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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


Please note that in this edition of the Statistical Bulletin the table with information on banks' foreign exposure (TDB30274) does not include the exposure of the foreign subsidiaries acquired by an important Italian banking group in 2005.

* * *

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

The following information is provided for each table (from left to right):

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|----------|--|---|---|
| 1 | BIP on-line | ○ | Table distributed on the “BIP on-line statistical database” with the same characteristics |
| | | ● | Table distributed on the “BIP on-line statistical database” with greater disaggregation of data |
| | | ⊙ | Table distributed on the “BIP on-line statistical database” only |
| 2 | Frequency | Q | Quarterly |
| | | H | Half-yearly |
| | | A | Annual |
| 3 | Source | 1 | Supervisory returns |
| | | 2 | Central Credit Register |
| | | 3 | Survey of lending rates |
| | | 4 | Survey of deposit rates |
| | | 5 | Archives of intermediary identification data |
| | | 6 | Bank of Italy |
| 4 | Universe | [ba] | Banks |
| | | [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 | | |
| 7 | Description of the table | | |
| 8 | Identification code for table on the “BIP on-line statistical database” | | |
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F9 FINANCIAL DERIVATIVES

| | | | |
|------------|--|------------|--------|
| ○ Q 2 [ba] | F9 5.1 Financial derivatives in productive sector distribution by customer location (geographical area) and total credit granted | [TDB30585] | p. 124 |
| ○ Q 2 [ba] | F9 5.2 Financial derivatives distribution by customer segment of economic activity and total credit granted | [TDB30590] | p. 125 |

G LENDING AND DEPOSIT RATES

G1 LENDING RATES

| | | | |
|------------|--|------------|--------|
| ⊙ Q 3 [sb] | G1 5.1 Lending rates on loan facilities distribution by initial period of rate fixation, customer location (geographical area) and customer segment of economic activity - Outstanding transactions | [TDB30820] | p. 128 |
| ⊙ Q 3 [sb] | G1 5.2 Lending rates on revocable loans distribution by customer location (region) and total credit granted - Outstanding transactions | [TDB30830] | p. 129 |
| ⊙ Q 3 [sb] | G1 5.3 Interest rates on loan facilities to the productive sector distribution by initial period of rate fixation, customer location (geographical area) and total credit granted - Outstanding transactions | [TDB30840] | p. 130 |
| ⊙ Q 3 [sb] | G1 5.4 Lending rates on loan facilities to the productive sector distribution by initial period of rate fixation, type transaction and customer location (geographical area) and total credit granted - Outstanding transactions | [TDB30850] | p. 131 |
| ⊙ Q 3 [sb] | G1 5.5 Lending rates on loan facilities distribution by type of transaction, initial period of rate fixation and customer branch of economic activity | [TDB30860] | p. 132 |

| | | | | | |
|------------|----------------|--|------------|----|-----|
| ● Q 3 [sb] | G1 5.6 | APRC on term loans to the productive sector distribution by initial period of rate fixation and customer location (geographical area) - New business in the quarter | [TDB30870] | p. | 133 |
| ● Q 3 [sb] | G1 5.7 | Lending rates on loan facilities to producer households distribution by type of transaction, initial period of rate fixation and customer location (region) - Outstanding loans | [TDB30880] | p. | 134 |
| ● Q 3 [sb] | G1 5.8 | Lending rates applied to loans for house purchase distribution by initial period of rate fixation, customer location (region) and total credit granted - Outstanding loans | [TDB30890] | p. | 135 |
| ● Q 3 [sb] | G1 5.9 | APRC applied to loans for house purchase distribution by initial period of rate fixation, customer location (geographical area) and total credit granted - New loans in the quarter | [TDB30900] | p. | 136 |
| ● Q 3 [sb] | G1 5.10 | Lending rates on matched and revocable loans distribution by customer location (region) and segment of economic activity – Outstanding transactions | [TDB30920] | p. | 137 |

G2 DEPOSIT RATES

| | | | | | |
|------------|---------------|--|------------|----|-----|
| ● Q 4 [cb] | G2 5.1 | interest rates on sight current account deposits distribution by customer location (region) and segment of economic activity | [TDB30950] | p. | 138 |
| ● Q 4 [cb] | G2 5.2 | interest rate on sight current account deposits distribution by customer location (region) and segment of economic activity and size of deposit | [TDB30960] | p. | 139 |
| ● Q 4 [cb] | G2 5.3 | Interest rates on sight current account deposits distribution by customer location (geographical area) and branch of economic activity | [TDB30970] | p. | 140 |

H INFORMATION ON THE BANK OF ITALY

H1 BALANCE SHEET

| | | | | | |
|------------|---------------|--------------------|------------|----|-----|
| ○ Q 6 [bi] | H1 5.1 | Assets | [TDB40605] | p. | 142 |
| ○ Q 6 [bi] | H1 5.2 | Liabilities | [TDB40615] | p. | 144 |

| | | |
|--------------------------------|----|-----|
| METHODOLOGICAL APPENDIX | p. | 147 |
|--------------------------------|----|-----|

| | | |
|-----------------|----|-----|
| GLOSSARY | p. | 159 |
|-----------------|----|-----|

Information on banks

Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary
identification data

| September 2006 | | Total | | Banks established as società per azioni | |
|-------------------------------|--|------------|---------------|--|---------------|
| | | Banks | Branches | Banks | Branches |
| | | | | | |
| a. TOTAL | | 788 | 31,973 | 244 | 24,352 |
| b. PIEDMONT | | 30 | 2,580 | 20 | 2,351 |
| Alessandria | | 2 | 290 | 2 | 285 |
| Asti | | 1 | 154 | 1 | 144 |
| Biella | | 3 | 129 | 3 | 129 |
| Cuneo | | 13 | 496 | 5 | 383 |
| Novara | | 1 | 199 | 1 | 172 |
| Turin | | 9 | 1,094 | 8 | 1,050 |
| Verbano-Cusio-Ossola | | 1 | 83 | – | 54 |
| Vercelli | | – | 135 | – | 134 |
| c. VALLE D'AOSTA | | 2 | 98 | – | 79 |
| Aosta | | 2 | 98 | – | 79 |
| d. LIGURIA | | 7 | 946 | 5 | 840 |
| Genoa | | 5 | 515 | 3 | 445 |
| Imperia | | – | 118 | – | 106 |
| La Spezia | | 1 | 132 | 1 | 127 |
| Savona | | 1 | 181 | 1 | 162 |
| e. LOMBARDY | | 188 | 6,169 | 74 | 4,506 |
| Bergamo | | 16 | 690 | 5 | 542 |
| Brescia | | 19 | 865 | 7 | 619 |
| Como | | 3 | 348 | – | 247 |
| Cremona | | 8 | 268 | 2 | 184 |
| Lecco | | 3 | 216 | – | 128 |
| Lodi | | 5 | 141 | 1 | 69 |
| Mantua | | 5 | 321 | 2 | 253 |
| Milan | | 125 | 2,414 | 55 | 1,805 |
| Pavia | | – | 323 | – | 272 |
| Sondrio | | 4 | 126 | 2 | 30 |
| Varese | | – | 457 | – | 357 |
| f. TRENTINO-ALTO ADIGE | | 110 | 940 | 8 | 300 |
| Bolzano | | 57 | 410 | 3 | 145 |
| Trento | | 53 | 530 | 5 | 155 |
| g. VENETO | | 57 | 3,394 | 10 | 2,098 |
| Belluno | | 1 | 195 | – | 131 |
| Padua | | 11 | 605 | 2 | 424 |
| Rovigo | | 5 | 178 | – | 122 |
| Treviso | | 9 | 623 | 2 | 348 |
| Venice | | 6 | 494 | 2 | 348 |
| Verona | | 13 | 672 | 4 | 392 |
| Vicenza | | 12 | 627 | – | 333 |

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> | |
| 37 | 3,803 | 436 | 3,703 | 71 | 115 | 5,917 |
| 1 | 79 | 9 | 147 | – | 3 | 660 |
| – | 4 | – | 1 | – | – | 92 |
| – | 2 | – | 8 | – | – | 61 |
| – | – | – | – | – | – | 40 |
| – | 1 | 8 | 112 | – | – | 152 |
| – | 27 | – | – | – | – | 60 |
| – | 16 | 1 | 25 | – | 3 | 181 |
| 1 | 28 | – | 1 | – | – | 29 |
| – | 1 | – | – | – | – | 45 |
| – | – | 2 | 19 | – | – | 35 |
| – | – | 2 | 19 | – | – | 35 |
| – | 85 | 1 | 19 | 1 | 2 | 134 |
| – | 66 | 1 | 2 | 1 | 2 | 51 |
| – | 4 | – | 8 | – | – | 23 |
| – | 3 | – | 2 | – | – | 25 |
| – | 12 | – | 7 | – | – | 35 |
| 7 | 953 | 49 | 640 | 58 | 70 | 1,159 |
| 1 | 35 | 10 | 113 | – | – | 191 |
| 1 | 73 | 11 | 172 | – | 1 | 180 |
| – | 60 | 3 | 41 | – | – | 100 |
| – | 19 | 6 | 65 | – | – | 88 |
| 1 | 67 | 2 | 21 | – | – | 66 |
| 1 | 35 | 3 | 37 | – | – | 45 |
| – | 36 | 3 | 32 | – | – | 68 |
| 1 | 411 | 11 | 129 | 58 | 69 | 183 |
| – | 31 | – | 20 | – | – | 101 |
| 2 | 94 | – | 2 | – | – | 43 |
| – | 92 | – | 8 | – | – | 94 |
| 1 | 109 | 99 | 524 | 2 | 7 | 302 |
| 1 | 67 | 51 | 192 | 2 | 6 | 111 |
| – | 42 | 48 | 332 | – | 1 | 191 |
| 5 | 725 | 41 | 568 | 1 | 3 | 552 |
| – | 42 | 1 | 22 | – | – | 58 |
| 1 | 70 | 8 | 110 | – | 1 | 101 |
| – | 4 | 5 | 52 | – | – | 47 |
| 1 | 159 | 6 | 116 | – | – | 95 |
| – | 79 | 4 | 67 | – | – | 44 |
| 1 | 187 | 7 | 91 | 1 | 2 | 95 |
| 2 | 184 | 10 | 110 | – | – | 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 | 923 | 7 | 630 |
| Gorizia | 5 | 107 | – | 69 |
| Pordenone | 3 | 220 | 1 | 153 |
| Trieste | 3 | 140 | 1 | 116 |
| Udine | 14 | 456 | 5 | 292 |
| i. EMILIA ROMAGNA | 57 | 3,356 | 28 | 2,411 |
| Bologna | 15 | 795 | 8 | 567 |
| Ferrara | 3 | 217 | 2 | 187 |
| Forlì | 12 | 329 | 5 | 214 |
| Modena | 5 | 481 | 3 | 315 |
| Parma | 2 | 342 | 2 | 280 |
| Piacenza | 3 | 213 | 1 | 147 |
| Ravenna | 5 | 320 | 3 | 261 |
| Reggio Emilia | 5 | 380 | 2 | 265 |
| Rimini | 7 | 279 | 2 | 175 |
| l. MARCHE | 29 | 1,151 | 9 | 948 |
| Ancona | 11 | 358 | 4 | 302 |
| Ascoli Piceno | 6 | 255 | 2 | 217 |
| Macerata | 4 | 230 | 1 | 197 |
| Pesaro e Urbino | 8 | 308 | 2 | 232 |
| m. TUSCANY | 60 | 2,345 | 21 | 1,914 |
| Arezzo | 4 | 217 | – | 146 |
| Florence | 17 | 653 | 9 | 544 |
| Grosseto | 4 | 141 | – | 108 |
| Livorno | 2 | 197 | – | 173 |
| Lucca | 5 | 252 | 3 | 224 |
| Massa Carrara | 2 | 105 | 1 | 103 |
| Pisa | 6 | 261 | 2 | 218 |
| Pistoia | 8 | 180 | 1 | 133 |
| Prato | 2 | 135 | 1 | 119 |
| Siena | 10 | 204 | 4 | 146 |
| n. UMBRIA | 12 | 547 | 7 | 490 |
| Perugia | 9 | 424 | 5 | 374 |
| Terni | 3 | 123 | 2 | 116 |
| o. LAZIO | 65 | 2,550 | 27 | 2,061 |
| Frosinone | 6 | 180 | 1 | 128 |
| Latina | 6 | 174 | 1 | 128 |
| Rieti | 2 | 84 | 1 | 65 |
| Rome | 44 | 1,917 | 23 | 1,593 |
| Viterbo | 7 | 195 | 1 | 147 |
| p. ABRUZZO | 13 | 664 | 5 | 591 |
| Chieti | 4 | 178 | 2 | 165 |
| L'Aquila | 2 | 151 | 1 | 129 |
| Pescara | 2 | 160 | 1 | 141 |
| Teramo | 5 | 175 | 1 | 156 |

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 | 88 | 16 | 203 | 1 | 2 | 176 |
| – | 4 | 5 | 33 | – | 1 | 21 |
| – | 28 | 2 | 39 | – | – | 39 |
| – | 11 | 1 | 12 | 1 | 1 | 5 |
| 1 | 45 | 8 | 119 | – | – | 111 |
| 4 | 589 | 25 | 354 | – | 2 | 329 |
| – | 120 | 7 | 106 | – | 2 | 59 |
| – | 12 | 1 | 18 | – | – | 26 |
| – | 39 | 7 | 76 | – | – | 30 |
| 2 | 156 | – | 10 | – | – | 47 |
| – | 55 | – | 7 | – | – | 46 |
| 1 | 57 | 1 | 9 | – | – | 40 |
| – | 17 | 2 | 42 | – | – | 18 |
| – | 90 | 3 | 25 | – | – | 45 |
| 1 | 43 | 4 | 61 | – | – | 18 |
| – | 35 | 20 | 168 | – | – | 216 |
| – | 8 | 7 | 48 | – | – | 48 |
| – | 3 | 4 | 35 | – | – | 58 |
| – | 4 | 3 | 29 | – | – | 49 |
| – | 20 | 6 | 56 | – | – | 61 |
| 3 | 166 | 36 | 262 | – | 3 | 276 |
| 2 | 53 | 2 | 18 | – | – | 38 |
| – | 37 | 8 | 69 | – | 3 | 44 |
| – | 6 | 4 | 27 | – | – | 28 |
| – | 10 | 2 | 14 | – | – | 20 |
| – | 10 | 2 | 18 | – | – | 29 |
| – | 1 | 1 | 1 | – | – | 15 |
| 1 | 20 | 3 | 23 | – | – | 38 |
| – | 11 | 7 | 36 | – | – | 22 |
| – | 6 | 1 | 10 | – | – | 6 |
| – | 12 | 6 | 46 | – | – | 36 |
| – | 17 | 5 | 40 | – | – | 84 |
| – | 16 | 4 | 34 | – | – | 53 |
| – | 1 | 1 | 6 | – | – | 31 |
| 6 | 265 | 24 | 205 | 8 | 19 | 264 |
| 2 | 33 | 3 | 19 | – | – | 61 |
| 1 | 32 | 4 | 14 | – | – | 30 |
| – | 11 | 1 | 8 | – | – | 32 |
| 2 | 178 | 11 | 127 | 8 | 19 | 85 |
| 1 | 11 | 5 | 37 | – | – | 56 |
| – | 8 | 8 | 65 | – | – | 171 |
| – | 2 | 2 | 11 | – | – | 54 |
| – | 2 | 1 | 20 | – | – | 44 |
| – | 3 | 1 | 16 | – | – | 30 |
| – | 1 | 4 | 18 | – | – | 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 | 142 | – | 115 |
| | Campobasso | 3 | 108 | – | 87 |
| | Isernia | – | 34 | – | 28 |
| r. | CAMPANIA | 31 | 1,580 | 7 | 1,344 |
| | Avellino | 4 | 128 | 1 | 92 |
| | Benevento | 3 | 85 | 1 | 67 |
| | Caserta | 4 | 198 | 2 | 181 |
| | Naples | 6 | 812 | 3 | 747 |
| | Salerno | 14 | 357 | – | 257 |
| s. | PUGLIA | 32 | 1,390 | 5 | 1,033 |
| | Bari | 16 | 596 | 1 | 435 |
| | Brindisi | 2 | 121 | – | 91 |
| | Foggia | 3 | 246 | 2 | 185 |
| | Lecce | 5 | 261 | 2 | 195 |
| | Taranto | 6 | 166 | – | 127 |
| t. | BASILICATA | 7 | 247 | 1 | 169 |
| | Matera | 3 | 86 | 1 | 69 |
| | Potenza | 4 | 161 | – | 100 |
| u. | CALABRIA | 20 | 529 | 2 | 430 |
| | Catanzaro | 4 | 106 | – | 88 |
| | Cosenza | 10 | 202 | 1 | 147 |
| | Crotone | 3 | 39 | 1 | 31 |
| | Reggio Calabria | 1 | 140 | – | 130 |
| | Vibo Valentia | 2 | 42 | – | 34 |
| v. | SICILY | 35 | 1,740 | 5 | 1,367 |
| | Agrigento | 4 | 169 | – | 116 |
| | Caltanissetta | 7 | 98 | – | 60 |
| | Catania | 3 | 357 | 1 | 287 |
| | Enna | 1 | 67 | – | 50 |
| | Messina | 2 | 230 | – | 192 |
| | Palermo | 11 | 407 | 4 | 348 |
| | Ragusa | 1 | 116 | – | 76 |
| | Siracusa | 2 | 122 | – | 91 |
| | Trapani | 4 | 174 | – | 147 |
| z. | SARDINIA | 5 | 682 | 3 | 675 |
| | Cagliari | 2 | 274 | 1 | 272 |
| | Nuoro | – | 118 | – | 118 |
| | Oristano | 1 | 81 | – | 77 |
| | Sassari | 2 | 209 | 2 | 208 |

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 | – | – | 47 |
| – | 9 | 3 | 12 | – | – | 35 |
| – | 4 | – | 2 | – | – | 12 |
| 3 | 117 | 21 | 117 | – | 2 | 342 |
| – | 20 | 3 | 16 | – | – | 54 |
| – | 7 | 2 | 11 | – | – | 40 |
| – | 11 | 2 | 6 | – | – | 66 |
| 3 | 61 | – | 2 | – | 2 | 85 |
| – | 18 | 14 | 82 | – | – | 97 |
| 4 | 264 | 23 | 92 | – | 1 | 231 |
| 2 | 107 | 13 | 53 | – | 1 | 47 |
| – | 22 | 2 | 8 | – | – | 20 |
| – | 54 | 1 | 7 | – | – | 55 |
| 1 | 58 | 2 | 8 | – | – | 82 |
| 1 | 23 | 5 | 16 | – | – | 27 |
| – | 47 | 6 | 31 | – | – | 85 |
| – | 7 | 2 | 10 | – | – | 24 |
| – | 40 | 4 | 21 | – | – | 61 |
| – | 11 | 18 | 88 | – | – | 193 |
| – | 1 | 4 | 17 | – | – | 39 |
| – | 8 | 9 | 47 | – | – | 71 |
| – | – | 2 | 8 | – | – | 17 |
| – | 2 | 1 | 8 | – | – | 46 |
| – | – | 2 | 8 | – | – | 20 |
| 2 | 231 | 28 | 141 | – | 1 | 338 |
| 1 | 27 | 3 | 26 | – | – | 40 |
| – | 13 | 7 | 25 | – | – | 21 |
| – | 58 | 2 | 12 | – | – | 57 |
| – | 3 | 1 | 14 | – | – | 19 |
| – | 30 | 2 | 8 | – | – | 70 |
| – | 29 | 7 | 29 | – | 1 | 76 |
| 1 | 38 | – | 2 | – | – | 12 |
| – | 25 | 2 | 6 | – | – | 19 |
| – | 8 | 4 | 19 | – | – | 24 |
| – | 1 | 2 | 6 | – | – | 323 |
| – | – | 1 | 2 | – | – | 97 |
| – | – | – | – | – | – | 87 |
| – | – | 1 | 4 | – | – | 56 |
| – | 1 | – | – | – | – | 83 |

Distribution by major category of bank

TDB10017

Source: Supervisory returns
Stocks in millions of euros

September 2006

Entire
banking
system

| | |
|---|------------------|
| Teller cash and the like | 25,769 |
| Receivables from the Treasury, the Deposits and Loans Fund and Post Office savings certificates | 2,224 |
| Receivables from BI-ECB | 10,253 |
| Receivables from banks | 536,799 |
| <i>of which:</i> time deposits and interbank CDs | 249,825 |
| repos | 137,666 |
| Receivables from non-bank customers: | |
| current account receivables | 225,364 |
| repos | 22,648 |
| personal loans | 27,242 |
| export credits | 18,025 |
| import credits | 13,596 |
| mortgage loans | 618,806 |
| other loans | 366,847 |
| bad debts | 47,929 |
| unpaid and protested own bills | 401 |
| Securities | 272,021 |
| <i>of which:</i> not held as fixed assets | 185,392 |
| Subordinated loans | 20,297 |
| Participating interests | 124,893 |
| Fixed assets | 48,088 |
| <i>of which:</i> buildings | 21,312 |
| Bills, other credit instruments and documents | 175,876 |
| Sundry debtors net of items in suspense accounts | 197,903 |
| Negative capital items | 1,199 |
| Items in transit or in suspense accounts | 19,879 |
| Remaining asset items | 462,100 |
| TOTAL | 3,244,108 |

**COMMITMENTS, CONTINGENT LIABILITIES AND
OFF-BALANCE-SHEET ITEMS**

| | |
|---|-----------|
| Guarantees granted | 218,098 |
| Guarantees applied for | 5,969 |
| Commitments and contingent liabilities | 1,205,145 |
| Credit implicit in leasing contracts with customers | 22,016 |
| Customer bill portfolio | 10,223 |
| Undrawn customer credit lines | 824,518 |
| Securities and the like on deposit | 2,692,572 |

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 |
|-----------------------|--------------------|-----------------------|---|---|
| 11,887 | 6,385 | 7,497 | 23,136 | 2,633 |
| 612 | 936 | 677 | 1,862 | 362 |
| 4,523 | 1,696 | 4,034 | 9,947 | 306 |
| 336,139 | 86,277 | 114,382 | 510,824 | 25,975 |
| 177,927 | 37,876 | 34,022 | 234,783 | 15,042 |
| 82,331 | 25,389 | 29,946 | 132,801 | 4,865 |
| 96,174 | 47,210 | 81,981 | 211,521 | 13,843 |
| 16,587 | 1,463 | 4,599 | 22,648 | .. |
| 8,707 | 7,588 | 10,947 | 24,750 | 2,492 |
| 11,506 | 3,747 | 2,772 | 17,648 | 377 |
| 8,089 | 2,927 | 2,580 | 12,976 | 620 |
| 258,958 | 158,769 | 201,080 | 577,075 | 41,731 |
| 188,441 | 69,404 | 109,001 | 355,358 | 11,488 |
| 27,806 | 8,883 | 11,240 | 41,673 | 6,255 |
| 216 | 86 | 99 | 320 | 81 |
| 118,614 | 67,742 | 85,665 | 257,139 | 14,883 |
| 83,442 | 36,085 | 65,866 | 174,793 | 10,599 |
| 13,290 | 3,802 | 3,205 | 18,573 | 1,724 |
| 97,511 | 15,506 | 11,876 | 123,774 | 1,119 |
| 23,575 | 9,004 | 15,509 | 44,066 | 4,021 |
| 10,515 | 4,030 | 6,768 | 19,989 | 1,323 |
| 87,260 | 40,532 | 48,084 | 166,371 | 9,505 |
| 125,778 | 36,558 | 35,566 | 193,560 | 4,343 |
| 427 | 119 | 654 | 1,194 | 5 |
| 8,452 | 4,209 | 7,218 | 18,387 | 1,492 |
| 288,965 | 79,382 | 93,753 | 455,826 | 6,274 |
| 1,736,309 | 653,246 | 854,553 | 3,093,354 | 150,754 |
| 142,842 | 41,709 | 33,547 | 213,968 | 4,130 |
| 4,832 | 531 | 606 | 5,952 | 17 |
| 798,429 | 199,491 | 207,225 | 1,191,606 | 13,539 |
| .. | 10,120 | 11,896 | 21,925 | 91 |
| 3,530 | 3,297 | 3,396 | 9,128 | 1,095 |
| 388,683 | 193,637 | 242,197 | 787,474 | 37,044 |
| 1,311,284 | 587,170 | 794,119 | 2,622,063 | 70,509 |

Distribution by major category of bank

TDB10027

Source: Supervisory returns
Stocks in millions of euros

September 2006

| | Entire banking system |
|---|-----------------------------|
| Payables to non-bank customers | 837,393 |
| <i>of which:</i> savings deposits | 76,354 |
| time savings deposits | 6,176 |
| savings certificates and CDs | 26,320 |
| current account deposits | 605,076 |
| time current account deposits | 15,529 |
| repos | 108,916 |
| Payables to BI-ECB | 18,482 |
| Payables to banks | 675,544 |
| <i>of which:</i> time deposits and interbank CDs | 390,353 |
| repos | 97,098 |
| Funds raised in the market | 536,904 |
| <i>of which:</i> bonds in issue | 466,955 |
| Provision for employee severance benefits | 8,708 |
| Supplementary pension fund | 3,579 |
| Provision for writedown of securities | 87 |
| Provision for writedown of investments | 906 |
| Accumulated depreciation | 20,109 |
| <i>of which:</i> accumulated depreciation of buildings | 6,384 |
| Provision for writedown of loans | 36,747 |
| Provision for writedown of commitments and guarantees granted | 939 |
| Sundry provisions for losses and charges | 14,700 |
| Provision for loan losses | 1,116 |
| Capital, reserves and provisions included in capital | 197,401 |
| Sundry creditors net of items in suspense accounts | 164,831 |
| Discounted bills, other credit instruments and documents | 225,946 |
| Items in transit or in suspense accounts | 17,211 |
| Remaining liabilities items | 478,096 |
| TOTAL | 3,244,108 |

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 |
|-----------------------|--------------------|-----------------------|---|---|
| 400,215 | 161,462 | 275,716 | 752,373 | 85,020 |
| 22,786 | 11,570 | 41,998 | 59,207 | 17,147 |
| 797 | 2,384 | 2,996 | 4,712 | 1,465 |
| 8,543 | 6,913 | 10,864 | 20,206 | 6,115 |
| 308,258 | 112,974 | 183,843 | 551,085 | 53,991 |
| 7,467 | 1,449 | 6,613 | 15,375 | 154 |
| 51,359 | 21,517 | 36,041 | 101,934 | 6,982 |
| 7,205 | 9,470 | 1,808 | 18,482 | .. |
| 315,549 | 170,136 | 189,859 | 666,654 | 8,890 |
| 166,780 | 111,788 | 111,785 | 383,500 | 6,853 |
| 60,326 | 20,379 | 16,393 | 96,751 | 346 |
| 294,587 | 108,706 | 133,611 | 521,151 | 15,754 |
| 241,841 | 98,773 | 126,341 | 452,588 | 14,367 |
| 4,840 | 1,580 | 2,288 | 7,635 | 1,074 |
| 1,337 | 1,454 | 788 | 3,018 | 561 |
| 81 | 4 | 2 | 84 | 3 |
| 751 | 85 | 70 | 895 | 11 |
| 10,121 | 3,730 | 6,257 | 18,882 | 1,226 |
| 2,900 | 1,457 | 2,026 | 6,006 | 377 |
| 21,489 | 6,945 | 8,313 | 31,490 | 5,258 |
| 751 | 76 | 112 | 859 | 80 |
| 9,497 | 2,533 | 2,670 | 13,987 | 712 |
| 270 | 59 | 786 | 1,100 | 16 |
| 107,769 | 34,141 | 55,491 | 186,311 | 11,090 |
| 99,396 | 35,118 | 30,317 | 161,782 | 3,049 |
| 114,256 | 52,705 | 58,984 | 215,967 | 9,978 |
| 9,775 | 2,307 | 5,130 | 16,441 | 770 |
| 334,425 | 62,274 | 81,397 | 470,836 | 7,260 |
| 1,736,309 | 653,246 | 854,553 | 3,093,354 | 150,754 |

Distribution by residual maturity

TDB10030

Banks

Source: Supervisory returns
Percentages

September 2006

| | 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 | 69.57 | 19.32 | 17.63 | 10.22 | 25.29 | 27.53 |
| Receivables from BI-ECB and other banks | 100.00 | 12.56 | 23.64 | 53.60 | 11.43 | 5.79 | 5.54 |
| Securities portfolio | 100.00 | 64.09 | 1.60 | 5.64 | 16.58 | 42.59 | 33.59 |
| b. LIABILITIES | | | | | | | |
| Payables to non-bank customers | 100.00 | 1.50 | 82.59 | 15.20 | 1.50 | 0.27 | 0.44 |
| Payables to BI-ECB and other banks | 100.00 | 17.23 | 17.21 | 52.94 | 12.29 | 8.80 | 8.76 |
| Bonds, savings certificates and CDs | 100.00 | 68.65 | 1.32 | 5.93 | 13.90 | 59.23 | 19.62 |

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 2006

| | 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 | 124,893 | 97,511 | 15,506 | 11,876 | 123,774 | 1,119 |
| Banks | 81,378 | 65,252 | 9,402 | 6,723 | 80,876 | 502 |
| <i>of which: non-resident</i> | 24,902 | 24,158 | 258 | 486 | 24,901 | 1 |
| Other financial intermediaries | 24,999 | 18,659 | 3,075 | 3,265 | 24,531 | 468 |
| <i>of which: non-resident</i> | 7,838 | 6,804 | 485 | 549 | 7,837 | 1 |
| Financial auxiliaries | 4,717 | 2,974 | 960 | 782 | 4,622 | 95 |
| Insurance companies | 5,062 | 3,895 | 871 | 297 | 5,053 | 9 |
| Non-financial companies | 8,738 | 6,731 | 1,198 | 808 | 8,692 | 46 |
| <i>of which: qualified holdings</i> | 1,906 | 1,309 | 298 | 299 | 1,901 | 5 |

TDB10033

Banks

Source: Supervisory returns
Stocks in millions of euros

| | 2006 June | 2006 Sept. |
|---|-----------|------------|
| a. ASSETS | | |
| Cash | 6 | 9 |
| Receivables from parent bank and other foreign branches | 70,667 | 83,852 |
| Receivables from banks and central banks | 20,684 | 21,726 |
| <i>of which:</i> from non-residents | 11,156 | 11,964 |
| repos with banks | 236 | 237 |
| Receivables from non-bank customers | 25,372 | 26,042 |
| <i>of which:</i> from non-residents | 24,938 | 25,602 |
| repos | 1,792 | 1,143 |
| Subordinated loans | 1,792 | 1,143 |
| Securities and participating interests | 19,515 | 17,547 |
| <i>of which:</i> securities not held as fixed assets | 16,084 | 14,355 |
| Bad debts | 150 | 144 |
| Other liabilities items | 9,940 | 14,199 |
| TOTAL | 146,333 | 163,519 |
| b. LIABILITIES | | |
| Payables to parent bank and other foreign branches | 32,158 | 35,230 |
| Payables to banks and central banks | 38,296 | 40,934 |
| <i>of which:</i> to non-residents | 34,282 | 37,243 |
| repos with banks | 47 | – |
| Payables to non-bank customers | 60,453 | 67,891 |
| <i>of which:</i> to non-residents | 55,674 | 62,662 |
| repos | 315 | 293 |
| Subordinated loans | 2,647 | 2,654 |
| Endowment funds and capital reserves | 1,635 | 1,693 |
| Other liabilities items | 11,144 | 15,118 |
| TOTAL | 146,333 | 163,519 |
| c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS | | |
| Guarantees | 13,342 | 13,562 |
| Commitments and contingent liabilities | 160,176 | 167,456 |
| Bill portfolio | 195 | 144 |

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 2006

| | 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 | 632,560 | 50,291 | 1.07 | 47,447 | 2,576 |
| b. NORTH-WEST ITALY | 140,589 | 12,107 | 1.09 | 11,550 | 771 |
| Piedmont | 47,044 | 2,948 | 1.08 | 3,660 | 257 |
| Valle d'Aosta | 1,307 | 78 | 1.07 | 91 | 7 |
| Liguria | 15,549 | 1,150 | 1.05 | 1,336 | 35 |
| Lombardy | 76,689 | 7,930 | 1.10 | 6,463 | 473 |
| c. NORTH-EAST ITALY | 94,203 | 8,559 | 1.08 | 7,198 | 624 |
| Trentino-Alto Adige | 6,289 | 613 | 1.04 | 457 | 56 |
| Veneto | 35,581 | 3,440 | 1.09 | 2,866 | 295 |
| Friuli-Venezia Giulia | 10,634 | 628 | 1.10 | 720 | 41 |
| Emilia-Romagna | 41,699 | 3,878 | 1.09 | 3,155 | 232 |
| d. CENTRAL ITALY | 152,065 | 14,974 | 1.06 | 11,504 | 665 |
| Marche | 17,257 | 1,506 | 1.06 | 1,308 | 93 |
| Tuscany | 41,738 | 2,923 | 1.06 | 3,347 | 179 |
| Umbria | 9,788 | 874 | 1.10 | 1,033 | 79 |
| Lazio | 83,282 | 9,670 | 1.06 | 5,816 | 314 |
| e. SOUTHERN ITALY | 157,670 | 9,298 | 1.05 | 10,989 | 333 |
| Abruzzo | 14,792 | 1,128 | 1.08 | 1,112 | 49 |
| Molise | 3,666 | 351 | 1.02 | 221 | 7 |
| Campania | 64,219 | 3,140 | 1.05 | 4,715 | 119 |
| Puglia | 44,350 | 2,802 | 1.05 | 3,016 | 107 |
| Basilicata | 8,620 | 816 | 1.05 | 283 | 9 |
| Calabria | 22,023 | 1,062 | 1.06 | 1,642 | 42 |
| f. ISLANDS | 88,033 | 5,352 | 1.03 | 6,206 | 184 |
| Sicily | 69,769 | 4,047 | 1.04 | 4,895 | 140 |
| Sardinia | 18,264 | 1,305 | 1.02 | 1,311 | 43 |

Notes:

Distribution by customer segment of economic activity

TDB30270

Banks

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

September 2006

| | 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 | 632,560 | 50,291 | 1.07 | 47,447 | 2,576 |
| General government | 12 | 16 | 1.11 | – | – |
| Financial companies | 848 | 568 | 1.06 | 50 | 1 |
| Non-financial companies | 115,109 | 32,215 | 1.08 | 5,896 | 1,665 |
| <i>of which:</i> industry | 33,472 | 11,271 | 1.09 | 1,608 | 787 |
| building | 16,226 | 5,789 | 1.05 | 775 | 206 |
| services | 62,805 | 14,089 | 1.09 | 3,418 | 635 |
| Producer households | 101,422 | 6,530 | 1.05 | 6,062 | 284 |
| Consumer households and nec | 406,223 | 10,497 | 1.03 | 35,047 | 618 |

Notes:

Distribution by country, type of customer and residual maturity

TDB30274

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2006

| September 2006 | | 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 | 276,975 | 128,243 | 33,061 | 33,496 | 82,174 | 70,917 |
| b. | EUROPE | 234,710 | 115,359 | 28,018 | 28,388 | 62,946 | 56,720 |
| | of which: Albania | 79 | 19 | .. | 22 | 38 | 54 |
| | Austria | 3,688 | 2,078 | 814 | 168 | 628 | 92 |
| | Belgium | 24,018 | 21,865 | 1,399 | 398 | 356 | 460 |
| | Bulgaria | 708 | 98 | 16 | 190 | 405 | 790 |
| | Czech Republic | 463 | 70 | 2 | 169 | 222 | 1,410 |
| | Croatia | 6,630 | 1,595 | 605 | 1,067 | 3,363 | 9,548 |
| | Denmark | 767 | 422 | 101 | 33 | 211 | – |
| | Finland | 549 | 69 | 195 | 37 | 248 | – |
| | France | 28,838 | 15,448 | 5,692 | 2,607 | 5,090 | 4,393 |
| | Germany | 30,127 | 14,266 | 6,644 | 2,831 | 6,386 | 1,200 |
| | Greece | 2,400 | 276 | 35 | 124 | 1,966 | == |
| | Ireland | 11,590 | 3,233 | 480 | 3,227 | 4,649 | 1,702 |
| | Liechtenstein | 26 | 14 | – | 11 | 2 | – |
| | Luxemburg | 19,056 | 4,210 | 1,038 | 2,385 | 11,423 | 5,117 |
| | Malta | 242 | 28 | 186 | 6 | 22 | – |
| | Norway | 354 | 111 | 173 | 6 | 64 | – |
| | Netherlands | 17,722 | 8,164 | 1,157 | 2,256 | 6,146 | 162 |
| | Poland | 2,966 | 166 | 23 | 650 | 2,128 | 12,942 |
| | Portugal | 5,168 | 1,957 | 506 | 894 | 1,811 | – |
| | United Kingdom | 48,493 | 32,330 | 2,703 | 7,120 | 6,340 | 2,559 |
| | Romania | 1,846 | 383 | 249 | 381 | 832 | 386 |
| | Russia | 1,341 | 259 | 313 | 99 | 671 | 445 |
| | Serbia and Montenegro | 968 | 345 | 47 | 188 | 389 | 319 |
| | Slovenia | 381 | 47 | 195 | 38 | 101 | 18 |
| | Spain | 12,475 | 4,089 | 3,166 | 927 | 4,293 | 2,224 |
| | Sweden | 845 | 389 | 88 | 88 | 280 | – |
| | Switzerland | 4,468 | 2,432 | 76 | 862 | 1,099 | 1,626 |
| | Turkey | 2,040 | 389 | 225 | 362 | 1,064 | == |
| | Hungary | 3,850 | 155 | 834 | 875 | 1,986 | 3,959 |
| c. | ASIA | 6,422 | 1,937 | 1,339 | 1,469 | 1,677 | 1,205 |
| | of which: Saudi Arabia | 131 | 10 | 60 | 19 | 42 | – |
| | China | 615 | 275 | 98 | 87 | 154 | 79 |
| | South Korea | 607 | 332 | 174 | 36 | 65 | – |
| | Philippines | 44 | 20 | .. | 18 | 5 | – |
| | Japan | 2,258 | 532 | 7 | 1,008 | 710 | 1,124 |
| | India | 335 | 178 | 31 | 57 | 70 | – |
| | Indonesia | 39 | 11 | .. | 7 | 21 | – |
| | Iran | 947 | 265 | 548 | 26 | 108 | – |
| | Iraq | 5 | 3 | .. | .. | 1 | – |

Distribution by country, type of customer and residual maturity

| TDB30274 | | Banks | | | | | |
|--------------|-----------------------------|-------------------------|----------------------------|------------------|--------------------------------|---|------------------|
| | | 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 |
| ASIA (cont.) | | | | | | | |
| | Israel | 53 | 13 | 4 | 4 | 32 | .. |
| | Malaysia | 47 | 17 | 12 | 2 | 16 | — |
| | Pakistan | 7 | .. | .. | 7 | .. | — |
| | Qatar | 205 | 46 | 10 | 40 | 108 | — |
| | Taiwan | 150 | 134 | 12 | .. | 3 | 2 |
| | Thailand | 27 | 6 | 6 | 5 | 10 | — |
| d. | AFRICA | 801 | 217 | 61 | 144 | 379 | — |
| | of which: Algeria | 29 | 5 | 10 | 2 | 11 | — |
| | Egypt | 286 | 2 | 8 | 78 | 197 | — |
| | Morocco | 135 | 49 | 6 | 12 | 67 | — |
| | Nigeria | 50 | .. | 8 | 11 | 31 | — |
| | South Africa | 53 | 10 | 20 | 7 | 16 | — |
| | Tunisia | 64 | 19 | 8 | 10 | 28 | — |
| e. | AMERICA | 17,414 | 4,192 | 2,755 | 2,183 | 8,284 | 11,906 |
| | of which: Argentina | 268 | 9 | 70 | 121 | 68 | 2 |
| | Brazil | 1,162 | 99 | 258 | 244 | 560 | .. |
| | Canada | 579 | 61 | 72 | 250 | 197 | — |
| | Chile | 544 | 86 | 103 | 51 | 304 | — |
| | Colombia | 42 | 14 | — | 4 | 24 | — |
| | Cuba | 71 | 2 | 47 | .. | 22 | — |
| | Ecuador | 6 | 1 | 3 | 1 | 2 | — |
| | Mexico | 636 | 29 | .. | 147 | 459 | — |
| | Paraguay | .. | .. | — | .. | .. | — |
| | Peru | 90 | .. | 55 | .. | 34 | 60 |
| | United States | 13,638 | 3,887 | 2,145 | 1,326 | 6,281 | 11,844 |
| | Uruguay | 166 | 1 | 2 | 3 | 160 | — |
| | Venezuela | 170 | .. | — | 17 | 153 | — |
| f. | OCEANIA | 559 | 172 | 122 | 65 | 199 | 1 |
| | of which: Australia | 492 | 146 | 122 | 49 | 174 | 1 |
| | New Zealand | 53 | 26 | — | 16 | 12 | — |
| g. | OFFSHORE CENTRES | 14,950 | 6,367 | 766 | 968 | 6,849 | 1,085 |
| | of which: Bahamas | 3,944 | 3,899 | — | 4 | 40 | — |
| | Cayman Islands | 4,677 | 297 | 515 | 264 | 3,602 | — |
| | Hong Kong | 1,190 | 891 | 21 | 114 | 164 | 940 |
| | Singapore | 1,194 | 938 | 40 | 34 | 182 | 141 |
| h. | INTERNATIONAL ORGANIZATIONS | 2,118 | — | — | 279 | 1,840 | — |

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 2006

Companies authorized

Companies operating

a. ACTIVITIES

| | | |
|---------------------------------|-----|----|
| Proprietary trading | 30 | 27 |
| Customer trading | 45 | 40 |
| Underwriting | 23 | 17 |
| Placement | 101 | 79 |
| Individual portfolio management | 66 | 58 |
| Reception of orders | 66 | 58 |

b. NUMBER OF SIMs

140

109

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 | | | |
| | | 2006 June | 2006 Sept. |
| a. | NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS | 811 | 796 |
| | Equity | 351 | 341 |
| | Balanced | 66 | 65 |
| | Bond | 293 | 287 |
| | Liquidity | 38 | 38 |
| | Flexible | 70 | 72 |
| 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 | 49 | 49 |
| 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

| | | 2006 June | 2006 Sept. |
|-----------|---|------------|------------|
| a. | NUMBER OF FINANCIAL INTERMEDIARIES | 431 | 441 |
| | Leasing | 52 | 50 |
| | Factoring | 34 | 34 |
| | Consumer credit | 34 | 35 |
| | Other forms of finance | 15 | 16 |
| | Acquisition of shareholdings | 8 | 8 |
| | Issue and/or management of credit cards | 14 | 15 |
| | Securitization | 270 | 280 |
| | Foreign exchange trading and other activities | 4 | 3 |

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

| | 2006 June | 2006 Sept. |
|---|--------------|--------------|
| a. ASSETS | | |
| Cash and liquid assets | .. | 1 |
| Receivables from banks and financial institutions | 1,053 | 990 |
| Receivables from customers | 64 | 51 |
| Bonds and other debt securities | 392 | 405 |
| Shares, capital parts and other equity securities | 917 | 444 |
| Options bought and the like | 62 | 51 |
| Participating interests | 18 | 161 |
| Fixed assets | 50 | 54 |
| Remaining asset items | 384 | 392 |
| TOTAL | 2,940 | 2,548 |
| b. LIABILITIES | | |
| Payables to banks and financial institutions | 1,271 | 726 |
| Payables to customers | 51 | 119 |
| Debt securities in issue | – | – |
| Options sold and the like | 52 | 54 |
| Provision for employee severance benefits | 34 | 33 |
| Provisions for risks | 139 | 126 |
| Subordinated liabilities | 5 | 5 |
| Capital, reserves and share premiums | 795 | 929 |
| Remaining liabilities items | 594 | 556 |
| TOTAL | 2,940 | 2,548 |

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

| | 2006 June | 2006 Sept. |
|--|----------------|----------------|
| a. ASSETS | | |
| Cash and liquid assets | 90 | 92 |
| Current account receivables from banks and deposits | 2,492 | 2,877 |
| Receivables from customers | 121,892 | 120,379 |
| Bad debts | 1,220 | 1,253 |
| Securities portfolio | 2,247 | 2,076 |
| Participating interests | 1,839 | 1,783 |
| <i>of which: held for merchant banking purposes</i> | 432 | 501 |
| Tangible and intangible fixed assets | 7,393 | 7,246 |
| Remaining asset items | 10,299 | 10,071 |
| TOTAL | 147,472 | 145,777 |
| b. LIABILITIES | | |
| Current account payables to banks | 20,704 | 18,591 |
| Financial payables | 99,557 | 99,254 |
| Securities in issue | 1,532 | 1,357 |
| Provisions for liabilities and charges and provision for employee severance benefits | 1,440 | 1,587 |
| Loan loss provision | 217 | 220 |
| Provision for general financial risks | 136 | 131 |
| Subordinated loans | 741 | 684 |
| Capital and reserves | 10,931 | 10,856 |
| Remaining liabilities items | 12,271 | 13,143 |
| TOTAL | 147,472 | 145,777 |
| c. OFF-BALANCE-SHEET ACTIVITIES | | |
| Guarantees | 5,030 | 5,506 |
| Derivative contracts | 40,848 | 39,814 |

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 2006 | | Total | General government | Financial companies |
|----------------|-------------------------|------------------|--------------------|---------------------|
| a. | TOTAL | 1,322,877 | 56,843 | 153,589 |
| b. | NORTH-WEST ITALY | 509,835 | 11,354 | 98,069 |
| | Piedmont | 96,457 | 6,020 | 12,851 |
| | Valle d'Aosta | 2,361 | 92 | 27 |
| | Liguria | 24,126 | 1,138 | 113 |
| | Lombardy | 386,891 | 4,105 | 85,078 |
| c. | NORTH-EAST ITALY | 309,758 | 5,831 | 21,457 |
| | Trentino-Alto Adige | 31,886 | 655 | 860 |
| | Veneto | 124,608 | 2,175 | 7,963 |
| | Friuli-Venezia Giulia | 25,884 | 608 | 2,006 |
| | Emilia-Romagna | 127,380 | 2,392 | 10,627 |
| d. | CENTRAL ITALY | 308,654 | 31,505 | 30,283 |
| | Marche | 34,529 | 1,374 | 1,552 |
| | Tuscany | 91,006 | 2,301 | 12,096 |
| | Umbria | 16,086 | 544 | 62 |
| | Lazio | 167,033 | 27,287 | 16,574 |
| e. | SOUTHERN ITALY | 130,233 | 5,569 | 2,533 |
| | Abruzzo | 18,968 | 305 | 237 |
| | Molise | 3,268 | 136 | 58 |
| | Campania | 52,288 | 2,707 | 1,382 |
| | Puglia | 36,783 | 1,534 | 325 |
| | Basilicata | 5,251 | 259 | 36 |
| | Calabria | 13,675 | 627 | 494 |
| f. | ISLANDS | 64,495 | 2,583 | 1,247 |
| | Sicily | 45,582 | 2,095 | 403 |
| | Sardinia | 18,914 | 489 | 844 |

Notes:

Banks

| Non-financial companies | <i>of which:</i> | | | Producer households | Consumer households and nec |
|----------------------------|------------------|---------------|----------------|------------------------|-----------------------------------|
| | industry | building | services | | |
| 687,095 | 232,309 | 93,732 | 347,644 | 83,714 | 339,495 |
| 265,801 | 95,801 | 27,565 | 139,816 | 23,456 | 111,154 |
| 45,224 | 19,318 | 5,155 | 20,136 | 6,174 | 26,188 |
| 1,443 | 666 | 214 | 560 | 211 | 588 |
| 12,254 | 2,848 | 1,716 | 7,585 | 1,884 | 8,738 |
| 206,880 | 72,969 | 20,481 | 111,536 | 15,188 | 75,640 |
| 183,996 | 69,281 | 24,946 | 85,707 | 22,364 | 76,110 |
| 19,353 | 4,437 | 3,460 | 10,995 | 3,205 | 7,812 |
| 75,429 | 30,116 | 8,817 | 34,814 | 8,587 | 30,453 |
| 13,684 | 5,650 | 1,488 | 6,222 | 1,961 | 7,625 |
| 75,530 | 29,079 | 11,180 | 33,676 | 8,611 | 30,220 |
| 149,567 | 39,913 | 25,736 | 80,194 | 16,978 | 78,080 |
| 18,949 | 8,527 | 3,251 | 6,790 | 3,463 | 9,190 |
| 46,338 | 15,298 | 5,798 | 23,336 | 6,871 | 23,402 |
| 9,112 | 3,575 | 1,482 | 3,704 | 1,570 | 4,799 |
| 75,168 | 12,513 | 15,204 | 46,364 | 5,075 | 40,690 |
| 61,268 | 20,681 | 10,661 | 28,056 | 13,441 | 47,423 |
| 10,862 | 4,618 | 1,978 | 3,991 | 1,833 | 5,731 |
| 1,688 | 775 | 318 | 527 | 434 | 951 |
| 25,361 | 7,926 | 3,679 | 13,362 | 3,641 | 19,198 |
| 15,573 | 4,958 | 3,235 | 6,649 | 4,803 | 14,549 |
| 2,589 | 976 | 470 | 997 | 775 | 1,592 |
| 5,196 | 1,428 | 982 | 2,530 | 1,956 | 5,401 |
| 26,462 | 6,632 | 4,825 | 13,870 | 7,475 | 26,728 |
| 18,255 | 4,190 | 3,147 | 10,051 | 5,369 | 19,459 |
| 8,206 | 2,442 | 1,677 | 3,820 | 2,105 | 7,269 |

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

TDB10234

Source: Supervisory returns
Stocks in millions of euros

September 2006

Entire banking
system

| | |
|----------------------------|------------------|
| a. TOTAL | 1,322,877 |
| b. NORTH-WEST ITALY | 509,835 |
| Piedmont | 96,457 |
| Valle d'Aosta | 2,361 |
| Liguria | 24,126 |
| Lombardy | 386,891 |
| c. NORTH-EAST ITALY | 309,758 |
| Trentino-Alto Adige | 31,886 |
| Veneto | 124,608 |
| Friuli-Venezia Giulia | 25,884 |
| Emilia-Romagna | 127,380 |
| d. CENTRAL ITALY | 308,654 |
| Marche | 34,529 |
| Tuscany | 91,006 |
| Umbria | 16,086 |
| Lazio | 167,033 |
| e. SOUTHERN ITALY | 130,233 |
| Abruzzo | 18,968 |
| Molise | 3,268 |
| Campania | 52,288 |
| Puglia | 36,783 |
| Basilicata | 5,251 |
| Calabria | 13,675 |
| f. ISLANDS | 64,495 |
| Sicily | 45,582 |
| Sardinia | 18,914 |

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 |
|-----------------------|--------------------|-----------------------|---|---|
| 589,412 | 304,295 | 429,170 | 1,244,986 | 77,891 |
| 264,606 | 112,758 | 132,471 | 505,365 | 4,470 |
| 53,095 | 15,340 | 28,022 | 95,779 | 677 |
| 1,360 | 359 | 642 | 2,348 | 13 |
| 9,959 | 8,219 | 5,948 | 23,711 | 415 |
| 200,191 | 88,840 | 97,859 | 383,526 | 3,365 |
| 111,875 | 74,887 | 122,996 | 307,698 | 2,060 |
| 4,232 | 1,375 | 26,279 | 31,842 | 44 |
| 58,435 | 26,762 | 39,411 | 123,957 | 651 |
| 8,202 | 2,708 | 14,974 | 25,790 | 93 |
| 41,006 | 44,042 | 42,332 | 126,108 | 1,271 |
| 120,157 | 85,689 | 102,809 | 303,358 | 5,296 |
| 6,509 | 11,622 | 16,398 | 33,973 | 555 |
| 29,735 | 25,958 | 35,314 | 90,073 | 933 |
| 6,658 | 2,479 | 6,949 | 16,010 | 76 |
| 77,255 | 45,631 | 44,148 | 163,302 | 3,731 |
| 58,500 | 20,059 | 51,674 | 89,929 | 40,304 |
| 4,784 | 2,934 | 11,250 | 12,152 | 6,816 |
| 1,149 | 586 | 1,532 | 2,695 | 573 |
| 26,142 | 7,114 | 19,032 | 39,547 | 12,741 |
| 18,485 | 5,695 | 12,604 | 23,829 | 12,954 |
| 2,085 | 877 | 2,289 | 2,921 | 2,330 |
| 5,854 | 2,853 | 4,968 | 8,785 | 4,890 |
| 34,275 | 11,000 | 19,221 | 38,735 | 25,760 |
| 26,791 | 4,414 | 14,377 | 27,317 | 18,264 |
| 7,484 | 6,586 | 4,844 | 11,418 | 7,496 |

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

TDB10235

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2006

| | Total | North-West | North-East | Centre | South | Islands |
|---|----------------|----------------|----------------|----------------|---------------|---------------|
| a. TOTAL | 770,809 | 289,258 | 206,360 | 166,546 | 74,709 | 33,937 |
| Agricultural, forestry and fishery products | 33,194 | 8,232 | 9,997 | 7,306 | 4,720 | 2,939 |
| Fuel and power products | 24,557 | 11,720 | 3,372 | 5,525 | 2,198 | 1,742 |
| Ores and metals | 10,497 | 6,942 | 2,044 | 697 | 645 | 168 |
| Non-metallic minerals and products | 16,129 | 4,012 | 6,426 | 3,237 | 1,695 | 758 |
| Chemical products | 11,107 | 6,708 | 2,032 | 1,413 | 687 | 267 |
| Metal products, except transport equipment | 26,925 | 12,044 | 8,839 | 3,130 | 2,492 | 420 |
| Agricultural and industrial machinery | 21,605 | 9,457 | 8,906 | 2,149 | 884 | 209 |
| Office and data processing machines, etc. | 4,627 | 2,025 | 1,630 | 546 | 286 | 140 |
| Electrical goods | 15,309 | 6,561 | 4,949 | 2,683 | 841 | 275 |
| Transport equipment | 10,291 | 4,251 | 1,919 | 1,976 | 1,767 | 378 |
| Food and tobacco products | 28,490 | 7,751 | 10,494 | 4,044 | 4,447 | 1,754 |
| Textiles, clothing and footwear | 28,169 | 9,393 | 8,081 | 7,283 | 3,109 | 303 |
| Paper and paper products | 15,404 | 7,899 | 3,003 | 3,390 | 842 | 271 |
| Rubber and plastic products | 10,783 | 5,093 | 2,776 | 1,696 | 917 | 301 |
| Other manufactured products | 20,741 | 5,613 | 7,875 | 4,764 | 1,937 | 552 |
| Building and construction | 103,605 | 30,502 | 27,621 | 27,539 | 12,206 | 5,737 |
| Wholesale and retail trade services, recovery and repair services | 120,774 | 42,891 | 31,462 | 23,468 | 15,388 | 7,565 |
| Lodging and catering services | 28,853 | 6,409 | 10,021 | 6,539 | 3,724 | 2,161 |
| Inland transport services | 14,322 | 3,697 | 3,731 | 4,839 | 1,494 | 562 |
| Maritime and air transport services | 6,463 | 1,075 | 638 | 1,358 | 1,926 | 1,466 |
| Auxiliary transport services | 9,315 | 4,087 | 2,034 | 1,825 | 857 | 511 |
| Communication services | 16,122 | 9,109 | 236 | 6,613 | 69 | 95 |
| Other market services | 193,527 | 83,789 | 48,272 | 44,525 | 11,579 | 5,362 |

Notes:

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

TDB10237

Banks

Source: Supervisory returns
Stocks in millions of euros

| September 2006 | | Same region as branch | Total | North-West | North-East | Centre | South | Islands |
|----------------|-----------------------|-----------------------------|------------------|----------------|----------------|----------------|----------------|---------------|
| a. | TOTAL | – | 1,322,877 | 509,835 | 309,758 | 308,654 | 130,233 | 64,495 |
| | Piedmont | 70,850 | 82,910 | 77,124 | 2,365 | 2,337 | 800 | 284 |
| | Valle d'Aosta | 1,389 | 1,502 | 1,487 | 3 | 7 | 3 | 1 |
| | Liguria | 19,565 | 24,748 | 21,934 | 300 | 1,466 | 294 | 753 |
| | Lombardy | 347,015 | 444,565 | 363,029 | 24,784 | 38,978 | 12,684 | 5,090 |
| | Trentino-Alto Adige | 28,415 | 31,293 | 1,052 | 29,643 | 520 | 28 | 51 |
| | Veneto | 102,066 | 119,844 | 7,275 | 106,645 | 4,278 | 1,176 | 470 |
| | Friuli-Venezia Giulia | 19,807 | 23,972 | 1,389 | 22,269 | 202 | 91 | 22 |
| | Emilia-Romagna | 103,759 | 116,114 | 5,194 | 105,012 | 3,618 | 1,520 | 771 |
| | Marche | 29,965 | 34,369 | 980 | 1,223 | 31,145 | 983 | 38 |
| | Tuscany | 77,324 | 96,873 | 6,409 | 3,118 | 81,890 | 4,305 | 1,151 |
| | Umbria | 12,924 | 14,658 | 275 | 244 | 13,994 | 126 | 19 |
| | Lazio | 121,597 | 175,504 | 21,481 | 13,255 | 126,206 | 11,406 | 3,155 |
| | Abruzzo | 14,334 | 16,384 | 284 | 229 | 1,038 | 14,789 | 44 |
| | Molise | 1,989 | 2,353 | 56 | 4 | 179 | 2,112 | 1 |
| | Campania | 36,413 | 38,883 | 479 | 107 | 945 | 36,956 | 396 |
| | Puglia | 28,995 | 31,470 | 577 | 234 | 819 | 29,742 | 98 |
| | Basilicata | 3,050 | 3,478 | 27 | 34 | 62 | 3,352 | 2 |
| | Calabria | 9,449 | 9,935 | 110 | 35 | 191 | 9,521 | 78 |
| | Sicily | 36,914 | 38,216 | 411 | 173 | 436 | 278 | 36,917 |
| | Sardinia | 15,137 | 15,903 | 263 | 79 | 344 | 66 | 15,152 |

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 2006**

| | Total | North-West | North-East | Centre | South | Islands |
|---|---------------|------------|------------|--------|-------|---------|
| Nominal value of receivables acquired for factoring | 24,700 | 9,034 | 3,587 | 7,720 | 3,409 | 949 |
| <i>of which:</i> without recourse | 13,273 | 3,977 | 1,932 | 5,214 | 1,605 | 545 |
| with recourse | 11,427 | 5,057 | 1,655 | 2,506 | 1,805 | 404 |
| Credit implicit in leasing contracts | 53,811 | 21,909 | 15,012 | 10,412 | 4,580 | 1,897 |
| Receivables for consumer credit and the issue or management of credit cards | 35,461 | 9,316 | 4,659 | 8,169 | 8,219 | 5,097 |
| Other finance | 7,041 | 1,934 | 1,099 | 2,130 | 1,309 | 569 |

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 2006

| | Total | General government | Financial companies | Non- financial companies | Producer households | Consumer households and nec |
|--|--------|-----------------------|------------------------|--------------------------------|------------------------|-----------------------------------|
| Nominal value of receivables acquired for factoring | 24,700 | 3,441 | 171 | 20,093 | 544 | 450 |
| <i>of which:</i> without recourse | 13,273 | 3,418 | 30 | 9,409 | 358 | 58 |
| with recourse | 11,427 | 24 | 141 | 10,685 | 186 | 392 |
| Credit implicit in leasing contracts | 53,811 | 377 | 624 | 46,251 | 4,149 | 2,409 |
| Receivables for consumer credit and the issue or management of credit cards | 35,461 | | | | | |
| Other finance | 7,041 | 255 | 891 | 3,701 | 1,163 | 1,030 |

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 2006 | | Total | Banks | Financial intermediaries |
| a. | TOTAL | 81,866 | 46,406 | 35,461 |
| b. | NORTH-WEST ITALY | 21,105 | 11,788 | 9,316 |
| | Piedmont | 6,047 | 3,517 | 2,530 |
| | Valle d'Aosta | 181 | 121 | 60 |
| | Liguria | 2,055 | 1,232 | 823 |
| | Lombardy | 12,822 | 6,918 | 5,904 |
| c. | NORTH-EAST ITALY | 12,174 | 7,515 | 4,659 |
| | Trentino-Alto Adige | 740 | 496 | 244 |
| | Veneto | 5,092 | 3,213 | 1,879 |
| | Friuli-Venezia Giulia | 1,446 | 920 | 526 |
| | Emilia-Romagna | 4,896 | 2,886 | 2,010 |
| d. | CENTRAL ITALY | 17,998 | 9,829 | 8,169 |
| | Marche | 1,758 | 1,077 | 681 |
| | Tuscany | 5,497 | 2,749 | 2,748 |
| | Umbria | 1,257 | 731 | 526 |
| | Lazio | 9,485 | 5,272 | 4,213 |
| e. | SOUTHERN ITALY | 18,978 | 10,759 | 8,219 |
| | Abruzzo | 1,878 | 1,062 | 816 |
| | Molise | 415 | 192 | 223 |
| | Campania | 7,993 | 4,496 | 3,497 |
| | Puglia | 5,200 | 2,955 | 2,245 |
| | Basilicata | 656 | 367 | 289 |
| | Calabria | 2,836 | 1,686 | 1,150 |
| f. | ISLANDS | 11,613 | 6,515 | 5,097 |
| | Sicily | 8,511 | 4,786 | 3,724 |
| | Sardinia | 3,102 | 1,729 | 1,373 |

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 2006 | | Total | General government | Financial companies |
|----------------|-------------------------|----------------|--------------------|---------------------|
| a. | TOTAL | 693,220 | 24,995 | 52,141 |
| b. | NORTH-WEST ITALY | 240,914 | 3,289 | 30,351 |
| | Piedmont | 51,316 | 985 | 3,962 |
| | Valle d'Aosta | 1,723 | 187 | 59 |
| | Liguria | 17,821 | 352 | 369 |
| | Lombardy | 170,053 | 1,766 | 25,961 |
| c. | NORTH-EAST ITALY | 149,649 | 4,284 | 11,120 |
| | Trentino-Alto Adige | 14,922 | 775 | 306 |
| | Veneto | 56,065 | 1,094 | 2,517 |
| | Friuli-Venezia Giulia | 17,879 | 1,188 | 3,449 |
| | Emilia-Romagna | 60,783 | 1,227 | 4,847 |
| d. | CENTRAL ITALY | 162,278 | 10,385 | 9,762 |
| | Marche | 16,806 | 252 | 89 |
| | Tuscany | 43,072 | 1,185 | 1,441 |
| | Umbria | 8,267 | 190 | 79 |
| | Lazio | 94,133 | 8,758 | 8,153 |
| e. | SOUTHERN ITALY | 94,176 | 3,657 | 710 |
| | Abruzzo | 11,961 | 314 | 254 |
| | Molise | 2,173 | 348 | 37 |
| | Campania | 39,886 | 1,806 | 189 |
| | Puglia | 26,821 | 598 | 133 |
| | Basilicata | 3,495 | 215 | 23 |
| | Calabria | 9,841 | 376 | 74 |
| f. | ISLANDS | 46,203 | 3,380 | 199 |
| | Sicily | 32,959 | 2,260 | 120 |
| | Sardinia | 13,244 | 1,120 | 79 |

Notes:

Banks

| Non-financial companies | <i>of which:</i> | | | Producer households | Consumer households and nec |
|----------------------------|------------------|---------------|---------------|------------------------|-----------------------------------|
| | industry | building | services | | |
| 143,693 | 48,901 | 16,263 | 76,030 | 38,536 | 433,843 |
| 56,417 | 21,625 | 4,978 | 29,311 | 10,941 | 139,915 |
| 10,320 | 4,351 | 1,107 | 4,735 | 2,838 | 33,211 |
| 365 | 133 | 51 | 177 | 109 | 1,004 |
| 3,055 | 719 | 294 | 2,024 | 1,032 | 13,013 |
| 42,677 | 16,423 | 3,526 | 22,375 | 6,961 | 92,687 |
| 32,905 | 12,996 | 3,497 | 15,708 | 9,372 | 91,968 |
| 2,658 | 795 | 290 | 1,480 | 990 | 10,193 |
| 13,019 | 5,386 | 1,305 | 6,018 | 3,575 | 35,859 |
| 3,422 | 1,379 | 322 | 1,663 | 708 | 9,112 |
| 13,806 | 5,437 | 1,580 | 6,546 | 4,098 | 36,804 |
| 33,058 | 8,457 | 4,280 | 19,822 | 7,520 | 101,548 |
| 2,829 | 1,231 | 351 | 1,183 | 1,177 | 12,459 |
| 8,343 | 3,014 | 860 | 4,248 | 2,723 | 29,379 |
| 1,519 | 507 | 179 | 800 | 452 | 6,028 |
| 20,367 | 3,706 | 2,890 | 13,591 | 3,168 | 53,682 |
| 14,800 | 4,546 | 2,348 | 7,423 | 7,207 | 67,797 |
| 2,186 | 907 | 276 | 952 | 865 | 8,340 |
| 303 | 113 | 54 | 122 | 152 | 1,334 |
| 6,754 | 1,965 | 956 | 3,718 | 2,782 | 28,354 |
| 3,939 | 1,190 | 696 | 1,850 | 2,187 | 19,959 |
| 440 | 134 | 106 | 189 | 291 | 2,525 |
| 1,177 | 238 | 260 | 591 | 931 | 7,284 |
| 6,513 | 1,276 | 1,160 | 3,767 | 3,496 | 32,615 |
| 4,069 | 750 | 804 | 2,388 | 2,298 | 24,210 |
| 2,444 | 526 | 356 | 1,379 | 1,198 | 8,405 |

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

TDB10265

Source: Supervisory returns
Stocks in millions of euros

September 2006

Entire
banking
system

| | |
|----------------------------|----------------|
| a. TOTAL | 693,220 |
| b. NORTH-WEST ITALY | 240,914 |
| Piedmont | 51,316 |
| Valle d'Aosta | 1,723 |
| Liguria | 17,821 |
| Lombardy | 170,053 |
| c. NORTH-EAST ITALY | 149,649 |
| Trentino-Alto Adige | 14,922 |
| Veneto | 56,065 |
| Friuli-Venezia Giulia | 17,879 |
| Emilia-Romagna | 60,783 |
| d. CENTRAL ITALY | 162,278 |
| Marche | 16,806 |
| Tuscany | 43,072 |
| Umbria | 8,267 |
| Lazio | 94,133 |
| e. SOUTHERN ITALY | 94,176 |
| Abruzzo | 11,961 |
| Molise | 2,173 |
| Campania | 39,886 |
| Puglia | 26,821 |
| Basilicata | 3,495 |
| Calabria | 9,841 |
| f. ISLANDS | 46,203 |
| Sicily | 32,959 |
| Sardinia | 13,244 |

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 |
|-----------------------|--------------------|-----------------------|---|---|
| 332,073 | 128,281 | 232,867 | 616,189 | 77,031 |
| 131,710 | 47,554 | 61,650 | 239,640 | 1,273 |
| 31,326 | 3,968 | 16,023 | 51,046 | 270 |
| 1,211 | 12 | 500 | 1,723 | 1 |
| 7,354 | 6,250 | 4,218 | 17,668 | 153 |
| 91,818 | 37,324 | 40,910 | 169,203 | 849 |
| 50,544 | 32,765 | 66,340 | 149,190 | 460 |
| 1,775 | 205 | 12,942 | 14,917 | 6 |
| 26,193 | 11,066 | 18,806 | 55,905 | 161 |
| 6,248 | 968 | 10,663 | 17,862 | 17 |
| 16,327 | 20,526 | 23,929 | 60,506 | 276 |
| 76,069 | 29,409 | 56,801 | 158,809 | 3,469 |
| 2,546 | 5,236 | 9,024 | 16,671 | 135 |
| 12,839 | 12,193 | 18,039 | 42,919 | 153 |
| 3,361 | 588 | 4,319 | 8,230 | 37 |
| 57,323 | 11,392 | 25,419 | 90,989 | 3,145 |
| 47,917 | 9,925 | 36,334 | 48,168 | 46,008 |
| 2,023 | 631 | 9,306 | 4,969 | 6,992 |
| 922 | 334 | 917 | 1,709 | 463 |
| 25,649 | 2,744 | 11,492 | 22,894 | 16,991 |
| 14,186 | 3,246 | 9,390 | 13,461 | 13,360 |
| 871 | 443 | 2,180 | 770 | 2,725 |
| 4,266 | 2,527 | 3,049 | 4,365 | 5,477 |
| 25,833 | 8,628 | 11,742 | 20,382 | 25,821 |
| 20,602 | 2,490 | 9,867 | 14,106 | 18,853 |
| 5,231 | 6,138 | 1,875 | 6,276 | 6,968 |

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

TDB10266

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2006

| | Total | North-West | North-East | Centre | South | Islands |
|---|----------------|---------------|---------------|---------------|---------------|---------------|
| a. TOTAL | 182,230 | 67,358 | 42,277 | 40,579 | 22,008 | 10,009 |
| Agricultural, forestry and fishery products | 8,098 | 1,960 | 2,597 | 1,327 | 1,347 | 867 |
| Fuel and power products | 5,230 | 1,761 | 610 | 1,715 | 715 | 429 |
| Ores and metals | 1,579 | 984 | 268 | 150 | 134 | 43 |
| Non-metallic minerals and products | 3,036 | 837 | 953 | 616 | 459 | 171 |
| Chemical products | 2,957 | 1,711 | 516 | 415 | 260 | 56 |
| Metal products, except transport equipment | 6,005 | 2,984 | 1,843 | 582 | 493 | 103 |
| Agricultural and industrial machinery | 7,157 | 3,560 | 2,714 | 590 | 233 | 58 |
| Office and data processing machines, etc. | 1,297 | 595 | 304 | 246 | 119 | 32 |
| Electrical goods | 4,376 | 2,324 | 1,040 | 642 | 290 | 80 |
| Transport equipment | 2,654 | 903 | 776 | 525 | 385 | 65 |
| Food and tobacco products | 5,084 | 1,548 | 1,671 | 675 | 894 | 297 |
| Textiles, clothing and footwear | 5,883 | 2,192 | 1,388 | 1,600 | 632 | 72 |
| Paper and paper products | 2,993 | 1,493 | 586 | 558 | 270 | 86 |
| Rubber and plastic products | 1,842 | 1,014 | 410 | 233 | 154 | 31 |
| Other manufactured products | 3,715 | 1,237 | 1,074 | 883 | 416 | 105 |
| Building and construction | 20,227 | 6,172 | 4,464 | 4,982 | 3,098 | 1,512 |
| Wholesale and retail trade services, recovery and repair services | 32,255 | 10,666 | 7,490 | 6,457 | 5,207 | 2,434 |
| Lodging and catering services | 4,918 | 1,259 | 1,307 | 1,158 | 751 | 443 |
| Inland transport services | 4,037 | 1,149 | 962 | 1,214 | 513 | 198 |
| Maritime and air transport services | 1,699 | 324 | 181 | 744 | 254 | 196 |
| Auxiliary transport services | 4,926 | 1,564 | 929 | 1,816 | 365 | 252 |
| Communication services | 1,184 | 535 | 61 | 514 | 49 | 26 |
| Other market services | 51,079 | 20,587 | 10,133 | 12,937 | 4,968 | 2,454 |

Notes:

Distribution by technical form and customer location (region)

TDB10268

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2006

| | 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 | 693,220 | 69,880 | 581,785 | 21,843 | 3,199 | 16,512 |
| b. NORTH-WEST ITALY | 240,914 | 14,785 | 215,318 | 4,384 | 701 | 5,725 |
| Piedmont | 51,316 | 4,319 | 45,275 | 813 | 136 | 773 |
| Valle d'Aosta | 1,723 | 132 | 1,559 | 9 | 2 | 20 |
| Liguria | 17,821 | 1,378 | 15,748 | 420 | 53 | 223 |
| Lombardy | 170,053 | 8,956 | 152,737 | 3,141 | 510 | 4,709 |
| c. NORTH-EAST ITALY | 149,649 | 15,466 | 121,273 | 5,784 | 560 | 6,567 |
| Trentino-Alto Adige | 14,922 | 1,971 | 11,867 | 578 | 122 | 385 |
| Veneto | 56,065 | 6,831 | 46,725 | 1,487 | 163 | 860 |
| Friuli-Venezia Giulia | 17,879 | 1,565 | 13,997 | 302 | 25 | 1,990 |
| Emilia-Romagna | 60,783 | 5,099 | 48,684 | 3,417 | 250 | 3,332 |
| d. CENTRAL ITALY | 162,278 | 14,167 | 140,904 | 5,102 | 316 | 1,789 |
| Marche | 16,806 | 2,496 | 11,438 | 2,490 | 127 | 254 |
| Tuscany | 43,072 | 3,584 | 37,971 | 1,241 | 53 | 222 |
| Umbria | 8,267 | 1,147 | 6,445 | 478 | 10 | 187 |
| Lazio | 94,133 | 6,940 | 85,049 | 893 | 126 | 1,126 |
| e. SOUTHERN ITALY | 94,176 | 16,745 | 70,018 | 5,213 | 435 | 1,766 |
| Abruzzo | 11,961 | 2,535 | 8,464 | 826 | 31 | 105 |
| Molise | 2,173 | 297 | 1,726 | 113 | 6 | 31 |
| Campania | 39,886 | 5,938 | 31,438 | 1,634 | 198 | 678 |
| Puglia | 26,821 | 5,367 | 18,895 | 1,749 | 131 | 679 |
| Basilicata | 3,495 | 715 | 2,440 | 223 | 8 | 109 |
| Calabria | 9,841 | 1,892 | 7,057 | 667 | 62 | 163 |
| f. ISLANDS | 46,203 | 8,717 | 34,273 | 1,360 | 1,187 | 665 |
| Sicily | 32,959 | 6,866 | 23,685 | 757 | 1,164 | 488 |
| Sardinia | 13,244 | 1,851 | 10,588 | 603 | 23 | 178 |

Notes:

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

TDB10271

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2006

| | Same region as branch | Total | North-West | North-East | Centre | South | Islands |
|-----------------------|-----------------------------|----------------|----------------|----------------|----------------|---------------|---------------|
| a. TOTAL | – | 693,220 | 240,914 | 149,649 | 162,278 | 94,176 | 46,203 |
| Piedmont | 46,266 | 50,964 | 49,234 | 468 | 878 | 271 | 113 |
| Valle d'Aosta | 1,525 | 1,628 | 1,613 | 2 | 7 | 4 | 2 |
| Liguria | 16,128 | 17,345 | 16,838 | 75 | 275 | 43 | 115 |
| Lombardy | 159,046 | 185,064 | 163,620 | 7,280 | 9,175 | 3,337 | 1,652 |
| Trentino-Alto Adige | 14,254 | 14,900 | 361 | 14,426 | 77 | 27 | 8 |
| Veneto | 51,292 | 54,235 | 1,506 | 52,081 | 468 | 132 | 48 |
| Friuli-Venezia Giulia | 15,834 | 17,357 | 479 | 16,330 | 264 | 236 | 50 |
| Emilia-Romagna | 56,148 | 59,580 | 2,106 | 56,497 | 578 | 303 | 96 |
| Marche | 15,892 | 16,580 | 118 | 155 | 16,117 | 182 | 9 |
| Tuscany | 40,234 | 42,157 | 742 | 248 | 40,833 | 267 | 67 |
| Umbria | 7,561 | 7,995 | 43 | 64 | 7,843 | 42 | 4 |
| Lazio | 83,051 | 90,966 | 3,387 | 1,638 | 83,851 | 1,593 | 497 |
| Abruzzo | 10,965 | 11,524 | 62 | 73 | 355 | 11,032 | 3 |
| Molise | 1,927 | 2,061 | 8 | 2 | 57 | 1,993 | .. |
| Campania | 36,578 | 37,686 | 215 | 80 | 655 | 36,685 | 52 |
| Puglia | 25,298 | 26,465 | 230 | 113 | 375 | 25,701 | 46 |
| Basilicata | 3,120 | 3,276 | 12 | 7 | 23 | 3,234 | 1 |
| Calabria | 9,001 | 9,291 | 54 | 24 | 157 | 9,030 | 27 |
| Sicily | 31,032 | 31,547 | 197 | 67 | 195 | 54 | 31,035 |
| Sardinia | 12,376 | 12,596 | 89 | 19 | 97 | 13 | 12,379 |

Notes:

TDB40150

Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking LawSource: Supervisory returns
Stocks in millions of euros**September 2006**

| | Total | Financial intermediaries | Banks |
|--|---------------|-------------------------------------|---------------|
| a. LEASING | 79,033 | 56,002 | 23,031 |
| Credit implicit in leasing contracts | 76,183 | 54,428 | 21,755 |
| Overdue instalments | 551 | 373 | 178 |
| Bad debts and substandard assets | 2,299 | 1,201 | 1,098 |
| b. FACTORING | 23,939 | 19,707 | 4,232 |
| Advances against acquired claims | 19,760 | 15,713 | 4,047 |
| Advances against future claims | 459 | 274 | 185 |
| Claims assumed at less than nominal value or acquired outright | 3,026 | 3,026 | – |
| Bad debts | | 695 | |

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 2006

| | | <i>of which:</i> | | |
|-----------|--|------------------|-----------------------------|---|
| | | Total | Consumer households and nec | Non-financial companies and producer households |
| a. | TOTAL | 1,364,525 | 538,705 | 80,460 |
| | Italian government securities | 476,794 | 185,876 | 15,679 |
| | <i>of which:</i> BOTs | 87,969 | 54,094 | 3,181 |
| | CCTs | 106,597 | 29,822 | 4,520 |
| | BTPs | 253,674 | 94,352 | 6,970 |
| | Other debt securities | 556,490 | 179,474 | 22,377 |
| | <i>of which:</i> in non-euro-area currencies | 48,123 | 22,260 | 1,852 |
| | Equity securities | 89,628 | 24,596 | 27,058 |
| | <i>of which:</i> in non-euro-area currencies | 10,192 | 1,920 | 851 |
| | Units of collective investment undertakings | 233,634 | 145,257 | 13,651 |
| | Other securities and the like | 8,137 | 3,525 | 1,695 |

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 |
| 95,438 | 64,677 | 5,914 | 1,269,086 | 474,028 | 74,546 |
| 28,965 | 15,791 | 1,593 | 447,829 | 170,085 | 14,086 |
| 1,858 | 1,208 | 171 | 86,110 | 52,886 | 3,010 |
| 11,537 | 5,910 | 497 | 95,061 | 23,912 | 4,023 |
| 13,097 | 6,998 | 720 | 240,577 | 87,354 | 6,250 |
| 22,792 | 13,383 | 1,166 | 533,697 | 166,091 | 21,211 |
| 2,356 | 1,579 | 129 | 45,767 | 20,680 | 1,723 |
| 1,141 | 901 | 42 | 88,487 | 23,695 | 27,017 |
| 214 | 179 | 8 | 9,978 | 1,741 | 844 |
| 42,275 | 34,385 | 3,084 | 191,360 | 110,873 | 10,567 |
| 271 | 223 | 29 | 7,866 | 3,302 | 1,666 |

Distribution by customer location (region) and type of account

TDB40085

Source: Supervisory returns
Stocks in millions of euros

September 2006

| | | <i>of which:</i> | | |
|-----------|-------------------------|------------------|-----------------------------|---|
| | | Total | Consumer households and nec | Non-financial companies and producer households |
| a. | TOTAL | 1,364,525 | 538,705 | 80,460 |
| b. | NORTH-WEST ITALY | 774,167 | 243,847 | 24,398 |
| | Piedmont | 137,814 | 69,946 | 7,710 |
| | Valle d'Aosta | 2,372 | 1,377 | 101 |
| | Liguria | 32,743 | 23,940 | 1,814 |
| | Lombardy | 601,238 | 148,584 | 14,773 |
| c. | NORTH-EAST ITALY | 263,830 | 133,192 | 19,527 |
| | Trentino-Alto Adige | 10,919 | 6,808 | 1,094 |
| | Veneto | 68,054 | 45,741 | 5,905 |
| | Friuli-Venezia Giulia | 75,794 | 11,153 | 1,206 |
| | Emilia-Romagna | 109,063 | 69,490 | 11,321 |
| d. | CENTRAL ITALY | 249,926 | 93,275 | 30,285 |
| | Marche | 10,981 | 9,610 | 929 |
| | Tuscany | 55,711 | 34,259 | 5,363 |
| | Umbria | 6,752 | 5,538 | 579 |
| | Lazio | 176,482 | 43,868 | 23,414 |
| e. | SOUTHERN ITALY | 53,134 | 47,779 | 4,328 |
| | Abruzzo | 5,655 | 5,066 | 431 |
| | Molise | 768 | 722 | 45 |
| | Campania | 23,749 | 21,343 | 1,759 |
| | Puglia | 16,751 | 15,134 | 1,446 |
| | Basilicata | 1,651 | 1,512 | 138 |
| | Calabria | 4,560 | 4,003 | 509 |
| f. | ISLANDS | 23,471 | 20,612 | 1,921 |
| | Sicily | 17,753 | 15,913 | 1,310 |
| | Sardinia | 5,718 | 4,699 | 612 |

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 |
| 95,438 | 64,677 | 5,914 | 1,269,086 | 474,028 | 74,546 |
| 51,545 | 33,246 | 2,101 | 722,622 | 210,601 | 22,297 |
| 15,981 | 7,676 | 456 | 121,833 | 62,271 | 7,254 |
| 135 | 106 | 5 | 2,237 | 1,270 | 96 |
| 2,250 | 2,080 | 100 | 30,493 | 21,859 | 1,714 |
| 33,179 | 23,383 | 1,540 | 568,060 | 125,201 | 13,233 |
| 20,908 | 15,241 | 1,919 | 242,922 | 117,951 | 17,608 |
| 1,013 | 906 | 64 | 9,906 | 5,902 | 1,030 |
| 7,757 | 4,299 | 649 | 60,297 | 41,442 | 5,256 |
| 1,122 | 964 | 143 | 74,672 | 10,189 | 1,064 |
| 11,017 | 9,072 | 1,064 | 98,046 | 60,418 | 10,257 |
| 17,375 | 11,285 | 1,194 | 232,551 | 81,991 | 29,091 |
| 950 | 847 | 80 | 10,031 | 8,764 | 849 |
| 6,273 | 4,502 | 685 | 49,438 | 29,757 | 4,678 |
| 562 | 486 | 53 | 6,190 | 5,052 | 526 |
| 9,590 | 5,450 | 375 | 166,892 | 38,418 | 23,038 |
| 3,756 | 3,369 | 386 | 49,378 | 44,410 | 3,942 |
| 462 | 438 | 24 | 5,193 | 4,628 | 406 |
| 27 | 25 | 1 | 741 | 697 | 44 |
| 1,582 | 1,416 | 165 | 22,168 | 19,926 | 1,594 |
| 1,321 | 1,169 | 152 | 15,430 | 13,965 | 1,294 |
| 102 | 93 | 9 | 1,549 | 1,419 | 129 |
| 263 | 227 | 36 | 4,297 | 3,776 | 473 |
| 1,855 | 1,537 | 314 | 21,617 | 19,074 | 1,607 |
| 1,411 | 1,179 | 229 | 16,342 | 14,734 | 1,081 |
| 444 | 358 | 85 | 5,275 | 4,340 | 527 |

Distribution by type of security and customer segment of economic activity

TDB40055

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2006

| | Total | General government | Financial companies | Non-financial companies | Producer households | Consumer households and nec | Rest of the world |
|--|------------------|--------------------|---------------------|-------------------------|---------------------|-----------------------------|-------------------|
| a. TOTAL | 2,691,562 | 21,033 | 1,441,543 | 74,115 | 41,501 | 727,674 | 385,700 |
| Italian government securities | 975,453 | 4,153 | 520,492 | 8,700 | 8,673 | 189,144 | 244,290 |
| <i>of which:</i> BOTs | 147,774 | 492 | 78,696 | 1,203 | 2,075 | 54,424 | 10,884 |
| CCTs | 196,627 | 1,114 | 140,741 | 3,909 | 1,459 | 30,412 | 18,994 |
| BTPs | 559,698 | 2,418 | 253,624 | 2,947 | 4,616 | 95,610 | 200,483 |
| Other debt securities | 1,167,369 | 7,066 | 675,874 | 21,904 | 19,566 | 351,196 | 91,763 |
| <i>of which:</i> in non-euro-area currencies | 69,746 | 219 | 36,948 | 906 | 1,684 | 25,432 | 4,557 |
| Equity securities | 206,509 | 7,698 | 86,025 | 34,653 | 2,398 | 30,967 | 44,768 |
| <i>of which:</i> in non-euro-area currencies | 12,947 | 14 | 9,790 | 833 | 127 | 1,938 | 245 |
| Units of collective investment undertakings | 322,933 | 1,206 | 155,101 | 4,645 | 10,488 | 148,695 | 2,797 |
| Other securities and the like | 20,228 | 910 | 4,465 | 4,240 | 439 | 7,952 | 2,227 |

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 2006 | | Total | North-West | North-East | Centre | South | Islands |
|----------------|--|------------------|------------------|----------------|----------------|----------------|---------------|
| a. | TOTAL | 2,305,858 | 1,261,604 | 429,950 | 452,444 | 102,939 | 58,924 |
| | Italian government securities | 731,162 | 402,987 | 112,009 | 161,309 | 36,143 | 18,714 |
| | <i>of which:</i> BOTs | 136,890 | 74,713 | 19,519 | 26,774 | 11,880 | 4,003 |
| | CCTs | 177,634 | 102,457 | 26,641 | 40,279 | 5,120 | 3,137 |
| | BTPs | 359,215 | 186,907 | 60,118 | 84,209 | 17,051 | 10,930 |
| | Other debt securities | 1,075,603 | 572,913 | 220,635 | 207,754 | 43,849 | 30,451 |
| | <i>of which:</i> in non-euro-area currencies | 65,189 | 42,146 | 9,766 | 9,939 | 1,677 | 1,661 |
| | Equity securities | 161,741 | 84,976 | 36,319 | 34,756 | 3,443 | 2,248 |
| | <i>of which:</i> in non-euro-area currencies | 12,702 | 8,842 | 2,952 | 732 | 117 | 59 |
| | Units of collective investment undertakings | 320,136 | 195,312 | 54,561 | 44,509 | 18,584 | 7,169 |
| | Other securities and the like | 18,002 | 5,653 | 6,465 | 4,534 | 986 | 367 |

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 2006 | | Total | General government | Financial companies | Non-financial companies | Producer households | Consumer households and nec |
|----------------|-------------------------|----------------|--------------------|---------------------|-------------------------|---------------------|-----------------------------|
| a. | TOTAL | 128,143 | 1,784 | 15,849 | 101,474 | 2,655 | 5,986 |
| b. | NORTH-WEST ITALY | 54,356 | 639 | 10,401 | 40,809 | 701 | 1,807 |
| | Piedmont | 8,893 | 151 | 2,519 | 5,808 | 175 | 240 |
| | Valle d'Aosta | 216 | 1 | 2 | 182 | 9 | 22 |
| | Liguria | 2,748 | 18 | 31 | 2,583 | 43 | 74 |
| | Lombardy | 42,500 | 469 | 7,849 | 32,236 | 475 | 1,471 |
| c. | NORTH-EAST ITALY | 30,133 | 252 | 1,292 | 25,144 | 1,069 | 2,376 |
| | Trentino-Alto Adige | 3,980 | 93 | 122 | 3,065 | 255 | 445 |
| | Veneto | 7,456 | 94 | 443 | 6,152 | 246 | 521 |
| | Friuli-Venezia Giulia | 4,098 | 16 | 84 | 3,710 | 115 | 174 |
| | Emilia-Romagna | 14,598 | 49 | 642 | 12,217 | 453 | 1,236 |
| d. | CENTRAL ITALY | 34,375 | 772 | 3,898 | 27,989 | 353 | 967 |
| | Marche | 1,584 | 27 | 145 | 1,194 | 81 | 137 |
| | Tuscany | 5,816 | 31 | 673 | 4,755 | 141 | 215 |
| | Umbria | 772 | 4 | 2 | 685 | 30 | 51 |
| | Lazio | 26,203 | 710 | 3,078 | 21,354 | 102 | 563 |
| e. | SOUTHERN ITALY | 6,167 | 101 | 202 | 4,903 | 360 | 601 |
| | Abruzzo | 830 | 6 | 7 | 592 | 70 | 155 |
| | Molise | 136 | .. | .. | 116 | 10 | 9 |
| | Campania | 3,068 | 73 | 22 | 2,630 | 117 | 227 |
| | Puglia | 1,327 | 9 | 49 | 1,076 | 94 | 98 |
| | Basilicata | 234 | 11 | 6 | 145 | 23 | 49 |
| | Calabria | 573 | 1 | 118 | 343 | 48 | 63 |
| f. | ISLANDS | 3,113 | 20 | 57 | 2,629 | 171 | 235 |
| | Sicily | 1,953 | 6 | 15 | 1,782 | 97 | 52 |
| | Sardinia | 1,161 | 14 | 42 | 847 | 74 | 183 |

Notes:

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

TDB40110

Banks

Source: Supervisory returns
Stocks in millions of euros

| September 2006 | | Same region as branch | Total | North-West | North-East | Centre | South | Islands |
|----------------|-----------------------|-----------------------------|----------------|---------------|---------------|---------------|--------------|--------------|
| a. | TOTAL | – | 128,143 | 54,356 | 30,133 | 34,375 | 6,167 | 3,113 |
| | Piedmont | 4,583 | 6,070 | 5,414 | 113 | 493 | 36 | 13 |
| | Valle d'Aosta | 94 | 150 | 150 | .. | .. | – | .. |
| | Liguria | 1,940 | 3,199 | 2,273 | 172 | 233 | 332 | 189 |
| | Lombardy | 36,044 | 48,373 | 39,458 | 2,185 | 5,213 | 917 | 599 |
| | Trentino-Alto Adige | 3,652 | 3,834 | 72 | 3,722 | 37 | 2 | 2 |
| | Veneto | 6,537 | 15,273 | 3,831 | 8,631 | 2,198 | 390 | 222 |
| | Friuli-Venezia Giulia | 2,583 | 2,834 | 120 | 2,673 | 31 | 9 | 2 |
| | Emilia-Romagna | 11,818 | 13,354 | 777 | 12,134 | 309 | 108 | 26 |
| | Marche | 1,297 | 1,405 | 41 | 13 | 1,320 | 32 | .. |
| | Tuscany | 4,301 | 5,171 | 529 | 43 | 4,557 | 27 | 14 |
| | Umbria | 622 | 668 | 2 | 1 | 660 | 2 | 3 |
| | Lazio | 18,841 | 21,407 | 1,527 | 426 | 18,918 | 269 | 267 |
| | Abruzzo | 700 | 882 | 85 | 12 | 57 | 727 | .. |
| | Molise | 81 | 85 | .. | .. | 1 | 84 | .. |
| | Campania | 1,848 | 2,127 | 13 | 2 | 216 | 1,886 | 10 |
| | Puglia | 862 | 913 | 19 | 2 | 7 | 884 | .. |
| | Basilicata | 140 | 150 | 1 | .. | .. | 147 | .. |
| | Calabria | 309 | 343 | 1 | .. | 15 | 311 | 16 |
| | Sicily | 1,097 | 1,221 | 36 | 2 | 83 | 3 | 1,097 |
| | Sardinia | 652 | 687 | 6 | 1 | 27 | .. | 653 |

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 2006

| | | Total | Investment in construction | | | |
|----------------------------|--|----------------|----------------------------|----------------|--------------|----------------|
| | | | Residential buildings | | Other | |
| | | | Subsidized | Non-subsidized | Subsidized | Non-subsidized |
| a. TOTAL | | 812,118 | 3,803 | 62,782 | 2,175 | 64,639 |
| b. NORTH-WEST ITALY | | 297,569 | 445 | 22,280 | 433 | 21,045 |
| Piedmont | | 59,881 | 150 | 4,532 | 228 | 4,918 |
| Valle d'Aosta | | 1,843 | 30 | 131 | 9 | 274 |
| Liguria | | 18,255 | 48 | 1,049 | 35 | 1,318 |
| Lombardy | | 217,590 | 217 | 16,568 | 161 | 14,535 |
| c. NORTH-EAST ITALY | | 191,631 | 560 | 14,643 | 719 | 15,839 |
| Trentino-Alto Adige | | 18,917 | 138 | 2,000 | 321 | 1,852 |
| Veneto | | 77,015 | 167 | 5,610 | 171 | 7,146 |
| Friuli-Venezia Giulia | | 19,144 | 127 | 1,397 | 59 | 1,070 |
| Emilia-Romagna | | 76,555 | 129 | 5,637 | 168 | 5,771 |
| d. CENTRAL ITALY | | 191,030 | 375 | 14,879 | 326 | 18,008 |
| Marche | | 20,687 | 38 | 2,082 | 85 | 1,568 |
| Tuscany | | 54,835 | 120 | 4,579 | 116 | 6,865 |
| Umbria | | 10,733 | 34 | 1,289 | 35 | 1,277 |
| Lazio | | 104,776 | 183 | 6,928 | 89 | 8,298 |
| e. SOUTHERN ITALY | | 87,498 | 177 | 7,382 | 250 | 7,483 |
| Abruzzo | | 12,018 | 30 | 1,551 | 35 | 915 |
| Molise | | 1,969 | 12 | 169 | 8 | 179 |
| Campania | | 35,925 | 58 | 2,048 | 55 | 3,697 |
| Puglia | | 25,342 | 20 | 2,568 | 75 | 1,776 |
| Basilicata | | 3,233 | 16 | 270 | 39 | 273 |
| Calabria | | 9,011 | 40 | 776 | 38 | 642 |
| f. ISLANDS | | 44,389 | 2,246 | 3,597 | 447 | 2,264 |
| Sicily | | 30,350 | 1,675 | 2,030 | 186 | 1,130 |
| Sardinia | | 14,039 | 571 | 1,567 | 261 | 1,134 |

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 |
| 6,672 | 77,704 | 2,175 | 200,886 | 1,116 | 49,653 | 5,497 | 335,017 |
| 2,514 | 26,288 | 217 | 71,712 | 202 | 19,033 | 1,338 | 132,064 |
| 847 | 5,889 | 43 | 16,411 | 61 | 3,162 | 496 | 23,144 |
| 3 | 377 | .. | 348 | 2 | 85 | 12 | 573 |
| 113 | 1,821 | 29 | 6,283 | 31 | 1,821 | 162 | 5,545 |
| 1,551 | 18,201 | 144 | 48,669 | 107 | 13,966 | 668 | 102,802 |
| 1,721 | 19,108 | 521 | 46,232 | 268 | 9,701 | 1,400 | 80,920 |
| 90 | 1,314 | 177 | 2,640 | 113 | 1,126 | 191 | 8,956 |
| 737 | 8,192 | 43 | 18,984 | 52 | 4,230 | 405 | 31,279 |
| 231 | 2,551 | 190 | 4,151 | 44 | 533 | 247 | 8,545 |
| 662 | 7,051 | 111 | 20,456 | 59 | 3,813 | 557 | 32,141 |
| 784 | 19,712 | 434 | 47,394 | 161 | 13,167 | 1,181 | 74,610 |
| 195 | 1,316 | 31 | 4,906 | 47 | 1,317 | 317 | 8,784 |
| 129 | 4,021 | 62 | 14,712 | 55 | 4,053 | 368 | 19,755 |
| 77 | 923 | 19 | 2,080 | 20 | 684 | 89 | 4,206 |
| 383 | 13,451 | 322 | 25,697 | 39 | 7,113 | 407 | 41,865 |
| 1,189 | 9,625 | 128 | 23,618 | 159 | 4,462 | 780 | 32,243 |
| 179 | 1,309 | 14 | 2,921 | 27 | 627 | 112 | 4,299 |
| 24 | 243 | .. | 440 | 12 | 131 | 34 | 715 |
| 364 | 4,578 | 74 | 10,123 | 37 | 1,977 | 176 | 12,738 |
| 220 | 2,390 | 15 | 7,613 | 43 | 1,217 | 256 | 9,148 |
| 212 | 396 | 3 | 535 | 8 | 145 | 54 | 1,282 |
| 191 | 708 | 21 | 1,986 | 32 | 366 | 147 | 4,062 |
| 465 | 2,971 | 876 | 11,931 | 326 | 3,290 | 798 | 15,180 |
| 282 | 2,367 | 241 | 8,674 | 109 | 2,355 | 546 | 10,756 |
| 183 | 604 | 634 | 3,256 | 217 | 935 | 252 | 4,424 |

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 2006

| | Total | Investment in construction | | | |
|----------------------------|---------------|----------------------------|----------------|------------|----------------|
| | | Residential buildings | | Other | |
| | | Subsidized | Non-subsidized | Subsidized | Non-subsidized |
| a. TOTAL | 81,645 | 48 | 6,112 | 92 | 4,837 |
| b. NORTH-WEST ITALY | 31,501 | 1 | 2,087 | 23 | 1,701 |
| Piedmont | 5,299 | 1 | 297 | 13 | 351 |
| Valle d'Aosta | 105 | .. | 12 | .. | 7 |
| Liguria | 1,762 | .. | 88 | 2 | 66 |
| Lombardy | 24,334 | .. | 1,690 | 7 | 1,277 |
| c. NORTH-EAST ITALY | 20,601 | 8 | 1,455 | 35 | 1,068 |
| Trentino-Alto Adige | 1,728 | 2 | 135 | 12 | 143 |
| Veneto | 8,883 | 1 | 628 | 15 | 440 |
| Friuli-Venezia Giulia | 1,549 | 3 | 109 | 2 | 65 |
| Emilia-Romagna | 8,442 | 1 | 583 | 5 | 420 |
| d. CENTRAL ITALY | 18,449 | 1 | 1,520 | 15 | 1,387 |
| Marche | 1,798 | .. | 214 | 3 | 96 |
| Tuscany | 5,276 | .. | 464 | 6 | 444 |
| Umbria | 1,015 | .. | 134 | 5 | 131 |
| Lazio | 10,360 | .. | 708 | 2 | 715 |
| e. SOUTHERN ITALY | 7,633 | 4 | 751 | 13 | 514 |
| Abruzzo | 1,196 | .. | 168 | 2 | 68 |
| Molise | 211 | 1 | 24 | 1 | 16 |
| Campania | 2,921 | .. | 179 | 2 | 254 |
| Puglia | 2,009 | 2 | 236 | 8 | 99 |
| Basilicata | 296 | .. | 33 | .. | 23 |
| Calabria | 999 | .. | 112 | 1 | 54 |
| f. ISLANDS | 3,462 | 35 | 300 | 7 | 167 |
| Sicily | 2,490 | 27 | 181 | 1 | 92 |
| Sardinia | 972 | 8 | 119 | 6 | 75 |

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 |
| 407 | 7,614 | 39 | 13,861 | 39 | 3,236 | 343 | 45,016 |
| 168 | 3,140 | 4 | 4,576 | 8 | 1,176 | 83 | 18,534 |
| 69 | 578 | .. | 1,019 | 4 | 174 | 28 | 2,766 |
| .. | 15 | — | 23 | .. | 7 | .. | 40 |
| 8 | 276 | 1 | 425 | 1 | 175 | 9 | 710 |
| 91 | 2,271 | 3 | 3,109 | 3 | 820 | 46 | 15,017 |
| 113 | 2,450 | 13 | 3,371 | 8 | 692 | 121 | 11,268 |
| 9 | 97 | 5 | 183 | 5 | 70 | 28 | 1,040 |
| 57 | 1,496 | 2 | 1,343 | 1 | 256 | 35 | 4,610 |
| 12 | 129 | 4 | 277 | 1 | 26 | 12 | 908 |
| 36 | 729 | 2 | 1,568 | 1 | 339 | 46 | 4,710 |
| 43 | 1,093 | 11 | 3,362 | 11 | 851 | 59 | 10,095 |
| 11 | 65 | .. | 335 | 3 | 51 | 32 | 988 |
| 11 | 446 | 1 | 1,096 | 6 | 242 | 13 | 2,547 |
| 9 | 60 | .. | 153 | 2 | 43 | 6 | 471 |
| 13 | 522 | 10 | 1,778 | 1 | 515 | 8 | 6,089 |
| 61 | 633 | 1 | 1,724 | 3 | 301 | 35 | 3,594 |
| 13 | 127 | — | 210 | .. | 33 | 8 | 567 |
| 3 | 16 | — | 29 | .. | 10 | 1 | 112 |
| 19 | 247 | 1 | 716 | — | 141 | 6 | 1,357 |
| 17 | 161 | .. | 533 | 1 | 70 | 14 | 869 |
| 2 | 28 | .. | 53 | .. | 14 | 1 | 142 |
| 8 | 55 | — | 184 | 1 | 33 | 5 | 547 |
| 21 | 297 | 11 | 829 | 8 | 216 | 46 | 1,525 |
| 18 | 253 | 2 | 612 | 6 | 176 | 45 | 1,076 |
| 3 | 44 | 8 | 216 | 2 | 41 | 1 | 449 |

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 2006 | | Total | | | Construction of farm buildings | | |
|----------------|-------------------------|---------------|--------------|----------------|--------------------------------|------------|----------------|
| | | Total | Subsidized | Non-subsidized | Total | Subsidized | Non-subsidized |
| | | | | | | | |
| a. | TOTAL | 14,583 | 1,520 | 13,063 | 7,037 | 313 | 6,723 |
| b. | NORTH-WEST ITALY | 4,558 | 359 | 4,199 | 2,563 | 62 | 2,501 |
| | Piedmont | 1,401 | 103 | 1,298 | 814 | 36 | 778 |
| | Valle d'Aosta | 26 | 8 | 18 | 18 | 8 | 11 |
| | Liguria | 158 | 11 | 147 | 93 | 8 | 85 |
| | Lombardy | 2,973 | 237 | 2,736 | 1,637 | 10 | 1,627 |
| c. | NORTH-EAST ITALY | 4,237 | 456 | 3,780 | 1,948 | 81 | 1,867 |
| | Trentino-Alto Adige | 433 | 122 | 312 | 153 | 14 | 139 |
| | Veneto | 1,515 | 147 | 1,367 | 662 | 26 | 635 |
| | Friuli-Venezia Giulia | 395 | 61 | 334 | 169 | 12 | 157 |
| | Emilia-Romagna | 1,894 | 126 | 1,768 | 964 | 28 | 936 |
| d. | CENTRAL ITALY | 3,204 | 179 | 3,025 | 1,621 | 48 | 1,573 |
| | Marche | 387 | 38 | 349 | 133 | 3 | 130 |
| | Tuscany | 1,734 | 44 | 1,690 | 953 | 16 | 937 |
| | Umbria | 366 | 19 | 348 | 204 | 7 | 196 |
| | Lazio | 717 | 79 | 638 | 331 | 21 | 310 |
| e. | SOUTHERN ITALY | 1,702 | 304 | 1,398 | 583 | 61 | 522 |
| | Abruzzo | 194 | 20 | 174 | 75 | 2 | 73 |
| | Molise | 59 | 14 | 45 | 16 | 1 | 15 |
| | Campania | 448 | 80 | 367 | 196 | 15 | 181 |
| | Puglia | 640 | 81 | 559 | 197 | 16 | 180 |
| | Basilicata | 117 | 20 | 97 | 27 | 1 | 26 |
| | Calabria | 244 | 88 | 156 | 73 | 26 | 47 |
| f. | ISLANDS | 882 | 221 | 661 | 321 | 62 | 260 |
| | Sicily | 555 | 132 | 423 | 113 | 6 | 107 |
| | Sardinia | 327 | 89 | 238 | 208 | 55 | 153 |

Notes:

Banks

| Machinery, equipment, transport equipment and sundry farm products | | | Purchases of farm buildings | | |
|--|------------|----------------|-----------------------------|------------|----------------|
| Total | Subsidized | Non-subsidized | Total | Subsidized | Non-subsidized |
| 4,885 | 852 | 4,033 | 2,661 | 354 | 2,307 |
| 1,470 | 293 | 1,176 | 525 | 4 | 521 |
| 457 | 65 | 392 | 130 | 2 | 127 |
| 5 | .. | 5 | 3 | .. | 3 |
| 47 | 3 | 44 | 18 | 1 | 17 |
| 961 | 225 | 735 | 375 | 1 | 374 |
| 1,557 | 224 | 1,333 | 732 | 152 | 580 |
| 94 | 4 | 90 | 187 | 104 | 83 |
| 658 | 108 | 550 | 195 | 13 | 182 |
| 175 | 23 | 151 | 51 | 26 | 25 |
| 630 | 89 | 541 | 300 | 9 | 291 |
| 774 | 97 | 677 | 809 | 34 | 775 |
| 142 | 20 | 122 | 112 | 15 | 97 |
| 298 | 17 | 282 | 482 | 11 | 471 |
| 98 | 8 | 91 | 64 | 4 | 61 |
| 235 | 53 | 182 | 151 | 5 | 146 |
| 764 | 164 | 601 | 354 | 78 | 276 |
| 79 | 11 | 69 | 39 | 7 | 32 |
| 25 | 3 | 21 | 19 | 9 | 9 |
| 167 | 41 | 126 | 85 | 24 | 61 |
| 291 | 49 | 242 | 152 | 16 | 137 |
| 69 | 12 | 56 | 22 | 7 | 15 |
| 134 | 47 | 87 | 37 | 15 | 22 |
| 320 | 74 | 246 | 240 | 85 | 155 |
| 234 | 54 | 180 | 207 | 71 | 136 |
| 86 | 20 | 66 | 33 | 14 | 19 |

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 2006 | | Total | | | Construction of farm buildings | | |
|------------------|-------------------------|--------------|------------|----------------|--------------------------------|------------|----------------|
| | | Total | Subsidized | Non-subsidized | Total | Subsidized | Non-subsidized |
| | | | | | | | |
| a. | TOTAL | 1,328 | 84 | 1,244 | 798 | 3 | 794 |
| b. | NORTH-WEST ITALY | 493 | 33 | 460 | 332 | .. | 332 |
| | Piedmont | 132 | 7 | 125 | 87 | .. | 87 |
| | Valle d'Aosta | 2 | .. | 2 | 1 | .. | 1 |
| | Liguria | 8 | .. | 8 | 6 | .. | 6 |
| | Lombardy | 350 | 25 | 325 | 239 | .. | 238 |
| c. | NORTH-EAST ITALY | 410 | 24 | 386 | 249 | 1 | 248 |
| | Trentino-Alto Adige | 23 | 6 | 17 | 11 | 1 | 10 |
| | Veneto | 177 | 8 | 169 | 120 | .. | 120 |
| | Friuli-Venezia Giulia | 36 | 1 | 35 | 14 | .. | 14 |
| | Emilia-Romagna | 173 | 8 | 165 | 105 | .. | 105 |
| d. | CENTRAL ITALY | 239 | 10 | 229 | 145 | 1 | 144 |
| | Marche | 35 | 3 | 32 | 17 | – | 17 |
| | Tuscany | 82 | 2 | 80 | 38 | 1 | 38 |
| | Umbria | 27 | .. | 27 | 18 | .. | 18 |
| | Lazio | 95 | 4 | 91 | 71 | 1 | 71 |
| e. | SOUTHERN ITALY | 123 | 10 | 112 | 55 | 1 | 54 |
| | Abruzzo | 13 | 1 | 12 | 7 | – | 7 |
| | Molise | 7 | .. | 7 | 2 | – | 2 |
| | Campania | 43 | 5 | 38 | 25 | 1 | 25 |
| | Puglia | 38 | 2 | 36 | 14 | .. | 14 |
| | Basilicata | 9 | 1 | 8 | 4 | – | 4 |
| | Calabria | 13 | 2 | 11 | 3 | .. | 3 |
| f. | ISLANDS | 64 | 7 | 56 | 17 | – | 17 |
| | Sicily | 44 | 7 | 37 | 9 | – | 9 |
| | Sardinia | 20 | 1 | 20 | 8 | – | 8 |

Notes:

Banks

| Machinery, equipment, transport equipment and sundry farm products | | | Purchases of farm buildings | | |
|--|------------|----------------|-----------------------------|------------|----------------|
| Total | Subsidized | Non-subsidized | Total | Subsidized | Non-subsidized |
| 388 | 69 | 319 | 142 | 12 | 130 |
| 122 | 33 | 90 | 39 | .. | 39 |
| 39 | 7 | 32 | 6 | .. | 6 |
| 1 | .. | 1 | .. | .. | .. |
| 2 | .. | 1 | 1 | .. | 1 |
| 80 | 25 | 55 | 32 | — | 32 |
| 141 | 18 | 123 | 20 | 5 | 15 |
| 6 | .. | 6 | 6 | 4 | 2 |
| 50 | 8 | 41 | 8 | — | 8 |
| 22 | 1 | 21 | 1 | .. | .. |
| 63 | 8 | 55 | 5 | .. | 5 |
| 49 | 6 | 43 | 45 | 2 | 43 |
| 12 | 2 | 11 | 6 | 2 | 4 |
| 16 | 1 | 16 | 27 | .. | 27 |
| 7 | .. | 6 | 2 | — | 2 |
| 14 | 4 | 10 | 10 | .. | 10 |
| 51 | 10 | 41 | 17 | .. | 17 |
| 5 | 1 | 4 | 1 | — | 1 |
| 2 | .. | 2 | 3 | — | 3 |
| 14 | 4 | 10 | 4 | — | 4 |
| 19 | 2 | 16 | 6 | .. | 6 |
| 4 | 1 | 4 | 1 | — | 1 |
| 7 | 1 | 6 | 2 | — | 2 |
| 26 | 3 | 23 | 21 | 5 | 17 |
| 14 | 2 | 12 | 21 | 5 | 16 |
| 12 | 1 | 11 | .. | .. | .. |

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

TDB10440

Source: Supervisory returns
Stocks in millions of euros

September 2006

| | | Total | South and depressed areas | Industry | | Exports |
|----|-----------------------|--------|---------------------------|----------|-------------|---------|
| | | | | SMEs | Other firms | |
| | | | | | | |
| a. | TOTAL | 21,751 | 769 | 3,365 | 1,163 | 4 |
| b. | NORTH-WEST ITALY | 5,211 | 152 | 1,223 | 475 | .. |
| | Piedmont | 1,853 | 127 | 284 | 96 | — |
| | Valle d'Aosta | 55 | .. | 1 | 1 | — |
| | Liguria | 420 | 4 | 27 | 13 | — |
| | Lombardy | 2,882 | 21 | 911 | 365 | .. |
| c. | NORTH-EAST ITALY | 5,233 | 51 | 881 | 308 | 4 |
| | Trentino-Alto Adige | 1,034 | — | 45 | 94 | — |
| | Veneto | 1,599 | 27 | 436 | 84 | 2 |
| | Friuli-Venezia Giulia | 901 | 1 | 79 | 25 | .. |
| | Emilia-Romagna | 1,700 | 23 | 321 | 105 | 2 |
| d. | CENTRAL ITALY | 3,358 | 52 | 452 | 244 | .. |
| | Marche | 756 | 5 | 131 | 21 | — |
| | Tuscany | 877 | 9 | 94 | 61 | — |
| | Umbria | 275 | 9 | 41 | 4 | — |
| | Lazio | 1,450 | 29 | 186 | 158 | .. |
| e. | SOUTHERN ITALY | 2,777 | 438 | 527 | 95 | .. |
| | Abruzzo | 464 | 26 | 43 | 14 | — |
| | Molise | 91 | 4 | 5 | 1 | — |
| | Campania | 772 | 156 | 210 | 34 | — |
| | Puglia | 644 | 49 | 102 | 25 | .. |
| | Basilicata | 333 | 193 | 21 | 12 | — |
| | Calabria | 473 | 11 | 144 | 8 | — |
| f. | ISLANDS | 5,172 | 77 | 282 | 41 | — |
| | Sicily | 3,048 | 55 | 204 | 15 | — |
| | Sardinia | 2,124 | 22 | 79 | 26 | — |

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 |
| 902 | 977 | 6,073 | 2,261 | 371 | 5,558 | 308 | 137 |
| 94 | 64 | 774 | 668 | 211 | 1,489 | 62 | 37 |
| 23 | 30 | 195 | 318 | 135 | 616 | 28 | 15 |
| .. | 3 | 7 | 3 | – | 40 | .. | – |
| 37 | 4 | 166 | 69 | 1 | 97 | 2 | – |
| 33 | 26 | 406 | 278 | 74 | 736 | 31 | 22 |
| 378 | 240 | 1,050 | 548 | 68 | 1,665 | 41 | 11 |
| 50 | 43 | 381 | 13 | 1 | 406 | 1 | – |
| 82 | 62 | 195 | 220 | 7 | 463 | 22 | 5 |
| 106 | 59 | 222 | 62 | 4 | 336 | 7 | .. |
| 140 | 76 | 251 | 253 | 56 | 461 | 11 | 6 |
| 73 | 174 | 751 | 409 | 5 | 1,100 | 96 | 20 |
| 9 | 35 | 98 | 296 | 1 | 118 | 42 | .. |
| 20 | 53 | 173 | 53 | 3 | 384 | 27 | .. |
| 8 | 21 | 63 | 39 | .. | 88 | .. | .. |
| 35 | 65 | 418 | 21 | .. | 510 | 27 | 19 |
| 58 | 135 | 276 | 272 | 26 | 858 | 94 | 58 |
| 44 | 16 | 45 | 83 | 3 | 121 | 67 | 49 |
| 1 | 5 | 10 | 6 | 2 | 56 | .. | .. |
| 8 | 50 | 118 | 10 | 3 | 176 | 8 | 5 |
| 2 | 35 | 26 | 158 | 14 | 218 | 15 | 4 |
| .. | 7 | 15 | 7 | 2 | 75 | 1 | .. |
| 3 | 22 | 62 | 7 | 2 | 212 | 3 | .. |
| 299 | 364 | 3,222 | 365 | 62 | 444 | 16 | 10 |
| 113 | 260 | 1,965 | 35 | 57 | 333 | 10 | 6 |
| 186 | 104 | 1,257 | 329 | 5 | 111 | 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 2006

| | | Total | South and depressed areas | Industry | | Exports |
|----|-----------------------|-------|---------------------------|----------|-------------|---------|
| | | | | SMEs | Other firms | |
| | | | | | | |
| a. | TOTAL | 1,147 | 22 | 246 | 78 | .. |
| b. | NORTH-WEST ITALY | 310 | 1 | 96 | 17 | — |
| | Piedmont | 131 | 1 | 32 | 9 | — |
| | Valle d'Aosta | 1 | — | .. | — | — |
| | Liguria | 22 | 1 | 2 | .. | — |
| | Lombardy | 157 | .. | 62 | 7 | — |
| c. | NORTH-EAST ITALY | 304 | 9 | 69 | 48 | .. |
| | Trentino-Alto Adige | 62 | — | 2 | 25 | — |
| | Veneto | 111 | 9 | 35 | 12 | — |
| | Friuli-Venezia Giulia | 35 | .. | 7 | .. | — |
| | Emilia-Romagna | 96 | — | 24 | 10 | .. |
| d. | CENTRAL ITALY | 255 | 3 | 32 | 9 | — |
| | Marche | 49 | 1 | 12 | 3 | — |
| | Tuscany | 150 | .. | 6 | 6 | — |
| | Umbria | 21 | 1 | 4 | .. | — |
| | Lazio | 35 | 1 | 10 | .. | — |
| e. | SOUTHERN ITALY | 134 | 8 | 34 | 3 | — |
| | Abruzzo | 38 | .. | 2 | .. | — |
| | Molise | 5 | .. | .. | .. | — |
| | Campania | 28 | 3 | 15 | 2 | — |
| | Puglia | 44 | 4 | 6 | 1 | — |
| | Basilicata | 3 | .. | 1 | .. | — |
| | Calabria | 15 | .. | 9 | .. | — |
| f. | ISLANDS | 144 | 2 | 15 | 1 | — |
| | Sicily | 101 | 1 | 14 | .. | — |
| | Sardinia | 43 | .. | 2 | .. | — |

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 |
| 41 | 59 | 111 | 189 | 15 | 211 | 176 | 30 |
| 10 | 3 | 15 | 82 | 2 | 59 | 24 | 11 |
| 8 | 2 | 3 | 36 | 1 | 26 | 12 | 4 |
| – | .. | – | .. | – | .. | .. | – |
| .. | – | 6 | 9 | – | 4 | 1 | – |
| 2 | 1 | 7 | 37 | .. | 29 | 11 | 7 |
| 18 | 6 | 22 | 41 | 10 | 70 | 11 | 2 |
| 2 | 1 | 8 | 1 | – | 22 | 1 | – |
| 4 | 1 | 3 | 24 | 1 | 19 | 4 | 1 |
| 6 | 1 | 7 | 3 | .. | 9 | 2 | .. |
| 5 | 3 | 4 | 13 | 10 | 21 | 5 | 1 |
| 4 | 5 | 11 | 35 | – | 40 | 116 | .. |
| .. | 2 | 1 | 27 | – | 3 | 1 | .. |
| 1 | 2 | .. | 4 | – | 18 | 114 | .. |
| 2 | .. | 1 | 3 | – | 10 | .. | .. |
| .. | 1 | 9 | 2 | – | 10 | 1 | .. |
| 4 | 6 | 2 | 28 | 1 | 28 | 19 | 14 |
| 3 | 1 | .. | 8 | – | 9 | 15 | 13 |
| 1 | .. | .. | 1 | .. | 3 | – | – |
| – | 1 | 1 | .. | .. | 4 | 2 | 1 |
| .. | 3 | .. | 19 | 1 | 7 | 2 | .. |
| – | – | – | .. | – | 1 | – | – |
| .. | .. | .. | .. | – | 4 | .. | – |
| 6 | 38 | 60 | 2 | 2 | 13 | 6 | 3 |
| 1 | 38 | 28 | 1 | 2 | 12 | 3 | 1 |
| 4 | .. | 31 | 1 | .. | 1 | 2 | 2 |

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns
Flows in millions of euros

3rd quarter 2006

| | Total | Banks | SIMs |
|--|------------------|------------------|----------------|
| a. TOTAL SECURITIES | 1,313,780 | 1,122,217 | 191,563 |
| Italian government securities | 553,666 | 508,044 | 45,622 |
| <i>of which:</i> BOTs | 195,190 | 184,896 | 10,294 |
| CCTs | 113,660 | 101,670 | 11,990 |
| BTPs | 206,342 | 185,473 | 20,870 |
| Other debt securities | 304,537 | 293,152 | 11,386 |
| Equity securities | 434,872 | 301,029 | 133,844 |
| Other securities | 20,744 | 20,032 | 711 |
| b. TOTAL DERIVATIVE INSTRUMENTS | 3,444,734 | 3,219,905 | 224,829 |
| Futures | 1,568,262 | 1,492,368 | 75,894 |
| <i>of which:</i> on Italian government securities | 59,117 | 58,355 | 762 |
| on interest rates | 588,057 | 588,057 | – |
| on stock indices | 236,454 | 169,243 | 67,211 |
| Swaps and forward rate agreements | 894,850 | 894,850 | – |
| <i>of which:</i> interest rate swaps | 766,445 | 766,445 | – |
| currency swaps | 14,405 | 14,405 | – |
| forward rate agreements | 108,265 | 108,265 | – |
| Options on securities | 86,582 | 73,882 | 12,700 |
| <i>of which:</i> on Italian government securities | 4,746 | 4,746 | – |
| on debt securities | 4,938 | 4,938 | – |
| on equity securities | 75,270 | 62,570 | 12,700 |
| Options on futures or stock indices | 415,615 | 281,637 | 133,978 |
| <i>of which:</i> on futures on Italian government securities | 4,042 | 4,042 | – |
| on stock indices or futures on stock indices | 336,072 | 203,003 | 133,069 |
| Foreign currency options | 63,955 | 63,917 | 38 |
| Interest rate options | 156,379 | 156,379 | – |
| Other derivative instruments | 259,091 | 256,872 | 2,219 |

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 | | |
|------------------|----------------|------------------|---------------|---------------|---------------|
| 2006 July | 2006 Aug. | 2006 Sept. | 2006 July | 2006 Aug. | 2006 Sept. |
| 345,072 | 349,112 | 428,033 | 61,922 | 57,288 | 72,352 |
| 160,433 | 155,326 | 192,285 | 14,149 | 12,656 | 18,818 |
| 64,450 | 57,188 | 63,258 | 3,687 | 2,406 | 4,201 |
| 29,824 | 33,992 | 37,855 | 3,458 | 3,458 | 5,075 |
| 53,456 | 52,953 | 79,063 | 6,100 | 6,023 | 8,747 |
| 89,013 | 85,381 | 118,758 | 7,256 | 2,284 | 1,846 |
| 89,709 | 101,887 | 109,433 | 40,264 | 42,136 | 51,444 |
| 5,937 | 6,535 | 7,560 | 254 | 212 | 245 |
| 1,021,976 | 984,589 | 1,213,340 | 70,513 | 62,877 | 91,439 |
| 466,692 | 476,457 | 549,218 | 22,113 | 20,886 | 32,895 |
| 14,112 | 19,102 | 25,141 | 239 | 232 | 292 |
| 207,084 | 198,894 | 182,080 | — | — | — |
| 49,005 | 51,031 | 69,206 | 19,190 | 18,243 | 29,779 |
| 261,482 | 290,981 | 342,387 | — | — | — |
| 223,876 | 242,819 | 299,750 | — | — | — |
| 8,560 | 3,508 | 2,336 | — | — | — |
| 26,966 | 42,891 | 38,408 | — | — | — |
| 21,397 | 20,495 | 31,990 | 2,825 | 4,699 | 5,175 |
| 1,443 | 1,227 | 2,076 | — | — | — |
| 2,238 | 843 | 1,858 | — | — | — |
| 17,193 | 18,009 | 27,368 | 2,825 | 4,699 | 5,175 |
| 107,346 | 69,285 | 105,006 | 44,605 | 36,707 | 52,666 |
| 826 | 1,833 | 1,382 | — | — | — |
| 88,705 | 42,887 | 71,411 | 44,405 | 36,452 | 52,212 |
| 24,123 | 16,654 | 23,141 | 1 | 1 | 36 |
| 44,802 | 48,597 | 62,981 | — | — | — |
| 96,134 | 62,121 | 98,618 | 970 | 583 | 666 |

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 2006 | Total | Banks | SIMs | AMCs |
|-------------------------|---------|---------|--------|---------|
| Assets under management | 558,199 | 158,901 | 23,618 | 375,679 |
| Fund-raising | 26,945 | 9,548 | 590 | 16,806 |
| Redemptions | 28,226 | 12,127 | 832 | 15,267 |
| Net fund-raising | -1,281 | -2,579 | -242 | 1,539 |

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 2006

| | | Total | | |
|-----------|--|-----------------------------|-------------------------|-----------------------|
| | | Purchases in the quarter | Sales in the quarter | End-quarter stocks |
| a. | TOTAL PORTFOLIO | 112,009 | 110,708 | 544,796 |
| | Italian government securities | 32,340 | 32,005 | 133,294 |
| | <i>of which:</i> BOTs | 7,239 | 6,503 | 9,067 |
| | CCTs | 6,738 | 5,362 | 31,190 |
| | BTPs | 15,521 | 15,895 | 83,814 |
| | Other debt securities | 30,504 | 25,635 | 132,904 |
| | <i>of which:</i> in non-euro-area currencies | 2,176 | 2,052 | 8,575 |
| | Equity securities | 9,599 | 10,549 | 55,478 |
| | <i>of which:</i> in non-euro-area currencies | 1,280 | 1,515 | 5,412 |
| | Units of collective investment undertakings | 33,233 | 34,566 | 222,171 |
| | Other securities and the like | 6,333 | 7,955 | 949 |

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 |
| 32,427 | 31,927 | 154,640 | 7,154 | 7,814 | 22,711 | 72,428 | 70,967 | 367,445 |
| 10,873 | 10,306 | 35,370 | 1,602 | 1,649 | 3,467 | 19,865 | 20,049 | 94,457 |
| 1,785 | 1,459 | 2,630 | 488 | 489 | 513 | 4,965 | 4,555 | 5,923 |
| 3,338 | 2,722 | 13,151 | 130 | 95 | 883 | 3,271 | 2,546 | 17,156 |
| 4,217 | 4,405 | 15,463 | 851 | 871 | 1,822 | 10,453 | 10,620 | 66,529 |
| 5,898 | 5,531 | 27,028 | 1,372 | 1,056 | 8,607 | 23,234 | 19,048 | 97,269 |
| 776 | 805 | 2,456 | 94 | 94 | 356 | 1,307 | 1,153 | 5,762 |
| 3,845 | 3,757 | 8,342 | 807 | 923 | 2,147 | 4,946 | 5,869 | 44,989 |
| 403 | 395 | 1,198 | 164 | 194 | 522 | 713 | 926 | 3,692 |
| 11,172 | 11,735 | 83,611 | 1,515 | 1,596 | 8,371 | 20,545 | 21,235 | 130,189 |
| 638 | 597 | 290 | 1,857 | 2,591 | 118 | 3,837 | 4,767 | 541 |

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

| TDB40530 | | Securities firms | | | |
|---|---------------|------------------------|----------------------------|--------------|---|
| Source: Supervisory returns Percentages | | | | | |
| September 2006 | Total | Financial companies | Non-financial companies | Households | Other sectors of economic activity |
| a. TOTAL PORTFOLIO | 100.00 | 17.27 | 8.05 | 71.90 | 2.78 |
| Italian government securities | 100.00 | 40.97 | 4.04 | 53.00 | 2.00 |
| <i>of which: BOTs</i> | <i>100.00</i> | <i>68.36</i> | <i>0.95</i> | <i>26.26</i> | <i>4.42</i> |
| CCTs | 100.00 | 41.27 | 3.99 | 51.96 | 2.79 |
| BTPs | 100.00 | 30.11 | 4.59 | 64.46 | 0.84 |
| Other debt securities | 100.00 | 6.13 | 5.23 | 87.16 | 1.49 |
| Equity securities | 100.00 | 17.00 | 13.76 | 66.41 | 2.83 |
| Units of collective investment undertakings | 100.00 | 18.62 | 10.93 | 66.15 | 4.31 |
| Other financial instruments | 100.00 | 47.74 | 6.54 | 45.67 | 0.05 |

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 2006

| | Net assets | Subscriptions | Redemptions | Net fund-raising | Income/profit distributed |
|--------------|------------|---------------|-------------|------------------|---------------------------|
| TOTAL | 309,070 | 25,695 | 32,342 | -6,646 | 32 |
| Equity | 68,327 | 4,370 | 5,659 | -1,289 | - |
| Balanced | 29,338 | 901 | 2,315 | -1,414 | - |
| Bond | 125,719 | 7,545 | 13,832 | -6,287 | 32 |
| Liquidity | 66,509 | 10,062 | 8,968 | 1,094 | - |
| Flexible | 19,010 | 2,804 | 1,556 | 1,248 | - |

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.

E.1.5.6 COLLECTIVE ASSET MANAGEMENT

Distribution of portfolio by type of security and operational specialization

TDB40543

Source: Supervisory returns
Stocks and flows in millions of euros

| 3rd quarter 2006 | Total portfolio | Italian government securities | of which | | |
|--------------------------|-----------------|-------------------------------|----------|--------|--------|
| | | | BOTs | CCTs | BTPs |
| a. TOTAL | | | | | |
| Purchases in the quarter | 87,011 | 40,765 | 16,993 | 5,522 | 14,296 |
| Sales in the quarter | 89,632 | 38,087 | 15,398 | 5,748 | 12,314 |
| End-quarter stocks | 283,820 | 99,110 | 22,744 | 31,619 | 33,826 |
| b. EQUITY | | | | | |
| Purchases in the quarter | 17,436 | 303 | 199 | 44 | 38 |
| Sales in the quarter | 19,026 | 342 | 173 | 35 | 95 |
| End-quarter stocks | 63,853 | 828 | 333 | 227 | 165 |
| c. BALANCED | | | | | |
| Purchases in the quarter | 6,862 | 1,223 | 227 | 76 | 763 |
| Sales in the quarter | 8,396 | 1,486 | 240 | 397 | 777 |
| End-quarter stocks | 27,378 | 6,389 | 669 | 1,303 | 3,716 |
| d. BOND | | | | | |
| Purchases in the quarter | 28,709 | 14,822 | 2,268 | 1,630 | 9,012 |
| Sales in the quarter | 33,310 | 14,430 | 2,546 | 2,384 | 7,979 |
| End-quarter stocks | 118,997 | 43,108 | 2,463 | 11,845 | 22,107 |
| e. LIQUIDITY | | | | | |
| Purchases in the quarter | 25,211 | 21,931 | 13,314 | 3,479 | 3,452 |
| Sales in the quarter | 21,525 | 19,744 | 11,714 | 2,377 | 2,750 |
| End-quarter stocks | 55,256 | 42,620 | 17,535 | 17,174 | 5,002 |
| f. FLEXIBLE | | | | | |
| Purchases in the quarter | 8,720 | 2,442 | 962 | 291 | 1,029 |
| Sales in the quarter | 7,302 | 2,069 | 726 | 555 | 703 |
| End-quarter stocks | 18,182 | 6,042 | 1,695 | 1,049 | 2,815 |

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 | | |
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Distribution by type of instrument

TDB40580

Source: Supervisory returns
Stocks in millions of euros

| | | SIMs | | |
|-----------|--|--------------|--------------|--------------|
| | | June 2006 | Aug. 2006 | Sept. 2006 |
| a. | TOTAL | 2,007 | 2,499 | 2,983 |
| b. | ON DEBT SECURITIES AND INTEREST RATES | | | |
| | Futures | 16 | 25 | 25 |
| | Options bought | — | — | — |
| | Options sold | — | — | — |
| | Interest rate swaps | — | — | — |
| | Forward rate agreements | — | — | — |
| c. | ON EQUITY SECURITIES | | | |
| | Futures | 9 | 24 | 226 |
| | Options bought | 1,021 | 1,221 | 1,384 |
| | Options sold | 952 | 1,226 | 1,345 |
| d. | ON EXCHANGE RATES AND GOLD | | | |
| | Options bought | — | — | — |
| | Options sold | 8 | — | — |
| | Currency swaps | — | — | — |
| | Domestic currency swaps | — | — | — |
| e. | OTHER DERIVATIVE INSTRUMENTS | 2 | 3 | 4 |

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 2006 | Aug. 2006 | Sept. 2006 | July 2006 | Aug. 2006 | Sept. 2006 |
|------------------|------------------|------------------|---------------|---------------|---------------|
| 7,501,809 | 7,705,874 | 7,623,834 | 89,380 | 90,703 | 84,555 |
| 330,011 | 311,880 | 261,650 | 14,370 | 16,260 | 16,051 |
| 842,928 | 853,862 | 856,746 | 2,851 | 3,847 | 1,938 |
| 889,834 | 890,050 | 889,974 | 4,251 | 4,231 | 3,300 |
| 4,475,676 | 4,552,037 | 4,595,447 | 58,983 | 57,650 | 54,056 |
| 220,942 | 224,171 | 202,938 | 2,288 | 2,362 | 3,294 |
| 12,732 | 16,526 | 10,324 | – | – | – |
| 162,342 | 171,706 | 166,933 | 2,848 | 2,893 | 2,891 |
| 261,863 | 390,464 | 348,703 | 1,734 | 1,731 | 1,366 |
| 103,349 | 98,932 | 95,876 | 416 | 257 | 211 |
| 108,539 | 103,338 | 106,998 | 403 | 272 | 251 |
| 61,684 | 62,557 | 60,556 | 1,208 | 1,179 | 1,178 |
| 5,212 | 5,201 | 5,408 | – | – | – |
| 26,697 | 25,149 | 22,281 | 29 | 22 | 19 |

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 2006

| 3rd quarter 2006 | | Securities placed in the quarter | | | | | Securities to be placed |
|------------------|-------------------------------|----------------------------------|-------------------|----------------------|-------------------|----------------------|----------------------------|
| | | Totale | Banks | | SIMs | | |
| | | | with guarantee | without guarantee | with guarantee | without guarantee | |
| a. | TOTAL | 49,725 | 11,809 | 35,546 | 2 | 2,369 | 71 |
| | Italian government securities | 3,787 | 3,117 | 670 | – | .. | 5 |
| | <i>of which:</i> BOTs | .. | – | – | – | .. | – |
| | CCTs | 678 | 532 | 146 | – | – | 1 |
| | BTPs | 2,664 | 2,216 | 448 | – | – | 4 |
| | Other debt securities | 16,342 | 6,851 | 9,253 | – | 238 | 60 |
| | Equity securities | 1,921 | 1,840 | 15 | 2 | 63 | – |
| | Other securities | 27,675 | – | 25,608 | – | 2,067 | 6 |

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 2006 | Sept. 2006 | June 2006 | Sept. 2006 | June 2006 | Sept. 2006 |
| a. NUMBER OF BORROWERS | 3,581,507 | 3,673,673 | 3,175,725 | 3,244,653 | 614,509 | 636,604 |
| <i>of which: joint</i> | 1,038,240 | 1,072,417 | 905,417 | 927,117 | 140,706 | 152,740 |
| b. LOAN FACILITIES | | | | | | |
| <i>facilities granted</i> | 1,766,494 | 1,806,234 | 1,627,631 | 1,667,855 | 138,863 | 138,379 |
| <i>used margin</i> | 1,223,293 | 1,244,601 | 1,100,696 | 1,122,283 | 122,597 | 122,318 |
| <i>overshoot</i> | 31,420 | 26,856 | 29,348 | 24,724 | 2,072 | 2,132 |
| <i>unused margin</i> | 574,621 | 588,489 | 556,283 | 570,297 | 18,338 | 18,192 |
| <i>of which: matched loans</i> | | | | | | |
| <i>facilities granted</i> | 311,823 | 314,285 | 284,307 | 287,042 | 27,516 | 27,243 |
| <i>used margin</i> | 156,183 | 151,931 | 139,206 | 135,538 | 16,977 | 16,393 |
| term loans | | | | | | |
| <i>facilities granted</i> | 1,139,201 | 1,170,527 | 1,029,377 | 1,060,901 | 109,824 | 109,626 |
| <i>used margin</i> | 933,956 | 961,036 | 829,952 | 856,707 | 104,004 | 104,329 |
| revocable loans | | | | | | |
| <i>facilities granted</i> | 315,470 | 321,423 | 313,947 | 319,912 | 1,523 | 1,510 |
| <i>used margin</i> | 133,154 | 131,634 | 131,539 | 130,038 | 1,615 | 1,596 |
| c. GUARANTEES GRANTED TO CUSTOMERS | | | | | | |
| <i>facilities granted</i> | 172,245 | 190,887 | 170,473 | 189,075 | 1,772 | 1,813 |
| <i>used margin</i> | 125,649 | 132,534 | 124,149 | 131,066 | 1,501 | 1,469 |
| d. BAD DEBTS | 92,668 | 95,701 | 46,918 | 47,975 | 45,750 | 47,725 |
| e. NUMBER OF GUARANTORS | 1,830,257 | 1,862,041 | 1,649,016 | 1,673,396 | 235,754 | 243,677 |
| <i>of which: joint</i> | 595,767 | 602,855 | 554,575 | 560,619 | 53,212 | 54,083 |
| f. PERSONAL SECURITY PROVIDED BY CUSTOMERS | 485,887 | 498,474 | 418,139 | 428,533 | 67,748 | 69,941 |

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 2006

| | Facilities granted | of which: short-term | Used margin | of which: short-term | in non-euro-area currencies | with real security |
|-----------------------------|--------------------|-------------------------|------------------|-------------------------|-----------------------------|--------------------|
| | | | | | | |
| a. ITALY | 1,618,080 | 869,728 | 1,089,693 | 434,500 | 15,033 | 448,876 |
| General government | 86,353 | 26,283 | 55,003 | 8,786 | 343 | 1,129 |
| Financial companies | 221,802 | 166,602 | 144,366 | 104,427 | 1,856 | 7,826 |
| Non-financial companies | 1,040,791 | 623,848 | 644,968 | 290,172 | 11,027 | 232,503 |
| of which: industry | 395,963 | 273,605 | 216,019 | 113,626 | 5,255 | 48,231 |
| building | 122,964 | 62,796 | 85,392 | 34,763 | 515 | 45,646 |
| services | 506,847 | 279,417 | 332,376 | 137,412 | 5,194 | 132,878 |
| Producer households | 58,694 | 22,436 | 49,226 | 13,385 | 383 | 32,418 |
| Consumer households and nec | 207,415 | 29,487 | 193,860 | 17,383 | 1,413 | 173,357 |
| b. NORTH-WEST ITALY | 674,775 | 384,865 | 434,608 | 185,014 | 5,840 | 163,144 |
| General government | 16,740 | 7,182 | 11,228 | 2,931 | 83 | 189 |
| Financial companies | 138,741 | 108,157 | 82,543 | 59,054 | 1,120 | 5,073 |
| Non-financial companies | 425,891 | 251,642 | 255,930 | 112,783 | 3,908 | 84,610 |
| of which: industry | 163,754 | 110,220 | 90,325 | 44,818 | 1,971 | 20,180 |
| building | 37,334 | 18,475 | 26,289 | 10,233 | 147 | 14,130 |
| services | 221,795 | 121,332 | 137,007 | 56,788 | 1,771 | 49,147 |
| Producer households | 17,272 | 6,437 | 14,481 | 3,785 | 98 | 9,748 |
| Consumer households and nec | 74,947 | 10,852 | 69,754 | 6,358 | 625 | 62,980 |
| c. NORTH-EAST ITALY | 401,477 | 226,014 | 269,420 | 112,227 | 4,308 | 113,181 |
| General government | 10,080 | 4,215 | 5,767 | 665 | – | 118 |
| Financial companies | 36,032 | 20,441 | 24,868 | 15,942 | 169 | 965 |
| Non-financial companies | 284,619 | 183,857 | 175,506 | 85,141 | 3,421 | 61,329 |
| of which: industry | 121,676 | 88,197 | 66,201 | 36,140 | 1,957 | 13,603 |
| building | 36,079 | 20,535 | 23,767 | 11,031 | 212 | 11,818 |
| services | 121,280 | 71,732 | 81,837 | 36,394 | 1,232 | 34,166 |
| Producer households | 18,168 | 7,598 | 15,014 | 4,607 | 209 | 9,474 |
| Consumer households and nec | 51,902 | 9,696 | 47,690 | 5,757 | 507 | 40,883 |
| d. CENTRAL ITALY | 368,514 | 178,140 | 255,305 | 93,597 | 3,215 | 104,386 |
| General government | 46,229 | 8,283 | 30,070 | 2,871 | 260 | 755 |
| Financial companies | 42,555 | 35,242 | 33,667 | 27,330 | 557 | 1,518 |
| Non-financial companies | 219,808 | 124,653 | 136,063 | 57,448 | 2,162 | 54,172 |
| of which: industry | 74,595 | 52,246 | 35,884 | 20,654 | 1,047 | 7,100 |
| building | 31,183 | 14,751 | 21,898 | 8,266 | 44 | 12,025 |
| services | 110,380 | 56,140 | 75,319 | 27,606 | 1,050 | 33,285 |
| Producer households | 11,682 | 3,891 | 10,128 | 2,407 | 57 | 6,954 |
| Consumer households and nec | 47,888 | 5,991 | 45,068 | 3,501 | 177 | 40,740 |

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

| TDC30020 | | | Banks | | | |
|-----------------------------|-----------------------|------------------|----------------|------------------|------------------------------------|-----------------------|
| | Facilities granted | <i>of which:</i> | Used margin | <i>of which:</i> | in non-euro- area currencies | with real security |
| | | short- term | | short- term | | |
| e. SOUTHERN ITALY | 121,324 | 56,999 | 90,242 | 30,448 | 1,215 | 46,279 |
| General government | 9,238 | 3,564 | 5,423 | 773 | – | 34 |
| Financial companies | 3,165 | 1,788 | 2,206 | 1,350 | 9 | 219 |
| Non-financial companies | 78,245 | 46,452 | 54,213 | 25,274 | 1,105 | 21,603 |
| <i>of which:</i> industry | 27,711 | 17,955 | 17,957 | 9,338 | 212 | 5,164 |
| building | 13,145 | 6,785 | 9,385 | 3,863 | 107 | 5,188 |
| services | 35,709 | 20,809 | 25,504 | 11,494 | 784 | 10,558 |
| Producer households | 7,691 | 3,064 | 6,369 | 1,765 | 16 | 4,211 |
| Consumer households and nec | 22,472 | 1,992 | 21,591 | 1,220 | 83 | 19,883 |
| f. ISLANDS | 51,989 | 23,711 | 40,118 | 13,215 | 455 | 21,885 |
| General government | 4,066 | 3,040 | 2,514 | 1,546 | – | 33 |
| Financial companies | 1,308 | 975 | 1,081 | 752 | .. | 50 |
| Non-financial companies | 32,228 | 17,245 | 23,256 | 9,526 | 431 | 10,790 |
| <i>of which:</i> industry | 8,227 | 4,987 | 5,651 | 2,675 | 68 | 2,186 |
| building | 5,223 | 2,249 | 4,053 | 1,370 | 5 | 2,484 |
| services | 17,683 | 9,403 | 12,709 | 5,131 | 356 | 5,722 |
| Producer households | 3,881 | 1,446 | 3,234 | 821 | 2 | 2,030 |
| Consumer households and nec | 10,206 | 956 | 9,757 | 547 | 21 | 8,871 |

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 2006

| | 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 | 1,179,009 | 752,658 | 233,162 | 130,960 | 96,708 | 35,807 | 28,772 | 5,937 |
| Facilities granted | 113,974 | 124,782 | 79,934 | 91,008 | 148,834 | 123,793 | 285,323 | 781,303 |
| Used margin | 106,767 | 113,230 | 61,956 | 65,669 | 104,013 | 84,075 | 184,553 | 481,115 |
| <i>of which: backed by real security</i> | <i>94,354</i> | <i>94,735</i> | <i>35,707</i> | <i>29,533</i> | <i>42,776</i> | <i>31,836</i> | <i>61,232</i> | <i>84,201</i> |
| Unused margin | 8,235 | 12,765 | 19,480 | 26,961 | 47,221 | 41,548 | 104,409 | 307,514 |
| Overshoot | 1,028 | 1,213 | 1,502 | 1,622 | 2,400 | 1,829 | 3,638 | 7,326 |

Note:

Distribution by total credit used

TDB30125

Banks

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

September 2006

| | 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 | 988,860 | 660,445 | 184,862 | 94,244 | 64,092 | 22,335 | 16,438 | 3,021 |
| Facilities granted | 105,776 | 126,672 | 87,110 | 94,289 | 143,089 | 117,014 | 246,947 | 615,974 |
| Used margin | 95,963 | 109,425 | 63,470 | 65,671 | 98,454 | 77,159 | 160,574 | 408,297 |
| <i>of which: backed by real security</i> | <i>83,161</i> | <i>88,364</i> | <i>36,113</i> | <i>31,046</i> | <i>44,219</i> | <i>32,024</i> | <i>59,207</i> | <i>71,052</i> |
| Unused margin | 10,967 | 18,907 | 25,419 | 30,597 | 47,456 | 41,985 | 90,502 | 215,197 |
| Overshoot | 1,154 | 1,661 | 1,778 | 1,979 | 2,821 | 2,130 | 4,129 | 7,519 |

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 2006 | | 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 | | 14,329 | 22,890 | 35,634 | 48,682 | 81,703 | 69,365 | 163,414 | 417,385 |
| Used margin | | 6,930 | 11,363 | 17,859 | 24,633 | 41,311 | 34,804 | 76,686 | 206,169 |
| of which: backed by real security | | 723 | 1,410 | 2,365 | 3,358 | 5,833 | 4,618 | 7,560 | 10,030 |
| Overshoot | | 719 | 847 | 1,152 | 1,243 | 1,881 | 1,376 | 2,535 | 5,749 |
| b. SHORT-TERM LOANS: in non-euro-area currencies | | | | | | | | | |
| Facilities granted | | 106 | 229 | 373 | 601 | 1,172 | 1,084 | 2,898 | 6,828 |
| Used margin | | 100 | 220 | 354 | 556 | 1,066 | 977 | 2,567 | 4,707 |
| of which: backed by real security | | 13 | 34 | 61 | 110 | 171 | 161 | 299 | 214 |
| Overshoot | | 6 | 15 | 21 | 26 | 45 | 43 | 156 | 277 |
| c. MEDIUM AND LONG-TERM LOANS: in euros | | | | | | | | | |
| Facilities granted | | 86,979 | 92,843 | 39,895 | 35,321 | 52,764 | 41,757 | 91,763 | 299,054 |
| Used margin | | 86,784 | 92,256 | 39,121 | 33,969 | 49,338 | 38,024 | 81,474 | 225,693 |
| of which: backed by real security | | 81,522 | 85,616 | 32,173 | 25,677 | 36,357 | 26,756 | 52,402 | 66,663 |
| Overshoot | | 281 | 337 | 292 | 315 | 397 | 306 | 579 | 847 |
| d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies | | | | | | | | | |
| Facilities granted | | 230 | 199 | 122 | 161 | 254 | 220 | 497 | 3,281 |
| Used margin | | 229 | 199 | 125 | 163 | 255 | 220 | 474 | 2,763 |
| of which: backed by real security | | 206 | 155 | 45 | 31 | 61 | 76 | 239 | 1,175 |
| Overshoot | | 1 | 2 | 4 | 4 | 5 | 7 | 6 | 59 |

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 2006

| | 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 | 1,050,499 | 699,086 | 222,240 | 122,325 | 88,406 | 32,537 | 26,150 | 5,328 |
| Facilities granted | 101,644 | 116,161 | 76,024 | 84,766 | 135,892 | 112,426 | 258,571 | 726,548 |
| Used margin | 94,043 | 104,038 | 57,459 | 59,321 | 91,970 | 74,025 | 161,201 | 439,331 |
| b. PIEDMONT | | | | | | | | |
| Number of borrowers | 89,516 | 51,674 | 16,225 | 8,756 | 6,193 | 2,308 | 1,835 | 365 |
| Facilities granted | 8,619 | 8,559 | 5,530 | 6,067 | 9,550 | 7,970 | 18,081 | 51,837 |
| Used margin | 7,983 | 7,534 | 4,004 | 4,083 | 6,048 | 4,986 | 10,726 | 31,791 |
| c. VALLE D'AOSTA | | | | | | | | |
| Number of borrowers | 2,110 | 1,530 | 540 | 248 | 131 | 37 | 32 | 8 |
| Facilities granted | 203 | 258 | 183 | 170 | 202 | 133 | 315 | 1,024 |
| Used margin | 179 | 224 | 130 | 119 | 135 | 85 | 212 | 758 |
| d. LIGURIA | | | | | | | | |
| Number of borrowers | 27,295 | 18,155 | 5,430 | 2,425 | 1,599 | 593 | 468 | 88 |
| Facilities granted | 2,639 | 3,012 | 1,836 | 1,662 | 2,460 | 2,013 | 4,860 | 7,504 |
| Used margin | 2,460 | 2,756 | 1,452 | 1,173 | 1,673 | 1,280 | 2,989 | 4,137 |
| e. LOMBARDY | | | | | | | | |
| Number of borrowers | 249,196 | 170,379 | 50,419 | 29,362 | 22,264 | 8,639 | 7,438 | 1,826 |
| Facilities granted | 24,261 | 28,041 | 17,306 | 20,375 | 34,368 | 30,011 | 74,988 | 299,060 |
| Used margin | 22,558 | 25,226 | 12,714 | 13,604 | 22,277 | 18,905 | 45,183 | 174,720 |
| f. TRENTINO-ALTO ADIGE | | | | | | | | |
| Number of borrowers | 23,528 | 21,829 | 9,813 | 5,293 | 3,838 | 1,289 | 872 | 121 |
| Facilities granted | 2,280 | 3,743 | 3,345 | 3,654 | 5,853 | 4,406 | 8,219 | 7,992 |
| Used margin | 1,880 | 3,084 | 2,570 | 2,720 | 4,360 | 3,207 | 5,399 | 4,663 |
| g. VENETO | | | | | | | | |
| Number of borrowers | 102,952 | 72,980 | 25,597 | 15,431 | 11,571 | 4,310 | 3,378 | 567 |
| Facilities granted | 10,010 | 12,085 | 8,811 | 10,701 | 17,731 | 14,890 | 33,163 | 46,509 |
| Used margin | 9,173 | 10,662 | 6,539 | 7,423 | 11,786 | 9,742 | 20,312 | 29,156 |
| h. FRIULI-VENEZIA GIULIA | | | | | | | | |
| Number of borrowers | 26,138 | 14,300 | 4,929 | 2,896 | 2,180 | 797 | 632 | 91 |
| Facilities granted | 2,519 | 2,360 | 1,690 | 2,011 | 3,378 | 2,759 | 6,230 | 9,646 |
| Used margin | 2,355 | 2,076 | 1,275 | 1,398 | 2,248 | 1,760 | 3,725 | 4,119 |
| i. EMILIA-ROMAGNA | | | | | | | | |
| Number of borrowers | 101,305 | 75,341 | 25,311 | 14,789 | 11,106 | 4,165 | 3,343 | 694 |
| Facilities granted | 9,852 | 12,526 | 8,691 | 10,267 | 17,171 | 14,433 | 33,206 | 69,473 |
| Used margin | 8,867 | 10,993 | 6,189 | 6,724 | 10,892 | 9,105 | 19,677 | 43,146 |
| l. MARCHE | | | | | | | | |
| Number of borrowers | 33,186 | 22,130 | 8,108 | 4,715 | 3,116 | 1,108 | 827 | 114 |
| Facilities granted | 3,220 | 3,690 | 2,800 | 3,274 | 4,805 | 3,805 | 7,926 | 9,415 |
| Used margin | 2,927 | 3,246 | 2,097 | 2,320 | 3,323 | 2,475 | 5,021 | 5,787 |

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 | 74,496 | 57,054 | 18,453 | 10,313 | 7,251 | 2,526 | 308 |
| | Facilities granted | 7,240 | 9,588 | 6,345 | 7,148 | 11,126 | 8,714 | 32,803 |
| | Used margin | 6,672 | 8,677 | 4,990 | 5,287 | 7,963 | 5,929 | 22,626 |
| n. | UMBRIA | | | | | | | |
| | Number of borrowers | 15,653 | 9,111 | 3,487 | 1,873 | 1,362 | 488 | 58 |
| | Facilities granted | 1,503 | 1,534 | 1,210 | 1,303 | 2,074 | 1,702 | 3,174 |
| | Used margin | 1,400 | 1,379 | 976 | 1,003 | 1,555 | 1,161 | 1,993 |
| o. | LAZIO | | | | | | | |
| | Number of borrowers | 98,189 | 72,743 | 19,161 | 8,076 | 5,459 | 2,027 | 552 |
| | Facilities granted | 9,503 | 12,207 | 6,410 | 5,547 | 8,337 | 6,956 | 142,312 |
| | Used margin | 9,119 | 11,447 | 5,291 | 4,178 | 6,070 | 5,009 | 86,007 |
| p. | ABRUZZO | | | | | | | |
| | Number of borrowers | 19,225 | 10,119 | 3,504 | 2,031 | 1,458 | 535 | 76 |
| | Facilities granted | 1,843 | 1,687 | 1,208 | 1,412 | 2,245 | 1,848 | 5,299 |
| | Used margin | 1,705 | 1,480 | 903 | 996 | 1,565 | 1,235 | 3,108 |
| q. | MOLISE | | | | | | | |
| | Number of borrowers | 2,935 | 1,554 | 586 | 310 | 220 | 84 | 8 |
| | Facilities granted | 280 | 262 | 202 | 215 | 338 | 284 | 803 |
| | Used margin | 257 | 223 | 154 | 161 | 231 | 216 | 469 |
| r. | CAMPANIA | | | | | | | |
| | Number of borrowers | 52,066 | 32,200 | 9,489 | 4,711 | 3,273 | 1,185 | 158 |
| | Facilities granted | 5,014 | 5,354 | 3,228 | 3,243 | 4,987 | 4,117 | 15,451 |
| | Used margin | 4,687 | 4,885 | 2,576 | 2,415 | 3,597 | 2,955 | 10,730 |
| s. | PUGLIA | | | | | | | |
| | Number of borrowers | 45,901 | 23,228 | 6,834 | 3,652 | 2,498 | 870 | 92 |
| | Facilities granted | 4,394 | 3,826 | 2,332 | 2,548 | 3,800 | 2,992 | 6,386 |
| | Used margin | 4,130 | 3,473 | 1,780 | 1,829 | 2,662 | 2,079 | 4,037 |
| t. | BASILICATA | | | | | | | |
| | Number of borrowers | 4,229 | 2,337 | 898 | 482 | 371 | 116 | 13 |
| | Facilities granted | 400 | 390 | 314 | 340 | 576 | 392 | 1,024 |
| | Used margin | 365 | 345 | 237 | 249 | 395 | 251 | 793 |
| u. | CALABRIA | | | | | | | |
| | Number of borrowers | 14,118 | 8,154 | 2,729 | 1,450 | 901 | 283 | 29 |
| | Facilities granted | 1,345 | 1,366 | 932 | 989 | 1,351 | 976 | 2,917 |
| | Used margin | 1,235 | 1,213 | 712 | 755 | 1,026 | 709 | 1,522 |
| v. | SICILY | | | | | | | |
| | Number of borrowers | 48,827 | 25,029 | 7,749 | 3,901 | 2,618 | 852 | 104 |
| | Facilities granted | 4,643 | 4,152 | 2,638 | 2,718 | 4,032 | 2,910 | 9,154 |
| | Used margin | 4,319 | 3,721 | 2,050 | 1,994 | 3,009 | 2,086 | 6,564 |
| z. | SARDINIA | | | | | | | |
| | Number of borrowers | 19,634 | 9,239 | 2,978 | 1,611 | 997 | 325 | 56 |
| | Facilities granted | 1,875 | 1,523 | 1,014 | 1,123 | 1,511 | 1,117 | 4,764 |
| | Used margin | 1,774 | 1,392 | 820 | 889 | 1,155 | 851 | 3,205 |

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30170

Source: Central Credit Register
Stocks in millions of euros

September 2006

| | | Total | | |
|-----------|--|--------------------|------------------|---------------|
| | | Facilities granted | Used margin | Overshoot |
| a. | TOTAL | 2,022,655 | 1,418,892 | 30,255 |
| b. | GENERAL GOVERNMENT | 89,295 | 57,896 | 811 |
| | Central government | 32,010 | 21,534 | 298 |
| | Local government | 57,122 | 36,355 | 513 |
| | Social security funds | 163 | 7 | 1 |
| c. | FINANCIAL COMPANIES | 358,560 | 248,416 | 6,864 |
| | Monetary financial institutions | 132,877 | 100,220 | 2,927 |
| | Other financial intermediaries | 180,816 | 124,430 | 3,563 |
| | Financial auxiliaries | 40,396 | 22,237 | 321 |
| | Insurance companies and pension funds | 4,470 | 1,529 | 54 |
| d. | NON-FINANCIAL COMPANIES | 1,143,219 | 732,905 | 17,043 |
| | Public companies | 23,263 | 10,253 | 161 |
| | Private companies | 1,007,695 | 639,937 | 14,774 |
| | Associations of non-financial companies | 2,739 | 1,716 | 48 |
| | Craft non-financial quasi-companies | 39,005 | 27,693 | 686 |
| | Other non-financial quasi-companies | 70,516 | 53,305 | 1,373 |
| e. | HOUSEHOLDS | 283,773 | 262,371 | 3,547 |
| | Producer households | 64,135 | 53,771 | 1,438 |
| | Consumer households | 219,639 | 208,600 | 2,110 |
| f. | NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS | 9,408 | 6,770 | 189 |
| g. | REST OF THE WORLD | 134,333 | 107,377 | 1,730 |
| | General government | 1,749 | 699 | 17 |
| | Monetary financial institutions | 84,439 | 74,793 | 483 |
| | Other financial institutions | 23,340 | 16,219 | 850 |
| | Non-financial companies | 23,067 | 14,659 | 337 |
| | Households | 1,091 | 971 | 42 |
| | Non-profit institutions serving households | 13 | 10 | .. |
| | International organizations and other institutions | 636 | 26 | 1 |
| h. | UNCLASSIFIABLE AND UNCLASSIFIED UNITS | 162 | 102 | 3 |

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 |
| 1,883,986 | 1,296,218 | 28,042 | 138,670 | 122,674 | 2,213 |
| 86,353 | 55,003 | 669 | 2,942 | 2,893 | 142 |
| 31,841 | 21,311 | 241 | 169 | 223 | 57 |
| 54,350 | 33,686 | 428 | 2,772 | 2,669 | 85 |
| 162 | 6 | 1 | 1 | 1 | – |
| 354,389 | 244,231 | 6,598 | 4,170 | 4,185 | 266 |
| 132,587 | 99,865 | 2,846 | 290 | 355 | 80 |
| 179,497 | 123,160 | 3,381 | 1,319 | 1,270 | 182 |
| 37,860 | 19,702 | 317 | 2,536 | 2,535 | 4 |
| 4,445 | 1,503 | 53 | 25 | 26 | .. |
| 1,040,791 | 644,968 | 15,461 | 102,427 | 87,937 | 1,581 |
| 22,462 | 9,539 | 156 | 802 | 714 | 6 |
| 917,988 | 563,550 | 13,313 | 89,708 | 76,387 | 1,461 |
| 2,182 | 1,318 | 48 | 557 | 398 | .. |
| 34,475 | 23,439 | 656 | 4,530 | 4,254 | 29 |
| 63,685 | 47,121 | 1,288 | 6,831 | 6,184 | 85 |
| 256,926 | 236,569 | 3,357 | 26,847 | 25,802 | 190 |
| 58,694 | 49,226 | 1,336 | 5,441 | 4,544 | 102 |
| 198,233 | 187,342 | 2,021 | 21,406 | 21,258 | 88 |
| 9,025 | 6,419 | 172 | 383 | 351 | 17 |
| 132,823 | 106,151 | 1,723 | 1,511 | 1,225 | 7 |
| 1,734 | 684 | 17 | 14 | 14 | .. |
| 84,434 | 74,792 | 483 | 5 | .. | .. |
| 23,218 | 16,159 | 849 | 122 | 60 | 1 |
| 21,864 | 13,657 | 333 | 1,203 | 1,002 | 5 |
| 931 | 828 | 41 | 160 | 142 | 1 |
| 13 | 10 | .. | – | – | – |
| 629 | 20 | 1 | 7 | 7 | .. |
| 157 | 98 | 3 | 5 | 4 | .. |

Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register
Stocks in millions of euros

September 2006

| | | Total | | |
|-----------|---|--------------------|----------------|---------------|
| | | Facilities granted | Used margin | Overshoot |
| a. | TOTAL | 1,207,353 | 786,675 | 18,480 |
| | Agricultural, forestry and fishery products | 30,414 | 24,971 | 760 |
| | Fuel and power products | 53,887 | 25,983 | 329 |
| | Ores and metals | 20,617 | 11,383 | 160 |
| | Non-metallic minerals and products | 28,378 | 16,334 | 424 |
| | Chemical products | 21,912 | 11,483 | 231 |
| | Metal products, except transport equipment | 48,529 | 29,248 | 634 |
| | Agricultural and industrial machinery | 46,007 | 25,576 | 521 |
| | Office and data processing machines, etc. | 7,239 | 4,222 | 106 |
| | Electrical goods | 27,767 | 15,382 | 387 |
| | Transport equipment | 21,760 | 12,555 | 278 |
| | Food and tobacco products | 43,265 | 27,014 | 736 |
| | Textiles, clothing and footwear | 47,373 | 27,313 | 868 |
| | Paper and paper products | 25,185 | 16,416 | 339 |
| | Rubber and plastic products | 19,067 | 11,673 | 237 |
| | Other manufactured products | 31,652 | 20,260 | 623 |
| | Building and construction | 140,304 | 99,917 | 2,940 |
| | Wholesale and retail trade services, recovery and repair services | 198,365 | 120,089 | 2,946 |
| | Lodging and catering services | 31,344 | 26,434 | 502 |
| | Inland transport services | 22,150 | 16,945 | 289 |
| | Maritime and air transport services | 9,822 | 7,218 | 160 |
| | Auxiliary transport services | 16,343 | 10,535 | 173 |
| | Communication services | 28,685 | 17,317 | 67 |
| | Other market services | 287,289 | 208,408 | 4,770 |

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 |
| 1,099,485 | 694,194 | 16,797 | 107,868 | 92,481 | 1,683 |
| 29,618 | 24,299 | 744 | 796 | 672 | 15 |
| 52,568 | 24,939 | 323 | 1,319 | 1,044 | 6 |
| 18,858 | 10,077 | 147 | 1,759 | 1,305 | 13 |
| 26,468 | 14,620 | 399 | 1,911 | 1,713 | 25 |
| 20,498 | 10,307 | 207 | 1,414 | 1,176 | 24 |
| 42,441 | 23,996 | 582 | 6,088 | 5,253 | 52 |
| 40,673 | 21,073 | 487 | 5,335 | 4,503 | 35 |
| 6,349 | 3,443 | 82 | 890 | 778 | 23 |
| 24,157 | 12,749 | 344 | 3,610 | 2,633 | 43 |
| 18,155 | 9,663 | 253 | 3,605 | 2,892 | 25 |
| 40,975 | 25,161 | 691 | 2,289 | 1,853 | 46 |
| 44,502 | 24,795 | 812 | 2,870 | 2,518 | 56 |
| 22,478 | 13,958 | 312 | 2,707 | 2,457 | 27 |
| 16,888 | 9,776 | 216 | 2,178 | 1,897 | 21 |
| 29,465 | 18,310 | 599 | 2,187 | 1,950 | 24 |
| 130,618 | 91,475 | 2,397 | 9,686 | 8,442 | 543 |
| 179,170 | 104,964 | 2,751 | 19,195 | 15,125 | 195 |
| 29,265 | 24,504 | 480 | 2,079 | 1,929 | 22 |
| 18,170 | 13,148 | 248 | 3,980 | 3,796 | 41 |
| 9,014 | 6,515 | 156 | 808 | 703 | 4 |
| 13,789 | 8,155 | 165 | 2,553 | 2,380 | 8 |
| 27,844 | 16,605 | 50 | 842 | 712 | 17 |
| 257,522 | 181,662 | 4,352 | 29,768 | 26,746 | 418 |

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 2006 | 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 | 1,050,499 | 699,086 | 222,240 | 122,325 | 88,406 | 32,537 | 26,150 | 5,328 |
| Facilities granted | 101,644 | 116,161 | 76,024 | 84,766 | 135,892 | 112,426 | 258,571 | 726,548 |
| Used margin | 94,043 | 104,038 | 57,459 | 59,321 | 91,970 | 74,025 | 161,201 | 439,331 |
| b. GENERAL GOVERNMENT | | | | | | | | |
| Number of borrowers | 529 | 1,112 | 1,195 | 1,174 | 1,019 | 455 | 544 | 321 |
| Facilities granted | 51 | 202 | 427 | 831 | 1,591 | 1,616 | 6,334 | 75,299 |
| Used margin | 33 | 118 | 226 | 430 | 894 | 967 | 3,370 | 48,900 |
| c. FINANCIAL COMPANIES | | | | | | | | |
| Number of borrowers | 855 | 817 | 574 | 414 | 441 | 229 | 442 | 413 |
| Facilities granted | 82 | 143 | 193 | 280 | 707 | 791 | 4,902 | 214,694 |
| Used margin | 60 | 109 | 130 | 191 | 485 | 523 | 2,758 | 139,800 |
| d. NON-FINANCIAL COMPANIES | | | | | | | | |
| Number of borrowers | 121,831 | 128,753 | 119,456 | 93,926 | 77,283 | 30,187 | 24,464 | 4,539 |
| Facilities granted | 11,638 | 23,039 | 42,143 | 65,786 | 119,781 | 104,484 | 241,166 | 431,644 |
| Used margin | 7,801 | 15,811 | 28,370 | 44,202 | 79,635 | 68,250 | 150,617 | 247,520 |
| <i>of which: industry</i> | | | | | | | | |
| Number of borrowers | 30,318 | 33,323 | 33,152 | 28,183 | 24,147 | 10,429 | 9,682 | 2,038 |
| Facilities granted | 2,896 | 6,004 | 11,805 | 19,933 | 37,745 | 36,381 | 97,569 | 183,418 |
| Used margin | 1,746 | 3,715 | 6,978 | 11,681 | 21,751 | 20,633 | 54,298 | 94,646 |
| <i>of which: building</i> | | | | | | | | |
| Number of borrowers | 16,612 | 19,475 | 20,940 | 17,581 | 14,453 | 5,072 | 3,340 | 390 |
| Facilities granted | 1,595 | 3,500 | 7,379 | 12,264 | 22,248 | 17,463 | 31,432 | 26,940 |
| Used margin | 1,027 | 2,410 | 5,161 | 8,757 | 16,024 | 12,589 | 21,784 | 17,140 |
| <i>of which: services</i> | | | | | | | | |
| Number of borrowers | 72,341 | 73,128 | 62,674 | 46,164 | 37,032 | 13,947 | 10,941 | 2,064 |
| Facilities granted | 6,902 | 13,031 | 22,009 | 32,186 | 57,211 | 48,057 | 107,653 | 219,066 |
| Used margin | 4,841 | 9,284 | 15,477 | 22,636 | 39,835 | 33,044 | 71,294 | 134,357 |
| e. PRODUCER HOUSEHOLDS | | | | | | | | |
| Number of borrowers | 108,205 | 86,624 | 34,493 | 13,159 | 5,032 | 776 | 194 | 5 |
| Facilities granted | 10,411 | 14,854 | 11,700 | 8,922 | 7,252 | 2,583 | 1,560 | 159 |
| Used margin | 9,027 | 12,968 | 9,534 | 7,119 | 5,830 | 2,098 | 1,269 | 125 |
| f. CONSUMER HOUSEHOLDS AND NEC | | | | | | | | |
| Number of borrowers | 811,289 | 476,649 | 65,223 | 13,354 | 4,570 | 881 | 500 | 48 |
| Facilities granted | 78,716 | 77,058 | 21,134 | 8,756 | 6,478 | 2,923 | 4,540 | 4,226 |
| Used margin | 76,477 | 74,255 | 18,840 | 7,231 | 5,060 | 2,163 | 3,144 | 2,856 |

Notes:

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

TDC30030

Banks

Source: Central Credit Register
Stocks in millions of euros

September 2006

| | General govern- ment | Financial companies | Non- financial companies | of which: | | | Producer households | Consumer households |
|----------------------------|----------------------------|------------------------|--------------------------------|-----------|----------|----------|------------------------|------------------------|
| | | | | industry | building | services | | |
| a. ITALY | | | | | | | | |
| Number of borrowers | 16 | 851 | 115,924 | 33,731 | 16,335 | 63,226 | 102,161 | 408,055 |
| Bad debts | 14 | 532 | 29,595 | 10,274 | 5,497 | 12,832 | 6,200 | 10,105 |
| b. NORTH-WEST ITALY | | | | | | | | |
| Number of borrowers | – | 307 | 29,830 | 9,255 | 3,425 | 16,863 | 21,133 | 88,938 |
| Bad debts | – | 129 | 7,406 | 3,010 | 897 | 3,425 | 1,090 | 2,394 |
| c. NORTH-EAST ITALY | | | | | | | | |
| Number of borrowers | – | 147 | 21,580 | 7,116 | 2,637 | 11,443 | 15,223 | 57,264 |
| Bad debts | – | 42 | 5,363 | 2,216 | 793 | 2,216 | 927 | 1,518 |
| d. CENTRAL ITALY | | | | | | | | |
| Number of borrowers | 3 | 228 | 31,373 | 8,691 | 4,684 | 17,475 | 22,244 | 97,892 |
| Bad debts | .. | 302 | 9,565 | 2,678 | 2,175 | 4,460 | 1,457 | 2,662 |
| e. SOUTHERN ITALY | | | | | | | | |
| Number of borrowers | 13 | 103 | 21,306 | 6,242 | 3,416 | 10,730 | 26,645 | 107,322 |
| Bad debts | 14 | 50 | 4,900 | 1,789 | 1,002 | 1,797 | 1,588 | 2,104 |
| f. ISLANDS | | | | | | | | |
| Number of borrowers | – | 66 | 11,835 | 2,427 | 2,173 | 6,715 | 16,916 | 56,639 |
| Bad debts | – | 10 | 2,361 | 581 | 629 | 934 | 1,138 | 1,428 |

Notes:

Distribution by customer branch of economic activity

| TDB30220 | | Banks |
|---|------------------------|---------------|
| Source: Central Credit Register Stocks in millions of euros | | |
| September 2006 | Number of borrowers | Bad debts |
| a. TOTAL | 218,085 | 35,794 |
| Agricultural, forestry and fishery products | 12,856 | 2,087 |
| Fuel and power products | 393 | 47 |
| Ores and metals | 666 | 201 |
| Non-metallic minerals and products | 3,205 | 594 |
| Chemical products | 1,265 | 350 |
| Metal products, except transport equipment | 6,254 | 1,275 |
| Agricultural and industrial machinery | 3,224 | 977 |
| Office and data processing machines, etc. | 1,467 | 239 |
| Electrical goods | 3,643 | 869 |
| Transport equipment | 1,612 | 448 |
| Food and tobacco products | 7,172 | 1,864 |
| Textiles, clothing and footwear | 11,983 | 2,221 |
| Paper and paper products | 2,888 | 589 |
| Rubber and plastic products | 1,751 | 462 |
| Other manufactured products | 8,041 | 1,225 |
| Building and construction | 32,278 | 6,607 |
| Wholesale and retail trade services, recovery and repair services | 65,372 | 7,185 |
| Lodging and catering services | 14,991 | 1,212 |
| Inland transport services | 7,385 | 588 |
| Maritime and air transport services | 169 | 274 |
| Auxiliary transport services | 2,257 | 560 |
| Communication services | 587 | 63 |
| Other market services | 28,626 | 5,855 |

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 2006

| | Total | Banks | Financial intermediaries |
|--|---------------|---------------|--------------------------|
| a. TOTAL | 95,799 | 48,070 | 47,729 |
| b. GENERAL GOVERNMENT | 19 | 14 | 5 |
| Central government | 1 | .. | 1 |
| Local government | 18 | 14 | 4 |
| Social security funds | – | – | – |
| c. FINANCIAL COMPANIES | 1,516 | 533 | 983 |
| Monetary financial institutions | 1 | 1 | .. |
| Other financial intermediaries | 1,340 | 490 | 850 |
| Financial auxiliaries | 169 | 38 | 131 |
| Insurance companies and pension funds | 6 | 4 | 2 |
| d. NON-FINANCIAL COMPANIES | 61,372 | 29,595 | 31,778 |
| Public companies | 131 | 78 | 53 |
| Private companies | 50,425 | 24,311 | 26,114 |
| Associations of non-financial companies | 235 | 80 | 156 |
| Craft non-financial quasi-companies | 2,458 | 1,423 | 1,035 |
| Other non-financial quasi-companies | 8,123 | 3,703 | 4,420 |
| e. HOUSEHOLDS | 30,307 | 16,160 | 14,147 |
| Producer households | 12,562 | 6,200 | 6,362 |
| Consumer households | 17,745 | 9,960 | 7,785 |
| f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS | 235 | 142 | 92 |
| g. REST OF THE WORLD | 1,293 | 1,068 | 225 |
| General government | 1 | 1 | – |
| Monetary financial institutions | 170 | 108 | 62 |
| Other financial institution | 429 | 417 | 12 |
| Non-financial companies | 657 | 517 | 140 |
| Households | 36 | 25 | 11 |
| Non-profit institutions serving households | .. | .. | – |
| International organizations and other institutions | .. | .. | – |
| h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS | 5 | 3 | 3 |

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 2006

| | | New bad debts in the quarter | | Bad debts deleted in the quarter | |
|-----------|-------------------------|------------------------------|--------------|----------------------------------|------------|
| | | Number of borrowers | Amount | Number of borrowers | Amount |
| a. | TOTAL | 45,740 | 1,592 | 21,014 | 455 |
| b. | NORTH-WEST ITALY | 11,052 | 467 | 5,583 | 139 |
| | Piedmont | 3,518 | 147 | 1,419 | 27 |
| | Valle d'Aosta | 92 | 4 | 51 | 1 |
| | Liguria | 1,260 | 23 | 561 | 7 |
| | Lombardy | 6,182 | 293 | 3,552 | 105 |
| c. | NORTH-EAST ITALY | 7,029 | 358 | 3,099 | 74 |
| | Trentino-Alto Adige | 450 | 45 | 196 | 7 |
| | Veneto | 2,776 | 173 | 1,164 | 21 |
| | Friuli-Venezia Giulia | 694 | 19 | 371 | 8 |
| | Emilia-Romagna | 3,109 | 121 | 1,368 | 37 |
| d. | CENTRAL ITALY | 11,076 | 423 | 4,595 | 96 |
| | Marche | 1,283 | 58 | 555 | 16 |
| | Tuscany | 3,236 | 113 | 1,513 | 30 |
| | Umbria | 950 | 37 | 296 | 6 |
| | Lazio | 5,607 | 215 | 2,231 | 44 |
| e. | SOUTHERN ITALY | 10,515 | 221 | 4,555 | 82 |
| | Abruzzo | 1,036 | 31 | 466 | 7 |
| | Molise | 213 | 6 | 92 | 2 |
| | Campania | 4,521 | 78 | 2,108 | 44 |
| | Puglia | 2,901 | 76 | 1,175 | 21 |
| | Basilicata | 273 | 8 | 157 | 2 |
| | Calabria | 1,571 | 23 | 557 | 6 |
| f. | ISLANDS | 6,068 | 124 | 3,182 | 64 |
| | Sicily | 4,806 | 92 | 2,648 | 55 |
| | Sardinia | 1,262 | 32 | 534 | 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 2006

| | New bad debts in the quarter | | Bad debts deleted in the quarter | |
|-----------------------------|------------------------------|--------------|----------------------------------|------------|
| | Number of borrowers | Amount | Number of borrowers | Amount |
| a. TOTAL | 45,740 | 1,592 | 21,014 | 455 |
| General government | 1 | .. | 1 | .. |
| Financial companies | 48 | 1 | 22 | 3 |
| Non-financial companies | 5,417 | 881 | 2,738 | 182 |
| <i>of which: industry</i> | <i>1,480</i> | <i>378</i> | <i>713</i> | <i>42</i> |
| building | 704 | 124 | 335 | 29 |
| services | 3,143 | 358 | 1,638 | 103 |
| Producer households | 5,615 | 182 | 2,803 | 74 |
| Consumer households and nec | 34,288 | 521 | 15,199 | 189 |

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 2006 | | General government | Financial companies | Non- financial companies | of which: | | | Producer households | Consumer households |
| | | | | | industry | building | services | | |
| a. | ITALY | | | | | | | | |
| | Bad debts (gross of writeoffs) | 14 | 777 | 38,378 | 13,962 | 7,034 | 15,801 | 6,695 | 10,576 |
| | of which: backed by real security | 10 | 75 | 8,252 | 2,669 | 1,853 | 3,390 | 1,633 | 3,147 |
| b. | NORTH-WEST ITALY | | | | | | | | |
| | Bad debts (gross of writeoffs) | — | 201 | 10,040 | 4,270 | 1,103 | 4,565 | 1,129 | 2,443 |
| | of which: backed by real security | — | 20 | 2,008 | 712 | 286 | 983 | 317 | 920 |
| c. | NORTH-EAST ITALY | | | | | | | | |
| | Bad debts (gross of writeoffs) | — | 93 | 7,255 | 3,249 | 974 | 2,839 | 985 | 1,562 |
| | of which: backed by real security | — | 5 | 1,524 | 526 | 262 | 681 | 276 | 483 |
| d. | CENTRAL ITALY | | | | | | | | |
| | Bad debts (gross of writeoffs) | .. | 377 | 12,113 | 3,514 | 2,766 | 5,195 | 1,580 | 2,795 |
| | of which: backed by real security | — | 45 | 2,506 | 661 | 696 | 1,075 | 436 | 882 |
| e. | SOUTHERN ITALY | | | | | | | | |
| | Bad debts (gross of writeoffs) | 14 | 87 | 5,762 | 2,177 | 1,216 | 2,008 | 1,683 | 2,191 |
| | of which: backed by real security | 10 | 4 | 1,547 | 599 | 356 | 478 | 406 | 569 |
| f. | ISLANDS | | | | | | | | |
| | Bad debts (gross of writeoffs) | — | 19 | 3,209 | 753 | 974 | 1,194 | 1,317 | 1,585 |
| | of which: backed by real security | — | 1 | 667 | 171 | 252 | 173 | 198 | 294 |

Notes:

Distribution by customer branch of economic activity

| TDB30225 | | Banks |
|---|-----------------------------------|--------------------------------------|
| Source: Central Credit Register Stocks in millions of euros | | |
| September 2006 | Bad debts (gross of writeoffs) | of which: backed by real security |
| a. TOTAL | 45,073 | 9,885 |
| Agricultural, forestry and fishery products | 2,715 | 732 |
| Fuel and power products | 53 | 16 |
| Ores and metals | 269 | 39 |
| Non-metallic minerals and products | 755 | 186 |
| Chemical products | 554 | 104 |
| Metal products, except transport equipment | 1,753 | 328 |
| Agricultural and industrial machinery | 1,343 | 239 |
| Office and data processing machines, etc. | 331 | 36 |
| Electrical goods | 1,155 | 151 |
| Transport equipment | 663 | 148 |
| Food and tobacco products | 2,465 | 559 |
| Textiles, clothing and footwear | 2,960 | 547 |
| Paper and paper products | 729 | 129 |
| Rubber and plastic products | 591 | 120 |
| Other manufactured products | 1,520 | 317 |
| Building and construction | 8,276 | 2,133 |
| Wholesale and retail trade services, recovery and repair services | 8,808 | 1,476 |
| Lodging and catering services | 1,329 | 456 |
| Inland transport services | 687 | 142 |
| Maritime and air transport services | 413 | 55 |
| Auxiliary transport services | 687 | 117 |
| Communication services | 72 | 8 |
| Other market services | 6,945 | 1,845 |

Notes:

Distribution by customer segment of economic activity

TDB30280

Banks

Source: Central Credit Register
Stocks in millions of euros

September 2006

| | Total | For commercial transactions | For financial transactions |
|--|----------------|-----------------------------|----------------------------|
| a. TOTAL | 131,066 | 82,407 | 48,659 |
| <i>of which:</i> in non-euro-area currencies | 21,870 | 10,785 | 11,085 |
| General government | 1,326 | 514 | 812 |
| Financial companies | 14,575 | 7,597 | 6,978 |
| Non-financial companies | 92,878 | 68,733 | 24,146 |
| <i>of which:</i> industry | 37,299 | 29,141 | 8,158 |
| building | 15,348 | 13,246 | 2,102 |
| services | 39,653 | 26,003 | 13,650 |
| Producer households | 1,406 | 955 | 452 |
| Consumer households and nec | 3,443 | 2,134 | 1,308 |
| Rest of the world | 17,438 | 2,474 | 14,964 |

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 2006 | | Total | For commercial transactions | For financial transactions |
|----------------|-------------------------|----------------|-----------------------------|----------------------------|
| a. | TOTAL | 113,686 | 79,972 | 33,714 |
| b. | NORTH-WEST ITALY | 48,814 | 37,264 | 11,551 |
| | Piedmont | 7,291 | 5,625 | 1,666 |
| | Valle d'Aosta | 204 | 135 | 70 |
| | Liguria | 2,588 | 2,415 | 173 |
| | Lombardy | 38,731 | 29,089 | 9,642 |
| c. | NORTH-EAST ITALY | 26,943 | 20,106 | 6,836 |
| | Trentino-Alto Adige | 3,532 | 2,776 | 756 |
| | Veneto | 6,674 | 4,856 | 1,818 |
| | Friuli-Venezia Giulia | 3,803 | 3,094 | 708 |
| | Emilia-Romagna | 12,934 | 9,380 | 3,554 |
| d. | CENTRAL ITALY | 29,848 | 16,741 | 13,107 |
| | Marche | 1,343 | 968 | 375 |
| | Tuscany | 5,429 | 3,128 | 2,301 |
| | Umbria | 734 | 308 | 426 |
| | Lazio | 22,341 | 12,336 | 10,005 |
| e. | SOUTHERN ITALY | 5,391 | 4,059 | 1,332 |
| | Abruzzo | 613 | 411 | 202 |
| | Molise | 115 | 56 | 59 |
| | Campania | 2,762 | 2,318 | 444 |
| | Puglia | 1,263 | 882 | 381 |
| | Basilicata | 180 | 127 | 53 |
| | Calabria | 458 | 265 | 193 |
| f. | ISLANDS | 2,690 | 1,802 | 888 |
| | Sicily | 1,874 | 1,313 | 560 |
| | Sardinia | 817 | 489 | 328 |

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 2006

| | Total | For commercial transactions | For financial transactions |
|---|---------------|-----------------------------|----------------------------|
| a. TOTAL | 94,285 | 69,687 | 24,597 |
| Agricultural, forestry and fishery products | 998 | 584 | 414 |
| Fuel and power products | 7,444 | 4,439 | 3,006 |
| Ores and metals | 1,440 | 1,299 | 141 |
| Non-metallic minerals and products | 1,238 | 791 | 447 |
| Chemical products | 1,521 | 1,083 | 439 |
| Metal products, except transport equipment | 2,701 | 2,290 | 411 |
| Agricultural and industrial machinery | 8,434 | 7,750 | 684 |
| Office and data processing machines, etc. | 945 | 889 | 56 |
| Electrical goods | 3,009 | 2,582 | 428 |
| Transport equipment | 4,777 | 4,248 | 529 |
| Food and tobacco products | 2,156 | 1,435 | 720 |
| Textiles, clothing and footwear | 1,470 | 1,165 | 305 |
| Paper and paper products | 1,092 | 425 | 667 |
| Rubber and plastic products | 456 | 318 | 138 |
| Other manufactured products | 757 | 519 | 237 |
| Building and construction | 15,538 | 13,393 | 2,145 |
| Wholesale and retail trade services, recovery and repair services | 11,378 | 8,814 | 2,565 |
| Lodging and catering services | 1,449 | 956 | 493 |
| Inland transport services | 2,332 | 1,099 | 1,233 |
| Maritime and air transport services | 458 | 398 | 60 |
| Auxiliary transport services | 1,493 | 1,174 | 319 |
| Communication services | 4,140 | 1,090 | 3,049 |
| Other market services | 19,057 | 12,946 | 6,111 |

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 2006

| | Facilities granted | Used margin | Overshoot |
|---|--------------------|---------------|------------|
| a. TOTAL | 94,029 | 84,604 | 533 |
| <i>of which: transactions of financial intermediaries</i> | <i>71,158</i> | <i>65,403</i> | <i>269</i> |
| Agricultural, forestry and fishery products | 540 | 445 | 3 |
| Fuel and power products | 923 | 702 | 2 |
| Ores and metals | 875 | 749 | 1 |
| Non-metallic minerals and products | 2,084 | 1,866 | 8 |
| Chemical products | 1,171 | 1,074 | 7 |
| Metal products, except transport equipment | 6,365 | 5,685 | 26 |
| Agricultural and industrial machinery | 4,183 | 3,767 | 19 |
| Office and data processing machines, etc. | 499 | 453 | 4 |
| Electrical goods | 1,922 | 1,605 | 7 |
| Transport equipment | 1,794 | 1,470 | 8 |
| Food and tobacco products | 2,054 | 1,776 | 21 |
| Textiles, clothing and footwear | 2,820 | 2,594 | 26 |
| Paper and paper products | 3,205 | 2,911 | 43 |
| Rubber and plastic products | 2,217 | 1,964 | 11 |
| Other manufactured products | 2,630 | 2,309 | 11 |
| Building and construction | 9,181 | 8,231 | 41 |
| Wholesale and retail trade services, recovery and repair services | 13,609 | 12,054 | 51 |
| Lodging and catering services | 2,355 | 2,162 | 12 |
| Inland transport services | 3,889 | 3,686 | 38 |
| Maritime and air transport services | 1,090 | 924 | 7 |
| Auxiliary transport services | 1,363 | 1,244 | 6 |
| Communication services | 258 | 250 | 5 |
| Other market services | 29,000 | 26,683 | 176 |

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 2006

| | Facilities granted | Used margin | Overshoot |
|---|--------------------|---------------|------------|
| a. TOTAL | 97,887 | 88,312 | 593 |
| <i>of which: transactions of financial intermediaries</i> | <i>74,020</i> | <i>68,172</i> | <i>323</i> |
| Piedmont | 7,410 | 6,528 | 31 |
| Valle d'Aosta | 214 | 178 | 2 |
| Liguria | 1,774 | 1,594 | 15 |
| Lombardy | 30,239 | 27,662 | 229 |
| Trentino-Alto Adige | 2,474 | 2,250 | 9 |
| Veneto | 13,333 | 11,857 | 39 |
| Friuli-Venezia Giulia | 2,360 | 2,099 | 10 |
| Emilia-Romagna | 10,688 | 9,711 | 33 |
| Marche | 3,424 | 2,939 | 16 |
| Tuscany | 5,891 | 5,158 | 25 |
| Umbria | 968 | 856 | 6 |
| Lazio | 9,360 | 8,671 | 91 |
| Abruzzo | 1,187 | 1,063 | 15 |
| Molise | 126 | 112 | 2 |
| Campania | 2,942 | 2,718 | 28 |
| Puglia | 1,939 | 1,762 | 11 |
| Basilicata | 169 | 142 | 2 |
| Calabria | 684 | 586 | 7 |
| Sicily | 1,549 | 1,355 | 16 |
| Sardinia | 1,157 | 1,069 | 6 |

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 2006

| | Nominal value of receivables assigned | | | Advances granted | |
|---|---------------------------------------|---------------|------------------|--------------------|---------------|
| | Total | of which: | | facilities granted | used margin |
| | | with recourse | without recourse | | |
| a. TOTAL | 25,005 | 12,551 | 12,454 | 31,877 | 18,629 |
| <i>of which: transactions of financial intermediaries</i> | <i>20,677</i> | <i>9,620</i> | <i>11,056</i> | <i>24,349</i> | <i>15,085</i> |
| Agricultural, forestry and fishery products | 60 | 52 | 8 | 130 | 51 |
| Fuel and power products | 439 | 159 | 279 | 859 | 481 |
| Ores and metals | 809 | 346 | 463 | 1,145 | 708 |
| Non-metallic minerals and products | 215 | 92 | 124 | 295 | 191 |
| Chemical products | 380 | 145 | 235 | 450 | 248 |
| Metal products, except transport equipment | 1,120 | 740 | 380 | 1,469 | 770 |
| Agricultural and industrial machinery | 1,328 | 618 | 710 | 1,931 | 1,293 |
| Office and data processing machines, etc. | 485 | 175 | 310 | 601 | 434 |
| Electrical goods | 1,546 | 599 | 947 | 2,266 | 1,364 |
| Transport equipment | 2,499 | 627 | 1,873 | 2,727 | 2,114 |
| Food and tobacco products | 579 | 354 | 225 | 698 | 335 |
| Textiles, clothing and footwear | 596 | 379 | 216 | 792 | 426 |
| Paper and paper products | 298 | 158 | 140 | 391 | 260 |
| Rubber and plastic products | 506 | 312 | 194 | 472 | 298 |
| Other manufactured products | 203 | 155 | 48 | 275 | 144 |
| Building and construction | 1,685 | 1,346 | 339 | 2,896 | 1,295 |
| Wholesale and retail trade services, recovery and repair services | 6,038 | 2,495 | 3,543 | 6,428 | 3,745 |
| Lodging and catering services | 110 | 82 | 28 | 209 | 91 |
| Inland transport services | 508 | 427 | 81 | 552 | 402 |
| Maritime and air transport services | 257 | 93 | 164 | 170 | 107 |
| Auxiliary transport services | 163 | 119 | 44 | 259 | 123 |
| Communication services | 721 | 191 | 529 | 803 | 629 |
| Other market services | 4,461 | 2,887 | 1,573 | 6,060 | 3,123 |

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 2006

| | Nominal value of receivables assigned | | | Advances granted | |
|---|---------------------------------------|---------------|------------------|--------------------|---------------|
| | Total | of which: | | facilities granted | used margin |
| | | with recourse | without recourse | | |
| a. TOTAL | 25,431 | 12,891 | 12,539 | 32,715 | 18,991 |
| <i>of which: transactions of financial intermediaries</i> | <i>21,019</i> | <i>9,941</i> | <i>11,078</i> | <i>24,665</i> | <i>15,351</i> |
| Piedmont | 3,143 | 1,141 | 2,003 | 3,980 | 2,381 |
| Valle d'Aosta | 64 | 55 | 9 | 67 | 34 |
| Liguria | 612 | 362 | 250 | 890 | 509 |
| Lombardy | 8,142 | 3,653 | 4,489 | 9,995 | 5,976 |
| Trentino-Alto Adige | 117 | 56 | 61 | 121 | 64 |
| Veneto | 1,167 | 714 | 454 | 1,466 | 712 |
| Friuli-Venezia Giulia | 243 | 147 | 96 | 345 | 166 |
| Emilia-Romagna | 1,480 | 807 | 674 | 2,226 | 1,140 |
| Marche | 235 | 175 | 60 | 300 | 167 |
| Tuscany | 1,760 | 1,016 | 744 | 2,313 | 1,504 |
| Umbria | 446 | 125 | 321 | 568 | 408 |
| Lazio | 4,353 | 1,991 | 2,361 | 5,745 | 3,304 |
| Abruzzo | 434 | 296 | 138 | 484 | 355 |
| Molise | 35 | 28 | 6 | 55 | 21 |
| Campania | 2,015 | 1,417 | 598 | 2,355 | 1,398 |
| Puglia | 304 | 272 | 33 | 486 | 234 |
| Basilicata | 60 | 52 | 8 | 120 | 36 |
| Calabria | 227 | 212 | 15 | 238 | 137 |
| Sicily | 406 | 274 | 133 | 671 | 315 |
| Sardinia | 189 | 102 | 87 | 290 | 133 |

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 2006

| | Total borrowers | | First 20 borrowers | | First 50 borrowers | |
|-----------------------|--------------------|------------------|--------------------|---------------|--------------------|----------------|
| | facilities granted | used margin | facilities granted | used margin | facilities granted | used margin |
| a. TOTAL | 1,618,080 | 1,089,693 | 145,164 | 91,151 | 219,967 | 141,911 |
| Piedmont | 116,646 | 77,696 | 28,125 | 18,148 | 36,204 | 22,697 |
| Valle d'Aosta | 2,501 | 1,857 | 1,207 | 891 | 1,384 | 1,004 |
| Liguria | 26,142 | 18,200 | 4,435 | 2,369 | 6,317 | 3,455 |
| Lombardy | 529,486 | 336,855 | 94,216 | 58,013 | 144,782 | 85,068 |
| Trentino-Alto Adige | 39,766 | 28,123 | 3,941 | 2,116 | 5,723 | 3,202 |
| Veneto | 154,555 | 105,671 | 13,905 | 9,485 | 20,790 | 13,586 |
| Friuli-Venezia Giulia | 30,801 | 19,194 | 6,409 | 2,247 | 8,358 | 3,416 |
| Emilia-Romagna | 176,356 | 116,433 | 28,043 | 19,961 | 35,208 | 24,076 |
| Marche | 39,190 | 27,476 | 5,736 | 3,624 | 7,353 | 4,561 |
| Tuscany | 101,418 | 74,696 | 17,134 | 13,000 | 21,422 | 15,352 |
| Umbria | 16,177 | 11,932 | 1,849 | 1,244 | 2,952 | 1,835 |
| Lazio | 211,730 | 141,200 | 80,750 | 47,724 | 101,518 | 60,211 |
| Abruzzo | 19,441 | 13,556 | 3,220 | 1,837 | 4,587 | 2,691 |
| Molise | 3,003 | 2,157 | 1,022 | 617 | 1,312 | 821 |
| Campania | 50,386 | 38,414 | 8,920 | 6,332 | 11,476 | 8,159 |
| Puglia | 32,277 | 24,176 | 3,500 | 2,305 | 5,080 | 3,212 |
| Basilicata | 4,408 | 3,325 | 1,183 | 888 | 1,579 | 1,154 |
| Calabria | 11,810 | 8,614 | 2,659 | 1,388 | 3,356 | 1,767 |
| Sicily | 36,228 | 27,912 | 5,037 | 3,744 | 7,288 | 5,298 |
| Sardinia | 15,761 | 12,206 | 3,550 | 2,324 | 4,607 | 3,102 |

Notes:

Distribution by size of bank

TDB30345

Banks

Source: Central Credit Register
Stocks in millions of euros

September 2006

| | Total | Banks | | | | |
|-------------------------------|------------------|---------|---------|--------------|---------|---------|
| | | Major | Large | Medium-sized | Small | Minor |
| a. TOTAL | | | | | | |
| Facilities granted | 1,618,080 | 578,553 | 187,876 | 383,518 | 296,266 | 171,526 |
| Used margin | 1,089,693 | 375,340 | 121,498 | 259,722 | 210,924 | 121,867 |
| b. FIRST 10 BORROWERS | | | | | | |
| Facilities granted | 93,511 | 51,273 | 12,075 | 37,334 | 23,362 | 7,954 |
| Used margin | 70,255 | 42,448 | 10,583 | 26,578 | 18,781 | 6,149 |
| c. FIRST 20 BORROWERS | | | | | | |
| Facilities granted | 135,599 | 75,352 | 18,433 | 46,251 | 30,845 | 10,114 |
| Used margin | 97,814 | 58,031 | 15,896 | 34,387 | 24,840 | 8,181 |
| d. FIRST 50 BORROWERS | | | | | | |
| Facilities granted | 202,418 | 107,725 | 31,138 | 65,955 | 41,187 | 14,363 |
| Used margin | 150,148 | 77,843 | 23,504 | 48,212 | 32,179 | 11,781 |
| e. FIRST 100 BORROWERS | | | | | | |
| Facilities granted | 270,411 | 134,405 | 39,911 | 81,776 | 49,840 | 18,769 |
| Used margin | 190,560 | 92,064 | 30,119 | 59,239 | 37,477 | 15,109 |

Notes:

Distribution by customer segment of economic activity

TDB30370

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

September 2006

| | 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 | 2,408,260 | 48.04 | 54.12 | 69.56 | 76.02 | 1,089,693 |
| General government | 5,502 | 67.30 | 74.56 | 89.15 | 93.85 | 55,003 |
| Financial companies | 4,024 | 53.33 | 70.77 | 94.57 | 97.72 | 144,366 |
| Non-financial companies | 579,218 | 35.37 | 42.80 | 63.89 | 74.19 | 644,968 |
| <i>of which:</i> industry | 161,369 | 34.59 | 42.80 | 65.65 | 76.18 | 216,019 |
| building | 95,250 | 22.78 | 29.41 | 51.45 | 63.92 | 85,392 |
| services | 309,706 | 39.15 | 46.30 | 66.17 | 75.75 | 332,376 |
| Producer households | 280,658 | 9.20 | 13.43 | 30.37 | 41.73 | 49,226 |
| Consumer households and nec | 1,521,866 | 7.95 | 10.25 | 20.27 | 28.66 | 193,860 |

Notes:

Distribution by customer location (region)

TDB30390

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

September 2006

| | 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 | 635,968 | 37.55 | 45.52 | 66.65 | 76.86 | 46,907 |
| Piedmont | 47,283 | 35.60 | 43.03 | 64.06 | 74.99 | 2,706 |
| Valle d'Aosta | 1,311 | 32.24 | 39.01 | 62.21 | 74.50 | 73 |
| Liguria | 15,623 | 43.23 | 49.79 | 67.81 | 77.38 | 1,094 |
| Lombardy | 77,321 | 42.06 | 50.89 | 70.89 | 79.69 | 7,190 |
| Trentino-Alto Adige | 6,365 | 26.91 | 35.83 | 64.55 | 77.25 | 584 |
| Veneto | 35,830 | 29.30 | 38.90 | 63.92 | 75.46 | 3,156 |
| Friuli-Venezia Giulia | 10,692 | 27.59 | 36.02 | 59.93 | 72.34 | 571 |
| Emilia-Romagna | 42,005 | 44.21 | 51.82 | 70.85 | 79.99 | 3,558 |
| Marche | 17,371 | 27.83 | 36.64 | 60.57 | 72.33 | 1,412 |
| Tuscany | 41,978 | 29.14 | 37.46 | 61.41 | 73.32 | 2,732 |
| Umbria | 9,849 | 29.64 | 37.06 | 60.38 | 72.31 | 790 |
| Lazio | 83,792 | 48.45 | 56.54 | 74.79 | 82.55 | 9,106 |
| Abruzzo | 14,867 | 33.60 | 42.29 | 64.83 | 75.55 | 1,037 |
| Molise | 3,681 | 40.21 | 47.67 | 68.79 | 77.48 | 344 |
| Campania | 64,411 | 31.73 | 40.50 | 64.58 | 76.11 | 2,982 |
| Puglia | 44,504 | 31.02 | 39.74 | 63.40 | 74.00 | 2,652 |
| Basilicata | 8,649 | 33.87 | 40.36 | 61.13 | 71.89 | 776 |
| Calabria | 22,107 | 25.43 | 33.70 | 58.38 | 70.46 | 999 |
| Sicily | 70,014 | 26.84 | 33.38 | 55.29 | 68.27 | 3,876 |
| Sardinia | 18,315 | 23.84 | 32.38 | 56.74 | 69.09 | 1,272 |

Notes:

Distribution by customer segment of economic activity

TDB30410

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

September 2006

| | 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 | 635,968 | 37.55 | 45.52 | 66.65 | 76.86 | 46,907 |
| General government | 16 | 68.47 | 68.47 | 68.47 | 88.47 | 14 |
| Financial companies | 851 | 41.38 | 52.76 | 78.97 | 87.70 | 532 |
| Non-financial companies | 115,924 | 32.15 | 40.73 | 65.18 | 76.44 | 29,595 |
| <i>of which:</i> industry | 33,731 | 25.93 | 34.72 | 61.71 | 74.50 | 10,274 |
| building | 16,335 | 29.90 | 38.78 | 63.32 | 74.88 | 5,497 |
| services | 63,226 | 37.86 | 45.84 | 67.37 | 77.34 | 12,832 |
| Producer households | 102,161 | 13.09 | 18.65 | 40.59 | 54.95 | 6,200 |
| Consumer households and nec | 408,055 | 19.33 | 25.14 | 48.56 | 63.85 | 10,105 |

Notes:

Distribution by customer location (region) and number of facilities

TDB30430

Source: Central Credit Register
Stocks in millions of euros

| September 2006 | | Total | | | 1 facility | | |
|----------------|-------------------------|--------------------|------------------|---------------------|--------------------|----------------|---------------------|
| | | facilities granted | used margin | number of borrowers | facilities granted | used margin | number of borrowers |
| a. | TOTAL | 1,618,080 | 1,089,693 | 2,546,051 | 412,714 | 340,327 | 2,191,151 |
| b. | NORTH-WEST ITALY | 674,775 | 434,608 | 859,452 | 154,808 | 121,139 | 741,014 |
| | Piedmont | 116,646 | 77,696 | 195,795 | 29,755 | 24,679 | 170,074 |
| | Valle d'Aosta | 2,501 | 1,857 | 5,185 | 751 | 627 | 4,532 |
| | Liguria | 26,142 | 18,200 | 63,537 | 10,083 | 8,487 | 56,643 |
| | Lombardy | 529,486 | 336,855 | 594,935 | 114,219 | 87,347 | 509,765 |
| c. | NORTH-EAST ITALY | 401,477 | 269,420 | 677,342 | 106,660 | 88,190 | 568,619 |
| | Trentino-Alto Adige | 39,766 | 28,123 | 77,631 | 15,914 | 12,698 | 67,239 |
| | Veneto | 154,555 | 105,671 | 268,471 | 42,882 | 35,996 | 224,691 |
| | Friuli-Venezia Giulia | 30,801 | 19,194 | 60,692 | 7,996 | 6,576 | 51,642 |
| | Emilia-Romagna | 176,356 | 116,433 | 270,548 | 39,868 | 32,920 | 225,047 |
| d. | CENTRAL ITALY | 368,514 | 255,305 | 552,156 | 89,164 | 76,777 | 479,298 |
| | Marche | 39,190 | 27,476 | 85,846 | 10,691 | 9,224 | 71,018 |
| | Tuscany | 101,418 | 74,696 | 196,825 | 28,298 | 24,787 | 166,239 |
| | Umbria | 16,177 | 11,932 | 38,703 | 4,517 | 4,049 | 32,311 |
| | Lazio | 211,730 | 141,200 | 230,782 | 45,659 | 38,717 | 209,730 |
| e. | SOUTHERN ITALY | 121,324 | 90,242 | 307,742 | 41,657 | 36,227 | 269,729 |
| | Abruzzo | 19,441 | 13,556 | 43,712 | 5,555 | 4,784 | 37,262 |
| | Molise | 3,003 | 2,157 | 6,738 | 1,083 | 758 | 5,722 |
| | Campania | 50,386 | 38,414 | 116,642 | 17,511 | 15,213 | 103,294 |
| | Puglia | 32,277 | 24,176 | 97,162 | 11,828 | 10,590 | 85,759 |
| | Basilicata | 4,408 | 3,325 | 10,149 | 1,316 | 1,133 | 8,563 |
| | Calabria | 11,810 | 8,614 | 33,339 | 4,364 | 3,749 | 29,129 |
| f. | ISLANDS | 51,989 | 40,118 | 149,359 | 20,425 | 17,993 | 132,491 |
| | Sicily | 36,228 | 27,912 | 109,542 | 14,629 | 12,771 | 97,173 |
| | Sardinia | 15,761 | 12,206 | 39,817 | 5,796 | 5,223 | 35,318 |

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 |
| 166,846 | 116,397 | 190,018 | 210,679 | 135,058 | 107,803 | 827,841 | 497,911 | 57,079 |
| 60,172 | 39,647 | 61,965 | 81,244 | 49,870 | 36,193 | 378,551 | 223,951 | 20,280 |
| 10,290 | 6,782 | 14,001 | 15,556 | 10,193 | 7,872 | 61,045 | 36,042 | 3,848 |
| 197 | 135 | 415 | 406 | 188 | 178 | 1,147 | 907 | 60 |
| 2,781 | 1,907 | 3,915 | 3,314 | 2,153 | 1,920 | 9,964 | 5,654 | 1,059 |
| 46,904 | 30,824 | 43,634 | 61,968 | 37,336 | 26,223 | 306,395 | 181,348 | 15,313 |
| 43,187 | 30,299 | 57,660 | 61,199 | 38,566 | 33,255 | 190,431 | 112,365 | 17,808 |
| 6,489 | 4,795 | 6,983 | 7,454 | 4,555 | 2,585 | 9,909 | 6,075 | 824 |
| 17,044 | 11,901 | 22,831 | 26,797 | 17,429 | 13,887 | 67,832 | 40,344 | 7,062 |
| 3,340 | 2,551 | 4,684 | 4,132 | 2,677 | 2,796 | 15,333 | 7,390 | 1,570 |
| 16,314 | 11,052 | 23,162 | 22,817 | 13,905 | 13,987 | 97,358 | 58,556 | 8,352 |
| 41,147 | 30,408 | 39,234 | 40,823 | 27,371 | 21,792 | 197,380 | 120,750 | 11,832 |
| 6,207 | 4,355 | 7,867 | 5,815 | 3,847 | 4,433 | 16,477 | 10,051 | 2,528 |
| 14,115 | 10,822 | 15,698 | 13,762 | 9,199 | 9,373 | 45,243 | 29,888 | 5,515 |
| 1,767 | 1,312 | 3,314 | 2,496 | 1,759 | 1,953 | 7,397 | 4,812 | 1,125 |
| 19,059 | 13,918 | 12,355 | 18,750 | 12,566 | 6,033 | 128,262 | 75,999 | 2,664 |
| 14,764 | 10,590 | 20,876 | 19,324 | 13,415 | 11,674 | 45,579 | 30,010 | 5,463 |
| 2,427 | 1,681 | 3,326 | 2,830 | 1,954 | 2,008 | 8,628 | 5,137 | 1,116 |
| 312 | 234 | 539 | 427 | 277 | 318 | 1,180 | 888 | 159 |
| 5,894 | 4,417 | 7,322 | 7,251 | 5,278 | 4,070 | 19,730 | 13,505 | 1,956 |
| 3,957 | 2,738 | 6,229 | 5,317 | 3,498 | 3,583 | 11,175 | 7,350 | 1,591 |
| 585 | 396 | 891 | 743 | 536 | 482 | 1,763 | 1,260 | 213 |
| 1,588 | 1,123 | 2,569 | 2,755 | 1,872 | 1,213 | 3,103 | 1,870 | 428 |
| 7,576 | 5,453 | 10,283 | 8,089 | 5,837 | 4,889 | 15,900 | 10,835 | 1,696 |
| 5,497 | 3,820 | 7,538 | 5,635 | 4,025 | 3,581 | 10,467 | 7,296 | 1,250 |
| 2,079 | 1,633 | 2,745 | 2,454 | 1,812 | 1,308 | 5,433 | 3,539 | 446 |

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 2006 | 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 | 2,261,167 | 1,058,289 | 704,217 | 223,539 | 122,623 | 88,467 | 32,546 | 26,156 | 5,330 |
| of which: 1 facility | 1,918,629 | 1,052,879 | 654,116 | 134,244 | 45,518 | 22,676 | 5,459 | 3,167 | 570 |
| 2 facilities | 181,072 | 5,183 | 48,411 | 65,627 | 35,225 | 18,831 | 4,920 | 2,503 | 372 |
| 3-4 facilities | 105,363 | 220 | 1,671 | 23,413 | 36,243 | 29,367 | 8,933 | 4,949 | 567 |
| more than 4 facilities | 56,103 | 7 | 19 | 255 | 5,637 | 17,593 | 13,234 | 15,537 | 3,821 |
| b. GENERAL GOVERNMENT | 6,349 | 529 | 1,112 | 1,195 | 1,174 | 1,019 | 455 | 544 | 321 |
| of which: 1 facility | 3,766 | 525 | 1,019 | 871 | 628 | 354 | 130 | 158 | 81 |
| 2 facilities | 1,644 | 4 | 92 | 300 | 445 | 463 | 144 | 131 | 65 |
| 3-4 facilities | 709 | – | 1 | 24 | 100 | 191 | 148 | 167 | 78 |
| more than 4 facilities | 230 | – | – | – | 1 | 11 | 33 | 88 | 97 |
| c. FINANCIAL COMPANIES | 4,185 | 855 | 817 | 574 | 414 | 441 | 229 | 442 | 413 |
| of which: 1 facility | 2,817 | 847 | 708 | 402 | 237 | 237 | 92 | 176 | 118 |
| 2 facilities | 639 | 8 | 104 | 128 | 117 | 89 | 49 | 81 | 63 |
| 3-4 facilities | 371 | – | 5 | 43 | 51 | 81 | 49 | 79 | 63 |
| more than 4 facilities | 358 | – | – | 1 | 9 | 34 | 39 | 106 | 169 |
| d. NON-FINANCIAL COMPANIES | 600,439 | 121,831 | 128,753 | 119,456 | 93,926 | 77,283 | 30,187 | 24,464 | 4,539 |
| of which: 1 facility | 332,238 | 120,822 | 100,033 | 55,900 | 29,948 | 17,916 | 4,642 | 2,612 | 365 |
| 2 facilities | 123,811 | 983 | 28,015 | 44,758 | 27,443 | 15,881 | 4,346 | 2,158 | 227 |
| 3-4 facilities | 90,726 | 25 | 704 | 18,620 | 31,432 | 26,738 | 8,288 | 4,502 | 417 |
| more than 4 facilities | 53,664 | 1 | 1 | 178 | 5,103 | 16,748 | 12,911 | 15,192 | 3,530 |
| e. PRODUCER HOUSEHOLDS | 248,488 | 108,205 | 86,624 | 34,493 | 13,159 | 5,032 | 776 | 194 | 5 |
| of which: 1 facility | 208,150 | 106,786 | 75,634 | 19,457 | 4,820 | 1,289 | 142 | 21 | 1 |
| 2 facilities | 29,087 | 1,352 | 10,517 | 11,500 | 4,264 | 1,294 | 134 | 24 | 2 |
| 3-4 facilities | 9,791 | 63 | 470 | 3,489 | 3,639 | 1,776 | 288 | 66 | – |
| more than 4 facilities | 1,460 | 4 | 3 | 47 | 436 | 673 | 212 | 83 | 2 |
| f. CONSUMER HOUSEHOLDS AND NEC | 1,372,514 | 811,289 | 476,649 | 65,223 | 13,354 | 4,570 | 881 | 500 | 48 |
| of which: 1 facility | 1,343,744 | 808,423 | 466,988 | 55,480 | 9,435 | 2,788 | 439 | 188 | 3 |
| 2 facilities | 24,681 | 2,732 | 9,159 | 8,501 | 2,840 | 1,082 | 245 | 109 | 13 |
| 3-4 facilities | 3,698 | 132 | 487 | 1,213 | 991 | 573 | 158 | 135 | 9 |
| more than 4 facilities | 391 | 2 | 15 | 29 | 88 | 127 | 39 | 68 | 23 |

Notes:

Distribution by customer segment of economic activity and total credit granted

| TDB30465 | | Banks | | | | | | | |
|--|-------------|---------------------------------|----------------------------------|----------------------------------|------------------------------------|--------------------------------------|--------------------------------------|---------------------------------------|----------------------------|
| Source: Central Credit Register | | | | | | | | | |
| Size classes in euros | | | | | | | | | |
| September 2006 | 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 | 1.34 | 1.00 | 1.07 | 1.52 | 2.17 | 3.00 | 4.17 | 5.98 | 9.52 |
| First bank's share of total credit granted (%) | 59 | 99 | 96 | 83 | 72 | 64 | 57 | 48 | 46 |
| b. GENERAL GOVERNMENT | | | | | | | | | |
| Average number of banks per borrower | 1.71 | 1.00 | 1.08 | 1.29 | 1.56 | 1.91 | 2.35 | 2.75 | 3.91 |
| First bank's share of total credit granted (%) | 54 | 99 | 96 | 89 | 85 | 80 | 78 | 78 | 50 |
| c. FINANCIAL COMPANIES | | | | | | | | | |
| Average number of banks per borrower | 2.33 | 1.00 | 1.13 | 1.38 | 1.65 | 2.01 | 2.79 | 3.47 | 8.30 |
| First bank's share of total credit granted (%) | 65 | 99 | 93 | 87 | 83 | 81 | 73 | 70 | 64 |
| d. NON-FINANCIAL COMPANIES | | | | | | | | | |
| Average number of banks per borrower | 2.11 | 1.00 | 1.22 | 1.71 | 2.30 | 3.12 | 4.29 | 6.17 | 10.07 |
| First bank's share of total credit granted (%) | 49 | 99 | 89 | 77 | 69 | 62 | 55 | 46 | 36 |
| <i>of which: industry</i> | | | | | | | | | |
| Average number of banks per borrower | 2.68 | 1.00 | 1.28 | 1.93 | 2.75 | 3.87 | 5.31 | 7.46 | 11.67 |
| First bank's share of total credit granted (%) | 38 | 99 | 86 | 70 | 59 | 50 | 43 | 35 | 28 |
| <i>of which: building</i> | | | | | | | | | |
| Average number of banks per borrower | 1.84 | 1.00 | 1.19 | 1.57 | 1.94 | 2.52 | 3.39 | 4.79 | 9.00 |
| First bank's share of total credit granted (%) | 64 | 99 | 91 | 81 | 77 | 72 | 67 | 60 | 45 |
| <i>of which: services</i> | | | | | | | | | |
| Average number of banks per borrower | 1.90 | 1.00 | 1.21 | 1.65 | 2.18 | 2.88 | 3.88 | 5.48 | 8.67 |
| First bank's share of total credit granted (%) | 54 | 99 | 90 | 79 | 72 | 66 | 60 | 52 | 41 |
| e. PRODUCER HOUSEHOLDS | | | | | | | | | |
| Average number of banks per borrower | 1.23 | 1.01 | 1.13 | 1.55 | 2.10 | 2.73 | 3.50 | 4.76 | 4.40 |
| First bank's share of total credit granted (%) | 84 | 99 | 94 | 82 | 75 | 70 | 67 | 64 | 66 |
| f. CONSUMER HOUSEHOLDS AND NEC | | | | | | | | | |
| Average number of banks per borrower | 1.02 | 1.00 | 1.02 | 1.17 | 1.40 | 1.65 | 1.90 | 2.58 | 5.50 |
| First bank's share of total credit granted (%) | 96 | 99 | 99 | 94 | 90 | 88 | 85 | 77 | 50 |

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

| | 2003–Q4 | 2004–Q1 | 2004–Q2 | 2004–Q3 | 2004–Q4 |
|-----------------------------------|-------------|-------------|-------------|-------------|-------------|
| a. TOTAL | 0.61 | 0.28 | 0.33 | 0.24 | 0.30 |
| up to 125,000 | 0.27 | 0.25 | 0.24 | 0.23 | 0.26 |
| from 125,000 to 500,000 | 0.49 | 0.43 | 0.44 | 0.38 | 0.43 |
| more than 500,000 | 0.66 | 0.26 | 0.32 | 0.21 | 0.28 |
| b. GENERAL GOVERNMENT | – | 0.01 | – | .. | .. |
| up to 125,000 | 0.09 | – | – | – | – |
| from 125,000 to 500,000 | 0.07 | 0.03 | – | – | – |
| more than 500,000 | – | 0.01 | – | .. | .. |
| c. FINANCIAL COMPANIES | 0.16 | 0.01 | 0.01 | 0.01 | 0.01 |
| up to 125,000 | 0.29 | 0.24 | 0.37 | 0.35 | 0.89 |
| from 125,000 to 500,000 | 0.11 | 0.16 | 0.58 | 0.86 | 0.56 |
| more than 500,000 | 0.16 | 0.01 | 0.01 | 0.01 | 0.01 |
| d. NON-FINANCIAL COMPANIES | 0.83 | 0.35 | 0.43 | 0.28 | 0.37 |
| up to 125,000 | 0.51 | 0.49 | 0.47 | 0.42 | 0.49 |
| from 125,000 to 500,000 | 0.56 | 0.52 | 0.50 | 0.43 | 0.49 |
| more than 500,000 | 0.86 | 0.33 | 0.42 | 0.26 | 0.36 |
| e. PRODUCER HOUSEHOLDS | 0.61 | 0.49 | 0.58 | 0.57 | 0.63 |
| up to 125,000 | 0.48 | 0.43 | 0.44 | 0.43 | 0.52 |
| from 125,000 to 500,000 | 0.66 | 0.50 | 0.60 | 0.56 | 0.62 |
| more than 500,000 | 0.66 | 0.51 | 0.68 | 0.68 | 0.73 |
| f. CONSUMER HOUSEHOLD | 0.29 | 0.25 | 0.26 | 0.27 | 0.26 |
| up to 125,000 | 0.19 | 0.17 | 0.16 | 0.16 | 0.18 |
| from 125,000 to 500,000 | 0.33 | 0.28 | 0.32 | 0.27 | 0.30 |
| more than 500,000 | 0.69 | 0.52 | 0.53 | 0.86 | 0.55 |
| g. OTHER SECTORS | 0.41 | 0.04 | 0.12 | 0.18 | 0.05 |
| up to 125,000 | 0.07 | 0.08 | 0.28 | 0.36 | 0.24 |
| from 125,000 to 500,000 | 0.14 | 0.10 | 0.13 | 0.10 | 0.16 |
| more than 500,000 | 0.48 | 0.02 | 0.11 | 0.19 | 0.01 |

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

| 2005–Q1 | 2005–Q2 | 2005–Q3 | 2005–Q4 | 2006–Q1 | 2006–Q2 | 2006–Q3 |
|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 0.21 | 0.25 | 0.26 | 0.30 | 0.25 | 0.23 | 0.27 |
| 0.20 | 0.23 | 0.19 | 0.26 | 0.24 | 0.22 | 0.23 |
| 0.35 | 0.39 | 0.33 | 0.41 | 0.35 | 0.32 | 0.31 |
| 0.19 | 0.22 | 0.25 | 0.29 | 0.23 | 0.21 | 0.26 |
| – | – | 0.45 | 0.03 | – | – | 0.24 |
| – | 0.10 | – | – | – | – | – |
| – | – | – | – | – | – | – |
| – | – | 0.46 | 0.03 | – | – | 0.24 |
| 0.01 | .. | .. | 0.03 | 0.01 | 0.01 | – |
| 0.35 | 0.19 | 0.14 | 0.54 | 0.26 | 0.53 | 0.21 |
| 0.51 | – | 0.34 | 0.29 | 0.20 | 0.39 | 0.24 |
| 0.01 | .. | .. | 0.03 | 0.01 | 0.01 | – |
| 0.26 | 0.30 | 0.29 | 0.36 | 0.31 | 0.28 | 0.31 |
| 0.43 | 0.48 | 0.42 | 0.50 | 0.51 | 0.47 | 0.43 |
| 0.42 | 0.49 | 0.43 | 0.53 | 0.44 | 0.41 | 0.39 |
| 0.24 | 0.27 | 0.27 | 0.34 | 0.30 | 0.26 | 0.30 |
| 0.50 | 0.56 | 0.55 | 0.62 | 0.51 | 0.48 | 0.47 |
| 0.38 | 0.46 | 0.40 | 0.49 | 0.43 | 0.41 | 0.41 |
| 0.52 | 0.53 | 0.53 | 0.64 | 0.54 | 0.48 | 0.51 |
| 0.57 | 0.68 | 0.70 | 0.71 | 0.51 | 0.54 | 0.46 |
| 0.19 | 0.24 | 0.18 | 0.29 | 0.21 | 0.21 | 0.22 |
| 0.14 | 0.16 | 0.13 | 0.19 | 0.17 | 0.16 | 0.18 |
| 0.22 | 0.25 | 0.20 | 0.26 | 0.23 | 0.22 | 0.22 |
| 0.40 | 0.64 | 0.43 | 1.05 | 0.34 | 0.41 | 0.50 |
| 0.23 | 0.20 | 0.38 | 0.16 | 0.12 | 0.10 | 0.94 |
| 0.07 | 0.32 | 0.25 | 0.15 | 0.26 | 0.25 | 0.11 |
| 0.22 | 0.15 | 0.24 | 0.16 | 0.31 | 0.27 | 0.08 |
| 0.25 | 0.20 | 0.41 | 0.16 | 0.09 | 0.06 | 1.12 |

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 2006 | 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 | 42,285 | 3,822 | 9,944 | 17,226 | 11,293 | |
| Intrinsic value | 3,641 | 21 | 108 | 682 | 2,830 | |
| b. NORTH-WEST ITALY | | | | | | |
| Number of holders | 17,151 | 1,903 | 4,142 | 6,751 | 4,355 | |
| Intrinsic value | 1,459 | 10 | 39 | 233 | 1,177 | |
| c. NORTH-EAST ITALY | | | | | | |
| Number of holders | 12,835 | 1,077 | 3,111 | 5,259 | 3,388 | |
| Intrinsic value | 1,066 | 7 | 40 | 252 | 768 | |
| d. CENTRAL ITALY | | | | | | |
| Number of holders | 6,725 | 470 | 1,434 | 2,714 | 2,107 | |
| Intrinsic value | 718 | 3 | 17 | 115 | 583 | |
| e. SOUTHERN ITALY | | | | | | |
| Number of holders | 4,166 | 279 | 913 | 1,880 | 1,094 | |
| Intrinsic value | 296 | 1 | 10 | 63 | 222 | |
| f. ISLAND | | | | | | |
| Number of holders | 1,408 | 93 | 344 | 622 | 349 | |
| Intrinsic value | 102 | .. | 3 | 18 | 81 | |

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 2006 | 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 | 48,330 | 7,255 | 10,957 | 17,896 | 12,222 | |
| Intrinsic value | 30,216 | 66 | 208 | 1,595 | 28,347 | |
| b. GENERAL GOVERNMENT | | | | | | |
| Number of holders | 507 | 24 | 101 | 196 | 186 | |
| Intrinsic value | 1,737 | 3 | 15 | 62 | 1,656 | |
| c. FINANCIAL COMPANIES | | | | | | |
| Number of holders | 780 | 39 | 69 | 175 | 497 | |
| Intrinsic value | 12,141 | 33 | 32 | 220 | 11,856 | |
| d. NON-FINANCIAL COMPANIES | | | | | | |
| Number of holders | 39,357 | 2,677 | 8,762 | 16,674 | 11,244 | |
| Intrinsic value | 3,609 | 18 | 100 | 668 | 2,822 | |
| <i>of which: industry</i> | | | | | | |
| Number of holders | 15,658 | 633 | 2,834 | 6,752 | 5,439 | |
| Intrinsic value | 1,542 | 4 | 33 | 265 | 1,240 | |
| building | | | | | | |
| Number of holders | 4,737 | 300 | 1,238 | 2,086 | 1,113 | |
| Intrinsic value | 299 | 1 | 11 | 71 | 216 | |
| services | | | | | | |
| Number of holders | 18,192 | 1,688 | 4,523 | 7,487 | 4,494 | |
| Intrinsic value | 1,724 | 12 | 55 | 320 | 1,337 | |
| e. PRODUCER HOUSEHOLDS | | | | | | |
| Number of holders | 2,928 | 1,145 | 1,182 | 552 | 49 | |
| Intrinsic value | 32 | 3 | 8 | 13 | 9 | |
| f. CONSUMER HOUSEHOLDS AND NEC | | | | | | |
| Number of holders | 4,465 | 3,357 | 814 | 232 | 62 | |
| Intrinsic value | 123 | 8 | 17 | 52 | 45 | |
| g. REST OF THE WORLD | | | | | | |
| Number of holders | 293 | 13 | 29 | 67 | 184 | |
| Intrinsic value | 12,575 | 2 | 35 | 579 | 11,959 | |

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 2006 | | 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 | 4.88 | 5.12 | 4.97 | 5.52 | 5.10 | 5.77 | 4.61 |
| | from 1 to 5 years | 3.76 | 4.08 | 4.15 | 4.41 | 4.02 | 5.15 | 4.57 |
| | more than 5 years | 5.00 | 4.67 | 4.59 | 5.28 | 4.60 | 5.47 | 5.20 |
| b. | NORTH-WEST ITALY | | | | | | | |
| | Initial period of rate fixation: | | | | | | | |
| | up to 1 year | 4.71 | 4.99 | 4.89 | 5.42 | 4.96 | 5.66 | 4.57 |
| | from 1 to 5 years | 3.58 | 3.95 | 4.01 | 4.49 | 3.88 | 5.05 | 4.38 |
| | more than 5 years | 4.74 | 4.47 | 4.48 | 5.45 | 4.37 | 5.47 | 5.19 |
| c. | NORTH-EAST ITALY | | | | | | | |
| | Initial period of rate fixation: | | | | | | | |
| | up to 1 year | 4.83 | 4.91 | 4.75 | 5.25 | 4.94 | 5.52 | 4.63 |
| | from 1 to 5 years | 3.99 | 4.25 | 4.15 | 4.37 | 4.48 | 4.90 | 4.96 |
| | more than 5 years | 4.77 | 4.37 | 4.48 | 4.21 | 4.33 | 5.34 | 5.28 |
| d. | CENTRAL ITALY | | | | | | | |
| | Initial period of rate fixation: | | | | | | | |
| | up to 1 year | 4.93 | 5.24 | 5.14 | 5.54 | 5.19 | 5.75 | 4.63 |
| | from 1 to 5 years | 3.76 | 3.96 | 4.23 | 4.31 | 3.79 | 4.95 | 4.24 |
| | more than 5 years | 5.11 | 4.89 | 4.70 | 5.46 | 4.82 | 5.45 | 5.08 |
| e. | SOUTHERN ITALY | | | | | | | |
| | Initial period of rate fixation: | | | | | | | |
| | up to 1 year | 5.52 | 5.92 | 5.73 | 6.23 | 5.93 | 6.45 | 4.68 |
| | from 1 to 5 years | 4.83 | 4.90 | 4.85 | 4.42 | 5.13 | 5.44 | 5.11 |
| | more than 5 years | 5.21 | 5.21 | 5.01 | 5.48 | 5.20 | 5.57 | 5.33 |
| f. | ISLANDS | | | | | | | |
| | Initial period of rate fixation: | | | | | | | |
| | up to 1 year | 5.31 | 5.62 | 5.50 | 6.17 | 5.52 | 6.41 | 4.68 |
| | from 1 to 5 years | 4.84 | 4.88 | 4.55 | 4.87 | 5.09 | 5.75 | 5.27 |
| | more than 5 years | 5.28 | 5.23 | 5.33 | 5.91 | 4.98 | 5.44 | 5.29 |

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 2006 | | 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 | 7.34 | 12.09 | 11.17 | 10.07 | 8.58 | 7.13 | 4.40 |
| b. | NORTH-WEST ITALY | 6.78 | 12.00 | 11.03 | 9.89 | 8.36 | 6.96 | 4.27 |
| | Piedmont | 7.56 | 12.59 | 11.40 | 10.35 | 8.75 | 7.39 | 4.09 |
| | Valle d'Aosta | 10.07 | 10.88 | 10.57 | 9.86 | 10.66 | 8.82 | 8.88 |
| | Liguria | 8.47 | 11.49 | 10.58 | 9.68 | 8.40 | 6.95 | 5.52 |
| | Lombardy | 6.51 | 11.85 | 10.96 | 9.76 | 8.25 | 6.86 | 4.27 |
| c. | NORTH-EAST ITALY | 7.30 | 11.16 | 10.21 | 8.98 | 7.60 | 6.44 | 4.76 |
| | Trentino-Alto Adige | 5.61 | 7.99 | 7.16 | 6.55 | 5.51 | 4.91 | 4.41 |
| | Veneto | 7.88 | 12.17 | 11.43 | 9.98 | 8.43 | 7.05 | 4.81 |
| | Friuli-Venezia Giulia | 8.53 | 11.70 | 12.01 | 10.39 | 8.65 | 7.22 | 4.89 |
| | Emilia-Romagna | 7.24 | 11.12 | 10.18 | 8.86 | 7.66 | 6.48 | 4.76 |
| d. | CENTRAL ITALY | 7.32 | 12.50 | 11.67 | 10.80 | 9.33 | 7.56 | 4.36 |
| | Marche | 8.21 | 11.27 | 10.70 | 9.99 | 8.56 | 7.21 | 5.02 |
| | Tuscany | 6.83 | 12.40 | 11.65 | 10.73 | 9.49 | 7.88 | 3.85 |
| | Umbria | 9.57 | 12.93 | 12.14 | 10.87 | 9.22 | 8.88 | 5.78 |
| | Lazio | 7.30 | 13.01 | 12.01 | 11.19 | 9.56 | 7.38 | 4.74 |
| e. | SOUTHERN ITALY | 9.55 | 13.69 | 12.81 | 11.76 | 10.42 | 9.07 | 4.91 |
| | Abruzzo | 9.17 | 12.64 | 12.04 | 10.72 | 9.59 | 9.16 | 5.68 |
| | Molise | 9.89 | 12.97 | 12.12 | 10.64 | 9.25 | 9.13 | 7.81 |
| | Campania | 9.49 | 13.97 | 12.95 | 12.05 | 10.98 | 9.97 | 4.57 |
| | Puglia | 9.41 | 13.48 | 12.56 | 11.78 | 10.16 | 8.05 | 4.98 |
| | Basilicata | 9.05 | 14.44 | 13.32 | 11.99 | 10.35 | 6.61 | 5.40 |
| | Calabria | 10.96 | 14.56 | 13.78 | 12.17 | 10.84 | 9.66 | 4.87 |
| f. | ISLANDS | 8.14 | 12.00 | 11.42 | 10.64 | 9.52 | 7.68 | 4.20 |
| | Sicily | 8.51 | 12.34 | 11.74 | 10.76 | 9.57 | 7.75 | 4.30 |
| | Sardinia | 7.35 | 11.17 | 10.67 | 10.30 | 9.39 | 7.54 | 4.06 |

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 2006

| September 2006 | | 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 | 5.19 | 4.44 | 4.04 | 4.76 | 8.22 |
| | up to 250,000 | 8.00 | 4.74 | 5.35 | 5.54 | 12.19 |
| | from 250,000 to 1,000,000 | 6.97 | 4.69 | 4.97 | 5.51 | 10.49 |
| | from 1,000,000 to 5,000,000 | 5.77 | 4.56 | 4.36 | 5.17 | 8.78 |
| | from 5,000,000 to 25,000,000 | 4.72 | 4.40 | 4.21 | 4.83 | 7.31 |
| | more than 25,000,000 | 3.96 | 4.26 | 3.76 | 4.31 | 5.23 |
| b. | NORTH-WEST ITALY | 5.08 | 4.41 | 3.91 | 4.54 | 7.80 |
| | up to 250,000 | 8.30 | 4.71 | 5.42 | 5.52 | 12.17 |
| | from 250,000 to 1,000,000 | 7.14 | 4.66 | 4.92 | 5.32 | 10.39 |
| | from 1,000,000 to 5,000,000 | 5.72 | 4.50 | 4.57 | 4.98 | 8.61 |
| | from 5,000,000 to 25,000,000 | 4.61 | 4.36 | 4.25 | 4.81 | 7.17 |
| | more than 25,000,000 | 3.84 | 4.30 | 3.67 | 4.20 | 5.05 |
| c. | NORTH-EAST ITALY | 4.87 | 4.36 | 4.20 | 4.43 | 7.49 |
| | up to 250,000 | 7.21 | 4.68 | 4.95 | 5.26 | 11.17 |
| | from 250,000 to 1,000,000 | 6.31 | 4.61 | 4.64 | 5.15 | 9.32 |
| | from 1,000,000 to 5,000,000 | 5.39 | 4.49 | 3.84 | 4.59 | 7.73 |
| | from 5,000,000 to 25,000,000 | 4.49 | 4.31 | 4.02 | 4.52 | 6.54 |
| | more than 25,000,000 | 3.83 | 4.12 | 4.33 | 4.17 | 5.07 |
| d. | CENTRAL ITALY | 5.47 | 4.44 | 3.92 | 4.96 | 8.86 |
| | up to 250,000 | 7.93 | 4.74 | 5.20 | 5.50 | 12.72 |
| | from 250,000 to 1,000,000 | 7.10 | 4.71 | 5.00 | 5.63 | 11.30 |
| | from 1,000,000 to 5,000,000 | 5.96 | 4.62 | 4.60 | 5.45 | 9.59 |
| | from 5,000,000 to 25,000,000 | 5.00 | 4.49 | 4.32 | 5.00 | 7.82 |
| | more than 25,000,000 | 4.25 | 4.20 | 3.59 | 4.49 | 5.68 |
| e. | SOUTHERN ITALY | 5.85 | 4.72 | 4.82 | 5.29 | 10.37 |
| | up to 250,000 | 8.91 | 4.84 | 5.47 | 5.63 | 13.63 |
| | from 250,000 to 1,000,000 | 7.74 | 4.88 | 5.26 | 5.66 | 12.04 |
| | from 1,000,000 to 5,000,000 | 6.43 | 4.73 | 5.01 | 5.51 | 10.55 |
| | from 5,000,000 to 25,000,000 | 5.22 | 4.57 | 4.40 | 5.02 | 9.24 |
| | more than 25,000,000 | 4.33 | 4.69 | 3.99 | 4.83 | 6.27 |
| f. | ISLANDS | 6.17 | 4.60 | 4.98 | 5.29 | 8.76 |
| | up to 250,000 | 8.62 | 4.95 | 5.85 | 5.72 | 11.75 |
| | from 250,000 to 1,000,000 | 7.84 | 4.99 | 5.66 | 5.75 | 10.80 |
| | from 1,000,000 to 5,000,000 | 6.71 | 4.83 | 4.96 | 5.62 | 9.64 |
| | from 5,000,000 to 25,000,000 | 5.39 | 4.52 | 4.54 | 5.26 | 7.75 |
| | more than 25,000,000 | 4.34 | 4.22 | 4.02 | 4.19 | 4.56 |

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 2006

Non-financial companies and producer households

| | ITALY | NORTH-WEST ITALY | NORTH-EAST ITALY | CENTRAL ITALY | SOUTHERN ITALY | ISLANDS |
|--|-------------|---------------------|---------------------|------------------|-------------------|-------------|
| a. MATCHED LOANS | 5.19 | 5.08 | 4.87 | 5.47 | 5.85 | 6.17 |
| <i>of which:</i> discount lendings | 5.54 | 4.95 | 5.35 | 5.56 | 6.33 | 6.59 |
| advance on loan selling for factoring | 4.61 | 4.53 | 4.67 | 4.40 | 5.11 | 5.39 |
| b. TERM LOANS | 4.44 | 4.39 | 4.36 | 4.46 | 4.77 | 4.67 |
| Initial period of rate fixation: | | | | | | |
| up to 1 year | 4.44 | 4.41 | 4.36 | 4.44 | 4.72 | 4.60 |
| more than 1 year | 4.47 | 4.24 | 4.33 | 4.59 | 5.19 | 5.23 |
| <i>of which:</i> leasing | 4.56 | 4.55 | 4.48 | 4.61 | 4.80 | 4.62 |
| Initial period of rate fixation: | | | | | | |
| up to 1 year | 4.56 | 4.56 | 4.49 | 4.57 | 4.78 | 4.61 |
| more than 1 year | 4.64 | 4.44 | 4.21 | 5.50 | 5.57 | 4.82 |
| c. REVOCABLE LOANS | 8.22 | 7.80 | 7.49 | 8.86 | 10.37 | 8.76 |

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 2006 | | 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 | 5.19 | 4.42 | 4.76 | 8.22 | 4.39 | 4.88 |
| | Agricultural, forestry and fishery products | 5.77 | 4.52 | 5.21 | 8.88 | 4.88 | 5.49 |
| | Fuel and power products | 4.37 | 3.86 | 4.46 | 4.95 | 3.55 | 3.82 |
| | Ores and metals | 3.79 | 4.10 | 3.86 | 7.12 | 3.80 | 4.82 |
| | Non-metallic minerals and products | 4.87 | 4.29 | 4.16 | 9.48 | 4.25 | 5.38 |
| | Chemical products | 4.55 | 4.45 | 4.75 | 8.49 | 4.31 | 5.13 |
| | Metal products, except transport equipment | 5.28 | 4.48 | 4.80 | 10.82 | 4.64 | 5.41 |
| | Agricultural and industrial machinery | 5.13 | 4.43 | 5.02 | 10.53 | 4.57 | 4.69 |
| | Office and data processing machines, etc. | 5.30 | 4.46 | 4.18 | 7.08 | 4.28 | 4.20 |
| | Electrical goods | 5.09 | 4.52 | 5.45 | 8.93 | 4.71 | 5.42 |
| | Transport equipment | 5.22 | 4.13 | 4.88 | 9.10 | 4.74 | 5.37 |
| | Food and tobacco products | 4.75 | 4.18 | 4.67 | 7.52 | 4.09 | 5.13 |
| | Textiles, clothing and footwear | 5.07 | 4.39 | 4.63 | 10.45 | 4.51 | 4.19 |
| | Paper and paper products | 5.20 | 4.47 | 4.78 | 9.14 | 4.27 | 4.99 |
| | Rubber and plastic products | 4.78 | 4.49 | 5.08 | 9.85 | 5.05 | 5.16 |
| | Other manufactured products | 5.19 | 4.49 | 5.12 | 10.81 | 4.62 | 5.28 |
| | Building and construction | 6.39 | 4.56 | 5.29 | 8.28 | 4.80 | 5.33 |
| | Wholesale and retail trade services, recovery and repair services | 4.93 | 4.50 | 5.26 | 9.47 | 4.56 | 5.51 |
| | Lodging and catering services | 6.09 | 4.56 | 5.36 | 8.67 | 4.64 | 5.58 |
| | Inland transport services | 5.89 | 4.21 | 4.90 | 9.39 | 4.80 | 4.66 |
| | Maritime and air transport services | 4.77 | 4.00 | 3.95 | 6.53 | 4.38 | 3.83 |
| | Auxiliary transport services | 6.19 | 4.32 | 4.61 | 8.92 | 4.73 | 4.72 |
| | Communication services | 5.01 | 4.13 | 3.78 | 5.27 | 4.30 | 6.26 |
| | Other market services | 5.69 | 4.46 | 4.71 | 6.67 | 4.23 | 4.69 |

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 2006 | 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 | 4.36 | 4.65 | 4.74 | 5.08 | 5.38 | 5.63 |
| North-west Italy | 4.27 | 4.63 | 4.62 | 5.01 | 5.26 | 5.68 |
| North-east Italy | 4.40 | 4.54 | 4.38 | 4.83 | 5.31 | 5.42 |
| Central Italy | 4.29 | 4.63 | 5.15 | 5.34 | 5.30 | 5.52 |
| Southern Italy | 4.85 | 4.92 | 5.37 | 5.33 | 5.48 | 5.74 |
| Islands | 4.75 | 5.26 | 5.02 | 5.38 | 5.86 | 5.77 |

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 2006

| September 2006 | | 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 | 4.68 | 4.42 | 4.73 | 5.22 | 7.68 |
| b. | NORTH-WEST ITALY | 4.62 | 4.40 | 4.62 | 5.19 | 7.24 |
| | Piedmont | 4.74 | 4.44 | 4.68 | 5.44 | 7.82 |
| | Valle d'Aosta | 4.91 | 4.53 | 4.53 | 5.12 | 10.57 |
| | Liguria | 4.71 | 4.46 | 5.23 | 5.36 | 7.99 |
| | Lombardy | 4.57 | 4.39 | 4.56 | 5.04 | 6.99 |
| c. | NORTH-EAST ITALY | 4.66 | 4.40 | 4.94 | 5.28 | 7.54 |
| | Trentino-Alto Adige | 4.74 | 4.45 | 4.76 | 5.03 | 6.26 |
| | Veneto | 4.62 | 4.36 | 5.04 | 5.32 | 7.93 |
| | Friuli-Venezia Giulia | 4.71 | 4.42 | 5.23 | 5.37 | 8.44 |
| | Emilia Romagna | 4.68 | 4.44 | 4.84 | 5.23 | 7.56 |
| d. | CENTRAL ITALY | 4.70 | 4.44 | 4.45 | 5.14 | 7.72 |
| | Marche | 4.63 | 4.41 | 4.47 | 5.14 | 7.88 |
| | Tuscany | 4.60 | 4.37 | 4.70 | 4.63 | 8.31 |
| | Umbria | 4.79 | 4.45 | 4.75 | 5.22 | 8.94 |
| | Lazio | 4.77 | 4.48 | 4.32 | 5.32 | 7.22 |
| e. | SOUTHERN ITALY | 4.80 | 4.47 | 5.10 | 5.34 | 9.62 |
| | Abruzzo | 4.84 | 4.49 | 5.15 | 5.19 | 10.29 |
| | Molise | 4.85 | 4.43 | 5.79 | 5.45 | 9.06 |
| | Campania | 4.85 | 4.53 | 5.29 | 5.44 | 8.97 |
| | Puglia | 4.70 | 4.40 | 4.58 | 5.22 | 9.97 |
| | Basilicata | 4.83 | 4.42 | 5.13 | 5.20 | 10.44 |
| | Calabria | 4.84 | 4.40 | 5.81 | 5.43 | 10.69 |
| f. | ISLANDS | 4.79 | 4.46 | 5.22 | 5.29 | 9.77 |
| | Sicily | 4.78 | 4.42 | 5.24 | 5.34 | 9.76 |
| | Sardinia | 4.82 | 4.57 | 5.17 | 5.15 | 9.84 |

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 2006

| | | 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 | 4.42 | 4.37 | 5.24 | 5.03 |
| b. | NORTH-WEST ITALY | 4.41 | 4.38 | 5.17 | 5.06 |
| | Piedmont and Valle d'Aosta | 4.45 | 4.40 | 5.41 | 5.33 |
| | Liguria | 4.44 | 4.41 | 5.33 | 5.26 |
| | Lombardy | 4.40 | 4.37 | 5.00 | 4.88 |
| c. | NORTH-EAST ITALY | 4.37 | 4.35 | 5.26 | 5.17 |
| | Trentino-Alto Adige | 4.38 | 4.39 | 5.40 | 5.15 |
| | Veneto | 4.31 | 4.33 | 5.26 | 5.29 |
| | Friuli-Venezia Giulia | 4.37 | 4.35 | 5.37 | 5.31 |
| | Emilia Romagna | 4.42 | 4.37 | 5.20 | 5.03 |
| d. | CENTRAL ITALY | 4.44 | 4.37 | 5.19 | 4.91 |
| | Marche | 4.40 | 4.34 | 5.03 | 4.88 |
| | Tuscany | 4.36 | 4.30 | 4.76 | 4.25 |
| | Umbria | 4.42 | 4.33 | 5.17 | 4.85 |
| | Lazio | 4.51 | 4.41 | 5.35 | 5.16 |
| e. | SOUTHERN ITALY | 4.49 | 4.41 | 5.36 | 5.15 |
| | Abruzzo and Molise | 4.48 | 4.40 | 5.33 | 5.02 |
| | Campania | 4.58 | 4.47 | 5.46 | 5.24 |
| | Puglia | 4.44 | 4.33 | 5.24 | 5.00 |
| | Basilicata | 4.37 | 4.36 | 5.31 | 5.17 |
| | Calabria | 4.39 | 4.36 | 5.40 | 5.22 |
| f. | ISLANDS | 4.47 | 4.36 | 5.29 | 5.13 |
| | Sicily | 4.43 | 4.33 | 5.35 | 5.19 |
| | Sardinia | 4.57 | 4.49 | 5.12 | 4.96 |

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 2006

| | 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 | 4.61 | 4.57 | 5.43 | 5.27 |
| NORTH-WEST ITALY | 4.61 | 4.59 | 5.48 | 5.26 |
| NORTH-EAST ITALY | 4.47 | 4.48 | 5.34 | 5.28 |
| CENTRAL ITALY | 4.64 | 4.60 | 5.38 | 5.25 |
| SOUTHERN ITALY | 4.81 | 4.68 | 5.42 | 5.27 |
| ISLANDS | 4.73 | 4.54 | 5.51 | 5.41 |

Notes:

Only lending in euros to the consumer households is considered.

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

| TDB30920 | | Sample of banks | | | | | | |
|--|----------------------------|-----------------|----------------------------|-------------|-------------|-------------|------------------------|-----------------------------------|
| Source: Survey of lending rates Percentages | | | | | | | | |
| September 2006 | | Total | Non-financial companies | of which: | | | Producer households | Consumer households and nec |
| | | | | industry | building | services | | |
| a. | ITALY | 6.19 | 6.30 | 5.82 | 7.32 | 6.43 | 9.41 | 7.19 |
| b. | NORTH-WEST ITALY | 5.84 | 6.04 | 5.68 | 7.24 | 6.09 | 9.39 | 6.98 |
| | Piedmont and Valle d'Aosta | 6.33 | 6.54 | 6.03 | 7.55 | 6.85 | 9.80 | 7.67 |
| | Liguria | 7.14 | 7.00 | 6.58 | 7.50 | 7.07 | 9.69 | 7.64 |
| | Lombardy | 5.66 | 5.87 | 5.56 | 7.13 | 5.87 | 9.20 | 6.72 |
| c. | NORTH-EAST ITALY | 5.91 | 5.79 | 5.38 | 6.55 | 6.00 | 8.51 | 7.30 |
| | Trentino-Alto Adige | 5.28 | 5.15 | 4.89 | 5.54 | 5.14 | 6.67 | 6.06 |
| | Veneto | 6.12 | 6.00 | 5.52 | 7.02 | 6.31 | 9.31 | 7.65 |
| | Friuli-Venezia Giulia | 6.35 | 6.20 | 5.51 | 7.28 | 6.85 | 9.54 | 8.16 |
| | Emilia-Romagna | 5.78 | 5.67 | 5.26 | 6.39 | 5.86 | 8.43 | 7.39 |
| d. | CENTRAL ITALY | 6.37 | 6.77 | 6.20 | 7.55 | 6.92 | 9.64 | 6.70 |
| | Marche | 5.95 | 5.83 | 5.28 | 6.75 | 6.27 | 8.35 | 7.63 |
| | Tuscany | 6.12 | 6.73 | 6.25 | 7.79 | 6.91 | 10.05 | 8.04 |
| | Umbria | 7.07 | 6.84 | 6.18 | 7.88 | 7.14 | 10.18 | 8.63 |
| | Lazio | 6.65 | 7.21 | 7.22 | 7.64 | 7.05 | 10.14 | 5.99 |
| e. | SOUTHERN ITALY | 7.60 | 7.62 | 7.03 | 8.56 | 7.75 | 10.73 | 8.96 |
| | Campania | 7.61 | 7.83 | 7.42 | 9.16 | 7.69 | 11.09 | 8.52 |
| | Abruzzo and Molise | 7.11 | 7.03 | 6.36 | 7.84 | 7.51 | 10.34 | 9.25 |
| | Puglia and Basilicata | 7.56 | 7.45 | 6.93 | 8.18 | 7.63 | 10.66 | 9.32 |
| | Calabria | 9.08 | 8.88 | 8.67 | 9.47 | 8.74 | 10.79 | 9.32 |
| f. | ISLANDS | 7.35 | 7.38 | 7.51 | 8.58 | 7.00 | 10.09 | 8.82 |
| | Sicily | 7.49 | 7.28 | 7.57 | 8.63 | 6.84 | 10.11 | 9.11 |
| | Sardinia | 6.99 | 7.69 | 7.37 | 8.46 | 7.58 | 10.01 | 7.97 |

Notes:

Only lending in euros is considered.

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

| TDB30950 | | Sample of banks | | | | | | | | |
|--|-----------------------|-----------------|----------------------------|------------------------|-------------------------------|---|------|------|-----------------------------|--|
| Source: Survey of deposit rates Percentages | | | | | | | | | | |
| September 2006 | | Total | General govern- ment | Financial companies | Non financial companies | of which: industry building services | | | Producer house- holds | Consumer house- holds and nec |
| a. | ITALY | 1.14 | 2.66 | 2.24 | 1.51 | 1.63 | 1.25 | 1.49 | 0.71 | 0.80 |
| b. | NORTH-WEST ITALY | 1.06 | 2.61 | 2.03 | 1.49 | 1.61 | 1.30 | 1.45 | 0.62 | 0.71 |
| | Piedmont | 0.91 | 2.54 | 2.22 | 1.31 | 1.38 | 1.17 | 1.29 | 0.59 | 0.63 |
| | Valle d'Aosta | 1.10 | 2.92 | 2.68 | 1.64 | 2.13 | 1.28 | 1.42 | 0.46 | 0.55 |
| | Liguria | 0.78 | 2.27 | 1.96 | 1.19 | 1.36 | 1.22 | 1.12 | 0.60 | 0.64 |
| | Lombardy | 1.14 | 2.67 | 2.00 | 1.55 | 1.67 | 1.34 | 1.50 | 0.64 | 0.76 |
| c. | NORTH-EAST ITALY | 1.16 | 3.05 | 2.36 | 1.61 | 1.72 | 1.37 | 1.58 | 0.76 | 0.78 |
| | Trentino-Alto Adige | 1.45 | 3.51 | 2.59 | 2.05 | 2.20 | 1.09 | 2.10 | 0.76 | 0.75 |
| | Veneto | 1.03 | 3.09 | 2.15 | 1.44 | 1.57 | 1.19 | 1.39 | 0.66 | 0.72 |
| | Friuli-Venezia Giulia | 1.39 | 2.78 | 2.58 | 1.97 | 2.17 | 1.61 | 1.84 | 0.69 | 0.67 |
| | Emilia Romagna | 1.17 | 3.01 | 2.41 | 1.63 | 1.68 | 1.48 | 1.63 | 0.85 | 0.87 |
| d. | CENTRAL ITALY | 1.39 | 2.70 | 2.62 | 1.64 | 1.74 | 1.23 | 1.70 | 0.81 | 1.00 |
| | Marche | 1.19 | 2.76 | 2.28 | 1.55 | 1.75 | 1.09 | 1.48 | 0.91 | 1.05 |
| | Tuscany | 1.11 | 2.62 | 2.37 | 1.30 | 1.39 | 1.17 | 1.25 | 0.79 | 0.95 |
| | Umbria | 1.10 | 2.70 | 1.51 | 1.46 | 1.54 | 0.97 | 1.54 | 0.82 | 0.93 |
| | Lazio | 1.55 | 2.71 | 2.67 | 1.80 | 2.00 | 1.26 | 1.85 | 0.79 | 1.02 |
| e. | SOUTHERN ITALY | 0.88 | 2.29 | 1.91 | 1.14 | 1.41 | 1.00 | 1.04 | 0.66 | 0.72 |
| | Abruzzo | 1.05 | 2.72 | 2.03 | 1.26 | 1.84 | 1.04 | 0.94 | 0.87 | 0.86 |
| | Molise | 1.17 | 2.01 | 2.69 | 1.31 | 1.70 | 1.04 | 1.03 | 0.73 | 0.84 |
| | Campania | 0.82 | 2.27 | 1.59 | 1.02 | 1.14 | 0.77 | 1.04 | 0.57 | 0.67 |
| | Puglia | 0.91 | 2.51 | 1.88 | 1.34 | 1.63 | 1.22 | 1.23 | 0.74 | 0.77 |
| | Basilicata | 1.01 | 2.41 | 0.62 | 1.18 | 1.07 | 1.55 | 1.05 | 0.87 | 0.83 |
| | Calabria | 0.74 | 2.05 | 1.72 | 0.93 | 0.83 | 1.09 | 0.76 | 0.54 | 0.60 |
| f. | ISLANDS | 1.07 | 2.49 | 1.82 | 1.34 | 1.31 | 1.26 | 1.33 | 0.76 | 0.84 |
| | Sicily | 1.04 | 2.47 | 1.77 | 1.28 | 1.39 | 1.36 | 1.25 | 0.73 | 0.83 |
| | Sardinia | 1.13 | 2.55 | 1.91 | 1.42 | 1.18 | 1.06 | 1.45 | 0.82 | 0.84 |

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 2006 | | 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 | 0.34 | 0.52 | 0.85 | 1.93 | 0.40 | 0.60 | 1.01 | 1.82 |
| b. | NORTH-WEST ITALY | 0.30 | 0.47 | 0.82 | 1.86 | 0.34 | 0.51 | 0.93 | 1.78 |
| | Piedmont | 0.25 | 0.42 | 0.74 | 1.76 | 0.31 | 0.47 | 0.88 | 1.73 |
| | Valle d'Aosta | 0.26 | 0.42 | 0.81 | 2.15 | 0.32 | 0.45 | 0.76 | 1.52 |
| | Liguria | 0.25 | 0.43 | 0.79 | 1.67 | 0.32 | 0.48 | 0.90 | 1.65 |
| | Lombardy | 0.33 | 0.50 | 0.84 | 1.89 | 0.36 | 0.54 | 0.95 | 1.81 |
| c. | NORTH-EAST ITALY | 0.35 | 0.56 | 0.97 | 2.11 | 0.37 | 0.59 | 1.08 | 1.94 |
| | Trentino-Alto Adige | 0.43 | 0.65 | 1.07 | 2.51 | 0.39 | 0.58 | 1.03 | 1.78 |
| | Veneto | 0.28 | 0.48 | 0.88 | 1.94 | 0.32 | 0.52 | 1.01 | 1.91 |
| | Friuli-Venezia Giulia | 0.27 | 0.48 | 0.92 | 2.47 | 0.30 | 0.50 | 0.93 | 1.85 |
| | Emilia Romagna | 0.41 | 0.64 | 1.06 | 2.09 | 0.44 | 0.67 | 1.18 | 2.00 |
| d. | CENTRAL ITALY | 0.40 | 0.57 | 0.86 | 2.06 | 0.55 | 0.76 | 1.14 | 1.88 |
| | Marche | 0.49 | 0.73 | 1.17 | 2.15 | 0.55 | 0.92 | 1.41 | 2.10 |
| | Tuscany | 0.44 | 0.63 | 0.93 | 1.76 | 0.59 | 0.80 | 1.17 | 1.85 |
| | Umbria | 0.45 | 0.65 | 0.99 | 1.99 | 0.56 | 0.78 | 1.22 | 1.90 |
| | Lazio | 0.33 | 0.47 | 0.72 | 2.13 | 0.51 | 0.71 | 1.09 | 1.88 |
| e. | SOUTHERN ITALY | 0.29 | 0.44 | 0.71 | 1.60 | 0.38 | 0.55 | 0.89 | 1.63 |
| | Abruzzo | 0.44 | 0.63 | 0.99 | 1.51 | 0.49 | 0.69 | 1.08 | 1.94 |
| | Molise | 0.33 | 0.49 | 0.86 | 1.91 | 0.38 | 0.59 | 1.06 | 2.13 |
| | Campania | 0.22 | 0.33 | 0.57 | 1.52 | 0.36 | 0.48 | 0.79 | 1.55 |
| | Puglia | 0.34 | 0.51 | 0.83 | 1.85 | 0.39 | 0.60 | 1.01 | 1.62 |
| | Basilicata | 0.34 | 0.51 | 0.93 | 1.66 | 0.41 | 0.65 | 1.13 | 1.94 |
| | Calabria | 0.23 | 0.37 | 0.61 | 1.33 | 0.32 | 0.47 | 0.80 | 1.55 |
| f. | ISLANDS | 0.42 | 0.58 | 0.84 | 1.75 | 0.45 | 0.66 | 1.05 | 1.74 |
| | Sicily | 0.40 | 0.53 | 0.81 | 1.69 | 0.43 | 0.64 | 1.07 | 1.78 |
| | Sardinia | 0.47 | 0.65 | 0.88 | 1.83 | 0.48 | 0.71 | 1.02 | 1.64 |

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 2006

| | Total | North-west | North-east | Centre | South | Islands |
|---|-------------|-------------|-------------|-------------|-------------|-------------|
| a. TOTAL | 1.35 | 1.35 | 1.43 | 1.50 | 0.99 | 1.15 |
| Agricultural, forestry and fishery products | 0.93 | 0.87 | 0.92 | 1.01 | 0.77 | 1.19 |
| Fuel and power products | 2.35 | 2.23 | 2.20 | 2.62 | 2.24 | 1.98 |
| Ores and metals | 1.58 | 1.62 | 1.71 | 0.98 | 1.27 | 1.75 |
| Non-metallic minerals and products | 1.47 | 1.50 | 1.67 | 1.41 | 1.29 | 0.90 |
| Chemical products | 1.73 | 1.75 | 1.75 | 1.69 | 1.74 | 0.86 |
| Metal products, except transport equipment | 1.22 | 1.23 | 1.34 | 1.08 | 0.93 | 0.83 |
| Agricultural and industrial machinery | 1.51 | 1.42 | 1.65 | 1.59 | 1.08 | 0.78 |
| Office and data processing machines, etc. | 1.23 | 1.02 | 1.69 | 1.25 | 0.83 | 0.62 |
| Electrical goods | 1.38 | 1.41 | 1.67 | 1.13 | 0.78 | 0.73 |
| Transport equipment | 1.83 | 1.59 | 2.37 | 1.61 | 1.54 | 0.69 |
| Food and tobacco products | 1.43 | 1.50 | 1.65 | 1.51 | 1.08 | 0.88 |
| Textiles, clothing and footwear | 1.39 | 1.64 | 1.41 | 1.21 | 0.80 | 0.69 |
| Paper and paper products | 1.69 | 1.81 | 1.61 | 1.53 | 1.57 | 1.53 |
| Rubber and plastic products | 1.37 | 1.43 | 1.33 | 1.34 | 1.20 | 0.92 |
| Other manufactured products | 1.05 | 1.01 | 1.11 | 1.22 | 0.73 | 0.63 |
| Building and construction | 1.12 | 1.12 | 1.20 | 1.16 | 0.91 | 1.17 |
| Wholesale and retail trade services, recovery and repair services | 1.06 | 1.06 | 1.25 | 1.06 | 0.87 | 0.96 |
| Lodging and catering services | 0.90 | 0.95 | 0.96 | 0.81 | 0.80 | 1.01 |
| Inland transport services | 1.46 | 1.35 | 1.34 | 1.87 | 1.32 | 1.11 |
| Maritime and air transport services | 2.30 | 1.76 | 1.78 | 2.86 | 1.72 | 1.50 |
| Auxiliary transport services | 1.67 | 1.60 | 1.99 | 1.77 | 0.94 | 1.52 |
| Communication services | 1.59 | 1.47 | 1.28 | 1.89 | 0.56 | 1.13 |
| Other market services | 1.42 | 1.41 | 1.47 | 1.64 | 0.90 | 1.22 |

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 2006 | Aug. 2006 | Sept. 2006 |
|---|----------------|----------------|----------------|
| a. TOTAL | 234,410 | 227,647 | 222,349 |
| b. GOLD AND GOLD RECEIVABLES | 37,229 | 37,229 | 37,469 |
| c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY | 19,921 | 19,910 | 20,332 |
| Receivables from the IMF | 1,830 | 1,687 | 1,684 |
| Securities (other than shares) | 14,725 | 14,352 | 14,646 |
| Current accounts and other deposits | 3,200 | 3,743 | 3,800 |
| Reverse operations | 163 | 124 | 199 |
| Other claims | 4 | 4 | 4 |
| d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY | 6,874 | 6,617 | 6,725 |
| Financial counterparties | 6,874 | 6,617 | 6,725 |
| of which: securities (other than shares) | 2,228 | 2,449 | 2,770 |
| reverse operations | 1 | 1 | – |
| other claims | 4,644 | 4,166 | 3,955 |
| 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 | 16,335 | 17,806 | 18,120 |
| Main refinancing operations | 15,722 | 17,196 | 17,515 |
| Longer-term refinancing operations | 613 | 610 | 605 |
| Fine-tuning reverse operations | – | – | – |
| Structural reverse operations | – | – | – |
| Marginal lending facility | – | – | – |
| Credits related to margin calls | .. | .. | .. |
| g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS | 24 | 13 | 11 |
| h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES) | 1,973 | 1,973 | 1,962 |
| i. GENERAL GOVERNMENT DEBT | 18,304 | 18,304 | 18,278 |

TDB40605

Bank of Italy

| | July 2006 | Aug. 2006 | Sept. 2006 |
|--|----------------|----------------|----------------|
| <i>(cont.)</i> | | | |
| I. INTRA-EUROSISTEM CLAIMS | 55,049 | 44,073 | 37,552 |
| 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) | 47,059 | 36,084 | 29,563 |
| m. ITEMS TO BE SETTLED | 6 | 2 | 2 |
| n. OTHER ASSETS | 76,940 | 79,791 | 79,328 |
| Euro-area coins | 39 | 38 | 31 |
| UIC endowment fund | 258 | 258 | 258 |
| Investments of reserves and provisions (including shares) | 28,780 | 29,114 | 28,857 |
| Intangible fixed assets | 25 | 25 | 25 |
| Deferred charges | 5 | 5 | 5 |
| Tangible fixed assets (net of depreciation) | 4,016 | 4,021 | 4,021 |
| Accrued income and prepaid expenses | 1,126 | 1,170 | 1,400 |
| Sundry | 42,690 | 45,159 | 44,729 |
| o. EXPENSE FOR THE YEAR | 1,757 | 1,930 | 2,571 |
| p. MEMORANDUM ACCOUNTS | 256,948 | 265,104 | 268,126 |

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

| | July 2006 | Aug. 2006 | Sept. 2006 |
|---|----------------|----------------|----------------|
| a. TOTAL | 234,410 | 227,647 | 222,349 |
| b. BANKNOTES IN CIRCULATION | 99,007 | 98,343 | 98,968 |
| c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS | 15,671 | 10,610 | 9,871 |
| Current accounts (covering the minimum reserve system) | 15,670 | 10,607 | 9,869 |
| Deposit facility | 1 | 3 | 2 |
| 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 | 52,934 | 51,801 | 44,534 |
| General government | 52,915 | 51,757 | 44,522 |
| of which: Treasury payments account | 52,653 | 51,501 | 44,266 |
| sinking fund for the redemption of government securities | 219 | 219 | 219 |
| other liabilities | 43 | 37 | 37 |
| Other counterparties | 20 | 44 | 12 |
| f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO | 206 | 126 | 120 |
| Liabilities to non-euro-area EU central banks | 43 | 52 | 55 |
| Other liabilities | 163 | 73 | 64 |
| 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 | 949 | 828 | 921 |
| Deposits and balances | 10 | 10 | 10 |
| Other liabilities | 939 | 817 | 911 |
| i. COUNTERPART OF SDRs ALLOCATED BY THE IMF | 817 | 817 | 819 |
| l. INTRA-EUROSISTEM LIABILITIES | 8,175 | 7,865 | 8,182 |
| Promissory notes covering debt certificates issued by the ECB | – | – | – |
| Net liabilities related to the allocation of euro banknotes within the Eurosystem | 8,175 | 7,865 | 8,182 |
| Other intra-Eurosystem liabilities (net) | – | – | – |

TDB40615

Bank of Italy

| | July 2006 | Aug. 2006 | Sept. 2006 |
|--|----------------|----------------|----------------|
| <i>(cont.)</i> | | | |
| m. ITEMS TO BE SETTLED | 17 | 16 | 11 |
| n. OTHER LIABILITIES | 1,605 | 1,564 | 2,085 |
| Bank of Italy drafts | 249 | 242 | 287 |
| Cashier's department services | – | – | – |
| Accrued expenses and deferred income | 9 | 9 | 44 |
| Sundry | 1,346 | 1,313 | 1,753 |
| o. PREVISIONS | 5,983 | 5,983 | 5,983 |
| Provisions for specific risks | 318 | 318 | 318 |
| Sundry staff-related provisions | 5,665 | 5,665 | 5,665 |
| p. REVALUATION ACCOUNTS | 22,246 | 22,246 | 22,809 |
| q. PROVISION FOR GENERAL RISKS | 7,535 | 7,535 | 7,535 |
| r. CAPITAL AND RESERVES | 16,206 | 16,206 | 16,206 |
| Capital | .. | .. | .. |
| Ordinary and extraordinary reserves | 10,664 | 10,664 | 10,664 |
| Other reserves | 5,541 | 5,541 | 5,541 |
| s. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION | – | – | – |
| t. INCOME FOR THE YEAR | 3,058 | 3,706 | 4,306 |
| u. MEMORANDUM ACCOUNTS | 256,948 | 265,104 | 268,126 |

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.

As regards the geographical aggregates, it should be noted that for the regions reference is made to the list contained in Article 131 of the Italian Constitution while in the case of the provinces – for the sake of statistical continuity – reference is made to the situation at 1 January 1996.

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).

As of December 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 14.9 billion euros (including 10.2 million of bad debts).

As of March 2006: 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 3.1 billion euros.

As of June 2006: 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 6.3 billion euros (including 57 million of bad debts).

As of September 2006: 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 4.3 billion euros.

As of 30 September 2006 the classification of customers has been brought into line with the revised provisions of Circular no. 140 of 11 February 1991. It should also be noted that as of the same date some aggregates have been modified by the reclassification of Cassa Depositi e Prestiti S.p.A. (CDP) outside general government and its ceasing to be considered a non-bank customer.

Glossary

Glossary of terms in the tables

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| 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 | <p>the amount of loans outstanding to persons no longer reported to the Central Credit Register as bad debts in the reference period. In particular, pursuant to Circular 139/1991, risk positions no longer have to be reported among bad debts when:</p> <ul style="list-style-type: none">– the state of insolvency or equivalent ceases to exist;– the credit is repaid by the debtor or a third party, including in the case of a settlement or a composition with creditors; partial repayments involve a prorated reduction in the amount reported;– the credit is transferred to a third party;– the competent governing bodies of the bank adopt a resolution acknowledging that the entire credit is unrecoverable or renouncing the start or continuation of recovery proceedings. |
| 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. |

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| 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 depositary 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. |

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| 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 DERIVATES: 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. |
| HISTORICAL DEFAULT RATES FOR COHORTS OF BORROWERS | Given a cohort of borrowers covered by the Central Credit Register for the first time in a given year, the "historical default rate" for each subsequent year is the ratio of the number of such borrowers who become "adjusted bad debtors" (see above) during the year to the original number of borrowers belonging to the cohort in question. |
| HOME AND CORPORATE BANKING: PERSONAL SERVICES | telematic (information and transaction) customer services. Includes interbank corporate banking and cash management services but excludes phone banking services. |
| 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. |

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| 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. |
| NUMBER OF ATMS IN OPERATION | Computer terminals for use by the public permitting cash transactions to be carried out with the immediate updating of customers’ accounts; they may also perform other banking services such as giro and credit transfers and/or provide account information. |
| 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. |

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| 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 FINANCIAL AUXILIARIES | 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. |
| 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. |
| PHONE BANKING | services that can be accessed by entering personal identification numbers by telephone and those that permit interaction with an operator but still require the entry of personal identification numbers. |
| POS – NUMBER | computer terminals belonging to the reporting intermediary installed at retail outlets by means of which customers can use credit or debit cards. The procedure is managed either directly by the intermediary or group of intermediaries offering the service or by a third party. |
| 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.

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| 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. |
| SUBSTANDARD LOANS | secured and unsecured loans to customers suffering from temporary difficulties that are likely to be overcome in a reasonably short time. |
| 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. |