusa	1	112	–	72
	Siracusa	1	116	–	87
	Trapani	4	178	–	150
z.	SARDINIA	5	680	3	674
	Cagliari	2	273	1	272
	Nuoro	–	119	–	119
	Oristano	1	82	–	78
	Sassari	2	206	2	205

Notes:

Banks

Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
–	13	3	14	–	–	44
–	9	3	12	–	–	32
–	4	–	2	–	–	12
3	112	21	114	–	2	342
–	20	3	16	–	–	54
–	7	2	11	–	–	40
–	11	2	6	–	–	66
3	56	–	2	–	2	85
–	18	14	79	–	–	97
3	264	23	88	–	1	232
2	107	13	51	–	1	47
–	22	2	8	–	–	20
–	54	1	7	–	–	55
1	59	2	8	–	–	83
–	22	5	14	–	–	27
–	46	6	30	–	–	86
–	6	2	10	–	–	24
–	40	4	20	–	–	62
–	11	18	86	–	–	193
–	1	4	17	–	–	39
–	8	9	45	–	–	71
–	–	2	8	–	–	17
–	2	1	8	–	–	46
–	–	2	8	–	–	20
2	228	27	136	–	–	340
1	29	3	25	–	–	40
–	13	8	25	–	–	21
–	58	2	11	–	–	57
–	3	1	13	–	–	19
–	28	1	7	–	–	72
–	27	7	28	–	–	76
1	38	–	2	–	–	12
–	24	1	5	–	–	19
–	8	4	20	–	–	24
–	1	2	5	–	–	326
–	–	1	1	–	–	98
–	–	–	–	–	–	88
–	–	1	4	–	–	57
–	1	–	–	–	–	83

Distribution by major category of bank

TDB10017

Source: Supervisory returns
Stocks in millions of euros

September 2005

Entire
banking
system

Teller cash and the like	23,910
Receivables from the Treasury, the Deposits and Loans Fund and Post Office savings certificates	2,366
Receivables from BI-ECB	12,255
Receivables from banks	457,985
<i>of which:</i> time deposits and interbank CDs	215,074
repos	115,007
Receivables from non-bank customers:	
current account receivables	218,926
repos	14,534
personal loans	24,326
export credits	17,648
import credits	12,954
mortgage loans	549,853
other loans	322,549
bad debts	55,981
unpaid and protested own bills	489
Securities	262,940
<i>of which:</i> not held as fixed assets	233,425
Subordinated loans	19,434
Participating interests	107,428
Fixed assets	45,365
<i>of which:</i> buildings	18,850
Bills, other credit instruments and documents	161,346
Sundry debtors net of items in suspense accounts	216,713
Negative capital items	1,181
Items in transit or in suspense accounts	22,876
Remaining asset items	389,866
TOTAL	2,946,601

COMMITMENTS, CONTINGENT LIABILITIES AND
OFF-BALANCE-SHEET ITEMS

Guarantees granted	200,964
Guarantees applied for	5,121
Commitments and contingent liabilities	1,154,023
Credit implicit in leasing contracts with customers	15,394
Customer bill portfolio	11,159
Undrawn customer credit lines	719,687
Securities and the like on deposit	2,534,575

Notes:

The data include transactions with non-resident customers and interbank transactions.

Banks

Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
10,908	6,046	6,956	21,558	2,352
820	1,018	529	1,852	513
5,643	1,767	4,845	11,957	298
279,501	70,666	107,818	430,028	27,957
142,515	35,712	36,848	198,541	16,533
70,848	18,377	25,782	111,735	3,272
97,048	46,238	75,639	205,983	12,943
10,156	2,734	1,643	13,534	1,000
8,038	6,595	9,693	22,219	2,108
11,362	3,713	2,573	17,325	324
7,727	2,954	2,274	12,431	523
233,670	140,023	176,160	514,149	35,704
163,967	60,162	98,420	312,673	9,876
30,469	8,850	16,662	49,753	6,229
282	105	102	384	105
131,576	50,642	80,722	247,958	14,982
109,411	45,895	78,119	220,192	13,233
12,886	3,378	3,170	17,121	2,313
77,595	16,188	13,645	106,286	1,142
21,873	8,861	14,631	40,891	4,473
9,127	3,825	5,899	17,111	1,739
85,553	33,995	41,798	153,693	7,653
142,682	38,388	35,643	213,029	3,684
621	51	509	1,174	7
10,604	6,016	6,257	21,287	1,589
254,786	59,114	75,965	383,741	6,125
1,600,455	568,494	777,652	2,803,564	143,037
124,556	38,255	38,153	196,978	3,986
4,149	422	549	5,106	15
783,970	173,428	196,625	1,143,074	10,949
..	7,274	8,120	15,319	75
3,288	3,746	4,125	9,996	1,163
360,493	170,370	188,825	685,631	34,056
1,457,419	336,004	741,153	2,467,377	67,198

Distribution by major category of bank

TDB10027

Source: Supervisory returns
Stocks in millions of euros

September 2005

Entire
banking
system

Payables to non-bank customers	779,759
<i>of which:</i> savings deposits	77,170
time savings deposits	6,371
savings certificates and CDs	27,337
current account deposits	568,502
time current account deposits	9,079
repos	89,594
Payables to BI-ECB	21,331
Payables to banks	587,124
<i>of which:</i> time deposits and interbank CDs	324,056
repos	83,613
Funds raised in the market	477,814
<i>of which:</i> bonds in issue	418,577
Provision for employee severance benefits	8,381
Supplementary pension fund	3,734
Provision for writedown of securities	69
Provision for writedown of investments	744
Accumulated depreciation	19,097
<i>of which:</i> accumulated depreciation of buildings	5,920
Provision for writedown of loans	41,887
Provision for writedown of commitments and guarantees granted	949
Sundry provisions for losses and charges	12,729
Provision for loan losses	1,760
Capital, reserves and provisions included in capital	175,421
Sundry creditors net of items in suspense accounts	179,762
Discounted bills, other credit instruments and documents	209,798
Items in transit or in suspense accounts	18,404
Remaining liabilities items	402,578
TOTAL	2,946,601

Notes:

The data include transactions with non-resident customers and interbank transactions.

Banks

Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
384,819	150,961	243,980	699,632	80,127
23,853	12,212	41,105	59,969	17,201
1,243	2,405	2,723	4,901	1,470
9,483	6,832	11,021	21,078	6,259
300,691	104,626	163,184	518,163	50,338
6,475	1,328	1,276	8,821	258
43,349	19,984	26,262	84,096	5,498
11,874	6,473	2,984	21,330	..
287,017	128,709	171,397	578,400	8,723
143,758	80,929	99,369	318,375	5,681
55,597	10,472	17,543	82,648	964
248,874	104,343	124,597	462,304	15,510
205,759	95,326	117,492	404,327	14,249
4,735	1,486	2,160	7,326	1,054
1,475	1,343	916	3,107	627
27	31	10	67	1
681	22	40	732	12
9,328	3,687	6,081	17,796	1,300
2,510	1,427	1,983	5,463	457
23,154	6,731	12,001	36,638	5,249
773	89	87	863	86
8,683	1,919	2,127	12,089	640
301	151	1,308	1,728	32
90,225	31,176	54,020	164,538	10,883
114,878	34,037	30,846	177,311	2,451
112,469	45,464	51,866	201,944	7,854
9,336	3,539	5,529	17,221	1,184
287,877	47,898	66,803	395,275	7,302
1,600,455	568,494	777,652	2,803,564	143,037

Distribution by residual maturity

TDB10030

Banks

Source: Supervisory returns
Percentages

September 2005

	Total	of which: variable rate	Sight and revocable	Up to 3 months	More than 3 months up to 12 months	More than 1 year up to 5 years	More than 5 years
a. ASSETS							
Receivables from non-bank customers	100.00	69.48	20.88	16.78	10.46	26.04	25.84
Receivables from BI-ECB and other banks	100.00	14.48	24.63	51.45	11.94	7.08	4.91
Securities portfolio	100.00	63.25	0.98	5.73	15.71	45.14	32.43
b. LIABILITIES							
Payables to non-bank customers	100.00	0.94	85.21	12.92	1.26	0.28	0.34
Payables to BI-ECB and other banks	100.00	18.22	20.36	49.22	11.84	10.26	8.32
Bonds, savings certificates and CDs	100.00	66.33	0.60	5.46	14.00	59.81	20.13

Notes:

The data include transactions with non-resident customers and interbank transactions. "Receivables/Payables: BI-ECB and other banks" do not include amounts in connection with compulsory reserve requirements.

Distribution by type of investee company and major category of bank

TDB10034

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2005

	Entire banking system	Major and large banks	Medium- sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
a. TOTAL	107,428	77,595	16,188	13,645	106,286	1,142
Banks	64,402	47,041	9,337	8,024	63,856	546
<i>of which: non-resident</i>	<i>7,107</i>	<i>6,521</i>	<i>227</i>	<i>359</i>	<i>7,103</i>	<i>4</i>
Other financial intermediaries	23,882	15,143	4,918	3,821	23,434	448
<i>of which: non-resident</i>	<i>7,801</i>	<i>6,289</i>	<i>440</i>	<i>1,073</i>	<i>7,801</i>	<i>..</i>
Financial auxiliaries	4,448	3,182	537	729	4,353	95
Insurance companies	6,396	5,338	762	295	6,389	7
Non-financial companies	8,300	6,891	632	776	8,254	46
<i>of which: qualified holdings</i>	<i>1,915</i>	<i>1,563</i>	<i>203</i>	<i>148</i>	<i>1,907</i>	<i>7</i>

Notes:

Instrumental entity: a non-financial company in which a bank or banking group holds, on its own or jointly with others, a controlling interest and which engages exclusively or prevalently in activities that are auxiliary to the business of the bank or the banking group or, where the interest is held jointly, of the investors; an object of this nature must be laid down in the company's bylaws.

TDB10033

Banks

Source: Supervisory returns
Stocks in millions of euros

	June 2005	Sept. 2005
a. ASSETS		
Cash	10	9
Receivables from parent bank and other foreign branches	60,403	63,205
Receivables from banks and central banks	20,907	20,880
<i>of which:</i> from non-residents	12,503	12,321
repos with banks	361	486
Receivables from non-bank customers	21,854	23,954
<i>of which:</i> from non-residents	21,403	23,446
repos	2,163	2,196
Subordinated loans	2,163	2,196
Securities and participating interests	17,478	16,974
<i>of which:</i> securities not held as fixed assets	14,993	14,938
Bad debts	241	202
Other liabilities items	10,382	11,863
TOTAL	131,276	137,088
b. LIABILITIES		
Payables to parent bank and other foreign branches	29,469	28,353
Payables to banks and central banks	34,335	35,258
<i>of which:</i> to non-residents	30,800	31,799
repos with banks	119	76
Payables to non-bank customers	51,572	55,991
<i>of which:</i> to non-residents	47,316	49,979
repos	648	447
Subordinated loans	2,856	2,822
Endowment funds and capital reserves	1,801	1,670
Other liabilities items	11,242	12,993
TOTAL	131,276	137,088
c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS		
Guarantees	11,010	11,553
Commitments and contingent liabilities	141,085	151,212
Bill portfolio	309	270

Notes:

The data include transactions with non-resident customers and interbank transactions.

Distribution by customer location (region)

TDB30260

Banks

Source: Central Credit Register
Stocks and flows in millions of euros

September 2005

	Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
	Number of borrowers	Amount		Number of borrowers	Amount
a. TOTAL	622,979	58,321	1.06	38,871	2,016
b. NORTH-WEST ITALY	139,510	13,979	1.09	9,975	691
Piedmont	43,785	3,156	1.11	3,123	241
Valle d'Aosta	1,226	96	1.01	92	4
Liguria	15,628	1,407	1.04	1,081	33
Lombardy	78,871	9,320	1.09	5,679	413
c. NORTH-EAST ITALY	88,963	9,928	1.08	6,426	491
Trentino-Alto Adige	5,700	586	1.05	409	51
Veneto	33,842	3,408	1.10	2,498	216
Friuli-Venezia Giulia	10,221	709	1.13	667	45
Emilia-Romagna	39,200	5,224	1.07	2,852	179
d. CENTRAL ITALY	140,706	15,589	1.06	7,902	446
Marche	16,330	1,488	1.09	971	67
Tuscany	38,092	2,932	1.09	2,567	189
Umbria	8,390	901	1.08	522	32
Lazio	77,894	10,269	1.05	3,842	159
e. SOUTHERN ITALY	161,790	12,372	1.04	9,200	261
Abruzzo	14,343	1,241	1.05	818	35
Molise	3,504	369	1.02	164	5
Campania	61,928	3,616	1.04	4,474	106
Puglia	47,226	4,247	1.04	2,244	68
Basilicata	9,174	868	1.03	224	12
Calabria	25,615	2,031	1.02	1,276	36
f. ISLANDS	92,010	6,453	1.02	5,368	126
Sicily	73,910	4,689	1.03	4,179	91
Sardinia	18,100	1,764	1.02	1,189	35

Notes:

Distribution by customer segment of economic activity

TDB30270

Banks

Source: Central Credit Register
Stocks and flows in millions of euros
Percentages

September 2005

	Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
	Number of borrowers	Amount		Number of borrowers	Amount
a. TOTAL	622,979	58,321	1.06	38,871	2,016
General government	20	18	1.09	1	..
Financial companies	933	830	1.17	26	2
Non-financial companies	119,774	36,662	1.08	5,089	1,347
<i>of which:</i> industry	34,771	13,447	1.09	1,332	654
building	17,167	7,442	1.05	621	132
services	64,980	14,471	1.08	3,023	526
Producer households	105,167	8,186	1.04	4,875	244
Consumer households and nec	386,961	12,079	1.03	28,473	414

Notes:

Distribution by country, type of customer and residual maturity

TDB30274

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2005

September 2005		of which:				Local claims in local currency	
		International claims	banks residual maturity		non-banks residual maturity		
			up to 1 year	more than 1 year	up to 1 year		more than 1 year
a.	TOTAL	256,181	117,847	25,385	39,309	73,640	65,803
b.	EUROPE	207,669	101,249	21,008	31,243	54,169	49,404
	of which: Albania	52	21	4	1	25	–
	Austria	3,952	2,744	433	161	613	54
	Belgium	20,221	19,263	16	582	360	415
	Bulgaria	653	66	19	172	397	595
	Czech Republic	353	49	2	137	165	1,169
	Croatia	5,256	1,158	444	1,065	2,590	8,084
	Denmark	824	642	44	83	54	–
	Finland	409	162	11	83	154	–
	France	20,064	10,178	3,125	2,360	4,401	3,391
	Germany	31,322	17,082	4,921	2,557	6,761	1,013
	Greece	3,120	259	23	286	2,551	==
	Ireland	10,723	2,857	1,368	3,753	2,745	1,556
	Liechtenstein	10	1	–	5	3	–
	Luxemburg	17,738	3,921	1,001	4,642	8,174	4,394
	Malta	171	38	114	3	16	–
	Norway	306	86	119	11	90	–
	Netherlands	16,104	8,560	994	2,084	4,466	105
	Poland	2,641	34	21	380	2,206	11,690
	Portugal	5,230	1,496	677	1,359	1,698	–
	United Kingdom	45,327	25,783	2,658	7,714	9,172	2,294
	Romania	1,127	115	133	324	555	255
	Russia	1,249	264	148	223	614	17
	Serbia and Montenegro	63	31	16	12	4	–
	Slovenia	644	253	256	12	123	11
	Spain	8,545	2,835	2,326	861	2,523	1,909
	Sweden	919	236	123	279	280	–
	Switzerland	3,623	2,264	81	574	705	1,492
	Turkey	1,406	362	145	329	570	==
	Hungary	3,303	161	740	826	1,575	4,275
c.	ASIA	6,541	2,896	1,108	1,403	1,134	1,257
	of which: Saudi Arabia	168	39	49	20	60	–
	China	632	249	77	138	167	43
	South Korea	626	375	170	19	64	–
	Philippines	54	5	–	6	42	–
	Japan	2,672	1,224	10	1,061	377	1,214
	India	296	199	15	29	52	–
	Indonesia	33	3	–	6	24	–
	Iran	1,093	365	573	22	133	–
	Iraq	74	37	1	36	..	–

Distribution by country, type of customer and residual maturity

TDB30274		Banks					
		of which:				Local claims in local currency	
		International claims	banks		non-banks		
			residual maturity		residual maturity		
			up to 1 year	more than 1 year	up to 1 year	more than 1 year	
ASIA (cont.)							
	Israel	27	9	4	4	10	
	Malaysia	84	55	12	4	12	
	Pakistan	8	..	—	7	—	
	Qatar	73	22	7	..	45	
	Taiwan	143	139	4	..	..
	Thailand	28	11	2	3	11	
d.	AFRICA	664	93	52	84	435	
	of which: Algeria	45	10	17	4	14	
	Egypt	251	6	4	22	219	
	Morocco	97	22	6	9	60	
	Nigeria	59	3	7	10	39	
	South Africa	84	24	4	7	49	
	Tunisia	64	22	13	9	21	
e.	AMERICA	21,680	5,386	2,361	5,112	8,821	
	of which: Argentina	614	46	67	163	338	
	Brazil	1,837	168	618	241	811	
	Canada	622	162	32	146	282	
	Chile	393	133	31	36	193	
	Colombia	53	21	—	9	23	
	Cuba	83	5	40	5	33	
	Ecuador	12	4	1	1	7	
	Mexico	625	27	16	69	513	
	Paraguay	10	..	9	..	..
	Peru	2,665	474	23	1,602	566	
	United States	14,208	4,332	1,517	2,768	5,592	
	Uruguay	28	1	9	4	14	
	Venezuela	468	4	—	56	408	
f.	OCEANIA	3,445	3,025	108	106	207	
	of which: Australia	679	304	104	97	175	
	New Zealand	2,766	2,720	4	9	32	
g.	OFFSHORE CENTRES	13,082	5,199	749	955	6,179	
	of which: Bahamas	3,618	3,561	—	5	52	
	Cayman Islands	4,395	225	559	224	3,386	
	Hong Kong	1,125	689	38	260	139	
	Singapore	680	567	17	45	51	
h.	INTERNATIONAL ORGANIZATIONS	3,068	—	—	373	2,695	

Notes:

The aggregate refers to the claims of Italian banks, including those of their foreign branches and subsidiaries, on non-residents.

Information on non-bank intermediaries

Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

September 2005

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	33	30
Customer trading	48	43
Underwriting	24	17
Placement	96	74
Individual portfolio management	67	58
Reception of orders	69	61

b. NUMBER OF SIMs

141

110

Notes:

SIMs include trust companies operating in the asset management field. There are more activities authorized than SIMs because each intermediary is normally authorized to engage in more than one activity.

Distribution by operational specialization

TDB40225		Collective investment undertakings	
Source: Archives of intermediary identification data			
		June 2005	Sept. 2005
a.	NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	882	881
	Equity	388	388
	Balanced	77	77
	Bond	317	316
	Liquidity	39	39
	Flexible	70	70
b.	NUMBER OF SICAV SUB-FUNDS	14	14
	Equity	4	4
	Balanced	2	2
	Bond	2	2
	Liquidity	1	1
	Flexible	5	5
c.	NUMBER OF ASSET MANAGEMENT COMPANIES	51	51
d.	NUMBER OF SICAVs	2	2

Notes:

The data refer to Italian harmonized open-end collective investment undertakings operating at the reference date. Only asset management companies that have set up open-end securities investment funds are included. The number of funds includes the number of their sub-funds.

Distribution by prevalent activity

TDB40230

Financial intermediaries referred to in Art. 107 of the 1993 Banking Law

Source: Archives of intermediary identification data

		June 2005	Sept. 2005
a.	NUMBER OF FINANCIAL INTERMEDIARIES	391	398
	Leasing	52	52
	Factoring	37	37
	Consumer credit	29	29
	Other forms of finance	18	19
	Acquisition of shareholdings	7	8
	Issue and/or management of credit cards	10	10
	Securitization	233	238
	Foreign exchange trading and other activities	5	5

Notes:

The group of intermediaries that engage in "Foreign exchange trading and other activities" includes those that are not operational at the reference date.

TDB40240

Securities firms

Source: Supervisory returns
Stocks in millions of euros

	June 2005	Sept. 2005
a. ASSETS		
Cash and liquid assets	..	1
Receivables from banks and financial institutions	927	905
Receivables from customers	104	99
Bonds and other debt securities	392	439
Shares, capital parts and other equity securities	400	368
Options bought and the like	32	40
Participating interests	12	15
Fixed assets	59	65
Remaining asset items	570	502
TOTAL	2,496	2,433
b. LIABILITIES		
Payables to banks and financial institutions	836	742
Payables to customers	70	93
Debt securities in issue	–	–
Options sold and the like	41	47
Provision for employee severance benefits	33	31
Provisions for risks	125	123
Subordinated liabilities	5	5
Capital, reserves and share premiums	753	765
Remaining liabilities items	634	627
TOTAL	2,496	2,433

Notes:

The data include transactions with non-resident customers.

TDB40250

Financial intermediaries referred to in Art. 107 of the 1993 Banking Law

Source: Supervisory returns
Stocks in millions of euros

	June 2005	Sept. 2005
a. ASSETS		
Cash and liquid assets	80	74
Current account receivables from banks and deposits	2,446	2,218
Receivables from customers	106,349	110,147
Bad debts	1,633	1,568
Securities portfolio	2,961	2,378
Participating interests	1,922	1,976
<i>of which: held for merchant banking purposes</i>	388	450
Tangible and intangible fixed assets	6,941	7,129
Remaining asset items	8,601	7,995
TOTAL	130,932	133,485
b. LIABILITIES		
Current account payables to banks	20,891	21,014
Financial payables	85,386	87,746
Securities in issue	2,035	1,814
Provisions for liabilities and charges and provision for employee severance benefits	1,176	1,300
Loan loss provision	229	248
Provision for general financial risks	181	176
Subordinated loans	629	698
Capital and reserves	9,703	9,854
Remaining liabilities items	10,756	10,678
TOTAL	130,932	133,485
c. OFF-BALANCE-SHEET ACTIVITIES		
Guarantees	5,332	5,544
Derivative contracts	39,913	38,319

Notes:

The data include transactions with non-resident customers.

Information on banking business

Distribution by customer location (region) and segment of economic activity

TDB10231

Source: Supervisory returns
Stocks in millions of euros

September 2005		Total	General government	Financial companies
a.	TOTAL	1,206,685	54,086	141,269
b.	NORTH-WEST ITALY	464,004	9,927	87,938
	Piedmont	87,728	4,607	10,600
	Valle d'Aosta	2,259	99	43
	Liguria	22,048	1,049	239
	Lombardy	351,969	4,172	77,056
c.	NORTH-EAST ITALY	283,683	5,311	18,334
	Trentino-Alto Adige	28,969	412	765
	Veneto	113,401	1,951	7,145
	Friuli-Venezia Giulia	24,274	622	1,610
	Emilia-Romagna	117,040	2,326	8,813
d.	CENTRAL ITALY	283,196	30,627	31,585
	Marche	31,718	939	2,303
	Tuscany	81,726	1,827	10,070
	Umbria	14,692	573	118
	Lazio	155,060	27,289	19,094
e.	SOUTHERN ITALY	117,639	6,200	2,493
	Abruzzo	16,261	262	228
	Molise	2,952	85	57
	Campania	46,876	3,647	1,776
	Puglia	33,753	1,510	190
	Basilicata	5,037	217	14
	Calabria	12,760	479	228
f.	ISLANDS	58,162	2,021	919
	Sicily	40,462	1,528	220
	Sardinia	17,700	492	699

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
629,348	221,341	83,380	311,727	79,751	302,231
244,778	90,711	24,735	126,964	22,013	99,347
43,187	18,609	4,655	19,365	5,848	23,486
1,411	642	205	560	201	505
11,457	2,732	1,576	7,071	1,750	7,552
188,724	68,728	18,299	99,968	14,213	67,804
170,422	67,945	22,157	76,415	21,207	68,410
17,529	4,391	3,126	9,502	3,028	7,234
68,873	28,867	7,756	30,657	8,081	27,351
13,172	5,733	1,286	5,874	1,826	7,044
70,847	28,953	9,990	30,383	8,273	26,780
136,153	37,656	22,839	72,065	16,031	68,799
17,150	8,031	2,788	5,972	3,241	8,085
42,353	14,730	4,970	20,796	6,509	20,968
8,210	3,346	1,302	3,233	1,475	4,315
68,440	11,549	13,779	42,064	4,806	35,431
54,043	18,594	9,352	24,198	13,279	41,624
9,016	4,089	1,594	3,047	1,705	5,050
1,556	711	255	519	413	840
21,751	6,975	3,110	11,281	3,334	16,369
14,387	4,471	3,096	6,080	4,824	12,842
2,523	1,055	405	915	813	1,471
4,810	1,292	892	2,357	2,190	5,052
23,952	6,436	4,298	12,085	7,221	24,050
16,046	3,824	2,735	8,603	5,140	17,527
7,906	2,612	1,564	3,481	2,080	6,523

Distribution by customer location (region) and major category of bank

TDB10234

Source: Supervisory returns
Stocks in millions of euros

September 2005

Entire banking
system

a. TOTAL	1,206,685
b. NORTH-WEST ITALY	464,004
Piedmont	87,728
Valle d'Aosta	2,259
Liguria	22,048
Lombardy	351,969
c. NORTH-EAST ITALY	283,683
Trentino-Alto Adige	28,969
Veneto	113,401
Friuli-Venezia Giulia	24,274
Emilia-Romagna	117,040
d. CENTRAL ITALY	283,196
Marche	31,718
Tuscany	81,726
Umbria	14,692
Lazio	155,060
e. SOUTHERN ITALY	117,639
Abruzzo	16,261
Molise	2,952
Campania	46,876
Puglia	33,753
Basilicata	5,037
Calabria	12,760
f. ISLANDS	58,162
Sicily	40,462
Sardinia	17,700

Notes:

Banks

Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
544,925	273,478	388,282	1,137,766	68,919
241,905	99,867	122,232	460,386	3,618
47,723	12,951	27,054	87,182	546
1,227	376	656	2,248	11
9,423	7,252	5,373	21,657	391
183,533	79,288	89,149	349,299	2,670
104,438	67,754	111,491	281,828	1,856
3,758	1,074	24,136	28,939	30
53,708	25,146	34,548	112,827	574
8,297	2,580	13,397	24,174	100
38,676	38,955	39,409	115,889	1,151
114,051	77,860	91,286	278,415	4,781
6,564	10,094	15,060	31,312	406
26,285	23,897	31,544	81,040	686
6,574	2,161	5,957	14,639	53
74,628	41,707	38,725	151,425	3,636
53,168	18,526	45,944	82,033	35,605
4,664	2,524	9,073	10,536	5,725
1,377	472	1,103	2,451	501
23,346	6,891	16,638	35,340	11,536
16,585	5,206	11,962	22,395	11,358
1,988	878	2,171	2,965	2,072
5,208	2,555	4,997	8,346	4,413
31,362	9,471	17,329	35,103	23,059
24,111	3,544	12,808	24,286	16,177
7,251	5,928	4,521	10,818	6,882

Distribution by customer location (geographical area) and branch of economic activity

TDB10235

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2005

	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	709,100	266,791	191,629	152,184	67,323	31,173
Agricultural, forestry and fishery products	31,434	7,595	9,397	6,903	4,685	2,853
Fuel and power products	22,530	10,432	3,627	5,030	1,669	1,771
Ores and metals	9,472	5,931	2,084	673	589	195
Non-metallic minerals and products	15,249	3,798	6,156	3,042	1,509	745
Chemical products	10,348	6,279	1,900	1,220	693	256
Metal products, except transport equipment	25,062	11,507	8,090	2,912	2,145	408
Agricultural and industrial machinery	20,942	8,882	9,010	1,984	856	211
Office and data processing machines, etc.	4,165	1,619	1,621	538	254	133
Electrical goods	15,099	6,687	4,633	2,715	773	292
Transport equipment	9,022	3,588	1,813	1,873	1,474	274
Food and tobacco products	28,805	7,954	11,023	3,840	4,316	1,672
Textiles, clothing and footwear	27,746	9,438	7,928	7,040	3,032	308
Paper and paper products	14,844	7,999	2,844	3,060	701	239
Rubber and plastic products	10,116	4,790	2,573	1,647	824	282
Other manufactured products	19,958	5,346	7,655	4,617	1,795	546
Building and construction	92,651	27,351	24,581	24,514	11,013	5,193
Wholesale and retail trade services, recovery and repair services	114,339	40,740	29,721	22,468	14,401	7,009
Lodging and catering services	27,223	6,460	9,321	6,109	3,411	1,923
Inland transport services	12,854	3,350	3,407	4,356	1,228	513
Maritime and air transport services	6,535	1,134	897	1,644	1,688	1,173
Auxiliary transport services	8,881	3,341	1,722	2,672	680	465
Communication services	18,243	10,938	183	6,986	57	79
Other market services	163,580	71,633	41,441	36,341	9,531	4,634

Notes:

Distribution by branch location (region) and customer location (geographical area)

TDB10237

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2005		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	–	1,206,684	464,004	283,683	283,196	117,639	58,162
	Piedmont	64,652	77,355	71,488	2,445	2,315	845	261
	Valle d'Aosta	1,265	1,356	1,345	2	4	3	1
	Liguria	17,717	22,195	19,862	274	1,304	230	525
	Lombardy	316,797	408,810	332,380	22,324	35,189	13,391	5,526
	Trentino-Alto Adige	26,293	28,884	961	27,431	429	27	36
	Veneto	93,909	108,757	6,049	97,720	3,601	942	445
	Friuli-Venezia Giulia	18,499	22,251	1,201	20,614	344	75	17
	Emilia-Romagna	95,928	108,056	5,291	97,116	3,457	1,552	640
	Marche	27,480	31,097	459	968	28,811	823	37
	Tuscany	70,665	87,420	5,890	2,660	74,420	3,557	893
	Umbria	12,023	13,553	243	195	12,994	107	15
	Lazio	113,044	157,439	16,799	11,082	116,734	10,434	2,390
	Abruzzo	12,596	14,352	263	211	844	12,993	41
	Molise	1,835	2,023	38	4	46	1,935	1
	Campania	31,924	34,073	454	94	844	32,413	268
	Puglia	25,641	27,929	500	223	720	26,397	90
	Basilicata	2,746	3,184	34	38	66	3,044	2
	Calabria	8,479	8,913	107	28	159	8,554	65
	Sicily	32,926	34,333	409	165	579	249	32,931
	Sardinia	13,964	14,706	233	91	334	69	13,979

Notes:

Distribution by technical form and customer location (geographical area)

TDB10277

Financial intermediaries referred to in Art. 107 of the 1993 Banking Law

Source: Supervisory returns
Stocks in millions of euros

September 2005

	Total	North-West	North-East	Centre	South	Islands
Nominal value of receivables acquired for factoring	25,258	9,472	3,659	8,060	3,313	755
<i>of which:</i> without recourse	13,370	4,344	1,930	5,095	1,564	437
with recourse	11,889	5,128	1,728	2,965	1,749	318
Credit implicit in leasing contracts	51,191	20,457	14,855	9,976	4,023	1,881
Receivables for consumer credit and the issue or management of credit cards	28,271	7,681	3,750	6,595	6,368	3,877
Other finance	7,282	2,044	1,190	2,175	1,268	606

Notes:

The distribution by customer location of the nominal value of receivables acquired for factoring is determined with reference to the assignors for assignments with recourse and to the debtors assigned for those without recourse.

Distribution by technical form and customer segment of economic activity

TDB10278

Financial intermediaries referred to in Art. 107 of the 1993 Banking Law

Source: Supervisory returns
Stocks in millions of euros

September 2005

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Nominal value of receivables acquired for factoring	25,258	3,546	187	20,640	450	437
<i>of which:</i> without recourse	13,370	3,533	65	9,388	302	82
with recourse	11,889	12	122	11,252	148	355
Credit implicit in leasing contracts	51,191	358	730	43,521	4,401	2,181
Receivables for consumer credit and the issue or management of credit cards	28,271					
Other finance	7,282	457	1,157	3,859	994	815

Notes:

The distribution by customer segment of economic activity of the nominal value of receivables acquired for factoring is determined with reference to the assignors for assignments with recourse and to the debtors assigned for those without recourse. Receivables for consumer credit and the issue or management of credit cards can be largely attributed to the "Consumer households" sector.

Distribution by customer location (region)

TDB10254		Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law		
Source: Supervisory returns Stocks in millions of euros				
September 2005		Total	Banks	Financial intermediaries
a.	TOTAL	68,721	40,450	28,271
b.	NORTH-WEST ITALY	17,865	10,184	7,681
	Piedmont	5,193	3,003	2,190
	Valle d'Aosta	154	101	53
	Liguria	1,772	1,084	687
	Lombardy	10,746	5,996	4,751
c.	NORTH-EAST ITALY	10,243	6,492	3,750
	Trentino-Alto Adige	650	448	202
	Veneto	4,280	2,787	1,493
	Friuli-Venezia Giulia	1,230	809	420
	Emilia-Romagna	4,083	2,449	1,635
d.	CENTRAL ITALY	15,436	8,841	6,595
	Marche	1,500	957	544
	Tuscany	4,784	2,616	2,167
	Umbria	1,101	673	428
	Lazio	8,052	4,595	3,456
e.	SOUTHERN ITALY	15,507	9,139	6,368
	Abruzzo	1,603	962	641
	Molise	347	165	182
	Campania	6,448	3,761	2,687
	Puglia	4,291	2,542	1,749
	Basilicata	541	318	224
	Calabria	2,277	1,392	885
f.	ISLANDS	9,671	5,794	3,877
	Sicily	6,993	4,276	2,716
	Sardinia	2,678	1,517	1,161

Notes:

The loans, excluding bad debts, are those disbursed to consumer households.

Distribution by customer location (region) and segment of economic activity

TDB10262

Source: Supervisory returns
Stocks in millions of euros

September 2005		Total	General government	Financial companies
a.	TOTAL	657,993	22,710	43,869
b.	NORTH-WEST ITALY	227,738	3,051	27,221
	Piedmont	49,791	918	3,949
	Valle d'Aosta	1,676	157	74
	Liguria	17,109	341	430
	Lombardy	159,162	1,634	22,767
c.	NORTH-EAST ITALY	140,468	4,109	6,750
	Trentino-Alto Adige	14,465	782	231
	Veneto	53,999	1,006	1,806
	Friuli-Venezia Giulia	14,803	1,064	978
	Emilia-Romagna	57,200	1,257	3,736
d.	CENTRAL ITALY	155,896	9,853	8,983
	Marche	16,045	241	92
	Tuscany	41,673	1,182	1,295
	Umbria	7,861	171	66
	Lazio	90,317	8,258	7,530
e.	SOUTHERN ITALY	90,282	3,014	655
	Abruzzo	11,304	296	229
	Molise	1,882	124	47
	Campania	38,437	1,508	223
	Puglia	25,807	539	74
	Basilicata	3,359	180	14
	Calabria	9,492	368	68
f.	ISLANDS	43,609	2,683	260
	Sicily	31,102	1,738	141
	Sardinia	12,507	945	119

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
134,081	47,643	14,271	69,785	37,019	420,312
52,060	19,476	4,640	27,490	10,372	135,035
10,202	3,933	1,103	5,056	2,750	31,971
361	144	48	166	104	979
2,747	638	287	1,805	978	12,613
38,749	14,761	3,202	20,464	6,540	89,471
30,064	11,708	3,109	14,597	9,102	90,443
2,475	742	248	1,392	937	10,040
12,122	4,682	1,212	5,953	3,499	35,566
3,094	1,293	274	1,474	662	9,007
12,374	4,990	1,375	5,779	4,003	35,829
32,358	10,800	3,676	17,386	7,282	97,420
2,664	1,195	308	1,100	1,258	11,789
7,671	2,792	780	3,892	2,620	28,905
1,362	490	167	673	448	5,813
20,661	6,322	2,421	11,722	2,955	50,913
13,665	4,280	2,041	6,850	6,963	65,984
1,916	868	255	740	832	8,031
276	84	50	126	139	1,296
6,383	1,834	856	3,565	2,712	27,611
3,606	1,116	614	1,682	2,104	19,484
416	147	86	171	276	2,474
1,068	231	179	565	899	7,089
5,933	1,379	805	3,462	3,301	31,431
3,686	928	474	2,163	2,145	23,392
2,248	451	331	1,299	1,156	8,038

Distribution by customer location (region) and major category of bank

TDB10265

Source: Supervisory returns
Stocks in millions of euros

September 2005

Entire
banking
system

a. TOTAL	657,993
b. NORTH-WEST ITALY	227,738
Piedmont	49,791
Valle d'Aosta	1,676
Liguria	17,109
Lombardy	159,162
c. NORTH-EAST ITALY	140,468
Trentino-Alto Adige	14,465
Veneto	53,999
Friuli-Venezia Giulia	14,803
Emilia-Romagna	57,200
d. CENTRAL ITALY	155,896
Marche	16,045
Tuscany	41,673
Umbria	7,861
Lazio	90,317
e. SOUTHERN ITALY	90,282
Abruzzo	11,304
Molise	1,882
Campania	38,437
Puglia	25,807
Basilicata	3,359
Calabria	9,492
f. ISLANDS	43,609
Sicily	31,102
Sardinia	12,507

Notes:

Banks

Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
325,285	120,187	212,521	584,391	73,602
129,504	41,720	56,514	226,527	1,211
31,687	3,479	14,626	49,530	261
1,165	8	502	1,675	1
7,057	6,136	3,916	16,984	126
89,596	32,096	37,470	158,338	824
48,941	32,652	58,875	140,049	419
1,789	192	12,484	14,460	5
25,297	10,990	17,713	53,820	180
5,691	1,029	8,083	14,784	20
16,164	20,441	20,594	56,985	215
75,898	27,834	52,163	152,728	3,168
2,559	4,902	8,584	15,893	152
12,653	11,985	17,034	41,541	132
3,253	546	4,063	7,835	26
57,434	10,402	22,481	87,459	2,858
46,812	9,697	33,773	45,796	44,487
2,255	592	8,457	4,632	6,672
952	242	689	1,465	418
25,036	2,627	10,773	22,005	16,432
13,661	3,233	8,913	12,850	12,958
823	451	2,085	722	2,637
4,085	2,552	2,855	4,122	5,371
24,129	8,284	11,196	19,291	24,317
19,283	2,361	9,458	13,548	17,554
4,846	5,923	1,738	5,744	6,763

Distribution by customer location (geographical area) and branch of economic activity

TDB10266

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2005

	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	171,101	62,432	39,167	39,640	20,628	9,234
Agricultural, forestry and fishery products	7,991	1,895	2,580	1,342	1,330	844
Fuel and power products	7,472	1,536	610	4,115	650	561
Ores and metals	1,337	827	216	140	112	42
Non-metallic minerals and products	2,917	732	946	618	468	154
Chemical products	2,855	1,618	488	451	249	49
Metal products, except transport equipment	5,182	2,517	1,582	537	452	93
Agricultural and industrial machinery	6,496	3,129	2,542	524	234	66
Office and data processing machines, etc.	1,330	654	332	206	106	32
Electrical goods	4,012	2,200	878	586	280	67
Transport equipment	2,379	806	620	527	356	70
Food and tobacco products	4,818	1,530	1,403	780	827	278
Textiles, clothing and footwear	5,607	2,015	1,266	1,627	632	66
Paper and paper products	2,731	1,285	541	601	225	80
Rubber and plastic products	1,745	946	379	223	158	38
Other manufactured products	3,478	1,109	1,015	818	428	108
Building and construction	18,042	5,751	4,005	4,369	2,773	1,144
Wholesale and retail trade services, recovery and repair services	29,864	9,857	6,745	5,960	4,969	2,333
Lodging and catering services	4,453	1,137	1,183	1,034	706	393
Inland transport services	3,749	1,199	1,007	824	507	212
Maritime and air transport services	1,356	273	227	372	267	218
Auxiliary transport services	4,762	1,494	894	1,817	311	246
Communication services	1,099	537	54	437	43	28
Other market services	47,425	19,382	9,652	11,732	4,544	2,114

Notes:

Distribution by technical form and customer location (region)

TDB10268

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2005

	Total	Sight deposits		Savings certificates and certificates of deposit		Other time deposits
		Savings deposits	Current accounts	Up to 18 months	Beyond 18 months	
a. TOTAL	657,993	70,497	550,615	22,537	3,467	10,876
b. NORTH-WEST ITALY	227,738	14,907	203,100	4,749	867	4,115
Piedmont	49,791	4,389	42,945	925	162	1,369
Valle d'Aosta	1,676	134	1,521	11	3	7
Liguria	17,109	1,419	14,938	479	66	207
Lombardy	159,162	8,965	143,697	3,334	636	2,531
c. NORTH-EAST ITALY	140,468	15,921	115,852	5,733	654	2,309
Trentino-Alto Adige	14,465	1,985	11,328	624	131	398
Veneto	53,999	7,036	44,168	1,681	200	914
Friuli-Venezia Giulia	14,804	1,638	12,470	350	28	318
Emilia-Romagna	57,200	5,262	47,885	3,078	296	679
d. CENTRAL ITALY	155,896	14,243	134,368	5,081	330	1,875
Marche	16,045	2,575	10,907	2,208	106	249
Tuscany	41,673	3,727	36,136	1,497	67	246
Umbria	7,861	1,184	5,974	521	15	168
Lazio	90,317	6,758	81,351	855	141	1,212
e. SOUTHERN ITALY	90,282	16,726	65,752	5,439	477	1,887
Abruzzo	11,304	2,529	7,882	763	31	98
Molise	1,882	308	1,407	102	6	59
Campania	38,437	5,957	29,789	1,759	210	723
Puglia	25,807	5,336	17,715	1,888	152	716
Basilicata	3,359	716	2,285	228	9	121
Calabria	9,492	1,879	6,675	700	68	169
f. ISLANDS	43,609	8,700	31,544	1,535	1,140	690
Sicily	31,102	6,767	21,813	854	1,113	555
Sardinia	12,507	1,934	9,731	681	27	134

Notes:

Distribution by branch location (region) and customer location (geographical area)

TDB10271

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2005

	Same region as branch	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	–	657,993	227,738	140,468	155,896	90,282	43,609
Piedmont	44,717	49,016	47,653	289	797	169	109
Valle d'Aosta	1,483	1,552	1,541	2	4	4	1
Liguria	15,534	16,859	16,100	170	291	49	250
Lombardy	149,721	175,013	154,293	7,316	9,047	2,918	1,438
Trentino-Alto Adige	13,796	14,343	327	13,943	51	15	8
Veneto	49,772	52,628	1,435	50,600	415	123	56
Friuli-Venezia Giulia	13,481	14,750	390	13,934	216	171	40
Emilia-Romagna	51,931	55,460	1,724	52,282	1,028	337	89
Marche	15,204	15,913	131	160	15,433	183	7
Tuscany	39,070	40,637	610	187	39,591	192	56
Umbria	7,251	7,696	40	75	7,534	42	4
Lazio	78,908	85,182	2,680	1,122	79,661	1,256	464
Abruzzo	10,504	11,077	102	29	364	10,580	2
Molise	1,686	1,806	9	2	50	1,745	1
Campania	35,579	36,575	179	94	573	35,691	38
Puglia	24,507	25,568	215	133	390	24,783	46
Basilicata	3,067	3,182	9	8	17	3,147	1
Calabria	8,795	9,125	59	27	194	8,820	25
Sicily	29,143	29,569	153	79	144	48	29,145
Sardinia	11,825	12,041	90	15	95	12	11,828

Notes:

TDB40150

Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking LawSource: Supervisory returns
Stocks in millions of euros**September 2005**

	Total	Financial intermediaries	Banks
a. LEASING	69,325	53,179	16,146
Credit implicit in leasing contracts	66,670	51,444	15,226
Overdue instalments	645	491	154
Bad debts and substandard assets	2,010	1,244	766
b. FACTORING	22,442	19,842	2,600
Advances against acquired claims	18,074	15,583	2,492
Advances against future claims	409	301	109
Claims assumed at less than nominal value or acquired outright	2,980	2,980	..
Bad debts	....	978	....

Notes:

The data include transactions with non-resident customers and interbank transactions.

Distribution by type of security and type of account

TDB40080

Source: Supervisory returns
Stocks in millions of euros

September 2005

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,299,804	526,308	78,409
	Italian government securities	478,264	171,299	14,866
	<i>of which:</i> BOTs	77,602	44,778	2,183
	CCTs	118,978	28,931	4,733
	BTPs	251,601	90,454	6,883
	Other debt securities	508,278	178,634	20,626
	<i>of which:</i> in non-euro-area currencies	50,742	21,746	2,099
	Equity securities	90,184	25,194	27,812
	<i>of which:</i> in non-euro-area currencies	9,173	1,972	960
	Units of collective investment undertakings	216,930	148,784	13,660
	Other securities and the like	6,335	2,429	1,446

Notes:

Securities are stated at face value.

Banks

Securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
94,139	66,815	5,936	1,205,665	459,493	72,473
30,128	18,298	1,834	448,136	153,001	13,033
1,613	1,198	163	75,989	43,580	2,020
12,088	7,126	737	106,890	21,805	3,996
13,968	8,192	756	237,632	82,262	6,127
25,381	16,558	1,404	482,897	162,076	19,221
3,731	2,421	275	47,011	19,325	1,824
1,719	1,466	45	88,466	23,729	27,766
624	575	6	8,549	1,397	954
36,608	30,243	2,603	180,323	118,541	11,057
315	259	50	6,020	2,171	1,396

Distribution by customer location (region) and type of account

TDB40085

Source: Supervisory returns
Stocks in millions of euros

September 2005

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,299,804	526,308	78,409
b.	NORTH-WEST ITALY	751,006	236,498	26,881
	Piedmont	125,446	68,485	7,148
	Valle d'Aosta	2,325	1,355	99
	Liguria	32,661	23,416	1,776
	Lombardy	590,573	143,241	17,858
c.	NORTH-EAST ITALY	202,763	130,855	17,538
	Trentino-Alto Adige	10,626	7,055	935
	Veneto	65,506	43,856	5,623
	Friuli-Venezia Giulia	24,513	11,268	1,134
	Emilia-Romagna	102,119	68,676	9,846
d.	CENTRAL ITALY	265,617	93,529	27,695
	Marche	11,394	9,988	1,031
	Tuscany	60,209	35,415	5,430
	Umbria	6,991	5,582	577
	Lazio	187,023	42,545	20,656
e.	SOUTHERN ITALY	57,411	46,141	4,329
	Abruzzo	5,436	4,848	428
	Molise	821	759	57
	Campania	23,044	20,465	1,741
	Puglia	16,228	14,643	1,429
	Basilicata	1,635	1,484	150
	Calabria	10,247	3,942	524
f.	ISLANDS	22,962	19,285	1,967
	Sicily	17,694	15,221	1,383
	Sardinia	5,268	4,065	584

Notes:

Securities are stated at face value.

Banks

Securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
94,139	66,815	5,936	1,205,665	459,493	72,473
49,886	33,611	1,949	701,120	202,887	24,932
12,827	7,324	355	112,619	61,161	6,793
109	89	5	2,216	1,267	94
2,075	1,892	102	30,586	21,524	1,674
34,875	24,306	1,487	555,698	118,935	16,371
22,103	16,371	2,000	180,660	114,484	15,538
1,098	970	42	9,528	6,085	893
8,322	4,760	646	57,184	39,096	4,977
1,231	1,098	123	23,282	10,170	1,012
11,452	9,543	1,189	90,667	59,133	8,657
16,755	12,142	1,292	248,862	81,387	26,403
1,149	1,018	105	10,244	8,970	926
6,646	5,155	623	53,563	30,260	4,807
851	592	158	6,140	4,989	419
8,108	5,377	405	178,915	37,167	20,251
3,633	3,210	421	53,778	42,931	3,908
402	383	19	5,034	4,465	409
28	26	2	792	733	55
1,551	1,342	209	21,492	19,123	1,532
1,277	1,133	143	14,952	13,511	1,286
106	97	10	1,529	1,387	141
268	230	38	9,979	3,711	486
1,761	1,481	275	21,201	17,805	1,692
1,326	1,120	201	16,368	14,101	1,181
435	361	73	4,833	3,704	511

Distribution by type of security and customer segment of economic activity

TDB40055

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2005

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec	Rest of the world
a. TOTAL	2,532,888	23,262	1,310,837	71,732	42,189	711,632	373,182
Italian government securities	971,600	5,069	515,500	7,700	8,568	174,279	260,484
<i>of which:</i> BOTs	148,396	496	80,291	563	1,722	44,936	20,387
CCTs	201,159	1,168	147,450	3,839	1,579	29,494	17,629
BTPs	553,372	2,491	243,820	2,554	4,787	91,694	208,028
Other debt securities	1,055,995	7,970	586,358	20,945	20,216	347,793	72,713
<i>of which:</i> in non-euro-area currencies	73,673	238	39,967	1,185	1,682	24,663	5,939
Equity securities	182,774	7,820	70,119	35,077	2,372	31,258	36,129
<i>of which:</i> in non-euro-area currencies	10,501	30	7,216	903	170	2,001	181
Units of collective investment undertakings	304,892	1,496	134,155	4,301	10,785	152,480	1,675
Other securities and the like	19,153	908	5,073	3,743	325	6,161	2,891

Notes:

Securities are stated at face value. The data include transactions with non-resident customers and interbank transactions.

Distribution by type of security and customer location (geographical area)

TDB40060

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2005		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	2,159,702	1,171,053	359,636	465,390	106,023	57,556
	Italian government securities	711,116	392,468	91,326	173,377	37,119	16,826
	<i>of which:</i> BOTs	128,009	67,543	15,550	29,148	12,616	3,151
	CCTs	183,530	109,425	29,018	34,639	6,839	3,608
	BTPs	345,344	182,876	42,455	94,616	16,120	9,278
	Other debt securities	983,279	524,752	173,432	208,964	44,688	31,444
	<i>of which:</i> in non-euro-area currencies	67,734	43,405	7,467	13,304	1,888	1,669
	Equity securities	146,645	72,355	33,106	35,026	3,956	2,211
	<i>of which:</i> in non-euro-area currencies	10,320	7,680	1,434	932	185	88
	Units of collective investment undertakings	303,216	177,000	56,648	43,305	19,473	6,791
	Other securities and the like	16,263	4,769	5,182	5,080	864	315

Note:

Securities are stated at face value. The data include interbank transactions.

Distribution by customer location (region) and segment of economic activity

TDB40100

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2005		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	118,443	1,497	15,861	92,634	2,581	5,871
b.	NORTH-WEST ITALY	48,125	236	8,684	36,464	738	2,003
	Piedmont	6,850	53	973	5,343	180	301
	Valle d'Aosta	165	1	2	133	8	21
	Liguria	2,664	15	35	2,507	40	67
	Lombardy	38,446	167	7,674	28,481	509	1,614
c.	NORTH-EAST ITALY	29,103	343	2,758	22,770	1,035	2,196
	Trentino-Alto Adige	3,782	83	143	2,856	260	439
	Veneto	6,868	201	406	5,540	240	481
	Friuli-Venezia Giulia	3,215	17	55	2,844	108	189
	Emilia-Romagna	15,239	41	2,154	11,530	427	1,086
d.	CENTRAL ITALY	32,710	804	3,753	26,933	323	896
	Marche	1,334	22	104	1,022	68	118
	Tuscany	5,142	44	466	4,252	130	250
	Umbria	789	10	16	686	25	53
	Lazio	25,445	728	3,168	20,974	100	476
e.	SOUTHERN ITALY	5,721	104	592	4,137	325	563
	Abruzzo	770	6	6	540	74	144
	Molise	125	5	..	102	8	10
	Campania	2,846	73	367	2,083	96	227
	Puglia	1,226	8	99	957	84	78
	Basilicata	234	11	6	152	19	47
	Calabria	521	1	115	303	44	58
f.	ISLANDS	2,785	10	73	2,330	160	213
	Sicily	1,771	6	31	1,592	95	46
	Sardinia	1,014	4	42	738	64	166

Notes:

Distribution by branch location (region) and customer location (geographical area)

TDB40110

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2005

Same
region
as branch

Total

North-West

North-East

Centre

South

Islands

a.	TOTAL	–	118,443	48,125	29,103	32,710	5,721	2,785
	Piedmont	4,511	6,297	5,338	328	476	49	106
	Valle d'Aosta	86	106	106	..	..	–	–
	Liguria	1,927	3,027	2,138	77	315	329	168
	Lombardy	32,588	42,919	34,230	3,151	4,299	731	507
	Trentino-Alto Adige	3,487	3,646	52	3,549	40	1	4
	Veneto	5,900	12,505	3,243	7,519	1,318	274	151
	Friuli-Venezia Giulia	2,159	2,618	147	2,227	237	7	1
	Emilia-Romagna	11,506	12,927	655	11,778	360	111	22
	Marche	1,076	1,196	38	16	1,110	32	..
	Tuscany	4,019	5,070	554	67	4,389	48	12
	Umbria	491	539	8	4	524	3	..
	Lazio	18,883	21,383	1,425	372	19,123	240	223
	Abruzzo	648	864	112	2	74	676	..
	Molise	85	87	..	..	1	86	..
	Campania	1,713	2,070	21	2	283	1,753	11
	Puglia	870	945	4	1	8	931	..
	Basilicata	132	141	1	..	1	139	..
	Calabria	308	337	1	..	10	309	16
	Sicily	984	1,161	45	8	121	2	984
	Sardinia	579	607	7	..	20	1	579

Notes:

Distribution by economic purpose and location (region) of the investment and by terms – amounts outstanding

TDB10420

 Source: Supervisory returns
 Stocks in millions of euros
September 2005

		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a.	TOTAL	715,708	4,180	53,367	2,336	54,921
b.	NORTH-WEST ITALY	264,896	545	19,910	496	18,118
	Piedmont	52,775	179	4,283	238	3,892
	Valle d'Aosta	1,744	34	107	11	282
	Liguria	15,993	62	1,016	38	1,243
	Lombardy	194,385	270	14,504	208	12,701
c.	NORTH-EAST ITALY	168,093	646	12,218	736	13,390
	Trentino-Alto Adige	16,257	151	1,810	313	1,357
	Veneto	67,815	209	4,791	173	6,365
	Friuli-Venezia Giulia	17,680	127	1,236	65	967
	Emilia-Romagna	66,341	160	4,381	185	4,701
d.	CENTRAL ITALY	167,995	461	12,325	369	15,306
	Marche	17,947	65	1,662	99	1,387
	Tuscany	47,442	143	3,764	107	5,817
	Umbria	9,398	44	1,034	37	1,058
	Lazio	93,208	209	5,866	126	7,043
e.	SOUTHERN ITALY	75,948	230	5,994	284	6,104
	Abruzzo	9,893	41	1,222	38	796
	Molise	1,678	12	128	8	116
	Campania	31,888	72	1,725	71	2,955
	Puglia	21,833	39	2,063	75	1,526
	Basilicata	3,029	19	237	49	244
	Calabria	7,627	47	620	43	467
f.	ISLANDS	38,775	2,298	2,920	452	2,004
	Sicily	26,211	1,668	1,630	198	1,084
	Sardinia	12,564	630	1,289	254	920

Notes:

Banks

Investment in machinery equipment, transport equipment and sundry products		Purchases of buildings				Other uses	
		Dwellings of consumer households		Other buildings			
Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized
7,784	75,576	2,204	171,713	1,169	41,357	5,682	295,419
2,871	25,659	217	61,781	192	16,308	1,382	117,419
892	5,794	48	14,372	54	2,760	537	19,725
3	365	1	298	3	77	12	553
121	1,696	25	5,184	28	1,480	157	4,943
1,855	17,805	143	41,928	108	11,991	676	92,197
1,962	18,162	522	40,693	280	8,415	1,389	69,680
70	1,199	180	2,363	110	860	184	7,660
836	7,616	45	16,837	57	3,640	392	26,853
259	2,718	185	3,853	49	501	251	7,469
797	6,629	111	17,639	63	3,414	561	27,698
903	19,772	397	39,563	184	10,503	1,225	66,987
241	1,201	22	4,104	60	1,261	301	7,546
160	3,906	70	12,605	65	3,747	425	16,632
68	973	20	1,745	16	591	94	3,718
434	13,692	285	21,109	43	4,904	405	39,091
1,471	9,263	136	19,718	160	3,505	800	28,283
209	896	15	2,454	20	530	117	3,556
30	236	..	376	13	100	35	624
450	4,782	75	8,285	40	1,408	198	11,827
266	2,240	17	6,410	43	1,042	255	7,858
280	415	4	448	9	126	58	1,139
236	694	25	1,745	35	298	136	3,280
576	2,720	932	9,957	354	2,626	887	13,050
353	2,119	258	7,187	114	1,788	584	9,226
223	600	673	2,770	239	838	302	3,824

Distribution by economic purpose and location (region) of the investment and by terms – disbursements

TDB10430

Source: Supervisory returns
Flows in millions of euros

3rd quarter 2005		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
a. TOTAL	92,695	67	5,617	130	4,337
b. NORTH-WEST ITALY	42,615	1	1,822	41	1,526
Piedmont	5,672	..	311	15	423
Valle d'Aosta	116	..	7	..	10
Liguria	1,597	..	85	2	60
Lombardy	35,230	..	1,419	24	1,034
c. NORTH-EAST ITALY	16,921	15	1,337	47	1,145
Trentino-Alto Adige	1,543	4	135	17	78
Veneto	7,423	2	528	13	565
Friuli-Venezia Giulia	1,355	7	89	3	65
Emilia-Romagna	6,600	1	584	13	438
d. CENTRAL ITALY	22,551	3	1,541	16	1,023
Marche	1,878	..	261	4	116
Tuscany	4,613	..	461	6	392
Umbria	1,316	..	135	1	138
Lazio	14,743	3	683	4	376
e. SOUTHERN ITALY	7,325	1	666	19	488
Abruzzo	1,045	..	215	4	66
Molise	147	1	16	1	11
Campania	3,238	..	153	6	245
Puglia	1,993	..	213	6	122
Basilicata	224	..	19	1	14
Calabria	678	..	51	1	31
f. ISLANDS	3,283	47	251	7	154
Sicily	2,423	37	163	3	81
Sardinia	860	10	87	4	73

Notes:

Banks

Investment in machinery equipment, transport equipment and sundry products		Purchases of buildings				Other uses	
		Dwellings of consumer households		Other buildings			
Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized
430	11,212	53	12,781	38	3,145	320	54,564
149	3,579	4	4,365	11	1,250	58	29,809
39	807	1	982	3	223	17	2,851
..	13	—	23	—	5	1	57
9	103	1	425	3	164	7	738
102	2,657	3	2,935	5	858	33	26,162
129	2,291	22	3,048	13	555	60	8,258
5	126	5	167	8	62	8	929
62	1,209	2	1,338	2	274	26	3,400
14	132	11	269	1	30	6	726
48	824	4	1,274	2	189	20	3,203
52	3,973	12	2,982	4	845	73	12,027
14	100	..	338	2	57	23	963
7	357	..	968	1	248	13	2,159
17	222	..	130	..	72	19	582
14	3,294	12	1,546	1	468	18	8,323
70	1,166	2	1,589	4	261	50	3,008
15	88	—	198	1	40	7	412
1	23	—	30	..	8	..	56
20	775	1	657	1	104	12	1,266
18	196	1	522	2	71	21	820
3	23	—	39	..	7	4	113
12	62	..	142	1	31	5	340
30	203	13	797	6	234	80	1,463
26	155	4	592	4	188	75	1,095
4	49	9	205	1	46	4	368

Distribution by economic purpose and location (region) of the investment and by terms – amounts outstanding

TDB10460

Source: Supervisory returns
Stocks in millions of euros

September 2005		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	12,210	1,692	10,518	5,127	408	4,719
b.	NORTH-WEST ITALY	3,707	354	3,353	1,914	85	1,830
	Piedmont	1,162	118	1,044	609	48	561
	Valle d'Aosta	24	11	13	18	10	8
	Liguria	122	14	107	74	11	63
	Lombardy	2,399	211	2,188	1,213	16	1,197
c.	NORTH-EAST ITALY	3,506	500	3,005	1,329	106	1,223
	Trentino-Alto Adige	395	123	273	120	15	105
	Veneto	1,254	177	1,077	429	35	394
	Friuli-Venezia Giulia	312	64	247	110	13	97
	Emilia-Romagna	1,545	137	1,408	670	43	627
d.	CENTRAL ITALY	2,660	209	2,451	1,172	60	1,112
	Marche	330	49	281	86	4	82
	Tuscany	1,496	62	1,433	745	22	723
	Umbria	303	23	281	140	9	131
	Lazio	531	76	455	201	25	176
e.	SOUTHERN ITALY	1,540	366	1,173	430	76	354
	Abruzzo	185	21	164	69	4	65
	Molise	56	18	38	10	2	9
	Campania	354	81	272	129	17	112
	Puglia	592	105	487	143	21	122
	Basilicata	115	29	87	17	2	15
	Calabria	237	112	126	63	31	32
f.	ISLANDS	798	262	535	282	81	201
	Sicily	479	147	333	77	8	69
	Sardinia	318	116	203	205	73	132

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
4,620	891	3,729	2,463	393	2,070
1,309	263	1,046	484	7	477
439	66	373	114	4	110
4	..	4	2	..	2
34	3	31	14	1	13
831	193	638	354	2	352
1,459	232	1,226	718	162	556
91	6	85	184	101	83
625	120	505	200	21	179
151	23	128	51	28	22
591	83	508	284	11	273
802	104	698	686	45	641
139	23	116	105	21	84
322	26	296	429	14	415
105	9	96	58	4	53
235	45	191	94	6	89
771	204	567	339	86	253
83	11	72	34	6	28
28	6	21	18	10	8
151	38	113	74	26	48
293	67	226	156	17	138
77	19	58	22	8	14
139	62	77	35	18	17
279	89	191	236	93	143
201	64	136	202	75	127
79	24	55	34	18	16

Distribution by economic purpose and location (region) of the investment and by terms – disbursements

TDB10470

Source: Supervisory returns
Flows in millions of euros

3rd quarter 2005		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	1,238	97	1,141	645	3	642
b.	NORTH-WEST ITALY	408	31	377	251	1	251
	Piedmont	140	5	135	93	..	93
	Valle d'Aosta	2	..	1	1	..	1
	Liguria	19	..	19	16	..	16
	Lombardy	248	26	222	141	1	141
c.	NORTH-EAST ITALY	407	24	383	241	..	241
	Trentino-Alto Adige	39	8	32	17	..	17
	Veneto	153	9	144	83	..	83
	Friuli-Venezia Giulia	30	1	29	18	..	18
	Emilia-Romagna	184	7	178	123	..	123
d.	CENTRAL ITALY	224	13	211	101	1	100
	Marche	36	3	32	12	–	12
	Tuscany	99	2	96	49	1	48
	Umbria	40	1	39	17	..	17
	Lazio	50	7	43	24	..	23
e.	SOUTHERN ITALY	127	17	111	38	1	37
	Abruzzo	15	1	14	6	..	6
	Molise	5	..	5	1	–	1
	Campania	43	5	38	16	..	16
	Puglia	40	6	34	10	..	10
	Basilicata	9	1	8	1	–	1
	Calabria	15	4	11	3	–	3
f.	ISLANDS	72	12	60	14	..	14
	Sicily	53	10	44	9	..	9
	Sardinia	18	2	16	5	–	5

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
436	81	355	157	13	143
131	30	101	25	..	25
42	5	37	5	..	5
..	—	..
2	..	2	1	..	1
88	25	62	19	..	19
123	16	107	43	8	35
12	..	12	10	8	2
56	9	47	14	—	14
12	1	11	1	..	1
43	7	37	18	..	18
69	10	59	53	1	52
16	2	14	7	1	6
20	1	19	30	..	30
14	..	13	10	..	10
19	6	13	6	..	6
75	16	60	14	1	14
7	1	6	2	—	2
4	..	4	..	—	..
22	4	18	4	..	4
25	6	20	5	..	5
7	1	6	1	—	1
10	4	7	2	..	2
36	8	28	22	4	18
25	6	19	20	4	16
12	2	9	2	..	2

Distribution by maturity, investment location (region) and type of incentive law – amounts outstanding

TDB10440

Source: Supervisory returns
Stocks in millions of euros

September 2005

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	23,516	1,042	3,899	1,454	3
b.	NORTH-WEST ITALY	5,676	242	1,413	738	..
	Piedmont	1,985	197	340	161	..
	Valle d'Aosta	63	..	1	1	—
	Liguria	341	3	28	21	..
	Lombardy	3,287	42	1,044	555	..
c.	NORTH-EAST ITALY	5,583	37	974	286	2
	Trentino-Alto Adige	1,009	1	17	69	—
	Veneto	1,742	7	474	72	1
	Friuli-Venezia Giulia	945	..	85	31	..
	Emilia-Romagna	1,887	29	398	114	2
d.	CENTRAL ITALY	3,577	59	548	272	..
	Marche	821	..	174	24	—
	Tuscany	995	4	110	71	—
	Umbria	269	..	51	4	—
	Lazio	1,492	54	214	174	..
e.	SOUTHERN ITALY	3,170	598	635	107	..
	Abruzzo	500	48	54	17	..
	Molise	99	6	7	2	—
	Campania	915	203	233	38	..
	Puglia	709	69	143	25	..
	Basilicata	421	259	30	17	—
	Calabria	526	13	168	8	—
f.	ISLANDS	5,510	107	328	52	..
	Sicily	3,183	87	233	20	..
	Sardinia	2,327	20	95	32	—

Notes:

Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
1,515	1,219	6,103	2,253	437	5,278	314	144
276	154	748	548	287	1,206	64	42
111	66	225	243	171	436	36	21
1	36	8	3	..	13	..	—
41	11	82	60	2	93	..	—
123	41	433	242	114	663	28	21
524	278	1,032	625	43	1,736	46	13
22	50	397	30	3	419	1	..
188	85	209	228	6	445	29	3
118	53	151	74	3	421	8	3
196	90	275	294	31	450	8	7
123	208	669	412	9	1,180	98	18
24	36	105	289	1	122	46	..
33	68	193	55	7	430	25	1
5	19	51	40	..	99	..	..
60	84	319	28	1	530	27	17
233	152	329	234	29	762	91	59
52	17	52	78	3	116	63	49
6	6	12	5	2	53	..	..
68	51	131	14	5	164	8	6
43	40	47	121	14	192	15	4
13	10	18	8	3	62	1	..
51	28	68	9	2	175	3	..
359	428	3,325	434	68	394	15	11
164	307	1,975	42	64	281	10	6
195	121	1,350	392	5	113	5	5

Distribution by maturity, investment location (region) and type of incentive law – disbursements

TDB10450

Source: Supervisory returns
Flows in millions of euros

3rd quarter 2005

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	1,240	10	265	45	..
b.	NORTH-WEST ITALY	295	7	85	23	..
	Piedmont	90	5	15	4	—
	Valle d'Aosta	2	—	..	1	—
	Liguria	18	..	1	—	—
	Lombardy	185	2	69	19	..
c.	NORTH-EAST ITALY	318	1	57	15	..
	Trentino-Alto Adige	46	—	..	4	—
	Veneto	111	1	29	7	—
	Friuli-Venezia Giulia	48	..	5	..	..
	Emilia-Romagna	113	..	22	4	—
d.	CENTRAL ITALY	268	..	49	5	..
	Marche	47	—	10	1	—
	Tuscany	135	..	9	2	—
	Umbria	25	..	15	..	—
	Lazio	61	..	16	2	..
e.	SOUTHERN ITALY	172	..	49	2	..
	Abruzzo	42	—	3	..	—
	Molise	5	—	..	—	—
	Campania	40	..	23	—	..
	Puglia	57	..	9	1	..
	Basilicata	9	..	2	—	—
	Calabria	18	—	12	—	—
f.	ISLANDS	188	2	25	..	—
	Sicily	153	2	23	..	—
	Sardinia	35	..	1	..	—

Notes:

Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
62	81	115	171	14	306	172	39
10	8	12	59	1	68	22	14
3	1	1	31	1	20	10	2
..	—	—	..	—
1	..	3	9	—	3	..	—
6	7	8	19	..	45	12	12
26	3	22	45	1	136	12	5
..	..	9	..	—	32	1	—
10	1	1	19	..	38	6	1
7	..	7	2	..	22	4	3
10	1	6	23	..	44	2	1
4	6	14	36	..	45	108	1
1	2	5	24	..	4	1	..
1	3	..	1	..	14	104	1
1	..	..	2	..	6	..	—
1	2	8	9	—	21	3	..
15	7	5	27	3	40	24	16
4	1	..	9	—	9	16	13
..	..	2	..	..	3	..	..
6	2	1	..	..	7	2	2
2	3	2	17	2	15	5	1
1	..	..	1	..	4	1	—
2	..	..	..	..	3	..	—
7	58	62	4	9	16	6	3
5	57	39	2	7	14	3	1
2	1	22	2	2	2	3	2

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns
Flows in millions of euros

3rd quarter 2005

	Total	Banks	SIMs
a. TOTAL SECURITIES	1,361,801	1,160,689	201,112
Italian government securities	553,125	502,109	51,016
<i>of which:</i> BOTs	159,502	153,282	6,220
CCTs	115,745	99,485	16,259
BTPs	234,026	207,710	26,316
Other debt securities	286,911	279,447	7,464
Equity securities	508,414	366,336	142,078
Other securities	13,368	12,815	554
b. TOTAL DERIVATIVE INSTRUMENTS	3,165,685	3,020,783	144,902
Futures	1,354,454	1,276,736	77,718
<i>of which:</i> on Italian government securities	38,638	36,146	2,493
on interest rates	517,415	517,408	6
on stock indices	180,879	116,414	64,465
Swaps and forward rate agreements	1,028,903	1,028,879	25
<i>of which:</i> interest rate swaps	848,495	848,471	25
currency swaps	13,636	13,636	–
forward rate agreements	158,029	158,029	–
Options on securities	91,229	72,919	18,310
<i>of which:</i> on Italian government securities	4,181	4,171	10
on debt securities	4,390	4,390	..
on equity securities	80,669	62,369	18,300
Options on futures or stock indices	273,971	230,967	43,005
<i>of which:</i> on futures on Italian government securities	3,344	3,328	17
on stock indices or futures on stock indices	240,608	198,130	42,479
Foreign currency options	91,754	91,747	7
Interest rate options	173,200	173,200	–
Other derivative instruments	152,173	146,335	5,838

Notes:

The data include transactions with non-residents and interbank transactions. Securities are valued at the contract price (debt securities, ex coupon). For the methods of measuring derivative instruments, see the corresponding item in the glossary. Transactions are considered when they are concluded, even if they have not been settled. The amounts are shown net of commissions.

Banks and securities firms

Banks			SIMs		
July 2005	Aug. 2005	Sept. 2005	July 2005	Aug. 2005	Sept. 2005
374,666	320,295	465,728	72,502	51,523	77,088
151,557	147,399	203,153	18,415	13,571	19,030
47,820	44,086	61,376	2,301	1,545	2,374
31,761	27,311	40,413	6,185	3,933	6,140
60,492	60,994	86,225	9,091	7,403	9,822
98,636	73,895	106,916	2,531	2,033	2,900
119,894	95,537	150,905	51,318	35,785	54,974
4,585	3,468	4,761	237	133	183
897,804	893,568	1,229,410	45,241	41,909	57,753
359,246	368,710	548,781	27,737	20,628	29,352
6,746	10,610	18,789	842	601	1,050
148,907	152,479	216,023	—	—	6
37,042	28,163	51,209	23,329	16,811	24,325
314,906	316,782	397,191	10	6	8
273,897	244,267	330,307	10	6	8
5,896	4,167	3,573	—	—	—
33,070	66,607	58,352	—	—	—
22,452	19,977	30,490	4,355	8,652	5,304
1,472	1,463	1,236	4	3	3
1,175	1,156	2,059	..	—	—
18,756	17,018	26,595	4,351	8,648	5,301
69,902	68,252	92,813	11,437	10,267	21,300
912	1,098	1,318	17	—	—
66,963	57,066	74,100	11,171	10,154	21,154
35,773	22,317	33,656	—	7	..
57,259	44,392	71,549	—	—	—
38,266	53,139	54,930	1,701	2,349	1,788

Assets under management and net fund-raising

TDB40525

Banks, securities firms and asset management companies

Source: Supervisory returns
Stocks and flows in millions of euros

3rd quarter 2005

	Total	Banks	SIMs	AMCs
Assets under management	507,000	158,897	23,969	324,135
Fund-raising	33,485	13,434	1,148	18,903
Redemptions	22,000	10,286	1,082	10,633
Net fund-raising	11,485	3,149	66	8,270

Notes:

The amounts refer only to the portfolio management services provided directly by the intermediaries concerned. The data include transactions with non-residents and interbank transactions. Under a reporting convention the information on the flow of redemptions in the quarter includes the data submitted by intermediaries that are absorbed in a merger or transformed; similarly, the information on the flow of subscriptions in the quarter includes the data submitted by the intermediaries resulting from such operations.

Distribution of portfolio by type of security

TDB40520

Source: Supervisory returns
Stocks and flows in millions of euros

3rd quarter 2005

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTFOLIO	111,755	101,957	493,402
	Italian government securities	33,310	32,614	149,902
	<i>of which:</i> BOTs	9,242	7,465	10,502
	CCTs	7,380	10,143	38,657
	BTPs	13,489	12,119	90,843
	Other debt securities	22,106	17,813	112,087
	<i>of which:</i> in non-euro-area currencies	3,661	3,139	9,680
	Equity securities	11,967	10,980	31,476
	<i>of which:</i> in non-euro-area currencies	1,683	1,551	4,967
	Units of collective investment undertakings	37,636	31,730	198,935
	Other securities and the like	6,736	8,821	1,002

Note:

The amounts refer only to the portfolio management services provided directly by the intermediaries concerned. The data include transactions with non-residents. The portfolio, stated at market values (ex coupon for debt securities), is that resulting at the end of the period from transactions that have been settled.

Banks, securities firms and asset management companies

Banks			SIMs			AMCs		
Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks
36,841	33,385	154,139	9,530	9,656	23,321	65,384	58,916	315,942
13,892	13,106	38,644	903	1,050	3,589	18,514	18,458	107,669
1,466	936	2,334	187	237	328	7,588	6,292	7,839
4,057	4,962	17,300	148	209	970	3,174	4,973	20,387
7,041	5,758	16,328	397	490	1,858	6,051	5,870	72,657
8,038	6,713	28,772	1,774	1,607	9,668	12,294	9,493	73,646
1,634	1,239	3,555	161	102	430	1,867	1,798	5,695
4,770	4,689	9,964	1,036	990	2,589	6,161	5,300	18,924
588	612	1,605	194	167	598	901	772	2,765
9,693	8,333	76,411	1,646	1,542	7,290	26,297	21,855	115,234
448	544	347	4,170	4,466	186	2,118	3,810	469

Distribution of portfolio by type of security and customer sectors of economic activity

TDB40530		Securities firms			
Source: Supervisory returns Percentages					
September 2005	Total	Financial companies	Non-financial companies	Households	Other sectors of economic activity
a. TOTAL PORTFOLIO	100.00	12.94	7.73	75.87	3.46
Italian government securities	100.00	31.61	2.23	60.60	5.56
<i>of which: BOTs</i>	<i>100.00</i>	<i>51.50</i>	<i>1.25</i>	<i>31.78</i>	<i>15.47</i>
CCTs	100.00	33.95	2.93	62.44	0.69
BTPs	100.00	20.52	1.65	72.32	5.51
Other debt securities	100.00	4.56	6.56	87.01	1.87
Equity securities	100.00	9.97	8.52	78.89	2.61
Units of collective investment undertakings	100.00	14.07	11.37	69.75	4.81
Other financial instruments	100.00	70.51	17.00	12.49	..

Notes:

Shares are stated at market values, debt securities at nominal value. Transactions carried out by intermediaries with their own dealing and portfolio asset management units are allocated to the "Other sectors of economic activity".

Asset under management and net fund-raising

TDB40548

Collective investment undertakings

Source: Supervisory returns
Stocks and flows in millions of euros

3rd quarter 2005

	Net assets	Subscriptions	Redemptions	Net fund-raising	Income/profit distributed
TOTAL	360,981	34,732	35,179	-446	141
Equity	73,706	5,705	6,615	-909	-
Balanced	32,403	2,067	1,470	597	-
Bond	167,702	16,490	15,129	1,361	141
Liquidity	74,453	8,695	11,124	-2,429	-
Flexible	12,718	1,775	840	935	-

Notes:

The data refer to Italian harmonized open-end collective investment undertakings. The data include transactions with non-residents. Under a reporting convention the information on the flow of redemptions in the quarter includes the data submitted by collective investment undertakings that are absorbed in a merger; similarly, the information on the flow of subscriptions in the quarter includes the data submitted by the collective investment undertakings resulting from such operations.

Distribution of portfolio by type of security and operational specialization

TDB40543

Source: Supervisory returns
Stocks and flows in millions of euros

3rd quarter 2005	Total portfolio	Italian government securities	of which		
			BOTs	CCTs	BTPs
a. TOTAL					
Purchases in the quarter	99,513	38,848	14,837	4,695	15,048
Sales in the quarter	97,564	40,032	12,683	4,553	18,910
End-quarter stocks	326,666	120,546	23,973	39,927	45,809
b. EQUITY					
Purchases in the quarter	24,258	903	266	340	192
Sales in the quarter	24,768	664	191	141	215
End-quarter stocks	69,057	1,120	246	467	234
c. BALANCED					
Purchases in the quarter	10,200	2,046	704	52	1,149
Sales in the quarter	8,986	1,330	400	113	717
End-quarter stocks	29,848	6,072	784	1,042	3,833
d. BOND					
Purchases in the quarter	41,147	18,833	5,461	2,570	8,690
Sales in the quarter	38,085	19,062	3,369	2,858	11,311
End-quarter stocks	158,143	62,141	6,181	17,626	31,361
e. LIQUIDITY					
Purchases in the quarter	17,220	15,334	8,034	1,349	4,185
Sales in the quarter	19,861	17,553	8,407	1,325	5,811
End-quarter stocks	57,543	47,308	15,870	19,541	8,809
f. FLEXIBLE					
Purchases in the quarter	6,689	1,731	372	384	832
Sales in the quarter	5,864	1,422	315	117	856
End-quarter stocks	12,076	3,906	892	1,250	1,572

Notes:

The data refer to Italian harmonized open-end collective investment undertakings. The data include transactions with non-residents. The portfolio stated at market values (ex coupon for debt securities), is that resulting at the end of the period, including transactions that have still to be settled.

Collective investment undertakings

Other debt securities	of which:		Equity securities	of which:		Other securities
	in non-euro-area currencies			in non-euro-area currencies		

Distribution by type of instrument

TDB40580

Source: Supervisory returns
Stocks in millions of euros

		SIMs		
		July 2005	Aug. 2005	Sept. 2005
a.	TOTAL	5,103	4,896	4,543
b.	ON DEBT SECURITIES AND INTEREST RATES			
	Futures	29	17	39
	Options bought	134	134	—
	Options sold	313	312	176
	Interest rate swaps	1,162	860	858
	Forward rate agreements	—	—	—
c.	ON EQUITY SECURITIES			
	Futures	114	121	121
	Options bought	1,390	1,420	1,534
	Options sold	1,356	1,413	1,547
d.	ON EXCHANGE RATES AND GOLD			
	Options bought	—	—	—
	Options sold	—	—	—
	Currency swaps	10	10	10
	Domestic currency swaps	—	—	—
e.	OTHER DERIVATIVE INSTRUMENTS	597	609	257

Notes:

The data include transactions with non-residents and interbank transactions. Transactions “with exchange of capital” are valued at the agreed price, those “without exchange of capital”, at their notional value. The transactions involving gold carried out by SIMs are included in the residual item “Other derivative instruments”.

Banks and securities firms

Banks

Units operating in Italy

Units operating abroad

July 2005	Aug. 2005	Sept. 2005	July 2005	Aug. 2005	Sept. 2005
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7,099,121	7,120,798	7,425,647	62,195	63,036	71,809
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300,679	311,231	305,900	10,076	13,353	23,329
650,978	660,716	680,518	2,380	2,334	612
759,285	768,473	859,942	1,868	1,840	1,749
4,353,168	4,348,440	4,562,243	39,532	37,683	37,683
407,487	424,480	392,535	813	717	1,374

6,830	8,373	7,802	–	–	–
158,857	162,657	162,076	3,061	2,882	2,694
208,692	212,497	215,012	1,689	1,826	1,784

87,653	74,550	77,233	493	353	493
96,444	82,245	88,828	533	327	474
46,663	46,488	49,200	1,679	1,639	1,590
6,075	5,546	5,502	–	–	–
16,310	15,102	18,855	73	83	26

Distribution by type of security and manner of placement

TDB40560

Banks and securities firms

Source: Supervisory returns
Stocks and flows in millions of euros

3rd quarter 2005

3rd quarter 2005		Securities placed in the quarter					Securities to be placed
		Totale	Banks		SIMs		
			with guarantee	without guarantee	with guarantee	without guarantee	
a.	TOTAL	51,964	7,122	42,785	227	1,831	64
	Italian government securities	2,400	1,660	730	–	10	2
	<i>of which:</i> BOTs	12	..	3	–	10	–
	CCTs	345	244	101	–	–	1
	BTPs	1,710	1,157	553	–	..	2
	Other debt securities	12,753	4,381	8,166	165	42	52
	Equity securities	1,515	980	443	62	29	2
	Other securities	35,296	101	33,445	..	1,750	8

Notes:

The data include transactions with non-residents and interbank transactions. Securities placed are valued at the placement price, those to be placed at the issue price. The data for SIMs do not include transactions involving warrants.

Information on customers

TDB30100

Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking LawSource: Central Credit Register
Stocks in millions of euros

	Total		Banks		Financial intermediaries	
	June 2005	Sept. 2005	June 2005	Sept. 2005	June 2005	Sept. 2005
a. NUMBER OF BORROWERS	3,177,046	3,261,424	2,866,744	2,938,625	504,734	519,928
<i>of which: joint</i>	877,627	910,679	779,811	806,904	104,799	111,640
b. LOAN FACILITIES						
<i>facilities granted</i>	1,605,295	1,630,819	1,482,331	1,504,254	122,963	126,566
<i>used margin</i>	1,097,868	1,108,509	992,286	999,313	105,582	109,195
<i>overshoot</i>	33,173	32,128	30,943	29,864	2,230	2,264
<i>unused margin</i>	540,599	554,439	520,989	534,804	19,611	19,635
<i>of which: matched loans</i>						
<i>facilities granted</i>	287,904	292,081	257,692	262,085	30,211	29,996
<i>used margin</i>	144,151	140,328	126,427	123,087	17,724	17,241
term loans						
<i>facilities granted</i>	1,008,873	1,035,236	917,338	939,995	91,535	95,242
<i>used margin</i>	821,479	836,771	734,843	746,188	86,636	90,583
revocable loans						
<i>facilities granted</i>	308,518	303,502	307,301	302,175	1,217	1,328
<i>used margin</i>	132,238	131,410	131,016	130,039	1,222	1,371
c. GUARANTEES GRANTED TO CUSTOMERS						
<i>facilities granted</i>	153,812	162,661	151,924	160,677	1,888	1,984
<i>used margin</i>	117,003	123,339	115,147	121,361	1,856	1,978
d. BAD DEBTS	85,980	86,468	54,961	55,945	31,020	30,523
e. NUMBER OF GUARANTORS	1,686,104	1,727,215	1,546,081	1,580,216	188,293	196,923
<i>of which: joint</i>	564,744	574,295	530,019	537,705	46,348	48,637
f. PERSONAL SECURITY PROVIDED BY CUSTOMERS	433,342	440,467	382,429	387,594	50,913	52,874

Notes:

The data include transactions with non-resident customers.

Distribution by customer location (geographical area) and segment of economic activity

TDC30020

Banks

Source: Central Credit Register
Stocks in millions of euros

September 2005

	Facilities granted	of which: short-term	Used margin	of which: short-term	in non-euro-area currencies	with real security
a. ITALY	1,459,658	803,597	969,337	401,321	16,965	375,468
General government	82,710	23,325	53,810	8,128	232	930
Financial companies	215,131	159,237	130,488	93,653	2,139	8,380
Non-financial companies	935,747	570,747	581,013	269,377	12,567	201,353
<i>of which:</i> industry	369,774	259,425	202,771	108,520	6,344	45,501
building	105,736	56,057	73,378	31,678	538	38,550
services	446,311	247,706	294,444	124,920	5,616	112,167
Producer households	52,432	21,422	43,579	12,968	417	27,139
Consumer households and nec	170,779	27,726	158,360	16,803	1,597	136,170
b. NORTH-WEST ITALY	617,603	357,600	387,898	167,165	6,877	138,624
General government	15,554	6,851	9,815	2,624	65	277
Financial companies	135,893	101,513	73,753	49,878	1,506	6,137
Non-financial companies	387,377	232,099	233,303	104,677	4,523	73,804
<i>of which:</i> industry	156,421	107,228	84,590	42,726	2,181	19,011
building	32,519	17,376	22,806	9,666	131	11,785
services	195,772	106,018	123,883	51,394	2,177	42,078
Producer households	15,540	6,245	12,919	3,762	110	8,145
Consumer households and nec	62,113	10,297	57,479	6,115	665	49,784
c. NORTH-EAST ITALY	361,395	211,565	243,587	109,997	5,302	97,600
General government	8,751	3,576	5,254	689	–	108
Financial companies	32,265	20,578	22,863	17,529	287	838
Non-financial companies	258,432	170,851	160,521	81,597	4,179	54,586
<i>of which:</i> industry	114,094	83,476	63,710	35,732	2,391	13,276
building	30,987	18,394	20,624	10,273	236	9,908
services	108,015	65,656	72,627	33,982	1,532	29,782
Producer households	16,560	7,264	13,673	4,494	228	8,109
Consumer households and nec	44,673	9,062	40,676	5,559	603	33,563
d. CENTRAL ITALY	332,378	161,611	229,061	85,909	3,244	85,587
General government	45,895	6,659	30,999	2,632	166	499
Financial companies	42,013	33,888	30,923	24,681	345	1,207
Non-financial companies	194,823	111,691	121,417	52,736	2,468	45,872
<i>of which:</i> industry	67,455	47,711	33,421	19,004	1,335	6,860
building	26,723	12,661	18,854	7,453	79	10,421
services	97,363	50,002	66,427	25,455	1,042	26,994
Producer households	10,255	3,664	8,831	2,306	61	5,840
Consumer households and nec	39,044	5,624	36,586	3,509	203	31,938

Distribution by customer location (geographical area) and segment of economic activity

TDC30020			Banks				
		of which:		of which:			
		Facilities granted	short-term	Used margin	short-term	in non-euro-area currencies	with real security
e.	SOUTHERN ITALY	103,628	51,518	75,468	26,870	1,125	36,404
	General government	8,915	3,557	5,777	1,033	–	24
	Financial companies	4,097	2,747	2,216	1,181	..	173
	Non-financial companies	66,462	40,398	45,382	21,827	995	18,129
	of which: industry	24,124	16,140	15,615	8,489	300	4,495
	building	10,865	5,725	7,671	3,164	81	4,272
	services	29,960	17,725	20,849	9,640	612	8,768
	Producer households	6,577	2,838	5,381	1,646	15	3,330
	Consumer households and nec	17,100	1,817	16,323	1,111	114	14,463
f.	ISLANDS	44,655	21,303	33,322	11,380	417	17,254
	General government	3,595	2,682	1,965	1,151	–	22
	Financial companies	864	512	733	385	..	25
	Non-financial companies	28,653	15,708	20,390	8,540	401	8,961
	of which: industry	7,680	4,870	5,435	2,569	136	1,859
	building	4,643	1,901	3,423	1,122	11	2,164
	services	15,201	8,305	10,659	4,449	253	4,545
	Producer households	3,500	1,412	2,776	760	3	1,714
	Consumer households and nec	7,848	927	7,296	509	12	6,423

Notes:

Distribution by total credit granted

TDB30118

Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law

Source: Central Credit Register
 Stocks in millions of euros
 Size classes in euros

September 2005

	from 75,000 to 125,000	from 125,000 to 250,000	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	from 5,000,000 to 25,000,000	more than 25,000,000
Number of borrowers	1,047,300	602,026	208,059	121,149	89,160	32,452	25,874	5,316
Facilities granted	100,660	99,915	71,574	84,241	137,022	112,283	256,488	717,068
Used margin	93,609	88,737	54,409	60,325	95,156	75,939	164,830	435,398
<i>of which: backed by real security</i>	<i>80,022</i>	<i>69,501</i>	<i>28,698</i>	<i>25,610</i>	<i>37,349</i>	<i>27,789</i>	<i>52,100</i>	<i>71,232</i>
Unused margin	8,217	12,536	18,799	25,860	44,549	38,572	96,219	292,059
Overshoot	1,165	1,357	1,633	1,944	2,684	2,228	4,561	10,389

Note:

Distribution by total credit used

TDB30125								Banks
Source: Central Credit Register Stocks in millions of euros Size classes in euros								
September 2005	from 75,000 to 125,000	from 125,000 to 250,000	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	from 5,000,000 to 25,000,000	more than 25,000,000
Number of borrowers	890,425	529,649	162,788	85,880	58,348	20,017	14,446	2,658
Facilities granted	95,111	105,295	78,824	86,634	132,592	102,841	219,978	565,942
Used margin	85,931	87,796	56,140	59,937	89,369	69,019	141,819	368,899
<i>of which: backed by real security</i>	71,985	65,936	29,429	27,093	38,600	27,622	50,227	61,069
Unused margin	10,559	19,380	24,690	28,917	46,383	36,218	82,979	207,528
Overshoot	1,379	1,881	2,006	2,220	3,160	2,396	4,820	10,486

Notes:

Distribution by type of transaction and total credit granted

TDB30135		Banks							
Source: Central Credit Register Stocks in millions of euros Size classes in euros									
September 2005		from 75,000 to 125,000	from 125,000 to 250,000	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	from 5,000,000 to 25,000,000	more than 25,000,000
a. SHORT-TERM LOANS: in euros									
Facilities granted		14,219	22,434	34,602	46,430	76,473	64,088	149,830	379,303
Used margin		7,081	11,409	17,588	23,792	39,030	32,297	70,536	182,550
of which: backed by real security		727	1,379	2,184	3,065	5,251	4,092	6,640	10,154
Overshoot		800	988	1,242	1,441	2,085	1,575	3,239	7,095
b. SHORT-TERM LOANS: in non-euro-area currencies									
Facilities granted		115	245	418	664	1,333	1,253	3,292	5,901
Used margin		113	245	405	643	1,276	1,214	3,115	5,234
of which: backed by real security		15	41	70	124	209	187	330	250
Overshoot		9	22	25	45	78	81	223	731
c. MEDIUM AND LONG-TERM LOANS: in euros									
Facilities granted		76,930	71,421	33,118	30,982	46,590	36,414	77,260	275,171
Used margin		76,613	70,741	32,333	29,579	43,179	32,846	68,826	205,349
of which: backed by real security		70,371	63,374	25,676	22,122	31,539	23,090	44,212	55,570
Overshoot		304	353	322	332	435	313	639	1,799
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies									
Facilities granted		249	199	126	165	267	222	489	3,508
Used margin		250	199	127	168	267	223	471	2,860
of which: backed by real security		229	148	40	35	81	78	220	1,250
Overshoot		2	2	2	6	4	3	6	23

Note:

Distribution by customer location (region) and total credit granted

TDB30145

Banks

Source: Central Credit Register
Stocks in millions of euros
Size classes in euros

September 2005

	from 75,000 to 125,000	from 125,000 to 250,000	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	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL								
Number of borrowers	951,276	567,292	198,852	112,835	81,244	29,503	23,327	4,719
Facilities granted	91,513	94,298	68,264	78,240	124,662	101,977	230,871	663,884
Used margin	84,057	82,595	50,453	54,181	83,752	66,579	142,948	395,993
b. PIEMONTE								
Number of borrowers	80,890	42,529	14,643	8,066	5,711	2,055	1,661	326
Facilities granted	7,736	7,060	5,010	5,587	8,803	7,109	16,758	48,572
Used margin	7,126	6,078	3,565	3,735	5,582	4,397	9,902	27,573
c. VALLE D'AOSTA								
Number of borrowers	1,970	1,238	451	246	117	36	29	9
Facilities granted	190	209	153	167	176	129	271	1,075
Used margin	166	173	111	108	118	83	188	819
d. LIGURIA								
Number of borrowers	24,502	14,256	4,497	2,173	1,390	521	417	79
Facilities granted	2,353	2,366	1,537	1,492	2,120	1,788	4,287	6,904
Used margin	2,186	2,125	1,176	1,054	1,396	1,136	2,562	4,164
e. LOMBARDY								
Number of borrowers	227,045	136,846	45,876	27,284	20,568	7,952	6,774	1,638
Facilities granted	21,963	22,554	15,760	18,939	31,713	27,566	68,654	276,957
Used margin	20,329	19,861	11,359	12,650	20,408	17,231	40,775	157,157
f. TRENTINO-ALTO ADIGE								
Number of borrowers	23,245	19,891	9,080	5,060	3,506	1,158	769	107
Facilities granted	2,247	3,404	3,093	3,498	5,323	3,988	7,078	7,322
Used margin	1,849	2,757	2,348	2,587	3,884	2,916	4,797	3,749
g. VENETO								
Number of borrowers	97,347	61,804	23,534	14,458	10,848	3,904	3,005	514
Facilities granted	9,419	10,265	8,139	10,044	16,648	13,433	29,447	41,237
Used margin	8,578	8,915	5,968	6,919	11,242	8,797	17,836	25,563
h. FRIULI-VENEZIA GIULIA								
Number of borrowers	24,488	12,362	4,581	2,712	2,028	725	568	81
Facilities granted	2,348	2,044	1,577	1,888	3,139	2,513	5,584	7,260
Used margin	2,174	1,776	1,161	1,305	2,068	1,597	3,265	4,524
i. EMILIA-ROMAGNA								
Number of borrowers	94,440	63,246	23,265	13,816	10,459	3,788	3,072	623
Facilities granted	9,136	10,533	8,010	9,571	16,062	13,087	30,354	61,801
Used margin	8,187	9,051	5,640	6,249	10,173	8,158	17,997	39,246
l. MARCHE								
Number of borrowers	30,175	18,208	7,456	4,267	2,913	1,049	715	98
Facilities granted	2,913	3,041	2,583	2,961	4,463	3,616	6,884	8,978
Used margin	2,640	2,616	1,889	2,038	3,022	2,330	4,341	5,835

Distribution by customer location (region) and total credit granted

TDB30145		Banks						
		from 75,000 to 125,000	from 125,000 to 250,000	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	from 5,000,000 to 25,000,000 more than
m.	TUSCANY							
	Number of borrowers	69,470	47,513	16,753	9,486	6,715	2,314	267
	Facilities granted	6,723	7,950	5,779	6,603	10,229	7,998	29,148
	Used margin	6,172	7,084	4,481	4,853	7,328	5,424	19,902
n.	UMBRIA							
	Number of borrowers	13,944	7,453	3,201	1,785	1,218	433	54
	Facilities granted	1,329	1,262	1,100	1,236	1,858	1,523	3,369
	Used margin	1,231	1,118	873	951	1,369	1,060	2,310
o.	LAZIO							
	Number of borrowers	88,471	56,498	15,431	7,044	4,774	1,749	484
	Facilities granted	8,519	9,406	5,195	4,848	7,314	6,050	132,856
	Used margin	8,135	8,678	4,170	3,552	5,335	4,300	79,895
p.	ABRUZZO							
	Number of borrowers	16,226	7,881	3,145	1,777	1,268	474	64
	Facilities granted	1,544	1,312	1,089	1,242	1,954	1,629	3,619
	Used margin	1,407	1,119	793	867	1,334	1,090	2,251
q.	MOLISE							
	Number of borrowers	2,384	1,247	523	278	208	68	6
	Facilities granted	226	212	182	194	323	221	537
	Used margin	204	179	131	137	215	143	278
r.	CAMPANIA							
	Number of borrowers	44,584	24,103	7,683	4,170	2,825	1,053	127
	Facilities granted	4,263	3,997	2,629	2,876	4,355	3,684	15,484
	Used margin	3,945	3,553	2,021	2,088	3,060	2,586	10,157
s.	PUGLIA							
	Number of borrowers	37,867	17,399	6,008	3,309	2,251	766	78
	Facilities granted	3,597	2,875	2,063	2,299	3,425	2,633	5,404
	Used margin	3,344	2,531	1,551	1,635	2,399	1,820	3,191
t.	BASILICATA							
	Number of borrowers	3,557	1,835	784	484	318	101	11
	Facilities granted	334	309	271	335	490	344	879
	Used margin	302	267	197	239	340	224	757
u.	CALABRIA							
	Number of borrowers	12,175	6,391	2,450	1,343	746	265	22
	Facilities granted	1,154	1,074	842	924	1,114	905	1,452
	Used margin	1,043	923	621	671	819	638	916
v.	SICILY							
	Number of borrowers	42,281	19,441	6,846	3,617	2,485	794	89
	Facilities granted	3,984	3,237	2,345	2,520	3,799	2,746	7,413
	Used margin	3,600	2,725	1,679	1,727	2,609	1,876	4,968
z.	SARDINIA							
	Number of borrowers	16,215	7,151	2,645	1,460	896	298	42
	Facilities granted	1,536	1,187	905	1,018	1,355	1,016	3,619
	Used margin	1,437	1,064	719	815	1,049	772	2,735

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30170

Source: Central Credit Register
Stocks in millions of euros

September 2005

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	1,819,531	1,257,514	35,893
b.	GENERAL GOVERNMENT	85,812	56,865	669
	Central government	33,500	22,789	163
	Local government	52,142	34,062	506
	Social security funds	170	14	1
c.	FINANCIAL COMPANIES	340,800	222,381	7,847
	Monetary financial institutions	124,088	90,623	2,430
	Other financial intermediaries	188,806	120,395	4,149
	Financial auxiliaries	25,694	10,164	1,177
	Insurance companies and pension funds	2,213	1,198	91
d.	NON-FINANCIAL COMPANIES	1,035,733	665,684	20,431
	Public companies	17,179	5,641	289
	Private companies	912,111	581,757	17,786
	Associations of non-financial companies	2,873	1,756	55
	Craft non-financial quasi-companies	37,608	26,793	787
	Other non-financial quasi-companies	65,962	49,738	1,513
e.	HOUSEHOLDS	234,900	214,755	4,038
	Producer households	57,258	47,414	1,630
	Consumer households	177,642	167,341	2,408
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	8,548	6,159	295
g.	REST OF THE WORLD	109,698	88,659	2,528
	General government	1,853	806	161
	Monetary financial institutions	65,247	58,806	1,338
	Other financial institutions	22,642	17,329	691
	Non-financial companies	18,460	10,925	300
	Households	890	749	33
	Non-profit institutions serving households	13	10	..
	International organizations and other institutions	593	32	4
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	168	88	5

Notes:

The data include transactions with non-resident customers and interbank transactions.

Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law

Banks			Financial intermediaries		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
1,692,456	1,147,765	33,538	127,075	109,749	2,355
82,710	53,810	554	3,102	3,054	115
33,247	22,488	105	253	302	57
49,295	31,310	449	2,847	2,751	57
169	12	1	1	1	..
338,712	220,560	7,559	2,088	1,821	288
123,581	90,072	2,339	507	552	91
187,412	119,271	3,955	1,395	1,124	194
25,530	10,042	1,174	164	122	3
2,189	1,175	91	23	23	..
935,747	581,013	18,692	99,985	84,671	1,738
16,772	5,339	272	407	301	18
823,828	507,696	16,184	88,283	74,061	1,602
2,455	1,475	53	418	281	2
33,026	22,458	754	4,582	4,335	33
59,666	44,045	1,430	6,296	5,693	83
215,036	196,098	3,877	19,864	18,657	161
52,432	43,579	1,552	4,826	3,835	77
162,604	152,519	2,325	15,037	14,822	83
8,009	5,756	273	539	403	22
108,609	87,801	2,503	1,088	858	25
1,853	806	161	..	..	..
65,245	58,804	1,338	2	2	—
22,527	17,239	691	115	91	..
17,580	10,241	277	880	685	23
807	676	31	83	73	2
13	10	..	—	—	—
585	24	4	8	8	..
165	86	5	3	3	..

Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register
Stocks in millions of euros

September 2005

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	1,092,991	713,098	22,060
	Agricultural, forestry and fishery products	27,717	22,749	838
	Fuel and power products	49,037	23,941	735
	Ores and metals	16,794	9,432	220
	Non-metallic minerals and products	26,994	15,299	379
	Chemical products	21,235	10,855	336
	Metal products, except transport equipment	44,760	27,499	737
	Agricultural and industrial machinery	43,805	25,003	791
	Office and data processing machines, etc.	6,674	3,930	142
	Electrical goods	27,731	15,778	587
	Transport equipment	19,930	11,230	241
	Food and tobacco products	41,732	25,489	693
	Textiles, clothing and footwear	46,039	26,594	1,144
	Paper and paper products	24,452	15,984	328
	Rubber and plastic products	17,863	10,909	303
	Other manufactured products	29,628	19,339	726
	Building and construction	121,215	86,444	3,454
	Wholesale and retail trade services, recovery and repair services	180,960	111,151	3,316
	Lodging and catering services	28,605	24,260	588
	Inland transport services	19,474	14,326	313
	Maritime and air transport services	9,909	7,345	102
	Auxiliary transport services	15,531	9,963	245
	Communication services	31,662	20,053	106
	Other market services	241,244	175,527	5,737

Notes:

Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law

Banks			Financial intermediaries		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
988,179	624,592	20,245	104,812	88,506	1,816
27,050	22,164	824	667	585	14
47,905	23,102	728	1,132	839	7
15,115	8,187	201	1,679	1,245	19
25,129	13,665	358	1,864	1,634	21
19,665	9,583	317	1,570	1,272	19
38,622	22,039	672	6,139	5,460	65
38,539	20,531	774	5,265	4,472	18
5,887	3,267	108	787	663	34
23,658	12,878	529	4,074	2,899	59
16,122	8,528	217	3,808	2,702	23
39,525	23,771	665	2,207	1,718	27
43,049	23,983	1,097	2,990	2,610	46
21,508	13,310	295	2,944	2,674	33
15,543	8,858	281	2,320	2,051	23
27,464	17,424	708	2,164	1,914	19
112,404	78,585	2,894	8,811	7,859	560
162,007	96,770	3,148	18,953	14,381	168
26,765	22,573	552	1,840	1,688	36
15,792	10,902	264	3,683	3,425	49
8,885	6,521	86	1,024	824	16
12,990	7,601	238	2,540	2,362	7
30,771	19,278	92	891	774	15
213,782	151,072	5,198	27,462	24,454	540

Distribution by customer segment of economic activity and total credit granted

TDB30155		Banks						
Source: Central Credit Register								
Stocks in millions of euros								
Size classes in euros								
September 2005	from 75,000 to 125,000	from 125,000 to 250,000	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	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL								
Number of borrowers	951,276	567,292	198,852	112,835	81,244	29,503	23,327	4,719
Facilities granted	91,513	94,298	68,264	78,240	124,662	101,977	230,871	663,884
Used margin	84,057	82,595	50,453	54,181	83,752	66,579	142,948	395,993
b. GENERAL GOVERNMENT								
Number of borrowers	591	1,109	1,221	1,149	971	430	524	281
Facilities granted	58	203	436	813	1,526	1,520	6,311	71,840
Used margin	39	119	233	417	817	890	3,148	48,042
c. FINANCIAL COMPANIES								
Number of borrowers	793	749	606	409	488	237	444	398
Facilities granted	76	131	204	280	778	827	4,964	207,861
Used margin	51	96	139	208	525	525	3,195	125,397
d. NON-FINANCIAL COMPANIES								
Number of borrowers	119,144	124,802	114,528	88,450	71,478	27,428	21,782	3,972
Facilities granted	11,359	22,304	40,388	61,901	110,464	94,984	214,608	378,633
Used margin	7,674	15,357	27,078	41,338	73,038	61,553	132,946	219,075
<i>of which: industry</i>								
Number of borrowers	30,583	32,987	33,338	27,499	23,363	10,001	9,167	1,832
Facilities granted	2,915	5,946	11,886	19,414	36,440	34,912	92,777	165,265
Used margin	1,778	3,722	7,143	11,456	21,159	19,881	51,444	85,649
<i>of which: building</i>								
Number of borrowers	16,101	18,793	19,448	15,929	12,761	4,454	2,767	333
Facilities granted	1,541	3,370	6,841	11,099	19,502	15,340	25,535	22,369
Used margin	991	2,318	4,735	7,813	13,870	10,857	17,663	14,559
<i>of which: services</i>								
Number of borrowers	69,941	70,270	59,225	43,142	33,786	12,303	9,395	1,766
Facilities granted	6,662	12,494	20,776	30,071	52,083	42,394	92,213	188,895
Used margin	4,718	8,931	14,499	21,013	36,097	29,036	60,908	117,514
e. PRODUCER HOUSEHOLDS								
Number of borrowers	102,379	76,176	30,896	11,607	4,388	676	160	5
Facilities granted	9,821	13,052	10,481	7,888	6,311	2,201	1,287	153
Used margin	8,469	11,249	8,410	6,224	5,033	1,769	1,035	81
f. CONSUMER HOUSEHOLDS AND NEC								
Number of borrowers	720,091	359,548	50,341	10,938	3,858	722	411	62
Facilities granted	69,411	57,785	16,341	7,174	5,501	2,411	3,661	5,002
Used margin	67,148	55,048	14,256	5,853	4,283	1,815	2,602	3,391

Notes:

Distribution by customer location (geographical area) and segment of economic activity

TDC30030								Banks
Source: Central Credit Register Stocks in millions of euros								
September 2005	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Number of borrowers	22	936	120,633	35,059	17,308	65,383	105,847	388,415
Bad debts	16	709	33,933	12,309	7,040	13,358	7,828	11,727
b. NORTH-WEST ITALY								
Number of borrowers	–	383	32,516	10,261	3,709	18,219	21,450	84,622
Bad debts	–	250	8,281	3,397	1,079	3,675	1,389	2,835
c. NORTH-EAST ITALY								
Number of borrowers	–	154	21,532	7,192	2,576	11,369	14,743	52,463
Bad debts	–	60	6,567	3,341	842	2,237	966	1,531
d. CENTRAL ITALY								
Number of borrowers	2	229	30,510	8,474	4,706	16,795	21,067	88,303
Bad debts	..	246	9,924	2,813	2,747	4,087	1,563	2,851
e. SOUTHERN ITALY								
Number of borrowers	18	103	23,490	6,590	3,964	11,859	30,371	105,070
Bad debts	16	86	6,309	2,057	1,636	2,186	2,513	2,798
f. ISLANDS								
Number of borrowers	2	67	12,585	2,542	2,353	7,141	18,216	57,957
Bad debts	..	67	2,853	702	736	1,173	1,396	1,711

Notes:

Distribution by customer branch of economic activity

TDB30220

Banks

Source: Central Credit Register
Stocks in millions of euros

September 2005

	Number of borrowers	Bad debts
a. TOTAL	226,480	41,761
Agricultural, forestry and fishery products	13,337	2,497
Fuel and power products	364	38
Ores and metals	723	253
Non-metallic minerals and products	3,353	703
Chemical products	1,275	429
Metal products, except transport equipment	6,281	1,467
Agricultural and industrial machinery	3,491	981
Office and data processing machines, etc.	1,525	230
Electrical goods	3,731	732
Transport equipment	1,677	527
Food and tobacco products	7,232	3,579
Textiles, clothing and footwear	12,460	2,318
Paper and paper products	3,045	594
Rubber and plastic products	1,910	476
Other manufactured products	8,290	1,331
Building and construction	33,373	8,502
Wholesale and retail trade services, recovery and repair services	70,696	8,459
Lodging and catering services	14,618	1,345
Inland transport services	7,323	657
Maritime and air transport services	186	306
Auxiliary transport services	2,265	549
Communication services	509	61
Other market services	28,816	5,726

Notes:

Distribution by customer sector and sub-sector of economic activity

TDB30230

Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law

Source: Central Credit Register
Stocks in millions of euros

September 2005

	Total	Banks	Financial intermediaries
a. TOTAL	86,565	56,041	30,524
b. GENERAL GOVERNMENT	19	16	3
Central government	1	1	..
Local government	18	15	3
Social security funds	–	–	–
c. FINANCIAL COMPANIES	1,476	709	766
Monetary financial institutions	1	1	–
Other financial intermediaries	1,341	667	674
Financial auxiliaries	129	38	91
Insurance companies and pension funds	6	4	2
d. NON-FINANCIAL COMPANIES	53,754	33,933	19,821
Public companies	137	97	40
Private companies	44,198	27,864	16,335
Associations of non-financial companies	226	118	108
Craft non-financial quasi-companies	2,194	1,594	600
Other non-financial quasi-companies	7,000	4,261	2,739
e. HOUSEHOLDS	28,756	19,356	9,400
Producer households	11,994	7,828	4,167
Consumer households	16,761	11,528	5,234
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	258	195	63
g. REST OF THE WORLD	1,233	1,187	46
General government	1	1	–
Monetary financial institutions	162	160	1
Other financial institution	323	318	5
Non-financial companies	667	639	29
Households	80	70	10
Non-profit institutions serving households	–	–	–
International organizations and other institutions	..	..	..
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS	4	4	..

Notes:

The data include transactions with non-resident customers and interbank transactions.

Distribution by customer location (region)

TDB30240

Banks

Source: Central Credit Register
Flows in millions of euros

3rd quarter 2005

		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	37,744	1,176	23,910	438
b.	NORTH-WEST ITALY	9,668	393	5,981	117
	Piedmont	3,040	88	2,018	32
	Valle d'Aosta	87	2	45	1
	Liguria	1,049	24	622	14
	Lombardy	5,492	278	3,296	70
c.	NORTH-EAST ITALY	6,331	293	3,872	88
	Trentino-Alto Adige	409	40	289	11
	Veneto	2,474	134	1,468	37
	Friuli-Venezia Giulia	650	23	417	6
	Emilia-Romagna	2,798	95	1,698	34
d.	CENTRAL ITALY	7,642	237	5,216	104
	Marche	945	34	465	9
	Tuscany	2,502	96	1,649	37
	Umbria	507	15	275	8
	Lazio	3,688	92	2,827	50
e.	SOUTHERN ITALY	8,933	171	5,617	72
	Abruzzo	785	18	524	6
	Molise	164	3	106	1
	Campania	4,344	69	2,450	29
	Puglia	2,193	48	1,462	22
	Basilicata	218	6	172	3
	Calabria	1,229	27	903	11
f.	ISLANDS	5,170	83	3,224	58
	Sicily	4,050	61	2,683	48
	Sardinia	1,120	22	541	9

Notes:

The bad debts deleted in the quarter include the positions written off.

Distribution by customer segment of economic activity

TDB30250

Banks

Source: Central Credit Register
Stocks in millions of euros

3rd quarter 2005

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	37,744	1,176	23,910	438
General government	1	..	–	–
Financial companies	25	2	13	1
Non-financial companies	4,954	662	2,588	166
<i>of which: industry</i>	1,331	256	693	40
building	608	69	315	30
services	2,901	312	1,528	84
Producer households	4,645	159	2,846	70
Consumer households and nec	27,736	346	18,201	194

Notes:

The bad debts deleted in the quarter include the positions written off.

Distribution by customer location (geographical area) and segment of economic activity

TDC30032				Banks						
Source: Central Credit Register Stocks in millions of euros										
September 2005		General government	Financial companies	Non- financial companies	of which:			Producer households	Consumer households	
					industry	building	services			
a.	ITALY									
	Bad debts (gross of writeoffs)	17	1,165	45,537	17,478	8,975	17,518	8,512	12,251	
	of which: backed by real security	10	80	9,505	2,900	2,531	3,686	2,112	3,768	
b.	NORTH-WEST ITALY									
	Bad debts (gross of writeoffs)	–	454	11,510	5,008	1,388	4,962	1,460	2,897	
	of which: backed by real security	–	40	2,373	814	432	1,081	416	1,092	
c.	NORTH-EAST ITALY									
	Bad debts (gross of writeoffs)	–	135	9,297	5,097	1,088	2,908	1,049	1,595	
	of which: backed by real security	–	12	1,445	518	225	641	263	462	
d.	CENTRAL ITALY									
	Bad debts (gross of writeoffs)	..	358	12,682	3,746	3,423	5,201	1,685	2,968	
	of which: backed by real security	–	20	2,794	661	1,025	1,027	500	1,006	
e.	SOUTHERN ITALY									
	Bad debts (gross of writeoffs)	16	142	8,189	2,698	2,019	2,919	2,725	2,913	
	of which: backed by real security	10	6	2,155	699	598	707	678	812	
f.	ISLANDS									
	Bad debts (gross of writeoffs)	..	77	3,859	929	1,056	1,530	1,594	1,879	
	of which: backed by real security	–	2	738	208	251	231	256	395	

Notes:

Distribution by customer branch of economic activity

TDB30225		Banks
Source: Central Credit Register Stocks in millions of euros		
September 2005	Bad debts (gross of writeoffs)	of which: backed by real security
a. TOTAL	54,049	11,617
Agricultural, forestry and fishery products	2,877	806
Fuel and power products	53	7
Ores and metals	352	58
Non-metallic minerals and products	937	227
Chemical products	611	124
Metal products, except transport equipment	2,084	401
Agricultural and industrial machinery	1,471	197
Office and data processing machines, etc.	325	41
Electrical goods	1,052	141
Transport equipment	801	156
Food and tobacco products	4,872	722
Textiles, clothing and footwear	3,299	569
Paper and paper products	771	126
Rubber and plastic products	632	115
Other manufactured products	1,685	334
Building and construction	10,637	2,934
Wholesale and retail trade services, recovery and repair services	11,089	1,926
Lodging and catering services	1,487	502
Inland transport services	771	154
Maritime and air transport services	442	63
Auxiliary transport services	701	121
Communication services	71	6
Other market services	7,028	1,888

Notes:

Distribution by customer segment of economic activity

TDB30280

Banks

Source: Central Credit Register
Stocks in millions of euros

September 2005

	Total	For commercial transactions	For financial transactions
a. TOTAL	121,361	75,409	45,952
<i>of which:</i> in non-euro-area currencies	16,827	9,162	7,666
General government	1,294	691	603
Financial companies	14,120	7,391	6,728
Non-financial companies	86,409	61,829	24,580
<i>of which:</i> industry	35,213	26,542	8,671
building	13,949	12,048	1,902
services	36,657	22,873	13,784
Producer households	1,355	918	436
Consumer households and nec	3,353	1,976	1,377
Rest of the world	14,831	2,603	12,227

Notes:

The data include transactions with non-resident customers. The data refer to the "used" margin of the guarantees granted.

Distribution by customer location (region)

TDB30300

Banks

Source: Central Credit Register
Stocks in millions of euros

September 2005		Total	For commercial transactions	For financial transactions
a.	TOTAL	106,604	72,855	33,749
b.	NORTH-WEST ITALY	44,456	32,193	12,263
	Piedmont	5,708	4,071	1,637
	Valle d'Aosta	153	91	62
	Liguria	2,597	2,407	190
	Lombardy	35,998	25,624	10,374
c.	NORTH-EAST ITALY	26,192	19,133	7,058
	Trentino-Alto Adige	3,334	2,568	766
	Veneto	5,992	4,239	1,753
	Friuli-Venezia Giulia	3,109	2,394	715
	Emilia-Romagna	13,756	9,932	3,824
d.	CENTRAL ITALY	28,322	16,198	12,124
	Marche	1,101	819	281
	Tuscany	4,962	2,956	2,006
	Umbria	770	390	380
	Lazio	21,490	12,033	9,457
e.	SOUTHERN ITALY	5,107	3,810	1,298
	Abruzzo	575	348	227
	Molise	102	64	38
	Campania	2,650	2,209	441
	Puglia	1,185	790	395
	Basilicata	159	128	32
	Calabria	437	271	166
f.	ISLANDS	2,527	1,521	1,006
	Sicily	1,714	1,076	638
	Sardinia	813	445	368

Notes:

The data refer to the "used" margin of the guarantees granted.

Distribution by customer segment of economic activity

TDB30290

Banks

Source: Central Credit Register
Stocks in millions of euros

September 2005

	Total	For commercial transactions	For financial transactions
a. TOTAL	87,764	62,747	25,017
Agricultural, forestry and fishery products	979	594	385
Fuel and power products	7,155	4,023	3,132
Ores and metals	826	733	94
Non-metallic minerals and products	1,283	832	450
Chemical products	1,703	1,107	596
Metal products, except transport equipment	2,028	1,642	387
Agricultural and industrial machinery	7,259	6,624	635
Office and data processing machines, etc.	942	869	74
Electrical goods	3,423	2,852	571
Transport equipment	4,772	4,279	493
Food and tobacco products	2,217	1,409	808
Textiles, clothing and footwear	1,354	1,032	323
Paper and paper products	1,198	418	780
Rubber and plastic products	446	311	135
Other manufactured products	756	502	254
Building and construction	14,126	12,185	1,941
Wholesale and retail trade services, recovery and repair services	10,143	7,733	2,410
Lodging and catering services	1,483	1,021	463
Inland transport services	1,250	938	312
Maritime and air transport services	465	376	89
Auxiliary transport services	1,504	1,058	446
Communication services	4,715	832	3,882
Other market services	17,735	11,378	6,357

Notes:

The data refer to the "used" margin of the guarantees granted.

Distribution by customer branch of economic activity

TDB30304

Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law

Source: Central Credit Register
Stocks in millions of euros

September 2005

	Facilities granted	Used margin	Overshoot
a. TOTAL	82,020	74,695	620
<i>of which: transactions of financial intermediaries</i>	<i>65,873</i>	<i>61,611</i>	<i>485</i>
Agricultural, forestry and fishery products	464	400	3
Fuel and power products	683	604	6
Ores and metals	795	689	3
Non-metallic minerals and products	1,965	1,752	10
Chemical products	1,208	1,067	9
Metal products, except transport equipment	6,021	5,530	38
Agricultural and industrial machinery	4,159	3,827	18
Office and data processing machines, etc.	464	422	3
Electrical goods	1,867	1,662	15
Transport equipment	1,687	1,223	7
Food and tobacco products	1,758	1,502	16
Textiles, clothing and footwear	2,898	2,651	28
Paper and paper products	3,034	2,788	33
Rubber and plastic products	2,144	1,956	11
Other manufactured products	2,372	2,164	18
Building and construction	7,765	7,097	47
Wholesale and retail trade services, recovery and repair services	12,287	11,134	65
Lodging and catering services	1,867	1,678	17
Inland transport services	3,524	3,329	45
Maritime and air transport services	990	893	20
Auxiliary transport services	1,197	1,119	8
Communication services	283	272	5
Other market services	22,589	20,934	193

Notes:

Distribution by customer location (region)

TDB30308

Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law

Source: Central Credit Register
Stocks in millions of euros

September 2005

	Facilities granted	Used margin	Overshoot
a. TOTAL	85,288	77,751	674
<i>of which: transactions of financial intermediaries</i>	68,438	64,013	534
Piedmont	6,967	6,033	44
Valle d'Aosta	189	171	2
Liguria	1,488	1,399	20
Lombardy	27,016	24,934	245
Trentino-Alto Adige	2,210	2,051	6
Veneto	12,515	11,232	45
Friuli-Venezia Giulia	2,175	1,952	8
Emilia-Romagna	9,645	8,828	36
Marche	2,198	2,004	30
Tuscany	5,263	4,627	41
Umbria	801	714	5
Lazio	7,221	6,889	93
Abruzzo	1,073	971	16
Molise	113	95	2
Campania	2,276	2,152	28
Puglia	1,304	1,150	15
Basilicata	122	114	3
Calabria	541	461	8
Sicily	1,189	1,061	16
Sardinia	982	916	10

Notes:

Distribution by customer branch of economic activity

TDB30312

Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law

Source: Central Credit Register
Stocks in millions of euros

September 2005

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	24,879	12,112	12,768	29,107	17,569
<i>of which: transactions of financial intermediaries</i>	<i>22,588</i>	<i>10,508</i>	<i>12,080</i>	<i>24,705</i>	<i>15,689</i>
Agricultural, forestry and fishery products	62	54	8	104	52
Fuel and power products	378	148	229	482	265
Ores and metals	731	272	458	978	651
Non-metallic minerals and products	268	113	155	241	125
Chemical products	454	148	307	515	280
Metal products, except transport equipment	1,140	769	371	1,255	780
Agricultural and industrial machinery	1,179	508	671	1,777	1,122
Office and data processing machines, etc.	335	109	226	416	319
Electrical goods	1,749	672	1,078	2,513	1,549
Transport equipment	2,183	544	1,639	2,529	1,756
Food and tobacco products	728	454	273	667	343
Textiles, clothing and footwear	524	341	183	639	375
Paper and paper products	324	163	161	455	301
Rubber and plastic products	505	285	221	479	296
Other manufactured products	286	119	167	307	129
Building and construction	1,231	1,099	131	2,345	1,027
Wholesale and retail trade services, recovery and repair services	5,969	2,697	3,272	6,062	3,268
Lodging and catering services	105	71	34	159	87
Inland transport services	308	180	128	366	239
Maritime and air transport services	113	89	24	138	87
Auxiliary transport services	199	137	63	289	157
Communication services	774	120	655	723	530
Other market services	5,333	3,020	2,313	5,669	3,829

Notes:

The distribution by customer branch of economic activity of the nominal value of the receivables assigned is determined with reference to the assignors both for assignments with recourse and for those without recourse.

Distribution by customer location (region)

TDB30316

Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law

Source: Central Credit Register
Stocks in millions of euros

September 2005

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	25,437	12,486	12,952	29,994	17,883
<i>of which: transactions of financial intermediaries</i>	23,134	10,878	12,256	25,125	15,971
Piedmont	3,641	1,002	2,639	4,180	2,816
Valle d'Aosta	36	33	3	63	20
Liguria	494	333	160	684	407
Lombardy	8,704	3,859	4,845	9,745	5,950
Trentino-Alto Adige	136	72	63	108	74
Veneto	1,129	644	485	1,280	648
Friuli-Venezia Giulia	255	159	95	405	188
Emilia-Romagna	1,631	948	683	2,211	1,091
Marche	199	145	53	296	168
Tuscany	1,471	798	674	1,918	1,139
Umbria	472	138	334	571	434
Lazio	4,229	2,020	2,209	4,607	2,938
Abruzzo	239	175	64	275	173
Molise	52	43	9	82	35
Campania	1,655	1,243	412	1,952	1,100
Puglia	324	291	32	449	214
Basilicata	95	46	49	152	47
Calabria	248	192	55	200	119
Sicily	310	263	48	614	246
Sardinia	119	79	40	200	76

Notes:

The distribution by customer location of the nominal value of the receivables assigned is determined with reference to the assignors both for assignments with recourse and for those without recourse.

Distribution by customer location (region)

TDB30320

Banks

Source: Central Credit Register
Stocks in millions of euros

September 2005

	Total borrowers		First 20 borrowers		First 50 borrowers	
	facilities granted	used margin	facilities granted	used margin	facilities granted	used margin
a. TOTAL	1,459,658	969,337	135,924	80,186	210,117	126,344
Piedmont	107,069	68,459	26,018	15,430	34,318	19,676
Valle d'Aosta	2,384	1,780	1,221	939	1,398	1,046
Liguria	22,991	16,067	4,484	2,706	6,037	3,662
Lombardy	485,160	301,592	92,302	51,049	141,289	78,503
Trentino-Alto Adige	36,228	25,133	3,856	1,592	5,584	2,697
Veneto	139,297	94,737	13,086	8,564	19,309	12,335
Friuli-Venezia Giulia	26,580	18,170	4,595	3,023	6,318	4,065
Emilia-Romagna	159,290	105,547	25,817	18,949	32,230	22,809
Marche	35,682	24,971	6,020	4,154	7,496	4,965
Tuscany	91,332	66,853	15,654	11,473	19,692	13,853
Umbria	14,880	11,099	2,268	1,683	3,268	2,253
Lazio	190,484	126,138	78,554	46,696	98,873	57,507
Abruzzo	15,875	11,161	2,125	1,354	3,248	2,050
Molise	2,507	1,731	818	496	1,071	662
Campania	44,904	32,773	10,731	6,986	12,848	8,450
Puglia	27,368	19,996	3,184	1,918	4,583	2,654
Basilicata	3,788	2,914	1,059	873	1,413	1,122
Calabria	9,186	6,894	1,398	897	1,986	1,223
Sicily	31,382	22,781	4,548	3,132	6,224	4,257
Sardinia	13,273	10,541	2,906	1,852	3,812	2,879

Notes:

Distribution by size of bank

TDB30345

Banks

Source: Central Credit Register
Stocks in millions of euros

September 2005

	Total	Banks				
		Major	Large	Medium-sized	Small	Minor
a. TOTAL						
Facilities granted	1,459,658	522,972	175,716	345,676	269,420	145,874
Used margin	969,337	334,874	110,395	231,679	187,779	104,610
b. FIRST 10 BORROWERS						
Facilities granted	87,125	44,779	13,825	36,044	22,507	8,496
Used margin	61,902	34,680	11,035	25,168	16,789	7,290
c. FIRST 20 BORROWERS						
Facilities granted	118,950	70,029	20,690	44,371	30,489	10,721
Used margin	87,649	49,709	15,594	32,376	22,953	9,246
d. FIRST 50 BORROWERS						
Facilities granted	192,387	97,000	31,246	62,977	42,400	13,899
Used margin	135,196	68,188	23,344	46,156	29,848	12,131
e. FIRST 100 BORROWERS						
Facilities granted	255,682	120,981	41,429	79,260	50,000	16,771
Used margin	176,608	81,145	30,034	57,249	35,008	14,409

Notes:

Distribution by customer segment of economic activity

TDB30370

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

September 2005

	Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total used margin
a. TOTAL	2,125,314	48.60	54.62	70.08	76.68	969,337
General government	5,420	72.15	78.00	90.43	94.49	53,810
Financial companies	3,929	47.44	66.02	93.71	97.24	130,488
Non-financial companies	552,690	35.70	43.09	63.84	74.04	581,013
<i>of which:</i> industry	159,783	34.61	42.66	65.21	75.74	202,771
building	87,969	23.21	29.87	51.63	63.96	73,378
services	292,612	39.63	46.72	66.10	75.53	294,444
Producer households	257,790	9.07	13.28	30.28	41.67	43,579
Consumer households and nec	1,288,116	8.84	11.19	21.26	29.59	158,360

Notes:

Distribution by customer location (region)

TDB30390

Banks

Source: Central Credit Register
Stocks in millions of euros
Percentages

September 2005

	Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total bad debts
a. TOTAL	625,990	36.20	44.01	65.08	75.52	54,753
Piedmont	43,999	28.41	36.26	59.18	71.25	2,837
Valle d'Aosta	1,230	37.22	44.12	64.91	76.58	95
Liguria	15,696	41.27	47.72	65.91	75.77	1,345
Lombardy	79,447	36.66	45.30	66.53	76.55	8,531
Trentino-Alto Adige	5,761	25.64	34.39	63.06	75.95	553
Veneto	34,112	26.97	36.51	61.79	73.67	3,093
Friuli-Venezia Giulia	10,270	29.30	37.12	60.25	72.45	623
Emilia-Romagna	39,445	56.41	62.29	76.97	84.18	4,873
Marche	16,420	25.86	34.17	58.03	70.12	1,355
Tuscany	38,326	28.07	36.33	60.05	72.25	2,688
Umbria	8,438	32.36	39.76	60.95	72.22	827
Lazio	78,277	45.93	54.20	73.30	81.41	9,776
Abruzzo	14,400	33.27	41.84	64.30	75.07	1,175
Molise	3,520	37.42	45.57	67.32	77.02	359
Campania	62,109	29.76	38.55	63.19	75.31	3,456
Puglia	47,355	34.42	42.36	64.14	74.36	4,082
Basilicata	9,202	20.49	28.29	53.08	65.82	843
Calabria	25,693	21.97	29.32	53.26	66.29	1,974
Sicily	74,138	26.51	32.95	54.45	67.27	4,543
Sardinia	18,152	23.33	31.52	56.39	68.57	1,725

Notes:

Distribution by customer segment of economic activity

TDB30410

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

September 2005

	Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total bad debts
a. TOTAL	625,990	36.20	44.01	65.08	75.52	54,753
General government	22	65.22	65.22	81.86	86.68	16
Financial companies	936	39.14	50.98	75.31	84.99	709
Non-financial companies	120,633	32.63	40.69	64.59	75.75	33,933
<i>of which:</i> industry	35,059	32.32	40.20	64.14	75.69	12,309
building	17,308	30.95	39.59	64.42	75.93	7,040
services	65,383	32.91	40.62	63.37	74.23	13,358
Producer households	105,847	13.16	18.59	39.98	54.16	7,828
Consumer households and nec	388,415	19.00	24.70	47.67	63.00	11,727

Notes:

Distribution by customer location (region) and number of facilities

TDB30430

Source: Central Credit Register
Stocks in millions of euros

September 2005		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	TOTAL	1,459,658	969,337	2,257,603	356,736	292,962	1,920,489
b.	NORTH-WEST ITALY	617,603	387,898	761,563	134,262	105,226	648,710
	Piedmont	107,069	68,459	174,576	26,255	20,683	149,997
	Valle d'Aosta	2,384	1,780	4,657	641	526	4,048
	Liguria	22,991	16,067	54,676	8,313	7,083	48,196
	Lombardy	485,160	301,592	527,654	99,054	76,934	446,469
c.	NORTH-EAST ITALY	361,395	243,587	623,850	93,884	77,517	518,868
	Trentino-Alto Adige	36,228	25,133	73,709	14,821	11,483	63,690
	Veneto	139,297	94,737	247,147	37,541	31,513	204,755
	Friuli-Venezia Giulia	26,580	18,170	56,790	7,124	5,869	48,009
	Emilia-Romagna	159,290	105,547	246,204	34,398	28,652	202,414
d.	CENTRAL ITALY	332,378	229,061	487,839	78,145	67,225	419,141
	Marche	35,682	24,971	76,807	10,301	8,674	62,741
	Tuscany	91,332	66,853	178,777	24,692	21,384	149,323
	Umbria	14,880	11,099	34,499	4,355	3,968	28,420
	Lazio	190,484	126,138	197,756	38,798	33,200	178,657
e.	SOUTHERN ITALY	103,628	75,468	258,022	33,582	28,732	223,049
	Abruzzo	15,875	11,161	37,047	4,493	3,824	31,126
	Molise	2,507	1,731	5,717	925	617	4,727
	Campania	44,904	32,773	97,082	13,935	11,970	84,980
	Puglia	27,368	19,996	80,986	9,540	8,364	70,369
	Basilicata	3,788	2,914	8,703	1,084	924	7,245
	Calabria	9,186	6,894	28,487	3,604	3,033	24,602
f.	ISLANDS	44,655	33,322	126,329	16,863	14,261	110,721
	Sicily	31,382	22,781	92,710	12,353	10,193	81,295
	Sardinia	13,273	10,541	33,619	4,510	4,068	29,426

Notes:

Banks

2 facilities			3-4 facilities			more than 4 facilities		
facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
150,927	100,170	179,868	187,823	118,302	102,963	764,172	457,903	54,283
58,418	35,723	58,819	72,567	41,804	34,582	352,356	205,145	19,452
11,671	6,905	13,300	12,625	7,751	7,497	56,518	33,121	3,782
170	116	357	414	211	192	1,159	928	60
2,362	1,644	3,627	2,834	1,771	1,846	9,482	5,569	1,007
44,215	27,058	41,535	56,694	32,072	25,047	285,197	165,528	14,603
40,694	27,675	55,676	54,030	34,611	32,207	172,787	103,785	17,099
6,924	4,417	6,770	5,863	3,897	2,468	8,620	5,337	781
15,517	10,828	22,101	24,047	15,669	13,564	62,193	36,727	6,727
3,148	2,367	4,536	3,506	2,171	2,666	12,802	7,763	1,579
15,105	10,062	22,269	20,615	12,874	13,509	89,172	53,958	8,012
32,186	23,179	36,774	36,742	25,406	20,803	185,304	113,251	11,121
4,195	2,774	7,405	5,226	3,429	4,296	15,960	10,095	2,365
11,569	9,022	14,987	13,133	9,097	9,112	41,938	27,350	5,355
1,673	1,255	3,207	2,310	1,593	1,827	6,543	4,283	1,045
14,748	10,128	11,175	16,074	11,286	5,568	120,864	71,524	2,356
13,410	9,245	19,125	16,576	11,258	10,806	40,059	26,233	5,042
1,640	1,117	2,996	2,589	1,773	1,829	7,153	4,448	1,096
267	185	538	356	243	304	959	686	148
5,428	3,889	6,632	6,815	4,688	3,725	18,727	12,226	1,745
3,710	2,488	5,797	4,687	3,110	3,348	9,430	6,034	1,472
549	352	816	601	406	460	1,552	1,232	182
1,815	1,214	2,346	1,529	1,038	1,140	2,238	1,608	399
6,219	4,349	9,474	7,907	5,224	4,565	13,666	9,488	1,569
4,259	2,935	6,938	5,669	3,589	3,307	9,101	6,064	1,170
1,960	1,413	2,536	2,238	1,635	1,258	4,565	3,425	399

Distribution by customer segment of economic activity, number of facilities and total credit granted

TDB30445		Banks							
Source: Central Credit Register									
Size classes in euros									
September 2005	Total	from 75,000 to 125,000	from 125,000 to 250,000	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	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL	1,983,854	959,554	572,200	200,112	113,117	81,305	29,513	23,333	4,720
of which: 1 facility	1,659,171	954,300	523,220	113,992	39,779	19,852	4,759	2,757	512
2 facilities	171,048	5,050	47,254	62,212	32,714	17,070	4,209	2,205	334
3-4 facilities	100,349	194	1,710	23,647	34,881	27,175	8,020	4,219	503
more than 4 facilities	53,286	10	16	261	5,743	17,208	12,525	14,152	3,371
b. GENERAL GOVERNMENT	6,276	591	1,109	1,221	1,149	971	430	524	281
of which: 1 facility	3,758	588	1,022	868	631	327	99	167	56
2 facilities	1,572	3	86	325	415	424	138	118	63
3-4 facilities	734	–	1	28	101	208	163	160	73
more than 4 facilities	212	–	–	–	2	12	30	79	89
c. FINANCIAL COMPANIES	4,124	793	749	606	409	488	237	444	398
of which: 1 facility	2,704	781	652	417	238	245	92	163	116
2 facilities	663	10	94	148	110	103	58	83	57
3-4 facilities	374	2	3	41	53	95	50	72	58
more than 4 facilities	383	–	–	–	8	45	37	126	167
d. NON-FINANCIAL COMPANIES	571,584	119,144	124,802	114,528	88,450	71,478	27,428	21,782	3,972
of which: 1 facility	315,545	118,091	96,200	51,971	26,855	15,801	4,077	2,228	322
2 facilities	118,439	1,032	27,836	43,442	25,900	14,441	3,701	1,890	197
3-4 facilities	86,587	20	764	18,928	30,459	24,781	7,437	3,838	360
more than 4 facilities	51,013	1	2	187	5,236	16,455	12,213	13,826	3,093
e. PRODUCER HOUSEHOLDS	226,287	102,379	76,176	30,896	11,607	4,388	676	160	5
of which: 1 facility	188,350	101,020	65,340	16,672	4,090	1,099	108	19	2
2 facilities	27,325	1,311	10,341	10,681	3,725	1,120	125	21	1
3-4 facilities	9,274	45	492	3,497	3,376	1,572	243	49	–
more than 4 facilities	1,338	3	3	46	416	597	200	71	2
f. CONSUMER HOUSEHOLDS AND NEC	1,145,971	720,091	359,548	50,341	10,938	3,858	722	411	62
of which: 1 facility	1,120,614	717,374	350,778	42,056	7,569	2,288	367	168	14
2 facilities	21,737	2,584	8,319	7,152	2,424	964	185	93	16
3-4 facilities	3,280	127	440	1,105	864	507	125	100	12
more than 4 facilities	340	6	11	28	81	99	45	50	20

Notes:

Distribution by customer segment of economic activity and total credit granted

TDB30465		Banks							
Source: Central Credit Register									
Size classes in euros									
September 2005	Total	from 75,000 to 125,000	from 125,000 to 250,000	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	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL									
Average number of banks per borrower	1.37	1.00	1.08	1.57	2.23	3.07	4.29	6.09	9.65
First bank's share of total credit granted (%)	58	99	95	81	71	64	56	48	47
b. GENERAL GOVERNMENT									
Average number of banks per borrower	1.71	1.00	1.07	1.31	1.56	1.95	2.52	2.66	4.19
First bank's share of total credit granted (%)	55	99	96	89	85	80	75	80	51
c. FINANCIAL COMPANIES									
Average number of banks per borrower	2.42	1.01	1.13	1.38	1.65	2.17	2.76	3.70	8.71
First bank's share of total credit granted (%)	66	99	94	88	83	79	73	67	65
d. NON-FINANCIAL COMPANIES									
Average number of banks per borrower	2.11	1.00	1.23	1.73	2.35	3.19	4.40	6.30	10.23
First bank's share of total credit granted (%)	49	99	89	76	68	62	55	46	35
<i>of which: industry</i>									
Average number of banks per borrower	2.68	1.00	1.29	1.95	2.79	3.92	5.44	7.55	11.79
First bank's share of total credit granted (%)	38	99	86	69	58	50	43	35	29
<i>of which: building</i>									
Average number of banks per borrower	1.82	1.00	1.20	1.58	1.98	2.54	3.40	4.76	8.92
First bank's share of total credit granted (%)	65	99	90	81	76	72	67	60	46
<i>of which: services</i>									
Average number of banks per borrower	1.89	1.00	1.21	1.67	2.22	2.95	3.95	5.55	8.80
First bank's share of total credit granted (%)	53	99	90	78	71	66	60	52	40
e. PRODUCER HOUSEHOLDS									
Average number of banks per borrower	1.24	1.01	1.14	1.59	2.14	2.75	3.67	4.71	4.60
First bank's share of total credit granted (%)	84	99	93	81	74	70	66	63	73
f. CONSUMER HOUSEHOLDS AND NEC									
Average number of banks per borrower	1.02	1.00	1.02	1.19	1.42	1.67	1.99	2.47	3.82
First bank's share of total credit granted (%)	96	99	99	94	90	87	84	78	60

Notes:

The average number of banks per borrower is calculated as an arithmetic mean.

Distribution by customer sector of economic activity and total credit used

TDB30485

Source: Central Credit Register
Percentages
Size classes in euros

	2002–Q4	2003–Q1	2003–Q2	2003–Q3	2003–Q4
a. TOTAL	0.31	0.28	0.35	0.36	0.61
up to 125,000	0.34	0.24	0.26	0.23	0.27
from 125,000 to 500,000	0.52	0.40	0.45	0.40	0.49
more than 500,000	0.28	0.27	0.35	0.36	0.66
b. GENERAL GOVERNMENT	0.01	–	..	–	–
up to 125,000	0.15	0.15	–	0.18	0.09
from 125,000 to 500,000	0.09	–	–	–	0.07
more than 500,000	0.01	–	..	–	–
c. FINANCIAL COMPANIES	0.04	0.01	0.07	0.12	0.16
up to 125,000	0.37	0.47	0.40	0.52	0.29
from 125,000 to 500,000	0.41	0.19	0.37	0.45	0.11
more than 500,000	0.04	0.01	0.07	0.12	0.16
d. NON-FINANCIAL COMPANIES	0.38	0.36	0.45	0.46	0.83
up to 125,000	0.51	0.38	0.41	0.38	0.51
from 125,000 to 500,000	0.51	0.42	0.45	0.44	0.56
more than 500,000	0.36	0.35	0.45	0.47	0.86
e. PRODUCER HOUSEHOLDS	0.73	0.54	0.58	0.58	0.61
up to 125,000	0.52	0.47	0.45	0.41	0.48
from 125,000 to 500,000	0.69	0.58	0.62	0.56	0.66
more than 500,000	0.95	0.54	0.61	0.74	0.66
f. CONSUMER HOUSEHOLD	0.34	0.30	0.29	0.22	0.29
up to 125,000	0.26	0.16	0.18	0.16	0.19
from 125,000 to 500,000	0.46	0.29	0.36	0.28	0.33
more than 500,000	0.41	0.95	0.62	0.33	0.69
g. OTHER SECTORS	0.54	0.06	0.06	0.03	0.41
up to 125,000	0.19	0.12	0.09	0.17	0.07
from 125,000 to 500,000	0.30	0.16	0.19	0.09	0.14
more than 500,000	0.59	0.04	0.04	0.02	0.48

Notes:

The default rates are calculated on the basis of the flows of new adjusted bad debts in the reference quarter and the loan facilities used at the end of the previous quarter (the flows do not include amounts for borrowers who were not registered at that date; see the glossary item "Quarterly default rates for loan facilities"). The default rates calculated on the basis of the corresponding number of borrowers, and the numerators and denominators of each ratio, are given only on the "BIP on-line statistical database".

Banks and financial companies referred to in Art. 107 of the 1993 Banking Law

2004–Q1	2004–Q2	2004–Q3	2004–Q4	2005–Q1	2005–Q2	2005–Q3
0.28	0.33	0.24	0.30	0.21	0.25	0.26
0.25	0.24	0.23	0.26	0.20	0.23	0.19
0.43	0.44	0.38	0.43	0.35	0.39	0.33
0.26	0.32	0.21	0.28	0.19	0.22	0.25
0.01	–	..	..	–	–	0.45
–	–	–	–	–	0.10	–
0.03	–	–	–	–	–	–
0.01	–	..	..	–	–	0.46
0.01	0.01	0.01	0.01	0.01	..	..
0.24	0.37	0.35	0.89	0.35	0.19	0.14
0.16	0.58	0.86	0.56	0.51	–	0.34
0.01	0.01	0.01	0.01	0.01	..	..
0.35	0.43	0.28	0.37	0.26	0.30	0.29
0.49	0.47	0.42	0.49	0.43	0.48	0.42
0.52	0.50	0.43	0.49	0.42	0.49	0.43
0.33	0.42	0.26	0.36	0.24	0.27	0.27
0.49	0.58	0.57	0.63	0.50	0.56	0.55
0.43	0.44	0.43	0.52	0.38	0.46	0.40
0.50	0.60	0.56	0.62	0.52	0.53	0.53
0.51	0.68	0.68	0.73	0.57	0.68	0.70
0.25	0.26	0.27	0.26	0.19	0.24	0.18
0.17	0.16	0.16	0.18	0.14	0.16	0.13
0.28	0.32	0.27	0.30	0.22	0.25	0.20
0.52	0.53	0.86	0.55	0.40	0.64	0.43
0.04	0.12	0.18	0.05	0.23	0.20	0.38
0.08	0.28	0.36	0.24	0.07	0.32	0.25
0.10	0.13	0.10	0.16	0.22	0.15	0.24
0.02	0.11	0.19	0.01	0.25	0.20	0.41

Distribution by customer location (geographical area) and total credit granted

TDB30585		Banks				
Source: Central Credit Register Stocks in millions of euros Size classes in euros						
September 2005	Total	from 75,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	more than 5,000,000	
a. TOTAL						
Number of holders	44,767	4,122	11,450	18,333	10,862	
Intrinsic value	4,214	21	154	704	3,334	
b. NORTH-WEST ITALY						
Number of holders	18,567	1,884	5,006	7,414	4,263	
Intrinsic value	1,788	8	65	263	1,451	
c. NORTH-EAST ITALY						
Number of holders	13,949	1,209	3,558	5,751	3,431	
Intrinsic value	1,180	7	46	236	891	
d. CENTRAL ITALY						
Number of holders	7,076	608	1,675	2,869	1,924	
Intrinsic value	847	3	31	124	689	
e. SOUTHERN ITALY						
Number of holders	3,887	293	887	1,758	949	
Intrinsic value	312	2	9	65	236	
f. ISLAND						
Number of holders	1,288	128	324	541	295	
Intrinsic value	86	..	3	16	67	

Notes:

Distribution by customer segment of economic activity and total credit granted

TDB30590		Banks				
Source: Central Credit Register Stocks in millions of euros Size classes in euros						
September 2005		Total	from 75,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	more than 5,000,000
a.	TOTAL					
	Number of holders	48,102	5,246	12,200	18,916	11,740
	Intrinsic value	43,647	78	309	1,941	41,319
b.	GENERAL GOVERNMENT					
	Number of holders	252	10	36	81	125
	Intrinsic value	1,992	2	4	14	1,972
c.	FINANCIAL COMPANIES					
	Number of holders	861	46	85	212	518
	Intrinsic value	16,977	36	42	158	16,741
d.	NON-FINANCIAL COMPANIES					
	Number of holders	42,170	3,226	10,322	17,811	10,811
	Intrinsic value	4,170	18	142	687	3,324
	of which: industry					
	Number of holders	17,583	777	3,573	7,712	5,521
	Intrinsic value	1,919	4	46	281	1,587
	building					
	Number of holders	4,847	378	1,374	2,119	976
	Intrinsic value	279	2	14	64	199
	services					
	Number of holders	18,953	2,025	5,194	7,622	4,112
	Intrinsic value	1,906	11	79	327	1,489
e.	PRODUCER HOUSEHOLDS					
	Number of holders	2,597	896	1,128	522	51
	Intrinsic value	43	3	13	17	10
f.	CONSUMER HOUSEHOLDS AND NEC					
	Number of holders	1,933	1,056	594	222	61
	Intrinsic value	102	12	14	27	49
g.	REST OF THE WORLD					
	Number of holders	289	12	35	68	174
	Intrinsic value	20,363	7	95	1,038	19,223

Notes:

Lending and deposit rates

Distribution by initial period of rate fixation, customer location (geographical area) and segment of economic activity – Outstanding transactions

TDB30820

Sample of banks

Source: Survey of lending rates
Percentages

September 2005		Total	Non-financial companies	of which:			Producer households	Consumer households and nec
				industry	building	services		
a.	ITALY							
	Initial period of rate fixation:							
	up to 1 year	3.95	4.15	4.04	4.49	4.14	4.70	3.79
	from 1 to 5 years	3.37	3.61	3.52	4.16	3.59	4.91	4.40
	more than 5 years	4.95	4.61	4.50	5.23	4.54	5.44	5.02
b.	NORTH-WEST ITALY							
	Initial period of rate fixation:							
	up to 1 year	3.85	4.10	4.02	4.51	4.07	4.67	3.72
	from 1 to 5 years	3.04	3.49	3.56	4.14	3.41	4.90	4.17
	more than 5 years	4.60	4.34	4.35	5.37	4.22	5.25	4.90
c.	NORTH-EAST ITALY							
	Initial period of rate fixation:							
	up to 1 year	3.88	3.95	3.84	4.23	3.98	4.46	3.78
	from 1 to 5 years	3.49	3.53	3.13	3.69	3.84	4.27	4.73
	more than 5 years	4.74	4.43	4.45	3.79	4.55	5.17	4.73
d.	CENTRAL ITALY							
	Initial period of rate fixation:							
	up to 1 year	3.98	4.24	4.18	4.47	4.21	4.68	3.88
	from 1 to 5 years	3.95	3.70	3.68	4.24	3.62	4.73	4.37
	more than 5 years	5.07	4.75	4.60	5.59	4.63	5.37	4.99
e.	SOUTHERN ITALY							
	Initial period of rate fixation:							
	up to 1 year	4.41	4.74	4.64	4.99	4.73	5.26	3.88
	from 1 to 5 years	4.75	4.79	4.67	5.31	4.68	5.14	4.79
	more than 5 years	5.28	5.39	5.18	5.39	5.46	5.73	5.35
f.	ISLANDS							
	Initial period of rate fixation:							
	up to 1 year	4.36	4.54	4.36	5.10	4.50	5.24	3.90
	from 1 to 5 years	4.32	4.50	4.40	4.70	4.53	6.04	4.85
	more than 5 years	5.33	5.14	5.20	5.76	4.81	5.70	5.27

Notes:

Only lending in euros is considered.

Distribution by customer location (region) and total credit granted

TDB30830

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euros

September 2005

		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
a.	ITALY	6.94	11.90	10.98	9.83	8.29	7.05	3.73
b.	NORTH-WEST ITALY	6.61	11.90	10.87	9.61	8.11	7.36	3.89
	Piedmont	7.22	12.29	11.13	10.04	8.76	7.33	3.37
	Valle d'Aosta	9.71	10.84	10.61	9.81	9.29	10.64	6.69
	Liguria	7.91	11.34	10.30	9.47	8.22	6.68	3.78
	Lombardy	6.39	11.84	10.84	9.49	7.94	7.40	3.98
c.	NORTH-EAST ITALY	6.91	11.19	10.05	8.70	7.22	6.03	4.04
	Trentino-Alto Adige	4.82	7.41	6.54	5.79	4.74	4.04	3.25
	Veneto	7.84	12.66	11.98	10.09	8.49	6.97	4.01
	Friuli-Venezia Giulia	7.90	12.86	11.59	10.37	8.38	6.81	3.94
	Emilia-Romagna	6.73	10.77	9.59	8.38	7.03	6.05	4.20
d.	CENTRAL ITALY	6.42	12.03	11.44	10.55	9.08	7.25	3.31
	Marche	6.74	10.34	9.91	9.35	7.90	6.62	3.22
	Tuscany	6.09	12.45	11.57	10.54	9.36	7.76	2.80
	Umbria	8.84	12.51	11.34	10.23	9.12	7.62	4.49
	Lazio	6.40	12.20	11.98	11.12	9.33	7.09	3.72
e.	SOUTHERN ITALY	9.31	13.47	12.79	11.70	10.30	8.78	4.00
	Abruzzo	9.08	12.58	11.76	10.82	9.48	8.83	5.47
	Molise	9.52	12.77	11.95	10.50	9.71	8.78	6.41
	Campania	8.94	13.68	13.15	12.01	10.84	9.19	3.48
	Puglia	9.99	13.41	12.65	11.72	10.04	8.10	5.13
	Basilicata	9.62	13.67	13.05	11.45	10.20	6.52	7.42
	Calabria	9.47	14.03	13.35	12.05	10.46	9.85	2.73
f.	ISLANDS	8.21	11.50	11.06	10.49	9.11	7.21	3.85
	Sicily	8.35	11.79	11.34	10.66	9.15	7.47	3.78
	Sardinia	7.85	10.76	10.36	10.05	8.97	6.59	4.02

Notes:

Only lending in euros is considered.

Distribution by type of transaction, initial period of rate fixation, customer location (geographical area) and total credit granted - Outstanding transactions

TDB30840

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euros

September 2005

September 2005		Term loans				
		Matched loans	Initial period of rate fixation			Revocable loans
			up to 1 year	from 1 to 5 years	more than 5 years	
a.	ITALY	4.67	3.65	3.62	4.70	7.97
	up to 250,000	7.65	3.97	5.26	5.61	12.01
	from 250,000 to 1,000,000	6.55	3.92	4.79	5.68	10.24
	from 1,000,000 to 5,000,000	5.26	3.76	4.09	5.32	8.50
	from 5,000,000 to 25,000,000	4.11	3.60	3.33	4.77	7.01
	more than 25,000,000	3.24	3.47	3.38	4.12	4.70
b.	NORTH-WEST ITALY	4.57	3.65	3.48	4.40	7.63
	up to 250,000	7.95	3.94	5.32	5.47	12.02
	from 250,000 to 1,000,000	6.74	3.90	4.69	5.51	10.10
	from 1,000,000 to 5,000,000	5.26	3.73	4.16	5.13	8.36
	from 5,000,000 to 25,000,000	3.98	3.59	3.46	4.84	6.99
	more than 25,000,000	3.12	3.56	3.30	3.89	4.69
c.	NORTH-EAST ITALY	4.28	3.58	3.53	4.48	7.16
	up to 250,000	6.80	3.91	4.62	5.31	11.10
	from 250,000 to 1,000,000	5.81	3.84	4.32	5.07	9.02
	from 1,000,000 to 5,000,000	4.83	3.65	3.66	4.50	7.37
	from 5,000,000 to 25,000,000	3.83	3.50	2.75	4.40	6.15
	more than 25,000,000	3.08	3.38	3.67	4.28	4.39
d.	CENTRAL ITALY	5.04	3.65	3.69	4.81	8.52
	up to 250,000	7.69	3.95	5.01	5.55	12.37
	from 250,000 to 1,000,000	6.73	3.93	4.70	5.82	11.05
	from 1,000,000 to 5,000,000	5.47	3.83	4.21	5.60	9.35
	from 5,000,000 to 25,000,000	4.51	3.67	3.72	4.87	7.42
	more than 25,000,000	3.62	3.38	3.38	4.30	5.14
e.	SOUTHERN ITALY	5.43	3.88	4.95	5.47	10.11
	up to 250,000	8.58	4.13	5.45	5.84	13.54
	from 250,000 to 1,000,000	7.43	4.11	5.33	5.91	11.99
	from 1,000,000 to 5,000,000	5.98	3.96	4.96	5.72	10.44
	from 5,000,000 to 25,000,000	4.63	3.71	4.32	4.95	8.98
	more than 25,000,000	3.66	3.65	3.96	4.93	5.03
f.	ISLANDS	5.79	3.77	4.77	5.30	8.48
	up to 250,000	8.41	4.26	6.27	5.92	11.47
	from 250,000 to 1,000,000	7.45	4.28	6.06	6.11	10.64
	from 1,000,000 to 5,000,000	6.47	4.07	4.98	6.03	9.20
	from 5,000,000 to 25,000,000	5.15	3.78	4.33	4.96	7.31
	more than 25,000,000	3.50	3.15	3.06	3.27	4.02

Notes:

Only lending in euros is considered.

Distribution by initial period of rate fixation, type of transaction and customer location (geographical area) – Outstanding transactions

TDB30850

Sample of banks

Source: Survey of lending rates
Percentages

September 2005

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
a. MATCHED LOANS	4.67	4.57	4.28	5.04	5.43	5.79
<i>of which:</i> discount lendings	4.80	4.64	3.75	5.34	5.91	5.55
advance on loan selling for factoring	4.67	4.06	4.12	4.96	5.65	6.47
b. TERM LOANS	3.72	3.69	3.61	3.75	4.07	3.92
Initial period of rate fixation:						
up to 1 year	3.65	3.65	3.58	3.65	3.88	3.77
more than 1 year	4.25	3.93	4.01	4.47	5.36	5.16
<i>of which:</i> leasing	4.46	4.41	4.40	4.54	4.66	4.75
Initial period of rate fixation:						
up to 1 year	4.44	4.39	4.40	4.51	4.64	4.72
more than 1 year	4.64	4.56	4.41	5.34	5.76	5.28
c. REVOCABLE LOANS	7.97	7.63	7.16	8.52	10.11	8.48

Notes:

Only lending in euros is considered.

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

TDB30860					Sample of banks		
Source: Survey of lending rates Percentages							
September 2005		Outstanding amounts			New business in the quarter		
		Matched loans	Term loans		Revocable loans	Term loans (APRC)	
			Initial period of rate fixation			Initial period of rate fixation	
			up to 5 years	more than 5 years		up to 5 years	more than 5 years
a.	TOTAL	4.67	3.65	4.70	7.97	3.50	3.60
	Agricultural, forestry and fishery products	5.17	3.71	5.36	8.77	3.95	4.40
	Fuel and power products	3.87	3.11	4.35	4.80	2.52	3.14
	Ores and metals	3.19	3.25	4.26	7.77	3.08	4.21
	Non-metallic minerals and products	4.29	3.43	3.92	9.38	3.47	4.24
	Chemical products	3.88	3.71	4.90	7.55	3.57	3.98
	Metal products, except transport equipment	4.80	3.73	5.18	10.79	3.81	4.01
	Agricultural and industrial machinery	4.59	3.65	4.88	10.46	3.69	4.17
	Office and data processing machines, etc.	4.92	4.07	4.70	6.87	3.70	4.63
	Electrical goods	4.64	3.85	3.80	8.38	3.56	4.09
	Transport equipment	4.65	3.99	5.06	8.77	2.99	4.20
	Food and tobacco products	4.12	3.50	4.69	7.10	3.38	4.59
	Textiles, clothing and footwear	4.52	3.59	5.12	9.91	3.72	3.49
	Paper and paper products	4.70	3.70	5.12	9.05	3.39	4.34
	Rubber and plastic products	4.25	3.74	4.67	9.74	3.82	4.58
	Other manufactured products	4.62	3.74	5.24	10.47	3.79	4.11
	Building and construction	6.05	3.78	5.25	7.92	4.01	3.99
	Wholesale and retail trade services, recovery and repair services	4.40	3.76	5.02	9.28	3.74	4.39
	Lodging and catering services	5.76	3.74	5.59	8.41	2.78	4.44
	Inland transport services	5.68	3.42	4.98	9.33	4.20	4.51
	Maritime and air transport services	4.82	3.37	3.35	5.59	3.36	4.26
	Auxiliary transport services	5.50	3.61	5.59	8.36	3.61	2.95
	Communication services	4.81	3.58	3.95	4.37	3.93	2.35
	Other market services	5.21	3.65	4.63	6.27	3.27	3.97

Notes:

Only lending in euros is considered. For new business in the quarter, the rates refer to the APRC (see Methodological Appendix).

Distribution by initial period of rate fixation and customer location (geographical area)
- New business in the quarter

TDB30870				Sample of banks		
Source: Survey of lending rates Percentages						
September 2005	Non-financial companies			Producer households		
	Initial period of rate fixation			Initial period of rate fixation		
	up to 1 year	from 1 to 5 years	more than 5 years	up to 1 year	from 1 to 5 years	more than 5 years
ITALY	3.47	3.68	3.51	4.13	4.45	4.67
North-west Italy	3.18	3.59	3.13	4.00	4.42	4.60
North-east Italy	3.54	3.95	3.73	3.96	4.11	4.46
Central Italy	3.77	3.39	3.86	4.24	4.29	4.68
Southern Italy	4.02	4.48	4.37	4.39	4.77	4.83
Islands	3.83	4.54	3.66	4.78	4.66	4.77

Notes:

Only lending in euros is considered.

Distribution by type of transaction, initial period of rate fixation and customer location (region)
– Outstanding loans

TDB30880

Sample of banks

Source: Survey of lending rates
 Percentages

September 2005

September 2005		Total	of which:			Revocable loans
			Term loans			
			Initial period of rate fixation			
			up to 1 year	from 1 to 5 years	more than 5 years	
a.	ITALY	3.95	3.63	4.54	5.00	7.27
b.	NORTH-WEST ITALY	3.84	3.58	4.45	4.89	6.66
	Piedmont	3.97	3.62	4.82	5.15	7.59
	Valle d'Aosta	4.10	3.73	5.55	4.76	9.62
	Liguria	3.88	3.60	4.80	5.12	6.97
	Lombardy	3.80	3.56	4.35	4.75	6.40
c.	NORTH-EAST ITALY	3.84	3.59	4.71	4.71	7.22
	Trentino-Alto Adige	3.81	3.62	4.04	4.84	5.59
	Veneto	3.81	3.57	4.88	4.66	7.96
	Friuli-Venezia Giulia	3.89	3.59	4.88	5.18	8.47
	Emilia Romagna	3.86	3.61	4.63	4.62	7.11
d.	CENTRAL ITALY	4.10	3.71	4.36	4.95	7.45
	Marche	3.84	3.61	4.70	5.04	7.26
	Tuscany	4.00	3.74	4.51	4.44	8.00
	Umbria	3.99	3.63	5.14	5.05	8.40
	Lazio	4.22	3.73	4.21	5.11	7.02
e.	SOUTHERN ITALY	4.19	3.71	4.80	5.35	9.24
	Abruzzo	4.07	3.66	5.12	5.22	9.35
	Molise	4.24	3.71	6.23	5.46	8.58
	Campania	4.29	3.77	4.67	5.44	8.78
	Puglia	4.07	3.64	4.51	5.27	9.67
	Basilicata	4.31	3.72	5.36	5.24	10.08
	Calabria	4.24	3.68	5.34	5.34	10.38
f.	ISLANDS	4.19	3.68	4.84	5.27	9.67
	Sicily	4.19	3.67	4.87	5.25	9.73
	Sardinia	4.21	3.74	4.82	5.33	9.43

Notes:

Only lending in euros is considered.

**Distributed by initial period of rate fixation, customer location (region) and total credit granted –
Outstanding loans**

TDB30890

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euros

September 2005

		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
a.	ITALY	3.61	3.55	5.11	4.57
b.	NORTH-WEST ITALY	3.59	3.54	4.99	4.50
	Piedmont and Valle d'Aosta	3.63	3.57	5.31	4.73
	Liguria	3.56	3.54	5.22	4.73
	Lombardy	3.57	3.53	4.80	4.38
c.	NORTH-EAST ITALY	3.55	3.53	4.82	4.34
	Trentino-Alto Adige	3.61	3.55	5.47	4.51
	Veneto	3.52	3.51	4.82	4.32
	Friuli-Venezia Giulia	3.54	3.51	5.02	4.80
	Emilia Romagna	3.58	3.55	4.73	4.28
d.	CENTRAL ITALY	3.67	3.57	5.10	4.50
	Marche	3.60	3.52	5.09	4.63
	Tuscany	3.65	3.54	4.55	3.93
	Umbria	3.59	3.51	5.02	4.40
	Lazio	3.73	3.59	5.29	4.70
e.	SOUTHERN ITALY	3.72	3.63	5.40	4.98
	Abruzzo and Molise	3.67	3.59	5.38	4.86
	Campania	3.81	3.68	5.48	5.06
	Puglia	3.67	3.58	5.31	4.85
	Basilicata	3.66	3.62	5.47	4.89
	Calabria	3.63	3.57	5.36	4.94
f.	ISLANDS	3.66	3.58	5.28	4.90
	Sicily	3.64	3.57	5.29	4.89
	Sardinia	3.72	3.63	5.24	4.92

Notes:

Only lending in euros to the consumer households is considered.

Distribution by initial period of rate fixation, customer location (geographical area) and total credit granted
New loans in the quarter

TDB30900

Sample of banks

Source: Survey of lending rates
 Percentages
 Size classes in euros

September 2005

	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	3.66	3.62	4.33	4.17
NORTH-WEST ITALY	3.64	3.61	4.26	4.14
NORTH-EAST ITALY	3.56	3.57	4.06	3.91
CENTRAL ITALY	3.66	3.63	4.38	4.24
SOUTHERN ITALY	3.83	3.76	4.47	4.29
ISLANDS	3.78	3.61	4.36	4.19

Notes:

Only lending in euros to the consumer households is considered.

Distribution by customer location (region) and segment of economic activity

TDB30950

Sample of banks

Source: Survey of deposit rates
Percentages

September 2005		Total	General government	Financial companies	Non financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	ITALY	0.81	1.82	1.50	1.07	1.17	0.85	1.06	0.52	0.59
b.	NORTH-WEST ITALY	0.77	1.75	1.35	1.06	1.08	0.95	1.06	0.47	0.54
	Piedmont	0.66	1.76	1.00	0.99	0.97	0.83	1.04	0.45	0.49
	Valle d'Aosta	0.77	1.92	1.80	1.15	1.46	0.87	1.02	0.35	0.41
	Liguria	0.58	1.50	1.36	0.87	0.93	0.88	0.85	0.45	0.48
	Lombardy	0.83	1.77	1.42	1.09	1.11	0.99	1.08	0.48	0.57
c.	NORTH-EAST ITALY	0.82	2.19	1.49	1.14	1.18	0.94	1.15	0.56	0.58
	Trentino-Alto Adige	1.05	2.71	1.47	1.43	1.39	0.79	1.53	0.56	0.57
	Veneto	0.76	2.21	1.28	1.08	1.10	0.99	1.08	0.52	0.55
	Friuli-Venezia Giulia	0.89	1.88	1.74	1.24	1.30	0.95	1.24	0.51	0.51
	Emilia Romagna	0.83	2.14	1.63	1.14	1.20	0.91	1.13	0.61	0.63
d.	CENTRAL ITALY	0.98	1.81	1.89	1.18	1.45	0.79	1.10	0.58	0.71
	Marche	0.81	1.78	1.55	1.10	1.27	0.79	1.00	0.63	0.70
	Tuscany	0.80	1.87	1.53	0.92	0.97	0.80	0.90	0.58	0.70
	Umbria	0.77	1.89	1.03	0.98	1.03	0.78	1.01	0.60	0.67
	Lazio	1.09	1.80	1.96	1.29	1.70	0.78	1.18	0.57	0.72
e.	SOUTHERN ITALY	0.62	1.60	1.33	0.81	0.95	0.65	0.78	0.48	0.52
	Abruzzo	0.81	1.95	1.55	1.10	1.21	0.79	1.08	0.68	0.64
	Molise	0.74	1.62	1.28	0.79	0.79	0.67	0.78	0.58	0.58
	Campania	0.56	1.51	1.08	0.69	0.76	0.49	0.71	0.40	0.49
	Puglia	0.65	1.64	1.32	0.95	1.15	0.84	0.85	0.54	0.56
	Basilicata	0.69	2.36	0.40	0.75	0.76	0.92	0.65	0.56	0.53
	Calabria	0.51	1.33	1.23	0.59	0.59	0.50	0.52	0.39	0.44
f.	ISLANDS	0.78	1.65	1.46	0.90	0.90	0.75	0.92	0.56	0.64
	Sicily	0.76	1.73	1.52	0.89	1.02	0.74	0.89	0.56	0.64
	Sardinia	0.82	1.57	1.38	0.91	0.68	0.77	0.96	0.55	0.63

Notes:

Only deposit in euros is considered.

Distribution by customer location (region), segment of economic activity and size of deposit

TDB30960		Sample of banks							
Source: Survey of deposit rates Percentages Size classes in euros									
September 2005		Non-financial companies and producer households				Consumer households and nec			
		up to 10,000	from 10,000 to 50,000	from 50,000 to 250,000	more than 250,000	up to 10,000	from 10,000 to 50,000	from 50,000 to 250,000	more than 250,000
a.	TOTAL	0.25	0.36	0.61	1.37	0.30	0.45	0.77	1.26
b.	NORTH-WEST ITALY	0.21	0.34	0.59	1.32	0.26	0.40	0.73	1.22
	Piedmont	0.18	0.31	0.55	1.31	0.24	0.37	0.70	1.25
	Valle d'Aosta	0.17	0.29	0.59	1.46	0.24	0.33	0.56	1.18
	Liguria	0.18	0.31	0.59	1.22	0.23	0.37	0.71	1.28
	Lombardy	0.24	0.36	0.61	1.33	0.28	0.42	0.75	1.21
c.	NORTH-EAST ITALY	0.24	0.40	0.70	1.49	0.27	0.44	0.82	1.35
	Trentino-Alto Adige	0.30	0.47	0.75	1.77	0.29	0.44	0.80	1.37
	Veneto	0.19	0.34	0.65	1.45	0.24	0.40	0.79	1.40
	Friuli-Venezia Giulia	0.18	0.34	0.66	1.60	0.23	0.39	0.74	1.33
	Emilia Romagna	0.28	0.45	0.74	1.47	0.32	0.49	0.87	1.30
d.	CENTRAL ITALY	0.36	0.41	0.61	1.45	0.41	0.55	0.82	1.31
	Marche	0.29	0.48	0.78	1.56	0.39	0.61	0.95	1.42
	Tuscany	0.47	0.45	0.66	1.21	0.49	0.61	0.81	1.21
	Umbria	0.31	0.44	0.71	1.33	0.42	0.58	0.88	1.32
	Lazio	0.24	0.34	0.53	1.51	0.36	0.51	0.80	1.33
e.	SOUTHERN ITALY	0.20	0.30	0.51	1.16	0.27	0.40	0.67	1.17
	Abruzzo	0.33	0.48	0.75	1.48	0.35	0.52	0.84	1.32
	Molise	0.23	0.35	0.60	1.19	0.27	0.41	0.76	1.53
	Campania	0.15	0.23	0.40	1.02	0.25	0.35	0.60	1.11
	Puglia	0.23	0.36	0.60	1.29	0.28	0.44	0.75	1.20
	Basilicata	0.21	0.33	0.54	1.11	0.26	0.40	0.74	1.25
	Calabria	0.15	0.25	0.44	0.87	0.22	0.34	0.60	1.06
f.	ISLANDS	0.28	0.40	0.60	1.23	0.36	0.51	0.82	1.26
	Sicily	0.28	0.40	0.62	1.24	0.35	0.50	0.83	1.31
	Sardinia	0.28	0.40	0.58	1.21	0.36	0.54	0.79	1.12

Notes:

Only deposit in euros is considered.

Distribution by customer location (geographical area) and branch of economic activity

TDB30970

Sample of banks

Source: Survey of deposit rates
Percentages

September 2005

	Total	North-west	North-east	Centre	South	Islands
a. TOTAL	0.96	0.96	1.01	1.08	0.70	0.78
Agricultural, forestry and fishery products	0.65	0.60	0.68	0.72	0.56	0.75
Fuel and power products	1.78	1.42	1.48	2.05	1.41	1.33
Ores and metals	1.12	1.17	1.17	0.81	0.89	1.07
Non-metallic minerals and products	1.04	1.01	1.17	1.00	1.00	0.67
Chemical products	1.09	1.07	1.26	0.98	1.23	0.59
Metal products, except transport equipment	0.87	0.85	0.97	0.83	0.74	0.58
Agricultural and industrial machinery	1.05	0.99	1.19	0.87	0.75	0.62
Office and data processing machines, etc.	0.82	0.79	1.08	0.73	0.51	0.49
Electrical goods	0.98	1.02	1.16	0.81	0.51	0.51
Transport equipment	1.13	1.01	1.36	1.17	1.17	0.50
Food and tobacco products	1.04	1.02	1.24	1.21	0.64	0.67
Textiles, clothing and footwear	0.96	1.11	0.94	0.90	0.59	0.55
Paper and paper products	1.14	1.17	1.05	1.27	0.80	1.05
Rubber and plastic products	0.96	0.97	1.03	0.87	0.90	0.65
Other manufactured products	0.74	0.74	0.77	0.81	0.56	0.45
Building and construction	0.76	0.82	0.83	0.75	0.60	0.69
Wholesale and retail trade services, recovery and repair services	0.75	0.76	0.88	0.74	0.61	0.71
Lodging and catering services	0.66	0.70	0.68	0.60	0.61	0.68
Inland transport services	1.07	1.07	0.97	1.26	0.96	0.86
Maritime and air transport services	1.25	1.17	0.87	1.49	1.17	1.28
Auxiliary transport services	1.21	1.11	1.42	1.31	0.63	1.16
Communication services	1.05	1.08	0.76	1.12	0.54	0.75
Other market services	1.02	1.04	1.09	1.07	0.68	0.80

Notes:

Only deposit in euros is considered.

Information on the Bank of Italy

TDB40605

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	July 2005	Aug. 2005	Sept. 2005
a. TOTAL	210,451	198,618	193,318
b. GOLD AND GOLD RECEIVABLES	28,475	28,475	30,989
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	21,531	21,753	21,037
Receivables from the IMF	3,159	2,938	2,874
Securities (other than shares)	15,425	15,965	14,466
Current accounts and other deposits	2,924	2,716	3,693
Reverse operations	21	131	–
Other claims	2	3	3
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	5,957	6,105	6,212
Financial counterparties	5,957	6,105	6,212
of which: securities (other than shares)	3,142	3,455	3,394
reverse operations	..	..	–
other claims	2,814	2,650	2,817
General government	–	–	–
Other counterparties	–	–	–
e. CLAIMS ON NON-EURO-AREA RESIDENTS	–	–	–
Claims on non-euro-area EU central banks	–	–	–
Securities (other than shares)	–	–	–
Other claims	–	–	–
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	22,037	22,138	21,038
Main refinancing operations	21,142	21,243	20,133
Longer-term refinancing operations	894	894	904
Fine-tuning reverse operations	–	–	–
Structural reverse operations	–	–	–
Marginal lending facility	–	–	–
Credits related to margin calls	1	1	1
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	210	5	147
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)	1,651	1,651	1,698
i. GENERAL GOVERNMENT DEBT	18,458	18,458	18,432

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	July 2005	Aug. 2005	Sept. 2005
(cont.)			
I. INTRA-EUROSISTEM CLAIMS	49,473	36,528	28,810
Participating interest in the ECB	726	726	726
Claims deriving from the transfer of foreign reserves to the ECB	7,263	7,263	7,263
Net claims related to the allocation of euro banknotes within the Eurosystem	–	–	–
Other intra-Eurosystem claims (net)	41,484	28,539	20,821
m. ITEMS TO BE SETTLED	6	4	4
n. OTHER ASSETS	61,079	61,789	62,807
Euro-area coins	34	29	31
UIC endowment fund	258	258	258
Investments of reserves and provisions (including shares)	27,921	28,199	28,505
Intangible fixed assets	27	27	27
Deferred charges	7	7	7
Tangible fixed assets (net of depreciation)	2,471	2,479	2,483
Accrued income and prepaid expenses	817	838	1,029
Sundry	29,543	29,953	30,466
o. EXPENSE FOR THE YEAR	1,573	1,710	2,145
p. MEMORANDUM ACCOUNTS	260,007	262,809	251,512

Notes:

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Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	July 2005	Aug. 2005	Sept. 2005
a. TOTAL	210,451	198,618	193,318
b. BANKNOTES IN CIRCULATION	89,656	88,588	89,558
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	10,839	10,874	11,351
Current accounts (covering the minimum reserve system)	10,837	10,873	11,350
Deposit facility	2	1	1
Fixed-term deposits	–	–	–
Fine-tuning reverse operations	–	–	–
Deposits related to margin calls	–	–	–
d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS	–	–	–
e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	57,695	46,338	36,194
General government	57,622	46,324	36,183
of which: Treasury payments account	50,792	39,495	29,350
sinking fund for the redemption of government securities	6,791	6,791	6,791
other liabilities	39	38	43
Other counterparties	73	14	11
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	88	108	100
Liabilities to non-euro-area EU central banks	41	34	42
Other liabilities	47	74	58
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	–	–	–
Financial sector counterparties	–	–	–
General government	–	–	–
Other counterparties	–	–	–
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	391	934	382
Deposits and balances	11	11	11
Other liabilities	380	923	371
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	847	847	845
l. INTRA-EUROSISTEM LIABILITIES	4,496	4,055	4,257
Promissory notes covering debt certificates issued by the ECB	–	–	–
Net liabilities related to the allocation of euro banknotes within the Eurosystem	4,496	4,055	4,257
Other intra-Eurosystem liabilities (net)	–	–	–

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Bank of Italy

	July 2005	Aug. 2005	Sept. 2005
<i>(cont.)</i>			
m. ITEMS TO BE SETTLED	16	15	15
n. OTHER LIABILITIES	1,852	1,792	2,106
Bank of Italy drafts	291	240	254
Cashier's department services	..	..	..
Accrued expenses and deferred income	6	6	63
Sundry	1,555	1,545	1,788
o. PREVISIONS	6,011	6,011	6,011
Provisions for specific risks	372	372	372
Sundry staff-related provisions	5,640	5,640	5,640
p. REVALUATION ACCOUNTS	14,378	14,378	17,266
q. PROVISION FOR GENERAL RISKS	6,832	6,832	6,832
r. CAPITAL AND RESERVES	13,879	13,879	13,879
Capital	..	..	..
Ordinary and extraordinary reserves	9,857	9,857	9,857
Other reserves	4,022	4,022	4,022
s. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION	–	–	–
t. INCOME FOR THE YEAR	3,470	3,965	4,522
u. MEMORANDUM ACCOUNTS	260,007	262,809	251,512

Methodological appendix

1. Content of the publication

The Statistical Bulletin and the Summary contain information on the structure, assets and liabilities, and operations of banks and non-bank intermediaries. Unless otherwise indicated, the data refer to transactions carried out by banks and financial intermediaries with residents, irrespective of the currency used. Interbank transactions are normally excluded. Transactions not denominated in euros are recorded in euros at the average end-of-period exchange rate. As regards flows, transactions for which interest payments have been made are recorded at the exchange rate used to translate the interest payments into euros; other transactions are recorded at the end-of-period exchange rate.

Exceptions to the general rules are evidenced in the footnotes to the tables.

For the sake of legibility and clarity, the paper version of the statistical tables normally contains data referring to the most recent period available; the time series and the distributions with a higher degree of data disaggregation are available in the “BIP on-line statistical database”. The Bulletin contains the information available at the time of publication; subsequent editions may be updated or revised to incorporate adjustments subsequently received from reporting intermediaries.

Data on the same phenomena from different sources may not coincide owing to methodological differences. Further discrepancies between or within tables are due to rounding or to the exclusion of data covered by official secrecy.

2. Sources of information

The information contained in the publication is drawn from the reports that credit and financial intermediaries send to the Bank of Italy. The principal features of the information flows are described in what follows for the various sources listed below:

- supervisory returns;
- reports to the Central Credit Register;
- surveys of lending and deposit rates;
- registers of intermediaries.

2.1 Supervisory returns

The Bank of Italy requires supervisory returns from:

- banks under Article 51 of the Banking Law (Legislative Decree 385/1993);
- investment firms under Article 12 of the Consolidated Law on Financial Intermediation (Legislative Decree 58 of 24 February 1998);

- financial intermediaries under Article 107 of the Banking Law;
- asset management companies and open-end investment companies (SICAVs) under Article 12 of the Consolidated Law on Financial Intermediation.

Using the required reporting formats and at the specified frequencies, the above intermediaries transmit data (generally end-of-period stocks and flows) on their balance sheets and profit and loss accounts, their transactions (e.g. technical form, types of securities traded or managed, original and residual duration, currency), and their counterparties (location and economic activity), as well as other information of use for analysis of the various technical parameters (loan concentration, structure of deposits, foreign exposure, bad and doubtful debts, etc.).

2.2 Reports to the Central Credit Register

The Central Credit Register is regulated by the resolution adopted by the Credit Committee on 29 March 1994 pursuant to Articles 53, 67 and 107 of the Banking Law. The following participate in this centralized service:

- banks entered in the register referred to in Article 13 of the Banking Law;
- financial intermediaries entered in the register of banking groups and/or the special register referred to in, respectively, Articles 64 and 107 of the Banking Law that engage exclusively or primarily in financing activity. Financial intermediaries more than 50 per cent of whose financing activity consists of consumer credit are exempted. Consequently, the group of financial intermediaries reporting to the Central Credit Register is not identical to the group that transmits supervisory returns.

Participating intermediaries also report the exposures of foreign branches to borrowers resident in Italy. All the statistical distributions take such loans into account.

Once a month intermediaries are required to report each customer's debtor position, comprising both individual and joint liabilities (joint accounts and partnerships).

The whole position relative to a given customer must be reported where even one of the following conditions applies: – the sum of credit granted or used for all loans and guarantees granted to the customer is at least 75,000 euros;

- the total value of personal guarantees provided by the customer is at least 75,000 euros;
- the customer's position is classified among bad debts or is written off during the reference month, regardless of the amount;
- the face value of factoring claims the intermediary has acquired from the customer is at least 75,000 euros;
- the value of the transactions carried out by the intermediary on behalf of third parties is at least 75,000 euros;

Where a report is made because one of the above conditions applies, it must cover all the outstanding positions of the customer in question.

The present report form, in use since 1 January 2005 and subject to the 9th update of Circular no. 139 of 11 February 1991, comprises a section for different categories of credit (matched, term and revocable exposures, loans subject to bankruptcy proceedings and other special cases, bad debts, guarantees relating to commercial operations, guarantees relating to financial operations, guarantees received, financial derivatives), an informational section (transactions carried out on behalf of third parties, syndicated loans, claims acquired from customers other than intermediaries – debtors assigned, matched loans – overdue amounts, claims written off, claims assigned to third parties) and a series of qualifiers providing a fuller description of the characteristics and riskiness of outstanding transactions (e.g. original and residual maturity, currency, etc.).

2.3 Surveys of lending and deposit rates

The quarterly sample survey of deposit and lending rates, introduced under Article 51 of the Consolidate Law on Banking, is currently governed by the Bank of Italy's Circular No. 251

of 17 July 2003, “Rilevazione analitica dei tassi d’interesse. Istruzioni per le banche segnalanti” (Sample Survey of Interest Rates: Instructions for Reporting Banks), which has applied since the first quarter of 2004. The Circular can be found on the Bank of Italy’s website under “Statistiche – La raccolta delle informazioni presso gli intermediari – Segnalazioni creditizie e finanziarie – Normativa di riferimento”.

The information on lending rates is collected separately for each customer; that on deposit rates is collected instead on an aggregate basis.

In the case of lending rates the survey covers the loan facilities granted to ordinary customers – i.e. excluding banks and banking authorities – by Italian branches of reporting intermediaries in the following forms: matched loans, term loans and revocable loans. Intermediaries are required to submit the information requested for each customer having, at the end of the reference quarter, a sum of the amounts of the above forms of financing granted or used reported to the Central Credit Register that equals or exceeds the reporting threshold (see Section 2.2).

For all the loans covered by the survey outstanding at the end of each quarter, intermediaries report the products and the related amounts received; the latter are divided between interest payments, fees and expenses. On the basis of the observed data the interest rates published in the statistical tables are calculated as the weighted average of the rates effectively charged to customers – excluding transactions at supported interest rates – using the following formula:

$$r(\%) = (\text{Amounts received} * 365) / \text{Products}$$

For new term loans, banks report the Annual Percentage Rate of Charge – APRC (as defined in Directive 87/102/EEC) and the amount of financing granted. In the statistical tables showing the APRC, the weighted average is calculated on the basis of the amounts of the loans granted.

As regards deposit rates, data are collected on the conditions applied to sight current account deposits of ordinary customers outstanding at the end of the quarter at the Italian branches of reporting banks. For the transactions covered by the survey, intermediaries report the following data in aggregate form:

- the sum of the interest accrued in the reference quarter (regardless of when it is paid);
- the sum of the products for the reference quarter.

The interest rates published in the statistical tables are the weighted average calculated using the following formula:

$$r(\%) = (\text{Amounts disbursed} * 365) / \text{Products}$$

2.4 Registers of intermediaries

Identification information on credit and financial intermediaries subject to supervision by the Bank of Italy and on the activities they are authorized to carry on is drawn from special registers kept by the Bank of Italy or Consob under the laws in force. In particular:

- under Article 13 of the Banking Law, the Bank of Italy enters banks authorized in Italy and branches of EU banks established in Italy in a register;
- under Article 19 of the Consolidated Law on Financial Intermediation, Consob, after consulting the Bank of Italy, authorizes Italian securities firms (SIMs) to provide investment services. Under Article 20 of the Consolidated Law, Consob enters SIMs in a register, communicating such entries to the Bank of Italy;
- under Article 107 of the Banking Law, the Ministry of the Treasury, after consulting the Bank of Italy and Consob, establishes objective standards with reference to the activity carried on, the volume of business and the ratio of debt to equity capital, on the basis of which to determine the financial intermediaries which must be entered in a special register kept by the Bank of Italy;
- under Article 35 of the Consolidated Law, the Bank of Italy, after consulting Consob, authorizes asset management companies to perform the service of collective asset management and that of individual portfolio management. Such companies are entered in a register kept by the Bank of Italy pursuant to Article 46 of the Consolidated Law;

- under Article 44 of the Consolidated Law, the Bank of Italy, after consulting Consob, authorizes the establishment of open–end investment companies (SICAVs). Under Article 45, SICAVs authorized in Italy are entered in a register kept by the Bank of Italy.

3. Information for time–series analysis

Reporting items have changed over time as a result of efforts to rationalize or enhance the information flows from intermediaries. To permit correct interpretation of breaks in time series, the most important changes are described below.

3.1 Supervisory returns

As of January 1994: there may be a break owing to the new method of accounting for and reporting sale and repurchase transactions where the purchaser is under an obligation to resell the assets involved (e.g. securities). In accordance with the rules on annual accounts, such transactions are treated as forms of lending to or fund–raising from the counterparty (the Bank of Italy, banks, customers) and are reported apart. In line with the new format of the annual accounts, as of 1 January 1994 interest–bearing certificates (except post office savings certificates) and non–interbank certificates of deposit are included in the securities portfolio.

As of January 1995: the de–specialization of credit institutions pursuant to the Banking Law is reflected in:

- the adoption of a single reporting form for the supervisory returns of all banks;
- the inclusion in banks’ reports of the information previously transmitted by their former special credit sections.

The population to which the information published from that date onwards refers is the banking system as a whole. Accordingly, all references to the “sample of banks” utilized up until 31 December 1994 have been dropped.

The adjustment of the former special credit institutions and special credit sections to the new reporting formats ceased to have effect only from December 1996 (September 1996 for the data published on the “BIP on–line statistical database”). Up to that date, loans and deposits deriving from the old returns of some former special credit institutions are included in the totals (since they are considered “unattributable”) but are not distributed according to the classifications adopted from some analytical tables.

In addition, following the merging of the information relating to the former special sections into the statistics of their respective parent institutions, there may be breaks in the time series for the distribution of loans and deposits by branch location.

As of March 1998: the earlier tables on loans beyond the short–term are consolidated in some cases in order to facilitate the comparison of information. The detailed data continue to be provided on the “BIP on–line statistical database”.

As of January 1999: following the start of Stage Three of EMU and the related changes in supervisory returns, the concept of central bank has been redefined; consequently, the banks’ positions with “BI–UIC” have been replaced by those with “BI–ECB”.

As of January 2005: in the “institutional” classification the “Central credit institutions” category has been eliminated and the entities in question included in the “Banks established as società per azioni” category.

3.2 Reports to the Central Credit Register

As of March 1991: the threshold for reporting bad debts, previously set at 10 million lire, no longer applies.

As of January 1993: the reporting requirement extends to Italian banks’ foreign branches for loans to borrowers resident in Italy.

As of January 1996: the reporting threshold for loans and guarantees to customers has been raised from 80 to 150 million lire. The rules regarding bad debts and personal guarantees issued by customers are unchanged.

As of January 1997: the introduction of the new report form has made it possible to add statistical distributions with fuller information on transactions between customers and reporting banks (see Section 2.2). In addition, the aggregated data on loans, bad debts and guarantees provided by customers are no longer adjusted to eliminate individual exposures of less than 150 million lire. The previous report form envisaged nine categories: liquidations of claims, direct loans, current accounts, foreign transactions, bad debts, transactions backed by real security, medium and long-term transactions and other, guarantees granted to customers, and personal guarantees received from customers. For loans and guarantees granted, both the amount granted and that used were reported. For guarantees received, the guarantee commitment was reported and set equal, unless otherwise specified, to the larger of total credit granted and that used.

As of January 2002: the Central Credit Register reporting threshold, which was previously equal to 150 million lire (77,469 euros) has been set to 75,000 euros.

As of January 2005: in the new form for reporting loans introduced following the 9th update of Circular no. 139 of 11 February 1991, intermediaries are required to report separately: – bad debts for an amount equal to the amount originally disbursed, net of repayments and gross of writedowns and writeoffs; – the stock of amounts written off over the entire duration of the credit relationship. Prior to that date, bad debts were reported gross of writedowns and net of writeoffs. However, unless stated otherwise, the series published continue to refer to bad debts net of writeoffs. A certain discontinuity can nonetheless be observed in the data between December 2004 and March 2005, especially as regards the information on financial intermediaries. It should also be noted that the updating of the rules referred to above also made it impossible to separate out the part of net bad debts backed by real security. Accordingly, as of January 2005 only the part of “gross” bad debts backed by real security is shown. Lastly, in accordance with the New Capital Accord (Basel II), which considers the threshold of 1,000,000 euros as one of the criteria for distinguishing between “retail” and “corporate” customers, wherever possible this threshold has been shown in the tables disaggregated by size class.

3.3 Surveys of interest rates

As of March 1993: the 365-day calendar year has replaced the 360-day business year in the lending rate computation formula.

As of January 1996: the increase from 80 to 150 million lire in the Central Credit Register reporting threshold has had indirect effects on the survey of lending rates. For the sake of the comparability of time series data, rates referring to loans below the new reporting threshold are eliminated from the tables on lending rates for 1995 and 1996.

As of January 1997: the distributions relative to lending rates reflect the different information breakdown of the Central Credit Register’s new reporting form (see Section 2.2).

As of March 1998: interest rates on medium and long-term loans outstanding at the end of the reference period have been published.

As of March 2001: effective deposit rates, previously published annually, are now published quarterly (see “Additional information” concerning the Statistical Bulletin III/2002).

As of January 2002: the change in the Central Credit Register reporting threshold from 77,469 to 75,000 euros has had indirect effects on the survey of the lending rates.

As of March 2004 Bank of Italy Circular No. 251 of 17 July 2003 made far-reaching changes to the quarterly collection of sample data on lending and deposit rates. The number of reporting banks was increased and the report form was amended with provision made for the collection of additional data. Consequently, the tables of the Statistical Bulletin and of the Summary Report of the Statistical Bulletin have been completely revised.

3.4 Classifications of intermediaries up to 31 December 1994

A) Legal classification of former “banks” (*aziende di credito*): the institutions were attributed on the basis of the institutional criterion provided for in Article 5 of the 1936 Banking Law, now repealed. Central credit institutions were shown separately, in consideration of their operational specificity. Branches of foreign banks in Italy were included among “ordinary credit banks”.

B) Classification by size of banks raising mainly short-term funds: the classification was introduced into the Bank of Italy's statistics in 1967.

On that occasion it was decided to:

- consider only a sample of banks (348 out of a total of 1,236) accounting for around 98 per cent of the banking system's total deposits;
- classify commercial banks and savings banks separately, owing to the differences in their institutional arrangements and behaviour;
- adopt as a ranking parameter an index of operational capacity represented by the sum of customer deposits, special credit institution deposits, third-party funds under administration, and capital and reserves (average of quarterly data for 1967);
- divide commercial banks and savings banks into five size groups (major, large, average, small and minor);
- determine identical minimum class values for commercial banks and savings banks (respectively 1,000, 500, 200 and 50 billion lire) that were likely to ensure a sufficiently large spread between the marginal unit of each group and the first unit of the next group;
- hold the definition of the classes and distribution of the banks among them constant from one year to the next and revise the ranking every five years, in order to have continuous series for an interval long enough to allow temporal analyses but not so long as to render the characteristic size of each group devoid of meaning.

At the end of the first two five-year periods the ranking was revised according to the above general classification criteria and by applying the 5-year rate of increase in the ranking parameter recorded for commercial banks and savings banks as a whole to the boundaries between classes.

In 1983 the reference parameter was extended to include banks' net fund-raising abroad, in order to keep it consistent with the concept of potential domestic credit on which the classification is based. At the same time, the boundaries between classes were revised so as to maximize the distance, as measured by the parameter, between the last bank of each class and the first bank of the next. In 1988, when the sample of banks was revised, marginal adjustments were made to the group classed as "minor".

The classification by size, used in the Bulletins up to 31 December 1994, referred to all "banks raising mainly short-term funds" in operation. The criteria defining the groups of banks was consistent with those, described above, applied to the sample, with the exception of the last class ("minor" banks), which comprised banks not included in the sample. As of the data for 1994, the breakdown by size of banks raising mainly short-term funds into former "banks" (*aziende di credito*) and former savings banks has been dropped.

C) Institutional classification of special credit institutions. Breakdown of special credit institutions by institutional specialization into the following groups: industrial credit institutions, sections for financing public works, real estate credit institutions, agricultural credit institutions.

As of the Bulletin based on data for March 1992, the classifications by institutional category of banks and special credit institutions described in the preceding paragraph and at points A) and C) have been dropped since they were no longer significant following the structural changes in the banking system subsequent to the implementation of the "Amato Law".

3.5 Specific events

Time-series analysis of the statistical distributions must take account of specific events (e.g. the initiation of bankruptcy proceedings, disposal of bad debts) regarding individual reporting intermediaries that can introduce breaks into the time series or misalignments between the information flows from different sources. The most important and most recent events of this kind are as follows:

As of June 1996: following the start of the voluntary liquidation procedure by *Isveimer*, there are breaks in the time series based on supervisory returns. There may also be misalignments between these series and those drawn from reports to the Central Credit Register.

As of December 1996: there is a break in the series of bad loans drawn from supervisory returns owing to the disposal and subsequent securitization of a portfolio of non-performing mortgage loans (initially 200 billion lire; from March 1997 onwards an additional 280 billion).

As of January 1997: following the transfer of claims from Banco di Napoli to a non-bank subsidiary, there is a discontinuity in the series of loans and bad debts and in their breakdown by geographic location and economic sector of the borrower; in particular, there is a reduction of around 8.8 trillion lire in bad debts.

As of September 1997: both the series of bad debts drawn from supervisory returns and the similar series from reports to the Central Credit Register show a significant break, of which around 2.8 trillion lire is attributable to the subjection of Sicilcassa S.p.A. to bankruptcy proceedings.

As of March 1998: the series of bad debts drawn from supervisory returns shows a discontinuity, of which around 420 billion lire is attributable to a disposal and subsequent securitization of non-performing real estate loans.

As of June 1998: the series classified by sector and segment of economic activity show a discontinuity owing to the alignment of the classification criteria with those of the new European System of National and Regional Accounts (ESA 95). Attention is drawn, in particular, to the discontinuities in the series referring to the sector “Non-financial corporations” and the subsector “Producer households”.

As of June 1999: the series of bad debts drawn from supervisory returns and the similar series from reports to the Central Credit Register show a significant break, of which around 3.0 trillion lire is attributable to a disposal and subsequent securitization of non-performing loans.

As of September 1999: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to a securitization transaction involving claims for a total nominal value of about 3,600 billion lire (comprising bad debts for 2,000 billion, substandard loans for 1,000 billion and performing loans for the remaining amount).

As of December 1999: there may be breaks in some of the series derived from both supervisory reports and reports to the Central Credit Register owing to a securitization transaction involving claims for a total nominal value of about 11,000 billion lire (comprising bad debts for 8,000 billion, substandard loans for 1,300 billion and performing loans for the remaining amount). Moreover, the reorganization of asset management activities in some large groups resulted in the transfer of a total of about 80,000 billion lire of assets under management from investments firms (SIMs) to asset management companies (SGRs).

As of June 2000: there may be breaks in some of the series derived from supervisory returns owing to a securitization transaction involving bad debts for a total nominal value of about 2,800 billion lire. In addition, following clarifications by the BIS on the classification of countries in its international statistics, some changes have been made to the table on “Foreign exposure”: claims on the ECB have been included under Germany instead of under international organizations; claims on residents of Guernsey, Jersey and the Isle of Man have been included under the United Kingdom instead of under offshore centres. These changes may result in breaks in the series for the countries concerned.

As of September 2000: following the addition in the supervisory reports submitted by Italian securities firms (SIMs) of data on their management of investment portfolios on behalf of other intermediaries, it has been possible to separate this item from their total portfolio management business. This may have caused discontinuities in the statistical series concerned.

As of December 2000: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 20,000 billion lire (including 10,000 billion of bad debts). Moreover, following the addition in the supervisory reports submitted by banks of data on their management of investment portfolios on behalf of other intermediaries, it has been possible to separate this item from their total portfolio management business. This may have caused discontinuities in the statistical series concerned.

As of March 2001: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing claims for a total nominal value of about 5,600 billion lire.

As of June 2001: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 19,000 billion lire (including 15,000 billion of bad debts).

As of September 2001: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 1.9 billion euros.

As of December 2001: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 5 billion euros. In addition, some changes have been made to the table “Foreign exposure”:

- following clarifications by the BIS on the classification of countries in its international statistics, claims on residents of Guernsey, Jersey and the Isle of Man have been included under the offshore centres instead of the United Kingdom;
- the exposure in local currency of the euro–area countries comprises claims denominated in euros and the former euro–area currencies.

As of March 2002: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 4 billion euros (including 1.2 billion of bad debts). Moreover, owing to decisions taken by the central bank of Argentina concerning the suspension of the obligation to publish financial statistics, some Italian banks have not submitted complete reports on their exposures to borrowers resident in that country. Where necessary, in the table “Foreign exposure”, reference has been made to the 2001 year–end data in calculating the 2002 first–quarter aggregates for Argentina.

As of June 2002: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 2.2 billion euros (including 826 million of bad debts).

As of September 2002: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 2.3 billion euros (including 250 million of bad debts).

As of December 2002: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 5.5 billion euros (including 69 million of bad debts).

As of March 2003: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 1.2 billion euros.

As of June 2003: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 4 billion euros.

As of September 2003: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 1 billion euros.

As of December 2003: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 4.2 billion euros.

As of January 2004: the change in the institutional status of a large intermediary has caused breaks in some series. The discontinuities are especially pronounced in the tables on securities business.

As of March 2004: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 2.3 billion euros.

As of June 2004: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 4.6 billion euros.

As of September 2004: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 0.9 billion euros.

As of December 2004: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 5.6 billion euros (including 334 million of bad debts).

As of March 2005: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 5.6 billion euros (including 173 million of bad debts).

As of June 2005: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 3.4 billion euros (including 251 million of bad debts).

As of September 2005: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 3.8 billion euros (including 287 million of bad debts).

Finally, for technical reasons the information concerning “General government” reported in the Statistical Bulletin still includes the transactions of “Cassa Depositi e Prestiti”, which, following its transformation into a società per azioni pursuant to Law 326/2003, has been classified outside that sector in the national accounts.

Glossary

Glossary of terms in the tables

ADJUSTED BAD DEBTS	the total loans outstanding when a borrower is reported to the Central Credit Register: a) as a bad debt by the only bank that disbursed credit; b) as a bad debt by one bank and as having an overshoot by the only other bank exposed; c) as a bad debt by one bank and the amount of the bad debt is at least 70% of its exposure towards the banking system or as having overshoots equal to or more than 10% of its total loans outstanding; d) as a bad debt by at least two banks for amounts equal to or more than 10% of its total loans outstanding.
ADVANCES AGAINST ACQUIRED CLAIMS (FACTORING)	the amount of advances granted by the intermediary against the assignment of outstanding claims.
ADVANCES AGAINST FUTURE CLAIMS (FACTORING)	the amount of advances granted by the intermediary against the assignment of future claims.
ADVANCES DISBURSED (FACTORING)	the amount of advances granted by the intermediary against the assignment of outstanding and/or future claims. Factoring is an assignment without recourse (with the credit risk transferred to the assignee) or with recourse (with the credit risk remaining with the assignor) of accounts receivable to banks or specialist companies for management and collection; it may be associated with the granting of credit to the assignor.
APRC	the conventional summary of the cost of credit. It is the rate that equalizes, on an annual basis, the sum of the present values of all the amounts making up the financing disbursed by the creditor and the sum of the present values of all repayment instalments (see the Minister of the Treasury Decree of 8 July 1992 on consumer credit).
ASSETS UNDER MANAGEMENT (PORTFOLIO MANAGEMENT SERVICES)	the end-of-period value of the portfolio, liquid assets in respect of management contracts, interest accrued at the reporting reference date and other assets and liabilities related to the management function attributable to customers.
BAD DEBTS	the total loans outstanding to persons who have been declared insolvent or who are in a basically comparable situation, regardless of the security held and gross of writedowns effected and net of writeoffs for forecast losses. Any differences between data drawn from supervisory reports and the Central Credit Register stem from marginal differences between the legal provisions governing the data collection methods of the two systems.
BAD DEBTS DELETED	the amount of loans outstanding to persons no longer reported to the Central Credit Register as bad debts in the reference period.
BANKS WITH THEIR HEAD OFFICE IN THE SOUTH	comprises the regions of Southern Italy and the Islands.
BORROWERS (NUMBER)	physical and legal persons and holders of joint account who have been the object, at the reference date, of one or more reports to the Central Credit Register on the granting of loans or guarantees.
BRANCH LOCATION	location – geographical area, region, province or municipality – of the reporting banks' branches at which the records of transactions are kept. Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
BRANCHES (NUMBER)	the operational units that carry on directly with the public all or some of the activities of the bank; branches carrying on special operations fall within the definition, representative offices are excluded.
CENTRAL ITALY	comprises the following regions: Tuscany, Marche, Umbria and Lazio.
CLAIMS ASSUMED AT LESS THAN NOMINAL VALUE (FACTORING)	claims acquired by the intermediary for a much smaller amount than their nominal value, normally owing to the economic and financial situation of the debtor assigned.

COLLECTIVE INVESTMENT UNDERTAKINGS (UNITS OF)	comprising Undertakings for Collective Investment in Transferable Securities (UCITS) and real-estate investment funds. In the statistical distributions of the Bulletin, UCITS comprise the following types of institutional investors: open-end securities investment funds and SICAVs.
CREDIT IMPLICIT IN LEASING CONTRACTS WITH CUSTOMERS	the residual amount of principal due implicit in financial leasing contracts, equal to the sum of the principal portions of outstanding lease rentals plus the final purchase prices of the leased goods.
CUSTOMER ASSETS UNDER MANAGEMENT: TOTAL SECURITIES (NOMINAL VALUE)	total securities and other financial instruments, net of own liabilities in issue, that an intermediary receives from customers for safekeeping or administration or in connection with the management of portfolios of securities; the aggregate includes securities held on deposit by the intermediary as the depository bank for collective investment schemes (under Article 36 of Legislative Decree 58/1998).
CUSTOMER BRANCH OF ECONOMIC ACTIVITY	Grouping of institutional units on the basis of the prevalent productive activity. The method of classifying customers is described in detail in the manual "Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica", published by the Bank of Italy. The present classification, which was introduced on 1 January 1989, is based on criteria consistent with those used by Istat, which, in turn, reflect those used in the European System of Integrated Economic Accounts (ESA). In order to ensure the confidentiality of information, in some tables it has been necessary to aggregate the data of some of the branches in "macrobranches".
CUSTOMER LOCATION	geographical area, region or province of the registered office or domicile of banks' counterparties. Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
CUSTOMER SECTORS AND SEGMENTS OF ECONOMIC ACTIVITY	groupings of institutional units on the basis of their principal economic function. The classification is on three levels: sectors, sub-sectors and sub-groups. Groupings of sectors, sub-sectors and branches (see above) of economic activity are called segments. The method of classifying customers is described in detail in the manual "Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica", published by the Bank of Italy. The present classification, which has been in force since June 1998, is based on criteria consistent with those used by Istat, which, in turn, reflect those used in the European System of National and Regional Accounts (ESA95).
CUSTOMER TRADING	buying and selling securities and financial derivatives for customers.
DEPOSITS	funds raised from non-banks by banks in the form of: sight and time savings deposits, savings certificates, certificates of deposit, current accounts and time current accounts.
DERIVATIVES BUSINESS	derivative instruments are contracts serving to modify the exposure of the parties to market risks. As a rule they provide for the settlement at a specified future date of the difference between the price (or rate of return) prevailing at that date of a reference financial instrument and that determined in the contract or for the delivery or receipt at a future date of a financial instrument at a predetermined price. In the data on trading, derivative contracts with an underlying security are valued on the basis of the agreed price, those without an underlying security on the basis of the notional capital. Some instruments are an exception in this respect and are valued as follows: stock index options and futures, on the basis of the notional capital multiplied by the value of the index at the date the contract was concluded; futures options, on the basis of the notional capital multiplied by the price agreed for the futures contract; futures on debt securities, on the basis of the notional capital multiplied by the price agreed for the futures contract. Where transactions in derivative instruments are carried out on organized markets, purchases and sales serving to close positions of the opposite sign are not counted.
ECONOMIC PURPOSE OF THE INVESTMENT	designed to identify the nature and location of the investment or durable goods being financed independently of the economic classification and location of the customer.
FACILITIES GRANTED	the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
FINANCIAL DERIVATIVES: INTRINSIC VALUE	is the positive intrinsic value of the transaction or, in other words, shows the intermediary's claim on the counterparty at the reference date of the report, after taking account of any netting agreement between the parties in the contract.

FUND-RAISING IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)	the amount of the liquid assets and financial instruments customers entrusted to the intermediary for management in the reference period.
FUNDS RAISED IN THE MARKET	includes bonds, subordinated loans and securities referred to in Article 117 of the 1993 Banking Law.
GROSS BAD DEBTS	the total loans outstanding to persons who have been declared insolvent or who are in a basically comparable situation, regardless of the security held and gross of writedowns and writeoffs for forecast losses. The amount shown for the part backed by real security does not include the actual value of the security in the case of liens owing to the difficulty in most cases of determining the amount.
GUARANTEES APPLIED FOR	guarantee commitments the reporting bank has applied for on behalf of customers to other institutions that nonetheless involve its assuming risk.
GUARANTEES GRANTED	transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party.
GUARANTEES GRANTED TO CUSTOMERS FOR COMMERCIAL TRANSACTIONS	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for commercial transactions undertaken by their customers.
GUARANTEES GRANTED TO CUSTOMERS FOR FINANCIAL TRANSACTIONS	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for financial transactions undertaken by their customers.
GUARANTORS (NUMBER)	persons (natural, legal and joint names) from whom reporting intermediaries have received personal guarantees.
INCOME/PROFIT DISTRIBUTED IN THE QUARTER (COLLECTIVE ASSET MANAGEMENT)	the amount of income distributed, in accordance with the rules, by asset management companies and SICAVs.
INITIAL PERIOD OF RATE FIXATION	the contractually agreed period during which the interest rate may not be changed. This classification variable has a value only for matched loans and term loans. However, revocable loans are conventionally included in the “variable interest rate or fixed up to 1 year” duration class.
INTERNATIONAL CLAIMS	calculated on the basis of supervisory data (Sections 5.1 and 5.2 of the system of automated prudential returns) in a manner similar to that adopted by the Bank for International Settlements in compiling its consolidated international statistics on banks’ external claims. The aggregate includes all the claims (such as loans, securities, etc.) of Italian banks (including their foreign branches and subsidiaries) on non-residents except for intragroup positions and loans granted to local customers by their foreign units in the currency of the country in which the unit is located. The claims of the Italian branches of foreign banks are also excluded. Counterparties are classified (by country and sector of economic activity) on the basis of the principal debtor criterion with no account taken of any guarantees granted or received that could shift the risk to third parties. The classification of countries, including offshore centres, is that adopted by the Bank for International Settlements.
ISLANDS	comprises the following regions: Sicily and Sardinia.
JOINT BORROWERS (NUMBER)	Relationships of joint responsibility involving two or more persons that have autonomous significance only with reference to a loan, a guarantee commitment or a personal guarantee.
LOAN FACILITIES	loans reported to the Central Credit Register net of bad debts, granted or disbursed by reporting banks. The aggregate includes the following forms of lending: matched loans, term loans, revocable loans and credit claims involved in bankruptcy proceedings. The difference between the used margin of “loan facilities” and the item “loans” consists in the exclusion of bad debts and the inclusion of repurchase agreements. The amount shown for the part backed by real security does not include the actual value of the security in the case of liens owing to the difficulty in most cases of determining the amount.

LOANS	loans disbursed by banks to non-banks. The aggregate includes the bill portfolio, current account overdrafts, advances (on bills of exchange and other import and export documentary credits), mortgage loans, advances not settled via current accounts, stock exchange repos, sundry secured loans not settled via current accounts, pledge loans, loans secured by pledge of salaries, loans granted from funds administered for third parties, other financial investments (traded banker's acceptances, commercial paper, etc.) bad debts, unpaid and protested own bills. The aggregate is net of interest and repurchase agreements.
LOCAL CLAIMS IN LOCAL CURRENCY	The aggregate includes all the loans granted by the foreign units of Italian banks to local customers in the currency of the country in which the unit is located. The methods of calculation are similar to those used for "International claims" (see above).
MATCHED LOANS	classification used by the Central Credit Register for credit transactions with a form of predetermined redemption, such as loans granted to make receivables from third parties immediately available to customers.
MEDIUM AND LONG-TERM LOANS	loans (excluding interest, repos, bad debts, unpaid and protested own bills, and export credits) with an original maturity of more than 18 months.
MULTIPLE BANK BORROWING: NUMBER OF FACILITIES	borrowing by a single customer from two or more intermediaries as revealed by the returns sent to the Central Credit Register.
MUNICIPALITIES SERVED BY BANKS	Municipalities in which at least one bank branch is in operation.
NEGATIVE CAPITAL ITEMS	own shares or capital parts, prior-year losses carried forward, amounts due from shareholders for share instalments.
NET ASSETS (COLLECTIVE ASSET MANAGEMENT)	the difference between the value of the portfolio, the liquidity and the other assets managed by a collective investment undertaking and any debts and other liabilities the same may have.
NET FUND-RAISING IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)	fund-raising/subscriptions in the reference period net of redemptions.
NEW ADJUSTED BAD DEBTS	the total loan exposure of persons who for the first time in the reference quarter meet one of the conditions for qualifying as an "adjusted bad debt".
NEW BAD DEBTS	the amount of loans to persons reported to the Central Credit Register as bad debts for the first time in the reference period.
NORTH-EAST ITALY	comprises the following regions: Trentino Alto Adige, Veneto, Friuli-Venezia Giulia and Emilia Romagna.
NORTH-WEST ITALY	comprises the following regions: Piedmont, Valle d'Aosta, Liguria and Lombardy.
OFFSHORE CENTRES	financial centres in which the intermediation of funds raised and invested mainly in other countries takes place owing to favourable regulatory and/or tax treatment of banking and financial activities; e.g. the Cayman Islands, Singapore and Hong Kong.
OVERSHOOT	the positive difference between credit used, excluding bad debts, and credit granted. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show unused margins or intermediaries that report the same customer.
PARTICIPATING INTERESTS	rights, whether or not represented by securities, with regard to the capital of other enterprises that, by creating a lasting link therewith, serve to promote the activity of the investor. Since 1 January 1994 they include shares acquired as investments of staff pension funds, previously included under "own securities".
PARTICIPATING INTERESTS IN NON-FINANCIAL CORPORATIONS: QUALIFIED HOLDINGS	interests of 10% or more in the share capital or voting rights and interests that permit the owner to exercise an influence over the operation of the investee company.
PAYABLES TO BI-ECB	this item includes reverse repos with the Bank of Italy, it does not include discount transactions with the Bank of Italy.
PERSONAL SECURITY PROVIDED BY CUSTOMERS	personal guarantees issued by third parties to intermediaries in favour of their borrowers.
PROPRIETARY TRADING	buying and selling securities and financial derivatives for the intermediaries' portfolio not held as a fixed asset.

**QUARTERLY DEFAULT RATES
FOR LOAN FACILITIES
(CREDIT USED)**

The default rate of loan facilities in a given quarter is the ratio whose denominator is the amount of credit used by all the borrowers covered by the Central Credit Register not classified as “adjusted bad debtors” (see above) at the end of the previous quarter and whose numerator is the amount of credit used by such borrowers who become “adjusted bad debtors” during the quarter in question. It should be noted that the denominator of the ratio, despite its referring to the end of the previous quarter, is conventionally shown with the date of the quarter in question (i.e. the same date as the numerator and the default rate). It should also be noted that if the numerator for a quarter is equal to zero, so that the default rate is also equal to zero, neither of these values is shown in the table; by contrast, the value of the denominator is always shown.

**REAL SECURITY: AMOUNT
BACKED**

this category includes all forms of real security – such as pledges, mortgages and liens – involving assets owned by the borrower (internal guarantees) or by third parties (external guarantees).

**RECEIVABLES FOR CONSUMER
CREDIT AND THE ISSUE OR
MANAGEMENT OF CREDIT
CARDS**

Pursuant to Article 121 of the Consolidated Law on Banking, consumer credit is taken to mean the granting of credit in the course of a trade, business or profession in the form of deferred payment, a loan or other similar financial accommodation to a natural person acting for purposes outside his business, trade or profession (a consumer).

RECEPTION OF ORDERS

the activity of receiving and transmitting or executing orders to buy or sell securities or derivative instruments on behalf of customers.

**REDEMPTIONS IN THE
QUARTER (PORTFOLIO
MANAGEMENT SERVICES)**

the amount of liquid assets and securities (or the value of the units of collective investment undertakings) returned to customers in the reference period.

REPORTING INSTITUTION

persons that send in the returns from which the information published is drawn. The following classifications are adopted for banks: MAJOR CATEGORIES OF BANKS – the classification of banks into three groups based on type of fund-raising (short, medium and long-term), size (major and large, medium-sized, small and minor) and location of the registered office (the Centre and North or the South of Italy). As of January 2005, the first classification is no longer used. SIZE CLASS OF BANKS – the classification of banks into five groups: major, large, medium-sized, small and minor. The present size classification of banks was carried out using centred 5-term weighted averages of quarterly total assets, by applying a weight of 1 to the last quarter of 2000 and 2001 and a weight of 2 to the intermediate quarters. The classes are defined as follows:

– major banks: average total assets of more than 45 billion euros; – large banks: average total assets of between 20 and 45 billion euros; – medium-sized banks: average total assets of between 7 and 20 billion euros; – small banks: average total assets of between 1 and 7 billion euros; – minor banks: average total assets of less than 1 billion euros. As explained in the “Additional information” concerning the Statistical Bulletin II/2002, the statistics contained in the tables where banks are divided by size class have normally been reconstructed backwards for three years in order to ensure a longer series of homogeneous data. Where merged banks ceased to exist before 31 December 2001, the reconstruction involves their attribution to the size class of the absorbing bank; banks that ceased to exist for other reasons are classified on the basis of the last reports they submitted to the Bank of Italy. Before this method of classification by size was introduced, reference was made to an approximation of the total credit banks could grant to residents and non-residents using an aggregate that was very close to their total liabilities (see Supplemento al Bollettino Statistico, no. 32 of 16.6.1995). INSTITUTIONAL CATEGORIES OF BANKS – the classification basically comprises the categories referred to in Legislative Decree 385 of 1 September 1993 (the 1993 Banking Law): banks established as società per azioni, cooperative banks, mutual banks, branches of foreign banks and central credit institutions. As of January 2005, the “Central credit institutions” category has been eliminated and the entities in question included in the “Banks established as società per azioni” category. GEOGRAPHICAL COVERAGE OF BANKS – the classification refers to “banks raising mainly short-term funds” and is based on the extent of the distribution network; it comprises nationwide, interregional, regional, interprovincial and provincial banks (with the last category subdivided into local and non-local banks).

A detailed description of the classifications of banks by “institutional category” and “geographical coverage”, which have been in force since 1 January 1995, can be found in Supplemento al Bollettino Statistico, no. 32 of 16 June 1995. For the actual breakdown of the Italian banking system by “size”, see the “Glossario” section of the Bank of Italy’s 2001 Annual Report in Italian. It should also be noted that the classifications of banks by “size” and “geographical coverage” only change as the result of the creation of new banks or of mergers. Accordingly, pending a revision of the classifications, the fact that a bank passes a threshold value does not result in its being reclassified.

RESIDENTS	bank customers are classified as residents on the basis of the foreign exchange provisions in force.
RESIDUAL MATURITY	the interval between the observation date and the contractual maturity of individual transactions, taking account of any agreements modifying the terms of the original contract (conversions, restructurings, rollovers, etc.).
REVOCABLE LOANS	classification used by the Central Credit Register for overdrafts.
SECURITIES	securities in general and documents representing securities. The item comprises debt securities and equity securities, including certificates of deposit and savings certificates but excluding interbank certificates of deposit.
SECURITIES HELD FOR CUSTODY AND ADMINISTRATION (NOMINAL VALUE)	total of securities owned by customers deposited with an intermediary that undertakes, under a contract, to provide for their safekeeping, the cashing of coupons, the withdrawal and delivery of certificates, and the implementation of splits and reverse splits, etc..
SECURITIES ON DEPOSIT (NOMINAL VALUE)	the total value of securities, owned by customers, held on deposit with an intermediary under an agreement for their safekeeping or safekeeping and administration or a portfolio management mandate. Includes securities (other than cheques) held as security deposits for other services and as collateral for credit transactions.
SECURITIES UNDER MANAGEMENT (NOMINAL VALUE)	total of securities owned by customers deposited with an intermediary that undertakes, under a contract, to provide for their management.
SOUTHERN ITALY	comprises the following regions: Abruzzo, Molise, Campania, Puglia, Basilicata and Calabria.
SUBSCRIPTIONS IN THE QUARTER (COLLECTIVE ASSET MANAGEMENT)	the value of the units of collective investment undertakings subscribed for by customers in the reference period.
SUBSIDIZED LOANS	transactions effected at interest rates below the prevailing market rates under statutory provisions that provide for the granting of interest subsidies and/or the use of central government funds or funds of other government bodies. The aggregate comprises subsidized loans in connection with the following items: the risk associated with the bill portfolio belonging to non-bank customers, current account assets, import and export trade credits, mortgage loans, advances not settled via current accounts, performing loans granted from funds administered for third parties, and the credit implicit in financial leasing contracts.
SUNDRY PROVISIONS FOR LOSSES AND CHARGES	comprises provisions for the writedown of tax credits, the tax provision and other earmarked provisions.
TERM LOANS	classification used by the Central Credit Register for credit transactions with a contractual term and no form of predetermined redemption.
TOTAL CREDIT GRANTED (SIZE CLASSES)	the sum of the loan facilities granted to each borrower by all the intermediaries reporting to the Central Credit Register.
TOTAL CREDIT USED (SIZE CLASSES)	the sum of the loan facilities disbursed to each borrower by all the intermediaries reporting to the Central Credit Register.
UNDERWRITING	Placement of securities the successful outcome of which is guaranteed by the intermediary. Includes transactions involving the intermediary’s prior subscription to or outright purchase of the securities in question.
UNUSED MARGIN	positive difference between credit granted and credit used. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show overshoots or intermediaries that report the same customer.
USED MARGIN	the amount of credit actually disbursed to a customer; in the case of “guarantees issued to customers”, the amount of the guarantees actually granted.