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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

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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		●	Table distributed on the “BIP on-line statistical database” with greater disaggregation of data
		⦿	Table distributed on the “BIP on-line statistical database” only
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		A	Annual
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		3	Survey of lending rates
		4	Survey of deposit rates
		5	Archives of intermediary identification data
		6	Bank of Italy
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		[sb]	Sample of banks
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		[bi]	Bank of Italy
		[am]	Asset management companies
5			Table appearing in this issue
6	Table identification code		
7	Description of the table		
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Information on banks

Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary
identification data

September 2007		Total		Banks established as società per azioni	
		Banks	Branches	Banks	Branches
a. TOTAL		807	32,818	249	25,995
b. PIEDMONT		30	2,641	20	2,469
Alessandria		1	299	1	297
Asti		1	155	1	146
Biella		3	129	3	129
Cuneo		13	508	5	394
Novara		1	205	1	204
Turin		10	1,125	8	1,085
Verbano-Cusio-Ossola		1	86	1	81
Vercelli		–	134	–	133
c. VALLE D'AOSTA		2	98	–	79
Aosta		2	98	–	79
d. LIGURIA		7	968	5	940
Genoa		5	526	3	518
Imperia		–	120	–	109
La Spezia		1	135	1	133
Savona		1	187	1	180
e. LOMBARDY		190	6,347	73	4,779
Bergamo		16	711	5	549
Brescia		18	898	6	637
Como		3	354	–	254
Cremona		8	276	2	194
Lecco		3	221	–	135
Lodi		5	146	2	99
Mantua		5	326	2	275
Milan		128	2,495	54	1,927
Pavia		–	327	–	282
Sondrio		4	128	2	33
Varese		–	465	–	394
f. TRENTINO-ALTO ADIGE		109	947	8	323
Bolzano		57	414	3	146
Trento		52	533	5	177
g. VENETO		60	3,511	12	2,451
Belluno		1	195	–	136
Padua		12	630	2	462
Rovigo		5	182	–	125
Treviso		9	642	2	382
Venice		6	507	2	406
Verona		14	704	5	557
Vicenza		13	651	1	383

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>	
39	2,817	439	3,857	80	149	5,914
–	16	9	152	1	4	659
–	–	–	2	–	–	91
–	1	–	8	–	–	61
–	–	–	–	–	–	40
–	–	8	114	–	–	152
–	1	–	–	–	–	60
–	9	1	27	1	4	181
–	4	–	1	–	–	29
–	1	–	–	–	–	45
–	–	2	19	–	–	35
–	–	2	19	–	–	35
–	6	1	20	1	2	135
–	4	1	2	1	2	51
–	2	–	9	–	–	23
–	–	–	2	–	–	25
–	–	–	7	–	–	36
6	807	48	673	63	88	1,163
1	42	10	120	–	–	192
1	75	11	184	–	2	180
–	55	3	45	–	–	100
–	15	6	67	–	–	90
1	65	2	21	–	–	66
–	10	3	37	–	–	45
–	17	3	34	–	–	69
1	350	10	133	63	85	183
–	24	–	21	–	–	101
2	93	–	2	–	–	43
–	61	–	9	–	1	94
1	90	98	527	2	7	301
1	68	51	194	2	6	111
–	22	47	333	–	1	190
6	454	41	601	1	5	551
–	37	1	22	–	–	58
2	51	8	116	–	1	101
–	3	5	54	–	–	47
1	137	6	121	–	2	95
–	30	4	71	–	–	44
1	44	7	101	1	2	95
2	152	10	116	–	–	111

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	26	936	7	648
Gorizia	5	108	—	68
Pordenone	3	221	1	159
Trieste	3	143	1	120
Udine	15	464	5	301
i. EMILIA ROMAGNA	58	3,475	28	2,722
Bologna	15	818	8	631
Ferrara	3	220	2	192
Forlì	12	342	5	231
Modena	6	498	3	405
Parma	2	358	2	313
Piacenza	3	219	1	159
Ravenna	5	330	3	280
Reggio Emilia	5	398	2	326
Rimini	7	292	2	185
l. MARCHE	31	1,180	10	974
Ancona	12	367	5	310
Ascoli Piceno	7	265	2	224
Macerata	4	234	1	201
Pesaro e Urbino	8	314	2	239
m. TUSCANY	63	2,424	22	2,010
Arezzo	4	230	—	156
Florence	17	669	9	567
Grosseto	4	144	—	111
Livorno	3	204	—	181
Lucca	5	262	3	240
Massa Carrara	2	107	1	106
Pisa	7	269	2	230
Pistoia	9	188	2	144
Prato	2	138	1	123
Siena	10	213	4	152
n. UMBRIA	10	561	6	502
Perugia	8	433	4	381
Terni	2	128	2	121
o. LAZIO	67	2,642	28	2,160
Frosinone	6	193	1	137
Latina	6	179	1	132
Rieti	2	85	1	66
Rome	46	1,988	24	1,676
Viterbo	7	197	1	149
p. ABRUZZO	14	677	6	600
Chieti	5	177	3	164
L'Aquila	2	154	1	132
Pescara	2	166	1	146
Teramo	5	180	1	158

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	76	16	209	2	3	177
–	4	5	35	–	1	22
–	22	2	40	–	–	39
–	8	1	14	1	1	5
1	42	8	120	1	1	111
4	373	25	375	1	5	328
–	78	7	107	–	2	59
–	10	1	18	–	–	26
–	32	7	79	–	–	30
2	82	–	10	1	1	47
–	36	–	9	–	–	45
1	51	1	9	–	–	40
–	4	2	46	–	–	18
–	41	3	29	–	2	45
1	39	4	68	–	–	18
–	30	21	176	–	–	216
–	6	7	51	–	–	48
–	3	5	38	–	–	58
–	3	3	30	–	–	49
–	18	6	57	–	–	61
3	130	38	281	–	3	276
2	52	2	22	–	–	38
–	27	8	72	–	3	44
–	6	4	27	–	–	28
–	6	3	17	–	–	20
–	3	2	19	–	–	29
–	–	1	1	–	–	15
1	14	4	25	–	–	38
–	6	7	38	–	–	22
–	4	1	11	–	–	6
–	12	6	49	–	–	36
–	19	4	40	–	–	84
–	18	4	34	–	–	53
–	1	–	6	–	–	31
6	244	24	211	9	27	265
2	35	3	21	–	–	61
1	32	4	15	–	–	30
–	11	1	8	–	–	31
2	155	11	130	9	27	87
1	11	5	37	–	–	56
–	8	8	69	–	–	172
–	2	2	11	–	–	54
–	2	1	20	–	–	44
–	3	1	17	–	–	31
–	1	4	21	–	–	43

Distribution by location (province) and institutional category of bank

TDB10207

		Total		Banks established as società per azioni	
		Banks	Branches	Banks	Branches
q.	MOLISE	4	143	–	122
	Campobasso	4	109	–	92
	Isernia	–	34	–	30
r.	CAMPANIA	34	1,614	8	1,383
	Avellino	4	131	1	98
	Benevento	3	90	1	73
	Caserta	5	206	2	189
	Naples	7	818	4	755
	Salerno	15	369	–	268
s.	PUGLIA	32	1,409	5	1,028
	Bari	17	608	2	439
	Brindisi	2	123	–	92
	Foggia	2	245	1	175
	Lecce	5	262	2	193
	Taranto	6	171	–	129
t.	BASILICATA	7	252	1	173
	Matera	3	87	1	68
	Potenza	4	165	–	105
u.	CALABRIA	19	533	2	436
	Catanzaro	4	107	–	89
	Cosenza	9	204	1	149
	Crotone	3	38	1	30
	Reggio Calabria	1	142	–	134
	Vibo Valentia	2	42	–	34
v.	SICILY	39	1,773	5	1,516
	Agrigento	4	170	–	128
	Caltanissetta	7	98	–	69
	Catania	5	368	1	332
	Enna	1	67	–	52
	Messina	2	234	–	217
	Palermo	11	414	4	378
	Ragusa	2	122	–	84
	Siracusa	3	126	–	101
	Trapani	4	174	–	155
z.	SARDINIA	5	687	3	680
	Cagliari	2	283	1	281
	Nuoro	–	115	–	115
	Oristano	1	79	–	74
	Sassari	2	210	2	210

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>	
1	7	3	14	–	–	47
1	5	3	12	–	–	35
–	2	–	2	–	–	12
4	109	22	120	–	2	342
–	17	3	16	–	–	54
–	5	2	12	–	–	40
–	10	3	7	–	–	66
3	59	–	2	–	2	85
1	18	14	83	–	–	97
4	283	23	96	–	2	231
2	115	13	52	–	2	47
–	22	2	9	–	–	20
–	62	1	8	–	–	55
1	60	2	9	–	–	82
1	24	5	18	–	–	27
–	46	6	33	–	–	86
–	9	2	10	–	–	24
–	37	4	23	–	–	62
–	8	17	89	–	–	193
–	1	4	17	–	–	39
–	7	8	48	–	–	71
–	–	2	8	–	–	17
–	–	1	8	–	–	46
–	–	2	8	–	–	20
3	111	31	145	–	1	338
1	17	3	25	–	–	40
–	4	7	25	–	–	21
1	22	3	14	–	–	57
–	1	1	14	–	–	19
–	9	2	8	–	–	70
–	6	7	29	–	1	76
1	34	1	4	–	–	12
–	18	3	7	–	–	19
–	–	4	19	–	–	24
–	–	2	7	–	–	315
–	–	1	2	–	–	97
–	–	–	–	–	–	84
–	–	1	5	–	–	53
–	–	–	–	–	–	81

Distribution by major category of bank

TDB10010

Source: Supervisory returns
Stocks in millions of euros

September 2007

Entire
banking
system

Teller cash and the like	27,247
Receivables from BI-ECB	14,898
Receivables from banks	614,096
<i>of which:</i> time deposits and interbank CDs	318,121
repos	143,341
Receivables from non-bank customers:	
current account receivables	245,946
repos	17,203
personal loans	28,326
export credits	19,885
import credits	15,265
mortgage loans	687,567
other loans	412,359
bad debts	49,543
unpaid and protested own bills	320
Securities	274,922
<i>of which:</i> not held as fixed assets	149,044
Subordinated loans	22,430
Participating interests	173,481
Fixed assets	77,674
<i>of which:</i> buildings	23,216
Bills, other credit instruments and documents	190,436
Sundry debtors net of items in suspense accounts	261,933
Negative capital items	3,498
Items in transit or in suspense accounts	20,776
Remaining asset items	535,550
TOTAL	3,699,912

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

Guarantees granted	255,963
Guarantees applied for	9,179
Commitments and contingent liabilities	1,223,473
Credit implicit in leasing contracts with customers	26,288
Customer bill portfolio	9,275
Undrawn customer credit lines	848,466
Securities and the like on deposit	2,832,329

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
13,260	7,200	6,787	24,356	2,891
7,691	2,107	5,101	14,573	326
371,557	118,253	124,286	589,812	24,284
227,143	45,111	45,867	305,222	12,900
74,364	35,234	33,743	137,467	5,874
102,730	56,468	86,748	230,651	15,295
9,377	2,042	5,783	17,157	46
7,647	9,547	11,132	25,784	2,542
12,502	4,339	3,044	19,378	506
8,782	3,652	2,831	14,594	671
303,143	185,291	199,134	638,513	49,054
213,543	94,121	104,695	399,548	12,812
26,918	11,528	11,097	43,506	6,036
173	63	84	260	60
132,154	39,872	102,896	261,782	13,140
64,467	20,134	64,443	142,264	6,780
16,401	3,171	2,858	20,852	1,578
130,391	32,439	10,651	172,279	1,202
46,583	15,485	15,606	73,222	4,452
10,746	5,262	7,208	21,650	1,566
93,876	44,539	52,021	179,146	11,291
128,236	45,134	88,563	256,641	5,292
2,040	431	1,027	3,463	35
10,225	4,551	6,000	19,559	1,217
309,804	101,598	124,147	528,115	7,435
1,949,704	783,783	966,425	3,538,523	161,389
180,922	32,213	42,828	251,294	4,669
6,645	1,337	1,196	9,154	25
698,615	161,393	363,465	1,204,808	18,665
182	17,123	8,983	26,164	124
2,791	2,628	3,856	8,230	1,045
424,987	194,528	228,952	805,945	42,521
1,287,779	367,690	1,176,860	2,759,741	72,589

Distribution by major category of bank

TDB10037

Source: Supervisory returns
Stocks in millions of euros

September 2007

Entire
banking
system

Payables to non-bank customers	862,638
<i>of which:</i> savings deposits	74,243
time savings deposits	6,239
savings certificates and CDs	26,391
current account deposits	631,859
time current account deposits	13,797
repos	108,687
Payables to BI-ECB	18,062
Payables to banks	828,254
<i>of which:</i> time deposits and interbank CDs	494,681
repos	109,813
Funds raised in the market	594,157
<i>of which:</i> bonds in issue	518,200
Provision for employee severance benefits	8,260
Supplementary pension fund	3,576
Provision for writedown of securities	67
Provision for writedown of investments	151
Accumulated depreciation	20,328
<i>of which:</i> accumulated depreciation of buildings	6,135
Provision for writedown of loans	41,215
Provision for writedown of commitments and guarantees granted	1,025
Sundry provisions for losses and charges	17,066
Capital, reserves and provisions included in capital	253,087
Sundry creditors net of items in suspense accounts	218,964
Discounted bills, other credit instruments and documents	245,009
Items in transit or in suspense accounts	20,220
Remaining liabilities items	562,049
TOTAL	3,699,912

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
382,857	195,983	283,798	775,103	87,535
20,022	27,652	26,569	57,820	16,422
1,285	1,880	3,074	4,795	1,444
9,364	6,519	10,508	20,527	5,865
301,513	136,406	193,940	576,591	55,268
8,655	2,234	2,909	13,582	215
42,416	22,370	43,902	99,466	9,221
17,281	740	41	18,062	–
387,662	226,335	214,257	816,830	11,424
228,477	143,502	122,701	486,033	8,648
50,951	34,142	24,720	109,182	630
350,157	114,451	129,550	577,584	16,573
291,487	103,629	123,083	502,872	15,328
4,295	1,788	2,177	7,241	1,020
1,557	1,320	700	3,208	368
63	..	5	67	..
18	35	97	141	10
10,302	3,984	6,042	19,116	1,211
2,627	1,725	1,783	5,821	314
22,520	10,226	8,469	35,868	5,347
786	124	115	956	69
10,332	3,152	3,581	16,158	908
147,820	48,986	56,281	241,131	11,956
106,868	35,938	76,159	215,079	3,886
124,468	58,178	62,362	233,050	11,959
11,268	4,021	4,931	19,271	949
366,767	77,867	117,414	553,875	8,174
1,949,704	783,783	966,425	3,538,523	161,389

Distribution by residual maturity

TDB10030

Banks

Source: Supervisory returns
Percentages

September 2007

	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	68.51	19.79	15.98	10.23	25.02	28.99
Receivables from BI-ECB and other banks	100.00	11.88	24.24	53.01	10.45	7.45	4.85
Securities portfolio	100.00	65.05	0.24	4.17	13.40	44.53	37.66
b. LIABILITIES							
Payables to non-bank customers	100.00	1.28	85.45	12.39	1.58	0.21	0.38
Payables to BI-ECB and other banks	100.00	15.89	21.12	52.16	9.25	10.69	6.79
Bonds, savings certificates and CDs	100.00	71.37	0.58	5.57	14.93	60.95	17.98

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

TDB10035

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2007

	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	168,715	126,816	31,746	10,154	167,550	1,165
Banks	125,921	96,804	24,294	4,823	125,385	536
<i>of which: non-resident</i>	<i>51,830</i>	<i>50,900</i>	<i>433</i>	<i>497</i>	<i>51,830</i>	<i>..</i>
Other financial intermediaries	26,415	19,515	3,281	3,619	25,943	473
<i>of which: non-resident</i>	<i>7,605</i>	<i>6,457</i>	<i>158</i>	<i>989</i>	<i>7,605</i>	<i>..</i>
Financial auxiliaries	3,986	2,835	499	653	3,896	90
Insurance companies	5,360	2,620	2,487	254	5,349	11
Non-financial companies	7,033	5,042	1,186	805	6,977	56
<i>of which: qualified holdings</i>	<i>3,059</i>	<i>2,012</i>	<i>722</i>	<i>325</i>	<i>3,054</i>	<i>5</i>

TDB10033

Banks

Source: Supervisory returns
Stocks in millions of euros

	2007 June	2007 Sept.
a. ASSETS		
Cash	9	9
Receivables from parent bank and other foreign branches	81,836	88,269
Receivables from banks and central banks	20,740	18,969
<i>of which: from non-residents</i>	11,411	10,341
repos with banks	148	–
Receivables from non-bank customers	25,099	23,410
<i>of which: from non-residents</i>	24,763	23,196
repos	1,222	106
Subordinated loans	1,222	106
Securities and participating interests	17,826	14,353
<i>of which: securities not held as fixed assets</i>	15,237	11,305
Bad debts	101	95
Other asset items	11,793	15,262
TOTAL	157,405	160,368
b. LIABILITIES		
Payables to parent bank and other foreign branches	37,015	28,444
Payables to banks and central banks	43,423	39,257
<i>of which: to non-residents</i>	40,931	37,477
repos with banks	–	–
Payables to non-bank customers	59,110	71,250
<i>of which: to non-residents</i>	52,350	66,010
repos	123	–
Subordinated loans	2,621	2,595
Endowment funds and capital reserves	1,653	1,594
Other liabilities items	13,582	17,228
TOTAL	157,405	160,368
c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS		
Guarantees	12,920	12,637
Commitments and contingent liabilities	139,836	137,126
Bill portfolio	145	165

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 2007

		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	672,038	51,589	1.06	43,037	2,185
b.	NORTH-WEST ITALY	150,177	12,325	1.07	10,832	626
	Piedmont	50,127	3,028	1.05	3,187	131
	Valle d'Aosta	1,277	76	1.07	86	1
	Liguria	17,388	1,121	1.05	1,175	43
	Lombardy	81,385	8,100	1.08	6,384	450
c.	NORTH-EAST ITALY	101,073	9,356	1.07	7,016	499
	Trentino-Alto Adige	6,546	668	1.05	460	48
	Veneto	38,717	3,725	1.08	2,763	219
	Friuli-Venezia Giulia	10,776	757	1.09	663	44
	Emilia-Romagna	45,034	4,206	1.07	3,130	188
d.	CENTRAL ITALY	162,505	14,868	1.06	8,793	520
	Marche	18,729	1,637	1.06	1,084	79
	Tuscany	43,563	3,009	1.07	2,401	176
	Umbria	10,801	895	1.08	678	28
	Lazio	89,412	9,327	1.05	4,630	236
e.	SOUTHERN ITALY	165,517	9,791	1.06	10,390	333
	Abruzzo	15,740	1,214	1.08	1,032	45
	Molise	3,652	357	1.04	220	5
	Campania	69,573	3,377	1.06	4,697	156
	Puglia	45,831	2,951	1.06	2,797	75
	Basilicata	8,642	826	1.03	297	19
	Calabria	22,079	1,066	1.06	1,347	34
f.	ISLANDS	92,766	5,249	1.05	6,006	207
	Sicily	73,724	3,838	1.06	4,973	167
	Sardinia	19,042	1,411	1.04	1,033	40

Notes:

Distribution by customer segment of economic activity

TDB30270

Banks

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

September 2007

	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	672,038	51,589	1.06	43,037	2,185
General government	13	72	1.25	–	–
Financial companies	835	435	1.09	31	36
Non-financial companies	117,866	32,596	1.07	5,005	1,281
<i>of which:</i> industry	33,977	11,599	1.08	1,254	466
building	16,895	5,904	1.05	715	237
services	64,419	14,094	1.08	2,957	554
Producer households	104,489	6,712	1.05	5,224	240
Consumer households and nec	440,403	11,374	1.04	32,428	619

Notes:

Distribution by country, type of customer and residual maturity

TDB30274						Banks	
Source: Supervisory returns Stocks in millions of euros							
September 2007		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	508,917	166,445	66,716	84,001	191,755	341,032
b.	EUROPE	447,589	153,741	57,689	76,635	159,525	320,619
	of which: Albania	133	31	..	40	62	111
	Austria	23,534	6,457	3,392	2,567	11,117	55,374
	Belgium	13,362	10,218	1,521	528	1,095	661
	Bulgaria	2,411	107	239	718	1,345	2,024
	Czech Republic	3,455	332	19	1,346	1,758	7,548
	Croatia	7,925	1,254	981	1,073	4,617	12,570
	Denmark	2,145	1,272	513	78	282	..
	Finland	2,272	1,107	320	66	779	..
	France	56,111	26,305	13,356	6,287	10,162	4,318
	Germany	108,813	30,828	11,497	26,401	40,087	169,516
	Greece	4,538	808	246	388	3,097	==
	Ireland	16,402	4,712	1,469	2,962	7,259	1,545
	Liechtenstein	72	15	..	28	29	..
	Luxemburg	29,039	3,758	2,910	4,192	18,179	6,030
	Malta	390	179	159	6	45	..
	Montenegro	292	1	4	124	164	..
	Norway	1,259	531	492	30	206	..
	Netherlands	23,182	5,870	2,254	3,729	11,328	108
	Poland	7,702	365	316	1,119	5,902	26,231
	Portugal	5,265	1,501	791	661	2,311	..
	United Kingdom	72,170	47,506	5,537	9,395	9,732	2,838
	Romania	5,220	344	544	1,841	2,490	1,408
	Russia	6,706	999	1,690	1,578	2,439	5,950
	Serbia	2,215	752	209	459	795	1,046
	Slovenia	4,241	221	589	1,031	2,400	..
	Spain	17,532	1,836	3,980	1,877	9,840	2,290
	Sweden	1,646	334	236	159	917	..
	Switzerland	10,217	4,077	798	2,497	2,844	1,688
	Turkey	2,548	646	292	847	762	==
	Hungary	8,240	267	1,017	2,772	4,185	8,292
c.	ASIA	12,631	4,247	2,890	598	4,895	1,518
	of which: Saudi Arabia	413	157	80	40	136	..
	China	1,462	753	421	88	201	270
	South Korea	992	453	232	35	273	..
	Philippines	196	..	..	1	194	..
	Japan	2,842	407	134	173	2,128	==
	India	610	212	100	56	241	..
	Indonesia	958	33	..	13	912	..
	Iran	903	187	596	21	99	..
	Iraq	6	5	..	..	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	49	6	4	18	20	..
	Malaysia	351	13	290	14	34	..
	Pakistan	34	5	..	..	28	..
	Qatar	414	65	147	43	159	..
	Taiwan	66	56	1	..	8	1
	Thailand	85	4	12	9	60	..
d.	AFRICA	995	105	288	177	426	..
	of which: Algeria	42	3	29	2	9	..
	Egypt	229	6	44	72	107	..
	Morocco	221	14	97	24	85	..
	Nigeria	29	..	..	12	16	..
	South Africa	187	39	98	19	31	..
	Tunisia	54	13	6	17	18	..
e.	AMERICA	27,413	4,805	4,140	3,914	14,553	18,140
	of which: Argentina	254	18	86	73	77	4
	Brazil	1,699	319	264	295	821	..
	Canada	1,192	228	74	173	716	..
	Chile	702	168	169	54	310	..
	Colombia	60	12	14	32	3	..
	Cuba	74	15	38	1	21	..
	Ecuador	9	1	3	3	2	..
	Mexico	887	8	5	244	630	..
	Paraguay	..	—	..	..	..	..
	Peru	146	22	50	10	64	56
	United States	21,990	3,998	3,422	2,975	11,595	18,080
	Uruguay	153	3	2	2	146	..
	Venezuela	190	8	7	32	143	..
f.	OCEANIA	1,383	193	243	141	807	1
	of which: Australia	1,272	182	243	114	734	1
	New Zealand	71	11	..	4	56	..
g.	OFFSHORE CENTRES	16,360	3,354	1,467	1,978	9,561	755
	of which: Bahamas	107	56	7	5	40	==
	Cayman Islands	8,101	487	982	840	5,792	1
	Hong Kong	1,244	834	55	208	148	571
	Singapore	1,004	691	45	73	195	180
h.	INTERNATIONAL ORGANIZATIONS	2,546	..	..	558	1,988	..

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 2007

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	30	26
Customer trading	39	34
Underwriting	22	16
Placement	96	73
Individual portfolio management	65	57
Reception of orders	65	56

b. NUMBER OF SIMs

136

102

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			
		2007 June	2007 Sept.
a.	NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	776	746
	Equity	320	294
	Balanced	66	61
	Bond	276	266
	Liquidity	38	36
	Flexible	87	100
b.	NUMBER OF SICAV SUB-FUNDS	14	14
	Equity	4	4
	Balanced	2	2
	Bond	2	2
	Liquidity	1	1
	Flexible	5	5
c.	NUMBER OF ASSET MANAGEMENT COMPANIES	51	53
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

		2007 June	2007 Sept.
a.	NUMBER OF FINANCIAL INTERMEDIARIES	461	471
	Leasing	50	50
	Factoring	35	35
	Consumer credit	35	36
	Other forms of finance	16	16
	Acquisition of shareholdings	8	8
	Issue and/or management of credit cards	14	15
	Securitization	302	310
	Foreign exchange trading and other activities	1	1

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

	2007 June	2007 Sept.
a. ASSETS		
Cash and liquid assets	..	2
Receivables from banks and financial institutions	1,304	1,123
Receivables from customers	90	70
Bonds and other debt securities	440	389
Shares, capital parts and other equity securities	537	444
Options bought and the like	24	31
Participating interests	51	54
Fixed assets	56	58
Remaining asset items	398	378
TOTAL	2,901	2,551
b. LIABILITIES		
Payables to banks and financial institutions	1,138	744
Payables to customers	104	155
Debt securities in issue	1	1
Options sold and the like	28	35
Provision for employee severance benefits	33	32
Provisions for risks	125	125
Subordinated liabilities	5	5
Capital, reserves and share premiums	808	808
Remaining liabilities items	658	646
TOTAL	2,901	2,551

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

	2007 June	2007 Sept.
a. ASSETS		
Cash and liquid assets	93	119
Current account receivables from banks and deposits	3,731	4,056
Receivables from customers	140,934	144,109
Bad debts	1,379	1,509
Securities portfolio	2,038	2,585
Participating interests	3,468	3,377
<i>of which: held for merchant banking purposes</i>	719	852
Tangible and intangible fixed assets	8,672	9,208
Remaining asset items	11,523	11,875
TOTAL	171,838	176,837
b. LIABILITIES		
Current account payables to banks	21,093	20,891
Financial payables	115,648	119,811
Securities in issue	1,270	1,227
Provisions for liabilities and charges and provision for employee severance benefits	1,593	1,606
Loan loss provision	75	80
Provision for general financial risks	68	62
Subordinated loans	887	752
Capital and reserves	14,239	14,804
Remaining liabilities items	17,035	17,658
TOTAL	171,838	176,837
c. OFF-BALANCE-SHEET ACTIVITIES		
Guarantees	8,258	7,907
Derivative contracts	48,097	49,542

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 2007		Total	General government	Financial companies
a. TOTAL		1,452,830	56,057	161,790
b. NORTH-WEST ITALY		556,729	10,789	105,236
Piedmont		98,479	5,980	8,180
Valle d'Aosta		2,318	83	22
Liguria		27,095	1,025	343
Lombardy		428,837	3,700	96,691
c. NORTH-EAST ITALY		340,474	5,266	23,281
Trentino-Alto Adige		34,391	749	955
Veneto		137,338	1,701	7,692
Friuli-Venezia Giulia		28,175	550	2,672
Emilia-Romagna		140,569	2,266	11,961
d. CENTRAL ITALY		338,002	32,116	29,676
Marche		37,683	1,032	2,152
Tuscany		101,783	2,465	14,559
Umbria		17,869	403	417
Lazio		180,667	28,217	12,548
e. SOUTHERN ITALY		146,637	5,357	2,253
Abruzzo		20,928	207	242
Molise		3,811	168	52
Campania		59,800	2,722	1,505
Puglia		41,478	1,425	433
Basilicata		5,768	284	11
Calabria		14,852	552	10
f. ISLANDS		71,041	2,528	1,343
Sicily		50,244	2,107	471
Sardinia		20,797	421	873

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
775,562	259,369	108,628	393,172	88,665	370,810
295,721	102,181	31,784	158,850	25,024	119,958
49,280	20,055	5,768	22,791	6,577	28,461
1,354	555	245	551	219	640
13,821	2,974	1,924	8,786	2,004	9,902
231,265	78,598	23,847	126,722	16,225	80,956
206,291	76,762	28,252	96,897	23,277	82,360
21,222	4,876	3,851	12,015	3,370	8,095
85,974	33,576	10,021	40,579	9,035	32,936
14,672	6,165	1,726	6,437	2,045	8,237
84,423	32,144	12,655	37,865	8,827	33,092
172,620	50,170	30,066	88,439	17,956	85,633
21,094	9,165	3,829	7,697	3,535	9,869
51,244	16,273	6,860	26,110	7,296	26,220
10,151	4,013	1,699	4,032	1,636	5,262
90,131	20,720	17,677	50,601	5,488	44,282
71,088	23,480	12,883	32,759	14,403	53,536
12,130	5,191	2,399	4,261	1,996	6,353
2,077	859	393	752	446	1,068
29,803	9,187	4,498	15,713	3,961	21,808
18,042	5,630	3,844	7,769	5,148	16,430
2,884	1,015	576	1,158	817	1,772
6,152	1,599	1,173	3,105	2,034	6,104
29,842	6,776	5,643	16,227	8,005	29,323
20,452	4,289	3,682	11,561	5,704	21,510
9,390	2,486	1,961	4,667	2,300	7,813

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

TDB10236

Source: Supervisory returns
Stocks in millions of euros

September 2007

Entire banking
system

a. TOTAL	1,452,830
b. NORTH-WEST ITALY	556,729
Piedmont	98,479
Valle d'Aosta	2,318
Liguria	27,095
Lombardy	428,837
c. NORTH-EAST ITALY	340,474
Trentino-Alto Adige	34,391
Veneto	137,338
Friuli-Venezia Giulia	28,175
Emilia-Romagna	140,569
d. CENTRAL ITALY	338,002
Marche	37,683
Tuscany	101,783
Umbria	17,869
Lazio	180,667
e. SOUTHERN ITALY	146,637
Abruzzo	20,928
Molise	3,811
Campania	59,800
Puglia	41,478
Basilicata	5,768
Calabria	14,852
f. ISLANDS	71,041
Sicily	50,244
Sardinia	20,797

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
655,641	377,152	420,037	1,365,065	87,765
282,331	143,807	130,591	551,389	5,340
51,416	20,331	26,731	97,578	901
1,427	327	564	2,302	16
10,909	10,063	6,123	26,623	472
218,579	113,086	97,172	424,886	3,950
132,903	76,318	131,253	337,841	2,634
5,071	1,566	27,755	34,346	45
61,830	31,461	44,047	136,596	743
9,079	3,684	15,412	28,009	166
56,923	39,606	44,040	138,889	1,680
150,623	96,304	91,074	331,332	6,670
7,488	16,140	14,055	36,890	793
35,364	38,066	28,354	100,772	1,011
7,422	3,796	6,651	17,793	76
100,350	38,303	42,015	175,877	4,790
52,288	45,315	49,035	102,272	44,366
5,163	4,086	11,679	12,929	7,999
1,489	834	1,488	3,159	652
21,368	22,413	16,019	46,477	13,323
17,243	11,557	12,679	26,991	14,487
1,964	1,399	2,405	3,178	2,590
5,061	5,026	4,765	9,538	5,314
37,495	15,462	18,083	42,285	28,756
29,460	7,458	13,326	29,795	20,449
8,035	8,004	4,758	12,490	8,307

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

TDB10235

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2007

	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	864,228	320,746	229,568	190,576	85,491	37,847
Agricultural, forestry and fishery products	35,072	8,863	10,641	7,570	4,944	3,053
Fuel and power products	34,207	14,120	3,373	12,627	2,550	1,537
Ores and metals	11,753	7,584	2,584	782	626	177
Non-metallic minerals and products	17,966	4,695	7,244	3,414	1,776	839
Chemical products	11,896	6,896	2,394	1,596	733	277
Metal products, except transport equipment	30,276	13,405	9,896	3,488	3,012	476
Agricultural and industrial machinery	24,139	10,687	10,149	2,143	946	215
Office and data processing machines, etc.	4,666	1,816	1,669	699	321	162
Electrical goods	16,350	6,460	5,506	3,120	959	305
Transport equipment	12,613	3,948	2,644	2,920	2,726	375
Food and tobacco products	29,836	8,190	10,899	4,094	4,804	1,849
Textiles, clothing and footwear	29,428	9,715	8,513	7,554	3,342	304
Paper and paper products	15,336	6,772	3,829	3,563	892	280
Rubber and plastic products	11,612	5,611	2,912	1,798	954	337
Other manufactured products	22,004	6,038	8,275	5,073	2,007	611
Building and construction	119,555	35,114	31,136	32,081	14,581	6,644
Wholesale and retail trade services, recovery and repair services	131,140	45,074	34,222	25,917	17,213	8,714
Lodging and catering services	31,924	7,056	10,853	7,234	4,098	2,684
Inland transport services	15,965	3,891	3,907	5,868	1,669	631
Maritime and air transport services	6,997	1,498	717	1,260	1,893	1,630
Auxiliary transport services	10,786	4,493	2,215	2,604	1,012	462
Communication services	12,586	5,910	315	6,176	84	100
Other market services	228,121	102,913	55,677	48,996	14,349	6,186

Notes:

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

TDB10237

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2007

Same
region
as branch

Total

North-West

North-East

Centre

South

Islands

a.	TOTAL	–	1,452,830	556,729	340,474	338,002	146,637	71,041
	Piedmont	72,696	84,376	78,524	2,793	2,103	670	286
	Valle d'Aosta	1,454	1,583	1,570	2	6	3	2
	Liguria	21,483	27,084	24,545	299	1,495	324	422
	Lombardy	385,984	503,106	403,113	30,213	48,147	15,682	5,951
	Trentino-Alto Adige	30,060	33,147	1,288	31,396	356	50	58
	Veneto	112,872	131,510	6,804	118,290	4,382	1,337	698
	Friuli-Venezia Giulia	21,431	26,250	1,746	24,165	219	90	31
	Emilia-Romagna	112,779	126,714	6,135	114,187	3,949	1,632	812
	Marche	32,584	36,475	446	1,052	33,867	1,063	46
	Tuscany	85,294	107,977	7,244	4,088	90,500	4,771	1,374
	Umbria	14,059	15,802	305	171	15,146	160	20
	Lazio	128,420	184,388	22,778	12,804	133,297	12,328	3,181
	Abruzzo	16,278	18,553	272	214	1,253	16,755	59
	Molise	2,222	2,601	5	5	209	2,380	2
	Campania	40,826	43,379	466	158	936	41,430	389
	Puglia	32,557	35,007	567	234	717	33,383	106
	Basilicata	3,449	4,014	21	38	165	3,787	3
	Calabria	10,313	10,849	125	33	217	10,387	86
	Sicily	40,839	42,448	498	216	575	317	40,842
	Sardinia	16,660	17,621	279	114	462	90	16,675

Notes:

Distribution by technical form and counterparty 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 2007

	Total	North-West	North-East	Centre	South	Islands
Nominal value of receivables acquired for factoring	26,479	9,132	4,242	8,279	3,848	978
<i>of which:</i> without recourse	14,309	4,223	2,370	5,328	1,768	620
with recourse	12,170	4,909	1,872	2,951	2,080	359
Credit implicit in leasing contracts	63,219	25,877	16,693	13,032	5,416	2,201
Receivables for consumer credit and the issue or management of credit cards	45,469	11,810	6,143	10,167	10,700	6,649
Other finance	8,638	2,753	1,184	2,508	1,540	653

Notes:

The distribution by counterparty 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 counterparty 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 2007

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Nominal value of receivables acquired for factoring	26,479	3,220	300	21,356	624	979
<i>of which:</i> without recourse	14,309	3,180	97	10,080	424	528
with recourse	12,170	40	203	11,276	200	450
Credit implicit in leasing contracts	63,219	380	575	54,886	4,470	2,908
Receivables for consumer credit and the issue or management of credit cards	45,469					
Other finance	8,638	444	988	3,977	1,350	1,879

Notes:

The distribution by counterparty 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 2007		Total	Banks	Financial intermediaries
a. TOTAL		94,910	49,441	45,469
b. NORTH-WEST ITALY		24,566	12,756	11,810
Piedmont		6,972	3,803	3,169
Valle d'Aosta		203	122	80
Liguria		2,347	1,305	1,043
Lombardy		15,045	7,526	7,518
c. NORTH-EAST ITALY		14,180	8,037	6,143
Trentino-Alto Adige		854	539	315
Veneto		5,905	3,380	2,525
Friuli-Venezia Giulia		1,629	952	677
Emilia-Romagna		5,792	3,166	2,626
d. CENTRAL ITALY		20,552	10,385	10,167
Marche		2,032	1,135	897
Tuscany		6,342	2,936	3,407
Umbria		1,430	768	661
Lazio		10,748	5,546	5,202
e. SOUTHERN ITALY		22,152	11,452	10,700
Abruzzo		2,156	1,102	1,054
Molise		486	211	275
Campania		9,298	4,793	4,506
Puglia		6,010	3,123	2,887
Basilicata		804	418	386
Calabria		3,398	1,805	1,593
f. ISLANDS		13,460	6,810	6,649
Sicily		9,951	5,086	4,865
Sardinia		3,509	1,725	1,784

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 2007		Total	General government	Financial companies
a. TOTAL		718,808	28,988	56,897
b. NORTH-WEST ITALY		253,655	5,576	33,714
Piedmont		52,968	1,081	4,205
Valle d'Aosta		1,777	172	54
Liguria		18,298	596	397
Lombardy		180,612	3,728	29,057
c. NORTH-EAST ITALY		151,900	4,559	8,977
Trentino-Alto Adige		15,601	918	292
Veneto		58,108	1,120	2,975
Friuli-Venezia Giulia		16,905	1,337	1,957
Emilia-Romagna		61,287	1,183	3,754
d. CENTRAL ITALY		172,267	11,424	13,148
Marche		17,771	289	267
Tuscany		43,762	1,160	1,457
Umbria		8,418	175	122
Lazio		102,316	9,800	11,302
e. SOUTHERN ITALY		94,943	3,989	792
Abruzzo		12,057	270	278
Molise		2,115	306	35
Campania		40,278	2,009	268
Puglia		27,086	707	121
Basilicata		3,532	193	19
Calabria		9,875	504	72
f. ISLANDS		46,042	3,440	267
Sicily		32,731	2,181	146
Sardinia		13,312	1,259	121

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
158,158	53,811	16,973	84,711	39,299	435,466
61,081	22,998	5,208	32,389	11,303	141,982
11,429	4,513	1,097	5,694	2,932	33,321
406	169	61	171	115	1,029
3,189	817	304	2,049	1,068	13,048
46,058	17,498	3,745	24,475	7,187	94,583
36,652	14,516	3,566	17,695	9,438	92,275
3,023	1,000	302	1,610	998	10,370
14,540	5,569	1,325	7,221	3,674	35,799
3,706	1,518	325	1,803	736	9,169
15,383	6,429	1,615	7,061	4,030	36,937
37,999	10,162	4,586	22,763	7,761	101,935
2,984	1,269	320	1,338	1,218	13,013
9,066	3,140	906	4,773	2,835	29,243
1,653	527	181	903	455	6,013
24,295	5,226	3,178	15,750	3,252	53,666
15,693	4,825	2,379	7,978	7,324	67,145
2,281	1,002	288	936	885	8,343
288	95	52	128	144	1,342
7,397	2,174	1,002	4,100	2,834	27,770
4,108	1,153	687	2,042	2,220	19,931
480	166	112	190	285	2,555
1,140	234	238	582	955	7,204
6,733	1,310	1,234	3,885	3,474	32,129
4,400	831	874	2,546	2,289	23,714
2,333	479	360	1,339	1,185	8,414

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

TDB10267

Source: Supervisory returns
Stocks in millions of euros

September 2007

Entire
banking
system

a. TOTAL	718,808
b. NORTH-WEST ITALY	253,655
Piedmont	52,968
Valle d'Aosta	1,777
Liguria	18,298
Lombardy	180,612
c. NORTH-EAST ITALY	151,900
Trentino-Alto Adige	15,601
Veneto	58,108
Friuli-Venezia Giulia	16,905
Emilia-Romagna	61,287
d. CENTRAL ITALY	172,267
Marche	17,771
Tuscany	43,762
Umbria	8,418
Lazio	102,316
e. SOUTHERN ITALY	94,943
Abruzzo	12,057
Molise	2,115
Campania	40,278
Puglia	27,086
Basilicata	3,532
Calabria	9,875
f. ISLANDS	46,042
Sicily	32,731
Sardinia	13,312

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
323,215	168,326	227,267	641,484	77,324
128,956	60,623	64,076	252,217	1,439
27,575	9,816	15,577	52,678	290
1,094	132	551	1,776	1
7,381	6,918	4,000	18,134	165
92,906	43,758	43,948	179,629	982
58,092	28,794	65,015	151,350	550
1,882	376	13,343	15,593	8
25,421	12,648	20,039	57,912	197
6,404	1,323	9,178	16,881	24
24,385	14,447	22,455	60,965	322
79,317	41,040	51,910	168,641	3,626
2,479	7,945	7,346	17,602	169
12,797	16,164	14,801	43,603	159
3,196	1,079	4,143	8,391	28
60,845	15,852	25,620	99,046	3,270
31,145	29,269	34,529	48,500	46,443
1,861	1,112	9,084	5,030	7,027
1,106	189	820	1,618	497
13,382	17,011	9,885	23,037	17,241
10,793	6,722	9,572	13,641	13,446
575	770	2,187	798	2,735
3,429	3,465	2,980	4,376	5,498
25,706	8,600	11,737	20,776	25,266
20,675	2,073	9,983	14,524	18,207
5,031	6,527	1,754	6,252	7,060

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

TDB10266

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2007

	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	197,458	72,384	46,090	45,759	23,017	10,207
Agricultural, forestry and fishery products	8,403	1,974	2,794	1,360	1,421	853
Fuel and power products	6,630	1,801	680	2,936	870	345
Ores and metals	1,841	1,120	310	171	136	104
Non-metallic minerals and products	3,102	813	1,040	634	420	196
Chemical products	3,215	1,863	507	546	243	56
Metal products, except transport equipment	6,673	3,369	2,006	610	578	110
Agricultural and industrial machinery	7,786	3,878	2,999	592	259	59
Office and data processing machines, etc.	1,555	683	424	304	110	33
Electrical goods	4,751	2,477	1,153	712	314	96
Transport equipment	2,992	935	918	646	425	69
Food and tobacco products	5,417	1,526	2,025	679	894	294
Textiles, clothing and footwear	6,212	2,349	1,484	1,663	648	68
Paper and paper products	2,923	1,414	633	499	304	73
Rubber and plastic products	1,876	1,035	408	253	145	36
Other manufactured products	3,797	1,276	1,105	910	391	114
Building and construction	20,958	6,441	4,519	5,298	3,110	1,591
Wholesale and retail trade services, recovery and repair services	33,504	11,186	7,801	6,812	5,207	2,499
Lodging and catering services	5,266	1,501	1,360	1,251	747	407
Inland transport services	4,704	1,159	992	1,813	528	212
Maritime and air transport services	1,678	314	238	423	444	259
Auxiliary transport services	5,833	1,842	1,326	2,025	379	261
Communication services	1,346	582	82	598	56	28
Other market services	56,992	22,848	11,287	15,025	5,389	2,443

Notes:

Distribution by technical form and customer location (region)

TDB10268

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2007

	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	718,808	67,450	610,287	22,587	2,406	16,078
b. NORTH-WEST ITALY	253,655	14,515	226,389	4,840	540	7,371
Piedmont	53,116	4,238	47,375	730	105	668
Valle d'Aosta	1,777	128	1,626	7	2	14
Liguria	18,298	1,322	16,361	381	39	195
Lombardy	180,464	8,827	161,027	3,721	394	6,495
c. NORTH-EAST ITALY	151,900	14,583	127,602	5,602	394	3,718
Trentino-Alto Adige	15,601	1,880	12,668	531	96	425
Veneto	58,108	6,448	49,270	1,336	121	934
Friuli-Venezia Giulia	16,905	1,484	14,649	271	18	483
Emilia-Romagna	61,287	4,771	51,015	3,465	159	1,877
d. CENTRAL ITALY	172,267	13,799	150,190	5,670	234	2,373
Marche	17,771	2,357	11,908	3,172	85	248
Tuscany	43,762	3,395	39,021	1,058	40	248
Umbria	8,418	1,085	6,681	487	7	159
Lazio	102,316	6,963	92,579	954	102	1,718
e. SOUTHERN ITALY	94,943	16,248	71,135	5,183	390	1,987
Abruzzo	12,057	2,425	8,533	962	29	108
Molise	2,115	283	1,657	137	5	33
Campania	40,278	5,784	31,952	1,534	172	836
Puglia	27,086	5,226	19,358	1,638	106	759
Basilicata	3,532	692	2,486	241	6	107
Calabria	9,875	1,838	7,149	671	72	144
f. ISLANDS	46,042	8,305	34,971	1,291	847	629
Sicily	32,731	6,704	23,929	749	826	523
Sardinia	13,312	1,601	11,043	542	20	105

Notes:

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

TDB10271

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2007

	Same region as branch	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	–	718,808	253,655	151,900	172,267	94,943	46,042
Piedmont	47,003	52,570	50,151	935	1,125	244	115
Valle d'Aosta	1,578	1,652	1,636	2	10	4	1
Liguria	16,201	17,680	17,046	133	299	66	137
Lombardy	168,848	198,878	174,458	8,479	10,625	3,564	1,751
Trentino-Alto Adige	14,799	15,531	374	15,042	76	27	12
Veneto	52,578	56,094	1,654	53,540	599	252	49
Friuli-Venezia Giulia	14,493	16,144	549	15,008	276	253	59
Emilia-Romagna	55,670	59,586	2,160	56,003	956	311	156
Marche	16,694	17,457	127	158	16,950	207	15
Tuscany	40,456	42,525	804	231	41,160	270	59
Umbria	7,641	8,045	44	17	7,938	41	4
Lazio	89,204	98,061	3,868	1,951	90,195	1,427	618
Abruzzo	11,134	11,776	61	29	448	11,222	16
Molise	1,880	1,999	5	3	55	1,935	..
Campania	36,895	38,204	169	97	654	37,113	171
Puglia	25,307	26,564	214	161	428	25,701	60
Basilicata	3,105	3,273	12	9	34	3,217	1
Calabria	8,997	9,276	50	24	153	9,025	25
Sicily	30,401	30,918	208	60	193	53	30,403
Sardinia	12,385	12,576	67	18	93	11	12,388

Notes:

TDB40150

Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking LawSource: Supervisory returns
Stocks in millions of euros**September 2007**

	Total	Financial intermediaries	Banks
a. LEASING	93,269	65,818	27,451
Credit implicit in leasing contracts	90,037	64,057	25,979
Overdue instalments	635	410	224
Bad debts and substandard assets	2,598	1,350	1,247
b. FACTORING	28,801	22,786	6,015
Advances against acquired claims	23,537	18,041	5,496
Advances against future claims	851	332	519
Claims assumed at less than nominal value or acquired outright	3,775	3,775	–
Bad debts	....	638	....

Notes:

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

Distribution by type of security and type of account

TDB40081

Source: Supervisory returns
Stocks in millions of euros

September 2007

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,168,882	564,722	116,638
	Italian government securities	437,755	221,348	41,493
	<i>of which:</i> BOTs	93,020	76,759	6,544
	CCTs	85,536	38,044	4,762
	BTPs	241,139	98,755	29,222
	Other debt securities	479,425	190,555	41,498
	<i>of which:</i> in non-euro-area currencies	35,017	22,435	1,896
	Equity securities	71,753	21,702	19,220
	<i>of which:</i> in non-euro-area currencies	3,632	1,019	942
	Units of collective investment undertakings	171,226	126,665	12,593
	Other securities and the like	8,603	4,458	1,833

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
84,870	55,404	5,496	1,084,012	509,318	111,141
33,883	19,602	2,474	403,873	201,746	39,020
2,478	1,889	269	90,542	74,870	6,274
14,232	7,857	1,044	71,304	30,187	3,718
14,768	7,964	989	226,370	90,791	28,233
19,580	10,441	929	459,845	180,114	40,569
2,062	1,344	133	32,955	21,091	1,763
938	702	42	70,815	21,000	19,178
114	86	3	3,519	934	939
30,393	24,600	2,039	140,833	102,065	10,554
75	58	13	8,527	4,399	1,820

Distribution by customer location (region) and type of account

TDB40086

Source: Supervisory returns
Stocks in millions of euros

September 2007

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,168,882	564,722	116,638
b.	NORTH-WEST ITALY	528,755	256,068	24,482
	Piedmont	131,144	72,545	7,328
	Valle d'Aosta	2,450	1,396	112
	Liguria	30,842	25,297	1,629
	Lombardy	364,318	156,830	15,414
c.	NORTH-EAST ITALY	295,035	140,620	19,621
	Trentino-Alto Adige	11,302	7,183	1,032
	Veneto	71,010	48,705	5,952
	Friuli-Venezia Giulia	101,878	11,680	1,217
	Emilia-Romagna	110,845	73,051	11,420
d.	CENTRAL ITALY	262,714	94,918	65,559
	Marche	11,608	10,368	971
	Tuscany	50,890	31,329	6,113
	Umbria	7,072	5,815	592
	Lazio	193,144	47,405	57,882
e.	SOUTHERN ITALY	57,525	51,336	4,875
	Abruzzo	6,181	5,546	488
	Molise	877	829	47
	Campania	25,720	23,025	1,971
	Puglia	17,696	15,900	1,604
	Basilicata	1,824	1,671	151
	Calabria	5,228	4,365	614
f.	ISLANDS	24,847	21,781	2,101
	Sicily	18,951	16,957	1,449
	Sardinia	5,896	4,824	652

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
84,870	55,404	5,496	1,084,012	509,318	111,141
46,621	28,283	1,952	482,134	227,784	22,530
14,671	6,516	455	116,473	66,029	6,873
124	82	4	2,326	1,314	107
1,794	1,642	85	29,048	23,655	1,543
30,032	20,044	1,408	334,287	136,786	14,006
18,604	13,660	1,645	276,431	126,960	17,976
907	795	52	10,395	6,388	981
6,132	3,640	527	64,879	45,066	5,425
1,374	818	101	100,504	10,862	1,115
10,191	8,407	965	100,654	64,644	10,454
14,698	9,146	1,284	248,016	85,772	64,275
1,369	1,188	118	10,239	9,181	854
4,929	2,971	685	45,961	28,358	5,428
535	457	51	6,537	5,358	541
7,864	4,530	431	185,280	42,876	57,451
3,337	2,979	345	54,188	48,357	4,530
459	424	29	5,722	5,123	459
23	22	1	855	807	46
1,468	1,322	140	24,252	21,703	1,831
1,078	941	136	16,618	14,959	1,467
100	95	5	1,724	1,576	146
210	175	34	5,018	4,190	579
1,611	1,337	270	23,236	20,444	1,831
1,223	1,019	204	17,727	15,938	1,245
387	318	66	5,509	4,506	586

Distribution by type of security and customer segment of economic activity

TDB40055

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2007

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec	Rest of the world
a. TOTAL	2,778,913	21,945	1,455,993	103,546	42,166	745,991	409,271
Italian government securities	1,071,052	4,226	545,187	32,301	10,907	224,849	253,581
<i>of which:</i> BOTs	177,111	465	84,206	3,456	3,214	77,125	8,646
CCTs	206,041	1,168	139,463	3,607	2,001	38,833	20,968
BTPs	625,891	2,491	277,147	24,640	5,217	100,583	215,813
Other debt securities	1,216,340	8,188	684,000	39,052	20,065	359,594	105,441
<i>of which:</i> in non-euro-area currencies	62,685	267	33,698	796	1,355	22,377	4,192
Equity securities	192,945	7,621	89,263	24,314	1,840	26,066	43,839
<i>of which:</i> in non-euro-area currencies	8,726	19	7,109	333	58	1,012	194
Units of collective investment undertakings	284,543	965	135,194	4,709	9,153	129,778	4,744
Other securities and the like	14,817	945	2,745	3,194	256	5,942	1,734

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 2007		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	2,412,443	1,174,694	555,212	511,909	109,395	61,227
	Italian government securities	817,039	393,707	171,034	189,500	41,655	21,143
	<i>of which:</i> BOTs	168,723	72,265	39,141	36,414	15,598	5,305
	CCTs	184,898	101,758	36,444	37,517	5,539	3,640
	BTPs	410,088	187,105	86,712	106,373	18,288	11,610
	Other debt securities	1,137,196	539,296	274,215	247,436	45,458	30,791
	<i>of which:</i> in non-euro-area currencies	65,443	38,429	11,042	12,653	1,681	1,637
	Equity securities	159,619	83,234	43,585	27,046	3,368	2,385
	<i>of which:</i> in non-euro-area currencies	9,934	6,963	1,985	713	239	33
	Units of collective investment undertakings	280,466	152,796	59,239	44,012	17,931	6,488
	Other securities and the like	18,423	5,808	7,172	3,961	1,042	440

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 2007

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a. TOTAL	150,653	1,883	12,728	124,542	2,750	8,780
b. NORTH-WEST ITALY	57,908	659	6,646	45,533	687	4,383
Piedmont	8,125	204	668	6,789	177	287
Valle d'Aosta	232	1	..	198	9	23
Liguria	3,181	16	33	3,005	44	83
Lombardy	46,370	438	5,944	35,541	458	3,989
c. NORTH-EAST ITALY	33,722	251	2,215	27,714	1,105	2,436
Trentino-Alto Adige	4,059	88	126	3,158	252	435
Veneto	9,360	83	1,258	7,258	248	514
Friuli-Venezia Giulia	4,642	17	145	4,209	114	157
Emilia-Romagna	15,661	64	685	13,090	491	1,330
d. CENTRAL ITALY	49,035	791	3,784	43,123	365	973
Marche	1,670	24	88	1,330	78	150
Tuscany	7,979	31	1,916	5,642	149	241
Umbria	606	4	1	517	29	55
Lazio	38,780	732	1,778	35,634	109	527
e. SOUTHERN ITALY	6,543	158	51	5,245	389	699
Abruzzo	909	9	8	652	69	171
Molise	180	..	..	142	10	28
Campania	3,133	68	37	2,648	133	247
Puglia	1,507	9	5	1,266	100	126
Basilicata	263	..	..	189	23	51
Calabria	551	72	..	347	56	76
f. ISLANDS	3,475	23	32	2,927	203	290
Sicily	2,209	8	9	2,039	106	48
Sardinia	1,266	16	24	888	97	242

Notes:

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

TDB40110

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2007

Same
region
as branch

Total

North-West

North-East

Centre

South

Islands

a.	TOTAL	–	150,653	57,908	33,722	49,035	6,543	3,475
	Piedmont	3,960	5,680	4,903	130	594	38	16
	Valle d'Aosta	112	149	149	..	..	..	..
	Liguria	1,986	3,008	2,428	164	203	22	191
	Lombardy	38,025	64,614	41,033	2,859	18,957	1,054	712
	Trentino-Alto Adige	3,665	3,881	111	3,729	37	2	1
	Veneto	7,390	17,441	3,954	9,855	2,915	413	305
	Friuli-Venezia Giulia	2,839	3,122	114	2,985	16	6	1
	Emilia-Romagna	12,496	14,321	794	12,807	538	128	54
	Marche	1,371	1,507	44	21	1,396	47	..
	Tuscany	5,291	6,679	453	130	6,036	49	10
	Umbria	370	408	13	2	392	1	..
	Lazio	17,355	23,043	3,755	998	17,538	444	309
	Abruzzo	735	855	22	11	54	766	..
	Molise	88	93	..	..	2	91	..
	Campania	1,996	2,279	18	2	225	2,024	10
	Puglia	907	993	20	22	8	941	1
	Basilicata	133	145	2	..	1	141	..
	Calabria	373	402	1	..	14	375	12
	Sicily	1,107	1,288	86	4	90	2	1,107
	Sardinia	746	774	9	1	18	1	746

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 2007

		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a. TOTAL		902,043	3,614	72,534	2,027	72,497
b. NORTH-WEST ITALY		328,882	341	25,033	431	22,141
Piedmont		62,978	106	4,887	226	5,050
Valle d'Aosta		1,781	27	169	6	222
Liguria		21,347	37	1,147	37	1,251
Lombardy		242,776	172	18,831	162	15,617
c. NORTH-EAST ITALY		211,082	451	16,396	677	17,928
Trentino-Alto Adige		20,969	130	1,991	301	2,146
Veneto		84,424	126	6,551	159	7,789
Friuli-Venezia Giulia		20,611	98	1,557	52	1,237
Emilia-Romagna		85,078	96	6,297	165	6,756
d. CENTRAL ITALY		211,778	334	17,845	285	20,990
Marche		22,989	25	2,446	71	1,649
Tuscany		62,363	102	5,548	102	7,391
Umbria		11,819	26	1,517	38	1,231
Lazio		114,607	182	8,334	74	10,719
e. SOUTHERN ITALY		100,530	141	9,041	223	8,877
Abruzzo		13,454	22	1,879	32	941
Molise		2,202	11	210	7	212
Campania		42,135	46	2,467	40	4,729
Puglia		28,644	14	3,173	82	1,965
Basilicata		3,692	13	299	26	326
Calabria		10,403	35	1,013	36	704
f. ISLANDS		49,772	2,347	4,219	411	2,562
Sicily		34,235	1,685	2,580	170	1,246
Sardinia		15,537	662	1,639	241	1,315

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
5,997	74,039	2,228	221,421	1,114	54,718	5,281	386,572
2,244	26,788	211	78,173	232	21,025	1,355	150,909
815	6,006	43	17,655	74	3,494	484	24,139
3	313	..	387	2	82	10	559
114	1,916	29	7,080	34	2,213	188	7,302
1,312	18,553	139	53,051	123	15,236	673	118,909
1,651	20,563	475	50,547	264	10,650	1,371	90,108
91	1,371	178	2,843	110	1,288	158	10,361
720	8,775	47	20,464	48	4,656	399	34,689
233	2,580	140	4,650	39	524	256	9,244
607	7,837	110	22,590	66	4,181	558	35,814
733	14,265	431	51,874	170	13,953	1,121	89,776
198	1,277	28	5,319	48	1,366	341	10,220
121	3,856	56	16,435	58	4,317	342	24,037
87	862	27	2,416	25	671	84	4,836
327	8,270	320	27,704	39	7,600	354	50,684
972	9,713	117	27,138	157	5,196	745	38,210
163	1,337	13	3,329	26	693	106	4,913
26	187	..	504	16	154	34	841
285	4,677	71	11,633	34	2,312	157	15,684
199	2,405	13	8,717	44	1,460	250	10,323
151	392	3	592	8	170	51	1,662
148	716	18	2,363	30	407	147	4,787
398	2,710	993	13,689	291	3,894	688	17,569
247	2,138	221	10,140	100	2,860	480	12,366
151	572	772	3,548	191	1,034	208	5,204

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 2007

		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a. TOTAL		94,515	164	6,843	104	4,976
b. NORTH-WEST ITALY		41,433	2	2,322	30	1,685
Piedmont		5,192	..	320	10	329
Valle d'Aosta		100	–	14	..	7
Liguria		1,927	..	101	2	57
Lombardy		34,214	1	1,888	18	1,292
c. NORTH-EAST ITALY		22,270	11	1,455	33	1,243
Trentino-Alto Adige		1,930	4	130	9	131
Veneto		10,236	1	618	7	523
Friuli-Venezia Giulia		1,390	5	99	3	77
Emilia-Romagna		8,714	1	608	14	512
d. CENTRAL ITALY		18,838	3	1,789	19	1,320
Marche		1,932	..	292	4	138
Tuscany		5,161	2	559	6	431
Umbria		1,027	..	145	4	68
Lazio		10,718	1	793	5	682
e. SOUTHERN ITALY		8,265	2	904	13	539
Abruzzo		1,217	..	222	3	68
Molise		180	2	22	..	10
Campania		3,144	..	199	1	234
Puglia		2,468	..	305	8	154
Basilicata		277	..	21	..	19
Calabria		981	..	135	1	54
f. ISLANDS		3,708	146	373	9	189
Sicily		2,506	46	232	3	91
Sardinia		1,202	100	141	6	98

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
370	7,752	124	13,895	40	3,530	614	56,103
128	3,223	5	4,916	13	1,330	87	27,694
47	447	1	1,059	4	213	19	2,745
..	7	—	29	—	4	..	39
9	135	2	474	2	184	8	952
72	2,633	2	3,353	6	929	60	23,959
117	2,314	13	3,124	12	738	343	12,865
6	88	4	190	7	106	9	1,247
58	1,341	1	1,268	1	377	21	6,020
17	131	1	295	2	28	17	716
36	754	7	1,371	3	227	296	4,882
49	1,398	8	3,249	6	848	96	10,054
25	81	..	391	4	80	40	877
6	299	1	1,040	..	293	34	2,492
9	48	..	165	..	31	5	551
9	971	7	1,654	2	444	17	6,133
51	633	..	1,764	3	366	28	3,961
15	105	..	232	1	63	6	502
4	18	—	34	..	12	1	78
12	215	..	688	..	126	5	1,663
12	218	..	583	1	127	9	1,050
2	23	—	43	—	8	4	156
5	54	..	185	1	29	4	513
25	184	98	842	6	247	59	1,528
20	148	3	632	5	179	58	1,090
6	36	95	210	1	69	1	438

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 2007		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	15,880	1,373	14,507	8,359	246	8,113
b.	NORTH-WEST ITALY	5,133	338	4,795	3,086	47	3,040
	Piedmont	1,610	93	1,517	1,016	28	988
	Valle d'Aosta	28	6	23	20	5	15
	Liguria	149	8	141	93	5	87
	Lombardy	3,345	231	3,114	1,957	8	1,949
c.	NORTH-EAST ITALY	4,632	415	4,218	2,403	61	2,341
	Trentino-Alto Adige	484	120	363	188	11	177
	Veneto	1,749	129	1,620	899	19	880
	Friuli-Venezia Giulia	444	61	383	196	11	185
	Emilia-Romagna	1,956	105	1,851	1,120	20	1,100
d.	CENTRAL ITALY	3,421	163	3,258	1,861	38	1,823
	Marche	421	32	390	180	3	177
	Tuscany	1,799	38	1,761	1,018	12	1,006
	Umbria	382	21	361	231	6	226
	Lazio	819	73	747	431	17	414
e.	SOUTHERN ITALY	1,765	270	1,494	663	53	609
	Abruzzo	191	20	171	77	1	76
	Molise	62	12	50	20	1	19
	Campania	472	71	401	229	13	216
	Puglia	675	73	602	227	14	213
	Basilicata	126	15	111	39	1	38
	Calabria	239	80	159	70	23	47
f.	ISLANDS	929	187	742	347	47	299
	Sicily	600	115	485	137	6	132
	Sardinia	329	72	257	209	42	168

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non- subsidized	Total	Subsidized	Non- subsidized
4,790	801	3,989	2,730	325	2,405
1,489	289	1,200	558	2	555
450	64	385	145	1	143
5	..	5	3	..	3
41	3	39	16	..	15
993	222	771	394	1	394
1,512	212	1,299	718	141	577
106	8	98	190	101	89
663	101	562	186	8	178
197	27	170	51	23	28
546	77	469	291	8	283
717	94	623	843	31	812
129	17	112	112	12	100
289	17	272	491	9	482
86	12	74	65	3	62
213	49	164	175	6	168
753	146	607	349	71	278
73	12	61	40	6	34
25	3	22	18	9	9
160	35	125	83	23	60
299	44	255	148	14	134
64	8	56	23	6	17
132	44	88	37	13	24
319	59	260	262	80	182
236	42	194	226	68	158
84	18	66	36	12	24

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 2007		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	1,173	67	1,107	676	4	672
b.	NORTH-WEST ITALY	407	17	390	260	1	258
	Piedmont	137	2	134	98	..	97
	Valle d'Aosta	1	–	1	..	–	..
	Liguria	5	..	4	2	–	2
	Lombardy	265	15	250	160	1	159
c.	NORTH-EAST ITALY	404	30	374	238	..	238
	Trentino-Alto Adige	45	8	37	25	–	25
	Veneto	179	9	170	108	–	108
	Friuli-Venezia Giulia	42	7	35	20	..	19
	Emilia-Romagna	137	5	132	85	–	85
d.	CENTRAL ITALY	198	6	192	114	1	114
	Marche	34	3	31	15	–	15
	Tuscany	98	2	95	59	..	59
	Umbria	18	..	18	14	–	14
	Lazio	49	1	48	27	..	26
e.	SOUTHERN ITALY	112	6	106	50	1	49
	Abruzzo	11	1	10	5	–	5
	Molise	4	..	4	2	–	2
	Campania	36	1	35	21	..	20
	Puglia	44	2	42	17	..	17
	Basilicata	7	..	7	3	..	3
	Calabria	10	1	8	3	–	3
f.	ISLANDS	53	8	45	14	..	14
	Sicily	44	7	36	12	..	11
	Sardinia	10	1	9	2	–	2

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
362	51	311	136	12	124
110	16	94	37	–	37
26	2	24	13	–	13
..	–	–	..
1	..	1	1	–	1
83	14	69	22	–	22
132	23	109	33	6	27
12	3	9	8	5	3
57	9	48	14	–	14
20	6	14	3	1	2
43	5	38	8	..	8
48	4	44	36	1	35
10	2	8	9	1	8
23	2	21	16	–	16
3	..	3	1	..	1
12	1	11	11	..	11
49	5	44	14	..	14
5	1	4	1	..	1
2	..	2	..	–	..
11	1	10	4	..	4
21	2	20	6	–	6
3	..	3	1	–	1
6	1	5	1	–	1
23	3	20	16	5	11
16	2	14	16	5	11
7	1	6	..	..	–

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

TDB10440

Source: Supervisory returns
Stocks in millions of euros

September 2007

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	20,562	565	3,012	1,014	3
b.	NORTH-WEST ITALY	4,877	95	1,145	358	..
	Piedmont	1,765	78	333	93	—
	Valle d'Aosta	48	..	1	1	—
	Liguria	439	5	26	8	—
	Lombardy	2,625	12	786	255	..
c.	NORTH-EAST ITALY	4,925	45	867	322	3
	Trentino-Alto Adige	970	—	44	60	—
	Veneto	1,524	27	433	103	1
	Friuli-Venezia Giulia	816	..	87	41	..
	Emilia-Romagna	1,616	17	303	118	2
d.	CENTRAL ITALY	3,174	54	376	218	..
	Marche	755	6	109	25	..
	Tuscany	800	11	70	53	—
	Umbria	287	9	41	5	—
	Lazio	1,332	28	156	135	..
e.	SOUTHERN ITALY	2,446	320	399	84	—
	Abruzzo	423	10	33	10	—
	Molise	94	2	4	2	—
	Campania	646	120	158	32	—
	Puglia	616	44	77	24	—
	Basilicata	252	135	18	9	—
	Calabria	415	8	108	7	—
f.	ISLANDS	5,139	50	225	33	..
	Sicily	2,911	32	158	14	..
	Sardinia	2,229	18	66	19	—

Notes:

Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
1,173	849	5,969	2,362	302	5,018	297	132
187	47	707	816	162	1,306	53	40
80	24	172	400	117	446	22	14
1	2	6	2	–	35	..	–
42	4	154	92	..	107	..	–
64	16	375	322	44	718	31	27
480	205	889	522	61	1,489	43	11
81	38	368	14	..	364	1	–
146	46	159	229	6	352	22	6
104	57	149	53	3	314	8	..
149	64	212	226	53	460	12	5
83	184	703	433	15	1,012	98	22
12	33	84	327	5	111	43	..
17	81	147	48	8	346	19	..
23	18	58	35	1	97	..	..
30	53	413	23	1	457	36	21
117	130	230	289	23	762	91	50
46	15	37	86	2	121	62	45
2	4	8	8	1	62	..	..
30	47	102	6	3	135	13	2
16	38	15	175	15	196	14	3
6	5	12	8	1	57	..	..
16	20	55	6	1	191	2	–
307	283	3,439	302	41	448	11	8
139	201	1,948	27	37	347	7	4
168	81	1,491	275	4	101	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 2007

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	1,529	17	196	37	—
b.	NORTH-WEST ITALY	286	2	77	5	—
	Piedmont	89	1	24	2	—
	Valle d'Aosta	1	..	..	—	—
	Liguria	23	..	2	2	—
	Lombardy	173	1	51	1	—
c.	NORTH-EAST ITALY	541	1	61	24	—
	Trentino-Alto Adige	39	—	3	3	—
	Veneto	92	1	29	4	—
	Friuli-Venezia Giulia	47	—	5	9	—
	Emilia-Romagna	363	1	24	9	—
d.	CENTRAL ITALY	254	2	25	7	—
	Marche	72	..	12	5	—
	Tuscany	123	..	2	1	—
	Umbria	19	..	6	1	—
	Lazio	40	2	5	..	—
e.	SOUTHERN ITALY	122	10	19	2	—
	Abruzzo	41	..	4	—	—
	Molise	6	..	—	—	—
	Campania	28	5	5	..	—
	Puglia	31	3	5	..	—
	Basilicata	6	1	..	1	—
	Calabria	10	..	5	..	—
f.	ISLANDS	324	2	14	—	—
	Sicily	141	1	11	—	—
	Sardinia	183	1	3	—	—

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
73	62	280	195	10	512	146	36
6	1	24	80	2	67	23	18
2	1	5	37	2	10	6	3
–	–	..	–	–	–
1	–	6	8	..	4	..	–
3	1	12	35	–	53	17	15
30	9	26	41	3	334	11	3
5	1	8	..	..	18	1	–
11	2	6	23	..	14	4	1
6	5	6	3	–	11	3	–
8	2	6	15	3	291	4	2
1	22	13	49	3	50	81	..
..	1	2	41	1	9	1	..
..	20	2	5	2	11	80	..
1	..	3	2	..	6	–	–
–	1	7	2	..	24	..	..
4	3	3	22	2	32	25	13
4	1	1	7	1	8	15	12
–	–	1	1	–	4	–	–
–	1	1	–	..	7	9	1
–	1	1	12	1	7	1	..
–	–	..	1	–	3	–	–
–	..	..	..	–	4	..	..
30	27	214	3	..	29	5	3
29	27	48	1	..	21	3	1
2	–	166	2	..	8	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 2007

	Total	Banks	SIMs
a. TOTAL SECURITIES	1,499,902	1,261,349	238,553
Italian government securities	618,626	576,544	42,082
<i>of which:</i> BOTs	212,295	203,317	8,978
CCTs	152,402	141,620	10,782
BTPs	197,675	179,212	18,463
Other debt securities	260,961	256,220	4,742
Equity securities	583,178	392,862	190,316
Other securities	37,142	35,729	1,414
b. TOTAL DERIVATIVE INSTRUMENTS	4,067,374	3,715,322	352,052
Futures	1,079,881	978,260	101,622
<i>of which:</i> on Italian government securities	100,328	99,889	439
on interest rates	454,867	454,867	–
on stock indices	309,933	215,129	94,804
Swaps and forward rate agreements	1,161,408	1,161,408	–
<i>of which:</i> interest rate swaps	1,041,255	1,041,255	–
currency swaps	5,819	5,819	–
forward rate agreements	105,872	105,872	–
Options on securities	112,314	97,746	14,567
<i>of which:</i> on Italian government securities	3,875	3,875	–
on debt securities	1,713	1,713	–
on equity securities	104,354	89,787	14,567
Options on futures or stock indices	581,942	348,979	232,963
<i>of which:</i> on futures on Italian government securities	1,029	1,029	–
on stock indices or futures on stock indices	475,931	243,534	232,396
Foreign currency options	92,814	91,668	1,146
Interest rate options	872,755	872,755	–
Other derivative instruments	166,260	164,505	1,755

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		
2007 July	2007 Aug.	2007 Sept.	2007 July	2007 Aug.	2007 Sept.
470,516	407,034	383,799	82,224	81,157	75,173
213,850	198,878	163,816	15,743	13,594	12,745
79,675	66,256	57,386	3,477	2,311	3,189
51,044	54,750	35,826	4,239	4,096	2,446
65,637	61,143	52,432	6,892	5,801	5,770
105,658	67,029	83,533	1,569	1,333	1,841
140,559	126,179	126,124	64,424	65,831	60,061
10,450	14,951	10,327	488	399	527
1,690,008	1,025,232	1,000,082	118,960	137,788	95,304
267,821	368,895	341,544	31,940	36,203	33,478
17,709	11,785	70,395	141	141	157
115,041	209,581	130,245	—	—	—
68,486	73,990	72,653	29,253	34,083	31,468
384,227	387,420	389,761	—	—	—
353,414	355,940	331,901	—	—	—
2,153	1,590	2,076	—	—	—
24,788	27,794	53,291	—	—	—
29,092	41,023	27,631	5,993	5,131	3,443
1,342	1,280	1,254	—	—	—
845	721	146	..	—	..
26,198	38,175	25,414	5,993	5,131	3,443
130,480	115,397	103,102	79,871	95,587	57,505
390	208	432	—	—	—
80,942	79,339	83,253	79,650	95,454	57,293
35,727	29,412	26,530	673	140	332
797,661	36,908	38,186	—	—	—
44,999	46,177	73,328	483	726	545

Assets under management and net fund-raising

TDB40525

Banks, securities firms and asset management companiesSource: Supervisory returns
Stocks and flows in millions of euros**3rd quarter 2007**

	Total	Banks	SIMs	AMCs
Assets under management	573,230	144,819	22,220	406,191
Fund-raising	40,963	9,988	686	30,289
Redemptions	38,060	13,972	863	23,225
Net fund-raising	2,903	-3,984	-177	7,064

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 2007

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTFOLIO	142,972	128,179	555,474
	Italian government securities	35,654	31,136	163,231
	<i>of which:</i> BOTs	6,975	4,374	8,426
	CCTs	10,749	10,275	37,745
	BTPs	15,011	13,586	108,809
	Other debt securities	14,893	19,292	128,604
	<i>of which:</i> in non-euro-area currencies	1,886	1,630	7,949
	Equity securities	11,019	11,255	59,152
	<i>of which:</i> in non-euro-area currencies	2,176	1,795	6,103
	Units of collective investment undertakings	46,433	48,561	203,620
	Other securities and the like	34,973	17,935	867

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
39,177	40,929	139,599	8,196	8,985	21,089	95,599	78,266	394,786
14,120	11,553	40,205	1,831	1,247	5,295	19,703	18,336	117,731
2,865	1,365	2,788	342	261	327	3,768	2,748	5,310
4,250	4,828	17,073	502	213	1,115	5,998	5,234	19,558
5,639	3,811	17,274	790	528	3,573	8,583	9,247	87,963
4,830	4,581	23,723	581	1,102	6,288	9,483	13,608	98,592
554	511	2,127	59	41	301	1,274	1,077	5,521
3,994	4,163	7,606	1,154	1,286	1,654	5,871	5,807	49,892
421	491	1,018	335	399	391	1,421	905	4,694
15,493	19,564	67,958	2,255	2,557	7,786	28,684	26,441	127,877
740	1,068	106	2,374	2,793	67	31,858	14,074	694

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

TDB40530		Securities firms			
Source: Supervisory returns Percentages					
September 2007	Total	Financial companies	Non-financial companies	Households	Other sectors of economic activity
a. TOTAL PORTFOLIO	100.00	16.15	9.21	71.32	3.32
Italian government securities	100.00	26.55	2.65	69.03	1.77
<i>of which: BOTs</i>	<i>100.00</i>	<i>49.57</i>	<i>0.66</i>	<i>46.31</i>	<i>3.47</i>
CCTs	100.00	24.14	9.37	61.90	4.58
BTPs	100.00	23.29	0.56	75.26	0.90
Other debt securities	100.00	6.68	10.29	80.25	2.78
Equity securities	100.00	28.26	9.50	57.21	5.04
Units of collective investment undertakings	100.00	14.29	12.69	68.54	4.48
Other financial instruments	100.00	54.27	0.09	44.82	0.82

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 2007

	Net assets	Subscriptions	Redemptions	Net fund-raising	Income/profit distributed
TOTAL	270,926	28,613	37,580	-8,967	34
Equity	56,946	5,535	9,242	-3,707	-
Balanced	24,344	741	2,738	-1,997	-
Bond	97,229	7,258	13,160	-5,901	34
Liquidity	69,412	12,841	10,192	2,649	-
Flexible	22,383	2,177	2,179	-2	-

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 2007	Total portfolio	Italian government securities	of which		
			BOTs	CCTs	BTPs
a. TOTAL					
Purchases in the quarter	90,456	43,045	16,038	4,741	14,891
Sales in the quarter	95,102	39,873	12,590	7,943	11,913
End-quarter stocks	249,920	93,419	19,686	23,988	35,494
b. EQUITY					
Purchases in the quarter	17,153	545	240	79	116
Sales in the quarter	20,719	452	251	66	68
End-quarter stocks	53,463	623	144	187	168
c. BALANCED					
Purchases in the quarter	10,116	3,073	1,095	71	1,549
Sales in the quarter	11,062	2,439	979	188	1,051
End-quarter stocks	22,619	6,108	1,558	709	3,233
d. BOND					
Purchases in the quarter	27,366	15,887	2,993	1,277	8,522
Sales in the quarter	30,894	14,744	2,072	2,433	7,678
End-quarter stocks	92,621	36,432	2,265	5,693	20,620
e. LIQUIDITY					
Purchases in the quarter	26,855	21,032	11,091	3,016	3,695
Sales in the quarter	22,673	19,389	8,597	4,909	1,816
End-quarter stocks	60,893	45,024	14,870	16,581	8,535
f. FLEXIBLE					
Purchases in the quarter	8,868	2,440	620	290	970
Sales in the quarter	9,615	2,764	675	345	1,256
End-quarter stocks	19,984	4,962	818	781	2,806

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		
20,769	2,104		24,442	11,322		2,200
23,444	2,563		29,520	13,255		2,265
82,507	9,468		65,596	33,374		8,397
263	118		15,964	7,049		381
347	147		19,460	8,496		460
480	289		50,314	26,015		2,046
2,162	429		4,815	2,644		65
2,514	290		5,996	3,163		113
7,320	1,124		8,270	4,281		922
10,551	1,151		788	349		140
15,221	1,744		770	349		159
54,283	7,283		1,545	439		361
5,823	–		–	–		–
3,284	–		–	–		–
15,869	–		–	–		–
1,963	405		2,854	1,269		1,610
2,054	375		3,273	1,234		1,523
4,533	767		5,445	2,630		5,044

Distribution by type of instrument

TDB40580

Source: Supervisory returns
Stocks in millions of euros

		SIMs		
		July 2007	Aug. 2007	Sept. 2007
a.	TOTAL	3,819	4,092	3,240
b.	ON DEBT SECURITIES AND INTEREST RATES			
	Futures	33	45	14
	Options bought	598	603	603
	Options sold	598	603	603
	Interest rate swaps	—	—	—
	Forward rate agreements	—	—	—
c.	ON EQUITY SECURITIES			
	Futures	287	234	212
	Options bought	1,060	1,237	836
	Options sold	1,034	1,180	763
d.	ON EXCHANGE RATES AND GOLD			
	Options bought	104	95	105
	Options sold	104	95	105
	Currency swaps	—	—	—
	Domestic currency swaps	—	—	—
e.	OTHER DERIVATIVE INSTRUMENTS	..	..	..

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 2007	Aug. 2007	Sept. 2007	July 2007	Aug. 2007	Sept. 2007
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9,035,086	8,814,209	8,718,322	71,593	73,174	51,511
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213,450	251,092	205,459	5,272	11,812	3,759
1,491,880	1,252,031	1,227,556	2,828	2,213	287
1,559,437	1,310,632	1,276,551	1,819	1,681	194
4,761,942	4,976,671	5,009,119	56,149	52,779	45,455
183,251	190,915	188,352	3,410	3,405	567

10,051	10,523	8,226	–	–	–
222,367	226,098	232,464	233	104	104
273,837	277,018	276,791	672	89	89

90,634	91,675	86,106	21	19	16
103,018	105,046	90,737	42	47	45
85,608	81,315	79,273	1,023	1,024	994
7,304	8,004	8,137	–	–	–
32,307	33,187	29,548	123	..	..

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 2007

3rd quarter 2007		Securities placed in the quarter					Securities to be placed
		Totale	Banks		SIMs		
			with guarantee	without guarantee	with guarantee	without guarantee	
a.	TOTAL	55,883	7,142	44,183	46	4,513	468
	Italian government securities	3,835	3,169	636	–	30	1
	<i>of which:</i> BOTs	30	–	–	–	30	–
	CCTs	750	479	271	–	–	..
	BTPs	2,372	2,078	293	–	–	1
	Other debt securities	16,377	3,827	12,544	–	5	461
	Equity securities	257	133	68	46	10	–
	Other securities	35,414	12	30,935	–	4,468	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 2007	Sept. 2007	June 2007	Sept. 2007	June 2007	Sept. 2007
a. NUMBER OF BORROWERS	3,975,824	4,068,207	3,451,468	3,532,548	749,905	761,030
<i>of which: joint</i>	1,174,742	1,209,764	988,913	1,018,939	194,241	199,550
b. LOAN FACILITIES						
<i>facilities granted</i>	1,985,343	2,008,789	1,825,485	1,848,118	159,858	160,671
<i>used margin</i>	1,385,082	1,403,334	1,243,914	1,262,202	141,168	141,132
<i>overshoot</i>	31,393	31,458	29,356	29,205	2,038	2,253
<i>unused margin</i>	631,654	636,913	610,927	615,121	20,728	21,792
<i>of which: matched loans</i>						
<i>facilities granted</i>	339,073	342,433	307,892	310,699	31,181	31,734
<i>used margin</i>	167,665	165,509	148,854	147,310	18,811	18,199
term loans						
<i>facilities granted</i>	1,304,751	1,322,802	1,177,706	1,195,690	127,044	127,112
<i>used margin</i>	1,079,171	1,096,143	958,619	975,231	120,552	120,913
revocable loans						
<i>facilities granted</i>	341,519	343,553	339,886	341,729	1,633	1,824
<i>used margin</i>	138,246	141,682	136,442	139,661	1,805	2,021
c. GUARANTEES GRANTED TO CUSTOMERS						
<i>facilities granted</i>	222,736	208,272	220,727	206,275	2,009	1,997
<i>used margin</i>	149,397	145,852	147,600	144,230	1,796	1,622
d. BAD DEBTS	92,612	93,611	48,773	49,198	43,839	44,413
e. NUMBER OF GUARANTORS	1,944,117	1,973,174	1,735,475	1,762,351	269,049	272,012
<i>of which: joint</i>	623,716	630,765	576,047	582,159	60,969	61,826
f. PERSONAL SECURITY PROVIDED BY CUSTOMERS	539,194	549,958	462,254	471,363	76,940	78,595

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 2007

	Facilities granted	of which: short-term	Used margin	of which: short-term	in non-euro-area currencies	with real security
a. ITALY	1,782,465	938,519	1,218,202	462,539	14,768	507,580
General government	89,262	32,189	54,594	6,222	67	644
Financial companies	231,575	169,184	157,523	99,838	1,643	9,361
Non-financial companies	1,153,210	680,525	723,628	323,388	11,201	256,691
<i>of which: industry</i>	<i>429,498</i>	<i>294,030</i>	<i>237,070</i>	<i>124,146</i>	<i>5,216</i>	<i>47,495</i>
building	142,113	71,266	99,039	40,120	529	53,253
services	564,813	306,274	374,954	154,166	5,394	149,589
Producer households	65,384	23,887	55,071	14,142	365	36,565
Consumer households and nec	240,220	31,883	225,094	18,587	1,482	202,572
b. NORTH-WEST ITALY	729,977	409,301	479,910	200,285	6,517	183,309
General government	18,654	8,712	10,462	1,640	67	152
Financial companies	142,287	111,278	90,948	63,698	1,299	5,920
Non-financial companies	463,807	270,261	282,343	124,100	4,361	93,948
<i>of which: industry</i>	<i>173,414</i>	<i>116,634</i>	<i>95,255</i>	<i>47,896</i>	<i>2,043</i>	<i>19,322</i>
building	43,051	20,838	30,057	11,615	142	16,432
services	243,811	130,918	154,331	63,501	2,155	56,863
Producer households	19,163	6,831	16,084	3,947	97	10,921
Consumer households and nec	85,062	11,856	79,326	6,781	687	71,784
c. NORTH-EAST ITALY	437,518	240,537	300,886	115,470	4,027	125,621
General government	10,032	5,249	4,968	494	–	94
Financial companies	32,820	16,761	28,636	10,372	206	1,436
Non-financial companies	315,978	200,355	196,518	93,792	3,125	66,729
<i>of which: industry</i>	<i>131,960</i>	<i>95,345</i>	<i>73,128</i>	<i>39,962</i>	<i>1,698</i>	<i>13,527</i>
building	40,637	23,147	27,376	12,672	176	13,577
services	137,383	78,272	91,968	39,437	1,226	37,715
Producer households	19,712	7,923	16,382	4,767	195	10,387
Consumer households and nec	58,290	10,047	53,798	5,934	498	46,552
d. CENTRAL ITALY	410,926	196,491	284,515	98,078	2,627	117,441
General government	45,602	9,989	31,147	2,112	–	309
Financial companies	51,196	38,114	34,283	23,592	137	1,663
Non-financial companies	245,087	137,482	154,994	65,848	2,243	59,654
<i>of which: industry</i>	<i>84,166</i>	<i>56,699</i>	<i>42,162</i>	<i>22,895</i>	<i>1,180</i>	<i>7,452</i>
building	35,600	16,615	25,112	9,552	85	13,875
services	121,173	62,358	84,331	32,248	966	36,418
Producer households	13,105	4,202	11,410	2,599	54	7,902
Consumer households and nec	55,571	6,628	52,356	3,888	192	47,647

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

TDC30020			Banks					
			<i>of which:</i>		<i>of which:</i>			
			Facilities granted	short-term	Used margin	short-term	in non-euro-area currencies	with real security
e.	SOUTHERN ITALY	142,237	64,570	106,183	33,966	1,094	55,065	
	General government	10,331	4,760	5,457	538	–	57	
	Financial companies	3,653	2,159	2,325	1,561	1	260	
	Non-financial companies	90,679	51,966	63,432	28,517	983	24,370	
	<i>of which: industry</i>	<i>30,860</i>	<i>19,648</i>	<i>20,638</i>	<i>10,531</i>	<i>212</i>	<i>5,171</i>	
	building	<i>16,063</i>	<i>8,046</i>	<i>11,486</i>	<i>4,733</i>	<i>120</i>	<i>6,237</i>	
	services	<i>41,846</i>	<i>23,241</i>	<i>29,787</i>	<i>12,625</i>	<i>649</i>	<i>12,204</i>	
	Producer households	8,759	3,253	7,354	1,900	16	4,889	
	Consumer households and nec	28,266	2,295	27,140	1,383	93	25,131	
f.	ISLANDS	61,806	27,620	46,707	14,739	503	26,144	
	General government	4,644	3,480	2,560	1,438	–	32	
	Financial companies	1,619	871	1,330	615	..	81	
	Non-financial companies	37,658	20,460	26,342	11,130	489	11,989	
	<i>of which: industry</i>	<i>9,097</i>	<i>5,704</i>	<i>5,887</i>	<i>2,862</i>	<i>84</i>	<i>2,022</i>	
	building	<i>6,763</i>	<i>2,620</i>	<i>5,008</i>	<i>1,548</i>	<i>6</i>	<i>3,132</i>	
	services	<i>20,599</i>	<i>11,484</i>	<i>14,536</i>	<i>6,356</i>	<i>397</i>	<i>6,390</i>	
	Producer households	4,644	1,679	3,841	928	2	2,465	
	Consumer households and nec	13,030	1,057	12,474	601	11	11,458	

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 2007

	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	1,294,434	894,505	260,319	141,983	106,069	40,081	32,489	6,719
Facilities granted	125,694	148,343	88,956	98,651	163,167	138,844	322,945	848,423
Used margin	118,059	136,460	69,927	71,702	114,880	95,333	210,200	531,611
<i>of which: backed by real security</i>	<i>105,053</i>	<i>116,526</i>	<i>41,805</i>	<i>32,757</i>	<i>47,642</i>	<i>36,964</i>	<i>70,133</i>	<i>89,093</i>
Unused margin	8,509	13,306	20,386	28,676	50,713	45,324	116,344	329,140
Overshoot	874	1,422	1,356	1,727	2,426	1,813	3,599	12,328

Note:

Distribution by total credit used

TDB30125

Banks

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

September 2007

	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	1,057,792	776,080	208,232	103,312	71,005	25,410	18,694	3,487
Facilities granted	113,982	146,867	97,124	102,999	159,191	129,031	273,676	669,201
Used margin	103,129	128,880	71,338	71,971	109,167	87,853	182,065	452,859
<i>of which: backed by real security</i>	<i>89,569</i>	<i>106,371</i>	<i>41,951</i>	<i>34,643</i>	<i>49,498</i>	<i>37,181</i>	<i>67,128</i>	<i>77,635</i>
Unused margin	11,960	19,651	27,506	32,925	52,830	43,303	95,891	228,841
Overshoot	1,107	1,664	1,720	1,896	2,807	2,126	4,281	12,499

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 2007		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		14,625	23,420	36,914	51,094	87,104	75,626	181,512	451,939
Used margin		6,864	11,536	18,374	25,850	44,278	38,318	85,911	217,186
of which: backed by real security		624	1,282	2,229	3,289	5,959	4,937	8,361	11,752
Overshoot		553	833	1,056	1,341	1,822	1,312	2,619	4,773
b. SHORT-TERM LOANS: in non-euro-area currencies									
Facilities granted		94	210	355	538	1,030	1,002	2,633	7,362
Used margin		88	207	334	495	933	867	2,245	4,719
of which: backed by real security		12	33	58	89	152	141	261	196
Overshoot		5	22	22	23	40	32	82	390
c. MEDIUM AND LONG-TERM LOANS: in euros									
Facilities granted		94,056	111,753	46,960	39,942	60,503	49,485	106,890	325,336
Used margin		93,774	111,000	45,938	38,297	56,109	44,741	94,426	262,456
of which: backed by real security		87,957	103,478	38,010	29,010	41,282	31,675	60,522	71,471
Overshoot		300	386	284	335	452	355	603	6,689
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies									
Facilities granted		248	289	161	211	315	232	483	4,034
Used margin		248	288	161	213	318	232	444	2,924
of which: backed by real security		220	238	63	35	72	69	228	1,268
Overshoot		2	2	3	4	7	4	7	5

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 2007

	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	1,121,477	815,298	247,397	132,458	96,986	36,491	29,428	6,054
Facilities granted	109,023	135,673	84,390	91,785	148,952	126,345	291,518	788,670
Used margin	100,974	123,031	64,808	64,854	101,638	84,158	183,026	487,285
b. PIEDMONT								
Number of borrowers	94,702	60,088	17,835	9,497	6,837	2,501	2,050	409
Facilities granted	9,180	9,954	6,078	6,582	10,450	8,670	20,161	50,317
Used margin	8,527	8,913	4,509	4,480	6,714	5,407	12,121	28,850
c. VALLE D'AOSTA								
Number of borrowers	2,201	1,772	565	269	146	53	37	9
Facilities granted	212	302	192	185	216	190	340	937
Used margin	188	263	141	126	135	124	211	642
d. LIGURIA								
Number of borrowers	29,965	21,766	6,347	2,744	1,833	685	489	110
Facilities granted	2,914	3,629	2,141	1,882	2,806	2,391	5,129	8,535
Used margin	2,728	3,343	1,724	1,364	1,913	1,549	3,196	4,966
e. LOMBARDY								
Number of borrowers	255,293	195,172	55,407	31,476	24,299	9,677	8,391	2,085
Facilities granted	24,990	32,233	18,965	21,832	37,473	33,576	84,504	321,297
Used margin	23,236	29,299	14,112	14,675	24,466	21,501	51,286	196,760
f. TRENTINO-ALTO ADIGE								
Number of borrowers	22,827	22,540	10,300	5,556	4,063	1,413	960	135
Facilities granted	2,216	3,883	3,504	3,831	6,177	4,814	9,156	9,105
Used margin	1,829	3,251	2,718	2,896	4,614	3,547	6,223	5,342
g. VENETO								
Number of borrowers	107,460	83,037	27,579	16,470	12,254	4,751	3,729	652
Facilities granted	10,503	13,724	9,475	11,434	18,858	16,473	36,504	52,181
Used margin	9,624	12,260	7,093	8,018	12,685	10,960	22,706	33,547
h. FRIULI-VENEZIA GIULIA								
Number of borrowers	28,307	16,456	5,342	2,978	2,342	858	687	104
Facilities granted	2,737	2,706	1,833	2,055	3,626	2,982	6,889	8,895
Used margin	2,555	2,420	1,381	1,452	2,462	1,954	4,117	4,675
i. EMILIA-ROMAGNA								
Number of borrowers	106,005	86,184	27,305	15,581	11,876	4,552	3,770	762
Facilities granted	10,356	14,345	9,356	10,807	18,345	15,745	37,478	75,704
Used margin	9,354	12,795	6,766	7,159	11,747	9,961	22,223	50,348
l. MARCHE								
Number of borrowers	34,174	24,795	8,799	5,039	3,488	1,214	925	119
Facilities granted	3,327	4,133	3,029	3,508	5,339	4,179	8,937	10,446
Used margin	3,026	3,667	2,302	2,509	3,707	2,792	5,741	6,366

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	79,321	66,422	20,522	11,082	7,928	2,881	357
	Facilities granted	7,733	11,179	7,036	7,688	12,206	9,971	41,167
	Used margin	7,149	10,217	5,597	5,696	8,760	6,802	28,006
n.	UMBRIA							
	Number of borrowers	17,251	10,802	3,798	2,040	1,489	556	402
	Facilities granted	1,667	1,811	1,310	1,416	2,288	1,919	3,996
	Used margin	1,555	1,641	1,062	1,065	1,675	1,350	2,720
o.	LAZIO							
	Number of borrowers	103,524	85,300	22,771	9,225	6,285	2,350	2,200
	Facilities granted	10,052	14,401	7,609	6,354	9,532	8,165	22,155
	Used margin	9,511	13,617	6,426	4,917	7,093	5,931	15,013
p.	ABRUZZO							
	Number of borrowers	21,755	12,398	4,052	2,229	1,637	622	428
	Facilities granted	2,093	2,065	1,392	1,552	2,532	2,159	4,256
	Used margin	1,946	1,844	1,066	1,102	1,788	1,499	2,708
q.	MOLISE							
	Number of borrowers	3,479	1,904	718	337	245	101	61
	Facilities granted	332	315	244	235	377	349	591
	Used margin	305	277	186	170	284	255	420
r.	CAMPANIA							
	Number of borrowers	59,492	40,526	11,423	5,467	3,768	1,348	1,064
	Facilities granted	5,760	6,758	3,851	3,771	5,753	4,680	10,551
	Used margin	5,406	6,238	3,125	2,807	4,169	3,332	7,241
s.	PUGLIA							
	Number of borrowers	53,176	29,627	7,914	4,112	2,836	1,001	720
	Facilities granted	5,126	4,866	2,688	2,870	4,339	3,448	6,936
	Used margin	4,841	4,462	2,107	2,096	3,043	2,429	4,645
t.	BASILICATA							
	Number of borrowers	4,991	2,803	1,030	545	388	149	103
	Facilities granted	475	469	352	382	590	499	924
	Used margin	437	420	274	283	422	351	607
u.	CALABRIA							
	Number of borrowers	17,021	9,997	3,156	1,581	1,019	315	218
	Facilities granted	1,630	1,669	1,075	1,085	1,533	1,078	1,981
	Used margin	1,508	1,510	840	809	1,161	796	1,384
v.	SICILY							
	Number of borrowers	56,889	31,784	9,093	4,451	3,089	1,048	724
	Facilities granted	5,447	5,268	3,089	3,086	4,746	3,611	7,151
	Used margin	5,099	4,792	2,423	2,252	3,457	2,546	4,662
z.	SARDINIA							
	Number of borrowers	23,644	11,925	3,441	1,779	1,164	416	311
	Facilities granted	2,270	1,963	1,170	1,231	1,765	1,447	3,090
	Used margin	2,150	1,802	958	977	1,344	1,072	2,292

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30170

Source: Central Credit Register
Stocks in millions of euros

September 2007

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	2,246,279	1,586,744	34,627
b.	GENERAL GOVERNMENT	92,604	58,101	802
	Central government	29,758	22,560	445
	Local government	61,257	35,513	357
	Social security funds	1,588	28	..
c.	FINANCIAL COMPANIES	377,490	267,671	9,762
	Monetary financial institutions	143,836	108,119	1,679
	Other financial intermediaries	194,981	142,215	7,144
	Financial auxiliaries	35,735	15,717	788
	Insurance companies and pension funds	2,937	1,620	151
d.	NON-FINANCIAL COMPANIES	1,269,014	821,629	17,893
	Public companies	27,719	13,291	317
	Private companies	1,121,322	719,983	15,516
	Associations of non-financial companies	2,908	1,611	54
	Craft non-financial quasi-companies	41,565	29,468	656
	Other non-financial quasi-companies	75,500	57,276	1,351
e.	HOUSEHOLDS	332,293	308,470	3,572
	Producer households	71,576	60,148	1,395
	Consumer households	260,717	248,322	2,177
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	10,095	7,209	216
g.	REST OF THE WORLD	160,330	119,985	2,323
	General government	1,167	607	50
	Monetary financial institutions	94,825	76,229	1,547
	Other financial institutions	35,885	23,991	454
	Non-financial companies	26,207	17,619	237
	Households	1,566	1,461	34
	Non-profit institutions serving households	14	11	..
	International organizations and other institutions	666	67	1
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	227	142	2

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
2,085,227	1,445,253	32,361	161,052	141,491	2,265
89,262	54,594	612	3,341	3,507	190
29,631	22,398	404	127	162	41
58,045	32,169	208	3,212	3,343	149
1,586	27	..	2	2	–
375,030	265,292	9,556	2,460	2,379	206
143,455	107,769	1,676	381	350	3
193,966	141,224	6,947	1,016	991	198
34,684	14,691	783	1,051	1,025	4
2,925	1,608	150	12	12	..
1,153,210	723,628	16,265	115,804	98,001	1,628
26,974	12,679	307	746	612	9
1,018,976	634,128	14,023	102,346	85,855	1,493
2,474	1,365	54	434	247	..
36,646	24,837	626	4,919	4,630	30
68,140	50,620	1,255	7,360	6,656	96
295,763	273,224	3,393	36,529	35,247	180
65,384	55,071	1,332	6,192	5,077	63
230,380	218,152	2,061	30,337	30,170	117
9,623	6,808	184	472	402	32
158,273	118,300	2,297	2,057	1,684	27
1,154	593	50	13	13	..
94,821	76,216	1,538	4	13	9
35,812	23,924	454	73	67	..
24,471	16,247	224	1,736	1,373	14
1,338	1,244	31	229	217	4
14	11	..	–	–	–
664	65	1	2	2	..
217	134	2	10	8	..

Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register
Stocks in millions of euros

September 2007

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	1,340,590	881,777	19,288
	Agricultural, forestry and fishery products	33,816	27,801	705
	Fuel and power products	62,293	30,212	480
	Ores and metals	23,960	12,593	141
	Non-metallic minerals and products	31,199	18,367	314
	Chemical products	22,124	11,887	245
	Metal products, except transport equipment	54,643	33,026	726
	Agricultural and industrial machinery	49,683	28,128	515
	Office and data processing machines, etc.	7,274	4,299	102
	Electrical goods	29,200	16,646	347
	Transport equipment	25,296	15,185	235
	Food and tobacco products	45,816	28,836	766
	Textiles, clothing and footwear	49,081	28,264	749
	Paper and paper products	25,089	16,548	295
	Rubber and plastic products	20,722	12,814	256
	Other manufactured products	34,239	21,998	601
	Building and construction	162,057	115,676	3,232
	Wholesale and retail trade services, recovery and repair services	217,485	132,609	3,173
	Lodging and catering services	35,024	29,809	588
	Inland transport services	24,715	18,526	335
	Maritime and air transport services	11,769	7,704	125
	Auxiliary transport services	18,853	12,531	263
	Communication services	24,170	13,366	86
	Other market services	332,082	244,954	5,010

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
1,218,594	778,699	17,597	121,997	103,078	1,691
32,880	27,015	694	936	786	11
60,312	28,808	474	1,981	1,403	6
21,990	11,297	131	1,970	1,296	10
29,156	16,548	298	2,043	1,819	17
20,739	10,765	229	1,385	1,122	16
47,822	27,211	661	6,821	5,815	65
44,285	23,607	481	5,398	4,521	34
6,239	3,458	93	1,034	841	9
25,503	14,080	288	3,697	2,566	58
20,665	11,594	205	4,631	3,591	31
43,154	26,670	729	2,663	2,166	37
46,200	25,781	702	2,881	2,483	48
22,267	13,982	280	2,822	2,566	15
18,545	10,878	234	2,178	1,935	22
31,762	19,815	572	2,477	2,183	29
150,733	105,996	2,751	11,324	9,680	481
196,549	116,113	2,974	20,936	16,496	200
32,690	27,709	563	2,334	2,100	25
20,254	14,302	289	4,461	4,224	46
10,753	6,921	121	1,016	783	4
16,051	9,929	254	2,802	2,602	9
23,242	12,609	81	928	757	5
296,803	213,610	4,496	35,279	31,344	514

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 2007	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	1,121,477	815,298	247,397	132,458	96,986	36,491	29,428	6,054
Facilities granted	109,023	135,673	84,390	91,785	148,952	126,345	291,518	788,670
Used margin	100,974	123,031	64,808	64,854	101,638	84,158	183,026	487,285
b. GENERAL GOVERNMENT								
Number of borrowers	527	1,019	1,221	1,133	1,052	459	522	345
Facilities granted	53	185	434	800	1,641	1,619	6,018	78,511
Used margin	37	110	226	412	906	1,026	2,936	48,895
c. FINANCIAL COMPANIES								
Number of borrowers	959	953	617	419	432	228	461	425
Facilities granted	92	167	211	279	683	793	5,256	224,084
Used margin	66	127	151	249	447	549	2,993	152,708
d. NON-FINANCIAL COMPANIES								
Number of borrowers	125,111	133,067	124,645	100,075	84,248	33,852	27,636	5,219
Facilities granted	11,977	23,821	43,957	70,149	130,478	117,440	273,287	480,990
Used margin	7,869	16,397	29,632	47,385	87,466	77,462	171,976	282,422
<i>of which: industry</i>								
Number of borrowers	30,179	33,379	33,944	28,733	25,188	11,069	10,346	2,267
Facilities granted	2,895	6,008	12,081	20,353	39,350	38,745	105,140	204,722
Used margin	1,745	3,685	7,124	11,881	22,650	22,074	58,504	108,806
<i>of which: building</i>								
Number of borrowers	17,187	20,191	21,912	19,424	16,615	6,027	4,054	479
Facilities granted	1,650	3,631	7,735	13,564	25,524	20,739	37,627	31,503
Used margin	1,061	2,515	5,411	9,775	18,435	14,910	26,038	20,418
<i>of which: services</i>								
Number of borrowers	75,063	76,533	66,086	49,746	40,668	15,934	12,692	2,423
Facilities granted	7,175	13,652	23,193	34,704	62,848	55,080	125,309	242,105
Used margin	4,876	9,773	16,348	24,509	44,215	38,273	83,711	151,373
e. PRODUCER HOUSEHOLDS								
Number of borrowers	113,402	96,516	38,640	14,432	5,773	906	245	8
Facilities granted	10,944	16,586	13,104	9,790	8,324	3,005	1,937	408
Used margin	9,520	14,615	10,814	7,857	6,701	2,491	1,608	193
f. CONSUMER HOUSEHOLDS AND NEC								
Number of borrowers	873,843	578,410	80,833	16,084	5,404	1,030	556	55
Facilities granted	85,225	94,012	26,210	10,564	7,713	3,435	4,946	4,500
Used margin	82,846	90,965	23,582	8,791	6,028	2,584	3,450	3,064

Notes:

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

TDC30030

Banks

Source: Central Credit Register
Stocks in millions of euros

September 2007

	General govern- ment	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Number of borrowers	16	839	118,670	34,180	17,040	64,851	105,261	442,630
Bad debts	57	396	30,197	10,705	5,608	12,957	6,356	10,900
b. NORTH-WEST ITALY								
Number of borrowers	–	286	30,753	9,266	3,686	17,523	21,537	97,336
Bad debts	–	120	7,360	2,943	987	3,355	1,154	2,771
c. NORTH-EAST ITALY								
Number of borrowers	–	157	22,368	7,220	2,895	11,868	15,764	62,852
Bad debts	–	42	5,989	2,515	887	2,424	984	1,661
d. CENTRAL ITALY								
Number of borrowers	4	223	31,567	8,698	4,744	17,615	23,189	107,369
Bad debts	..	181	9,431	2,717	2,157	4,373	1,485	2,843
e. SOUTHERN ITALY								
Number of borrowers	10	114	21,959	6,470	3,553	11,035	27,094	114,286
Bad debts	56	43	5,056	1,929	974	1,867	1,636	2,291
f. ISLANDS								
Number of borrowers	2	59	12,023	2,526	2,162	6,810	17,677	60,787
Bad debts	1	9	2,361	601	603	938	1,097	1,334

Notes:

Distribution by customer branch of economic activity

TDB30220

Banks

Source: Central Credit Register
Stocks in millions of euros

September 2007

	Number of borrowers	Bad debts
a. TOTAL	223,931	36,554
Agricultural, forestry and fishery products	13,218	2,075
Fuel and power products	405	55
Ores and metals	696	164
Non-metallic minerals and products	3,290	643
Chemical products	1,300	363
Metal products, except transport equipment	6,452	1,248
Agricultural and industrial machinery	3,242	947
Office and data processing machines, etc.	1,494	267
Electrical goods	3,727	883
Transport equipment	1,648	531
Food and tobacco products	7,506	1,869
Textiles, clothing and footwear	11,874	2,363
Paper and paper products	2,872	680
Rubber and plastic products	1,736	471
Other manufactured products	8,205	1,331
Building and construction	34,069	6,747
Wholesale and retail trade services, recovery and repair services	65,869	7,301
Lodging and catering services	15,763	1,324
Inland transport services	7,638	643
Maritime and air transport services	161	206
Auxiliary transport services	2,361	550
Communication services	643	64
Other market services	29,762	5,829

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 2007

	Total	Banks	Financial intermediaries
a. TOTAL	93,688	49,273	44,415
b. GENERAL GOVERNMENT	63	57	5
Central government	1	..	1
Local government	61	57	4
Social security funds	–	–	–
c. FINANCIAL COMPANIES	1,281	396	885
Monetary financial institutions	1	1	–
Other financial intermediaries	1,100	324	776
Financial auxiliaries	145	39	107
Insurance companies and pension funds	36	33	3
d. NON-FINANCIAL COMPANIES	59,833	30,197	29,636
Public companies	120	68	52
Private companies	48,992	24,707	24,284
Associations of non-financial companies	229	85	144
Craft non-financial quasi-companies	2,500	1,512	987
Other non-financial quasi-companies	7,992	3,825	4,168
e. HOUSEHOLDS	30,226	17,110	13,116
Producer households	12,303	6,356	5,946
Consumer households	17,923	10,753	7,169
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	227	143	84
g. REST OF THE WORLD	1,106	887	219
General government	1	1	–
Monetary financial institutions	154	89	65
Other financial institution	357	345	12
Non-financial companies	546	425	121
Households	48	27	21
Non-profit institutions serving households	..	..	–
International organizations and other institutions	..	..	..
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS	6	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 2007

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	41,929	1,349	21,811	832
b. NORTH-WEST ITALY	10,555	374	5,305	121
Piedmont	3,091	85	1,642	42
Valle d'Aosta	81	1	43	2
Liguria	1,130	30	662	18
Lombardy	6,253	258	2,958	59
c. NORTH-EAST ITALY	6,950	304	3,235	85
Trentino-Alto Adige	461	36	235	8
Veneto	2,752	134	1,275	46
Friuli-Venezia Giulia	660	25	345	7
Emilia-Romagna	3,077	109	1,380	24
d. CENTRAL ITALY	8,572	340	4,322	330
Marche	1,070	51	455	10
Tuscany	2,310	96	1,268	27
Umbria	668	16	339	5
Lazio	4,524	177	2,260	288
e. SOUTHERN ITALY	10,047	219	5,197	120
Abruzzo	976	25	438	10
Molise	204	3	88	2
Campania	4,557	104	2,368	48
Puglia	2,727	49	1,398	34
Basilicata	286	15	128	2
Calabria	1,297	23	777	25
f. ISLANDS	5,805	113	3,752	176
Sicily	4,797	84	3,171	168
Sardinia	1,008	29	581	8

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 2007

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	41,929	1,349	21,811	832
General government	–	–	–	–
Financial companies	27	31	23	1
Non-financial companies	4,896	641	2,883	463
<i>of which: industry</i>	<i>1,217</i>	<i>209</i>	<i>705</i>	<i>52</i>
building	711	139	413	57
services	2,888	280	1,701	341
Producer households	5,015	163	2,973	90
Consumer households and nec	31,657	507	15,490	240

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 2007		General government	Financial companies	Non- financial companies	<i>of which:</i>			Producer households	Consumer households
					industry	building	services		
a.	ITALY								
	Bad debts (gross of writeoffs)	58	612	39,419	14,495	7,163	16,295	6,801	11,357
	<i>of which:</i> backed by real security	..	77	8,527	2,681	1,836	3,672	1,791	3,786
b.	NORTH-WEST ITALY								
	Bad debts (gross of writeoffs)	—	179	10,180	4,242	1,220	4,622	1,193	2,817
	<i>of which:</i> backed by real security	—	23	1,946	630	296	984	370	1,198
c.	NORTH-EAST ITALY								
	Bad debts (gross of writeoffs)	—	86	7,805	3,536	1,053	3,006	1,034	1,700
	<i>of which:</i> backed by real security	—	9	1,663	587	285	723	303	598
d.	CENTRAL ITALY								
	Bad debts (gross of writeoffs)	..	251	12,215	3,599	2,772	5,302	1,595	2,964
	<i>of which:</i> backed by real security	—	42	2,641	661	677	1,223	461	995
e.	SOUTHERN ITALY								
	Bad debts (gross of writeoffs)	56	78	6,054	2,341	1,201	2,183	1,728	2,372
	<i>of which:</i> backed by real security	..	3	1,619	620	329	558	444	669
f.	ISLANDS								
	Bad debts (gross of writeoffs)	1	18	3,166	777	917	1,182	1,251	1,505
	<i>of which:</i> backed by real security	—	1	658	182	248	183	214	326

Notes:

Distribution by customer branch of economic activity

TDB30225		Banks
Source: Central Credit Register Stocks in millions of euros		
September 2007	Bad debts (gross of writeoffs)	of which: backed by real security
a. TOTAL	46,220	10,318
Agricultural, forestry and fishery products	2,640	786
Fuel and power products	62	19
Ores and metals	232	28
Non-metallic minerals and products	802	219
Chemical products	552	87
Metal products, except transport equipment	1,740	306
Agricultural and industrial machinery	1,296	227
Office and data processing machines, etc.	362	34
Electrical goods	1,194	143
Transport equipment	756	153
Food and tobacco products	2,418	550
Textiles, clothing and footwear	3,154	584
Paper and paper products	871	160
Rubber and plastic products	608	126
Other manufactured products	1,637	316
Building and construction	8,428	2,129
Wholesale and retail trade services, recovery and repair services	8,954	1,509
Lodging and catering services	1,439	526
Inland transport services	744	154
Maritime and air transport services	362	54
Auxiliary transport services	663	118
Communication services	72	10
Other market services	7,235	2,078

Notes:

Distribution by customer segment of economic activity

TDB30280

Banks

Source: Central Credit Register
Stocks in millions of euros

September 2007

	Total	For commercial transactions	For financial transactions
a. TOTAL	144,230	90,112	54,118
<i>of which:</i> in non-euro-area currencies	17,225	10,715	6,510
General government	1,437	522	915
Financial companies	14,156	6,943	7,212
Non-financial companies	111,476	77,813	33,662
<i>of which:</i> industry	51,714	34,245	17,470
building	17,382	14,640	2,742
services	41,709	28,499	13,211
Producer households	1,422	969	453
Consumer households and nec	3,580	2,268	1,312
Rest of the world	12,160	1,596	10,564

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 2007		Total	For commercial transactions	For financial transactions
a.	TOTAL	132,140	88,564	43,576
b.	NORTH-WEST ITALY	47,417	35,562	11,855
	Piedmont	6,325	4,588	1,738
	Valle d'Aosta	199	135	64
	Liguria	2,943	2,733	209
	Lombardy	37,949	28,106	9,843
c.	NORTH-EAST ITALY	30,317	22,220	8,097
	Trentino-Alto Adige	3,584	2,832	752
	Veneto	8,363	5,427	2,937
	Friuli-Venezia Giulia	4,449	3,588	861
	Emilia-Romagna	13,920	10,372	3,548
d.	CENTRAL ITALY	45,790	24,616	21,174
	Marche	1,427	1,036	392
	Tuscany	7,617	4,209	3,408
	Umbria	561	312	249
	Lazio	36,185	19,059	17,126
e.	SOUTHERN ITALY	5,590	4,078	1,512
	Abruzzo	636	456	180
	Molise	157	73	83
	Campania	2,820	2,234	587
	Puglia	1,346	954	393
	Basilicata	202	133	69
	Calabria	428	228	199
f.	ISLANDS	3,026	2,088	938
	Sicily	2,176	1,558	619
	Sardinia	850	531	319

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 2007

	Total	For commercial transactions	For financial transactions
a. TOTAL	112,898	78,783	34,115
Agricultural, forestry and fishery products	1,073	668	405
Fuel and power products	18,989	7,032	11,957
Ores and metals	1,419	1,279	140
Non-metallic minerals and products	1,358	859	499
Chemical products	1,898	1,423	475
Metal products, except transport equipment	3,154	2,675	479
Agricultural and industrial machinery	9,435	8,635	801
Office and data processing machines, etc.	921	845	76
Electrical goods	3,336	2,778	558
Transport equipment	5,652	5,027	625
Food and tobacco products	1,866	1,309	557
Textiles, clothing and footwear	1,507	1,160	347
Paper and paper products	999	414	585
Rubber and plastic products	484	325	159
Other manufactured products	839	577	262
Building and construction	17,578	14,787	2,791
Wholesale and retail trade services, recovery and repair services	12,295	9,874	2,421
Lodging and catering services	1,620	1,087	533
Inland transport services	2,528	1,234	1,293
Maritime and air transport services	631	526	106
Auxiliary transport services	1,682	1,323	358
Communication services	4,457	1,326	3,131
Other market services	19,178	13,620	5,558

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 2007

	Facilities granted	Used margin	Overshoot
a. TOTAL	109,305	98,652	640
<i>of which: transactions of financial intermediaries</i>	<i>81,387</i>	<i>74,698</i>	<i>379</i>
Agricultural, forestry and fishery products	621	546	5
Fuel and power products	1,278	897	2
Ores and metals	962	813	1
Non-metallic minerals and products	2,269	2,063	7
Chemical products	1,166	1,037	1
Metal products, except transport equipment	7,206	6,435	39
Agricultural and industrial machinery	4,297	3,840	9
Office and data processing machines, etc.	536	519	4
Electrical goods	2,023	1,811	8
Transport equipment	1,890	1,681	9
Food and tobacco products	2,228	2,002	18
Textiles, clothing and footwear	2,870	2,594	23
Paper and paper products	3,398	3,088	14
Rubber and plastic products	2,298	2,058	13
Other manufactured products	2,955	2,631	22
Building and construction	11,220	9,945	69
Wholesale and retail trade services, recovery and repair services	15,407	13,919	80
Lodging and catering services	2,772	2,566	18
Inland transport services	4,449	4,263	42
Maritime and air transport services	1,328	1,006	6
Auxiliary transport services	1,674	1,505	6
Communication services	312	306	5
Other market services	36,145	33,125	240

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 2007

	Facilities granted	Used margin	Overshoot
a. TOTAL	113,494	102,671	717
<i>of which: transactions of financial intermediaries</i>	<i>84,621</i>	<i>77,828</i>	<i>448</i>
Piedmont	8,276	7,484	37
Valle d'Aosta	247	218	1
Liguria	2,138	1,938	22
Lombardy	34,733	31,739	192
Trentino-Alto Adige	2,732	2,434	21
Veneto	14,765	13,394	60
Friuli-Venezia Giulia	2,686	2,263	8
Emilia-Romagna	11,841	10,768	32
Marche	4,018	3,517	46
Tuscany	6,918	6,160	42
Umbria	1,119	998	12
Lazio	11,437	10,496	123
Abruzzo	1,509	1,322	15
Molise	175	163	3
Campania	4,152	3,816	45
Puglia	2,067	1,853	16
Basilicata	209	191	2
Calabria	1,015	869	12
Sicily	2,062	1,747	19
Sardinia	1,394	1,300	9

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 2007

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	28,665	13,975	14,690	36,727	21,740
<i>of which: transactions of financial intermediaries</i>	<i>23,410</i>	<i>10,756</i>	<i>12,654</i>	<i>28,464</i>	<i>16,995</i>
Agricultural, forestry and fishery products	119	85	34	191	74
Fuel and power products	877	148	729	1,161	766
Ores and metals	877	269	607	1,360	696
Non-metallic minerals and products	272	109	163	364	217
Chemical products	419	152	268	550	312
Metal products, except transport equipment	1,251	797	453	1,584	839
Agricultural and industrial machinery	1,569	623	946	2,079	1,431
Office and data processing machines, etc.	435	135	301	665	442
Electrical goods	1,361	621	740	2,182	1,151
Transport equipment	2,808	617	2,191	3,730	2,598
Food and tobacco products	652	357	295	842	412
Textiles, clothing and footwear	627	395	232	870	429
Paper and paper products	331	183	148	429	304
Rubber and plastic products	547	366	181	458	299
Other manufactured products	244	194	50	335	168
Building and construction	1,875	1,549	326	3,367	1,545
Wholesale and retail trade services, recovery and repair services	6,697	2,854	3,842	6,886	4,146
Lodging and catering services	132	107	25	275	112
Inland transport services	770	734	36	800	565
Maritime and air transport services	145	54	90	292	209
Auxiliary transport services	214	138	77	257	155
Communication services	790	128	662	699	511
Other market services	5,654	3,361	2,293	7,352	4,357

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 2007

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	29,245	14,309	14,936	37,521	22,310
<i>of which: transactions of financial intermediaries</i>	<i>23,740</i>	<i>11,035</i>	<i>12,705</i>	<i>28,912</i>	<i>17,287</i>
Piedmont	3,299	1,075	2,223	4,364	2,731
Valle d'Aosta	62	57	5	80	39
Liguria	686	445	241	972	519
Lombardy	9,752	3,908	5,844	11,247	6,673
Trentino-Alto Adige	140	79	61	183	124
Veneto	1,339	698	641	1,818	898
Friuli-Venezia Giulia	313	182	130	462	226
Emilia-Romagna	1,685	801	884	2,898	1,610
Marche	256	193	64	323	163
Tuscany	1,957	973	983	2,597	1,631
Umbria	449	179	270	585	433
Lazio	5,165	2,564	2,601	6,771	4,094
Abruzzo	307	240	67	533	366
Molise	33	28	5	57	27
Campania	2,443	1,844	599	2,724	1,754
Puglia	393	308	84	568	295
Basilicata	74	31	43	139	39
Calabria	316	294	23	294	179
Sicily	421	314	107	696	394
Sardinia	157	96	61	210	114

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 2007

	Total borrowers		First 20 borrowers		First 50 borrowers	
	facilities granted	used margin	facilities granted	used margin	facilities granted	used margin
a. TOTAL	1,782,465	1,218,202	144,124	93,533	222,411	148,543
Piedmont	121,835	80,021	24,293	13,549	32,207	18,344
Valle d'Aosta	2,588	1,841	1,105	755	1,297	872
Liguria	29,590	20,988	4,437	2,460	6,547	3,721
Lombardy	575,965	377,060	94,821	60,263	146,475	91,796
Trentino-Alto Adige	42,952	30,647	4,231	2,169	6,230	3,471
Veneto	169,787	117,779	13,225	10,113	21,092	14,802
Friuli-Venezia Giulia	31,917	21,267	4,936	2,550	7,103	3,700
Emilia-Romagna	192,862	131,193	28,064	22,942	36,520	27,988
Marche	43,151	30,382	6,266	3,962	8,061	4,912
Tuscany	118,380	86,493	21,817	16,714	26,810	19,255
Umbria	18,401	13,712	2,184	1,605	3,396	2,337
Lazio	230,995	153,927	84,631	47,099	105,084	59,044
Abruzzo	22,068	15,943	3,521	2,415	4,981	3,308
Molise	3,216	2,531	896	712	1,208	928
Campania	60,845	45,524	11,291	7,617	14,448	9,612
Puglia	37,923	28,728	3,734	2,551	5,500	3,446
Basilicata	4,952	3,729	1,275	915	1,682	1,192
Calabria	13,233	9,728	2,662	1,375	3,405	1,754
Sicily	43,986	32,761	5,778	3,694	8,380	5,432
Sardinia	17,821	13,946	3,434	2,344	4,516	3,022

Notes:

Distribution by size of bank

TDB30346

Banks

Source: Central Credit Register
Stocks in millions of euros

September 2007

	Total	Banks				
		Major	Large	Medium-sized	Small	Minor
a. TOTAL						
Facilities granted	1,782,465	596,512	260,672	442,112	346,419	136,750
Used margin	1,218,202	388,581	178,398	313,605	237,849	99,768
b. FIRST 10 BORROWERS						
Facilities granted	85,102	52,066	36,616	20,518	20,838	3,803
Used margin	69,557	44,055	29,794	18,977	13,120	2,631
c. FIRST 20 BORROWERS						
Facilities granted	139,247	69,495	46,748	31,919	27,144	5,322
Used margin	101,416	58,334	38,376	27,704	18,686	3,748
d. FIRST 50 BORROWERS						
Facilities granted	208,423	97,450	65,884	50,756	40,655	7,631
Used margin	156,227	75,239	52,422	39,941	27,697	5,804
e. FIRST 100 BORROWERS						
Facilities granted	271,771	122,480	80,215	64,131	50,961	9,532
Used margin	200,027	88,887	63,006	49,442	36,192	7,363

Notes:

Distribution by customer segment of economic activity

TDB30370

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

September 2007

	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	2,652,820	47.58	53.76	69.37	75.80	1,218,202
General government	5,401	67.07	74.60	89.45	93.86	54,594
Financial companies	4,342	53.57	70.81	94.52	97.88	157,523
Non-financial companies	610,503	34.99	42.50	63.87	74.31	723,628
<i>of which: industry</i>	<i>164,560</i>	<i>35.22</i>	<i>43.56</i>	<i>66.51</i>	<i>76.88</i>	<i>237,070</i>
building	102,767	22.14	28.76	50.98	63.61	99,039
services	329,647	38.11	45.39	65.84	75.71	374,954
Producer households	303,629	9.50	13.75	30.69	41.97	55,071
Consumer households and nec	1,711,831	7.71	10.02	20.10	28.53	225,094

Notes:

Distribution by customer location (region)

TDB30390

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

September 2007

	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	675,867	35.99	44.15	65.70	76.15	48,301
Piedmont	50,365	34.17	41.60	62.39	73.63	2,860
Valle d'Aosta	1,280	27.76	35.19	60.78	73.31	71
Liguria	17,481	38.66	45.44	64.62	75.18	1,066
Lombardy	82,092	37.80	46.37	67.00	76.63	7,450
Trentino-Alto Adige	6,618	29.57	39.01	67.12	78.93	635
Veneto	39,009	27.62	36.80	62.23	74.11	3,440
Friuli-Venezia Giulia	10,846	30.36	38.91	62.50	74.05	692
Emilia-Romagna	45,356	42.92	51.03	70.71	79.97	3,931
Marche	18,866	27.14	36.17	60.37	72.32	1,543
Tuscany	43,819	27.78	36.08	60.38	72.65	2,809
Umbria	10,880	28.94	37.29	60.67	72.62	828
Lazio	89,993	47.03	55.20	73.89	82.00	8,810
Abruzzo	15,831	37.23	44.99	66.00	76.19	1,124
Molise	3,667	38.20	46.20	69.22	78.23	342
Campania	69,791	30.32	39.09	63.22	74.98	3,173
Puglia	45,998	29.07	38.03	62.53	73.48	2,773
Basilicata	8,671	34.68	41.04	61.07	71.78	800
Calabria	22,183	25.29	33.83	58.44	70.27	997
Sicily	74,014	28.56	35.79	57.37	69.38	3,614
Sardinia	19,107	24.90	33.29	57.51	69.64	1,345

Notes:

Distribution by customer segment of economic activity

TDB30410

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

September 2007

	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	675,867	35.99	44.15	65.70	76.15	48,301
General government	16	74.36	74.36	74.36	90.82	57
Financial companies	839	34.42	45.49	73.72	84.25	396
Non-financial companies	118,670	30.05	38.60	63.60	75.38	30,197
<i>of which: industry</i>	<i>34,180</i>	<i>24.30</i>	<i>33.64</i>	<i>60.88</i>	<i>73.92</i>	<i>10,705</i>
building	17,040	28.81	36.96	61.56	73.74	5,608
services	64,851	34.98	42.86	65.33	75.86	12,957
Producer households	105,261	13.07	18.65	40.58	54.85	6,356
Consumer households and nec	442,630	17.71	23.35	47.26	63.23	10,900

Notes:

Distribution by customer location (region) and number of facilities

TDB30430

Source: Central Credit Register
Stocks in millions of euros

September 2007		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	TOTAL	1,782,465	1,218,202	2,797,677	473,933	389,094	2,421,824
b.	NORTH-WEST ITALY	729,977	479,910	931,676	178,234	138,303	807,520
	Piedmont	121,835	80,021	213,655	33,680	28,132	186,746
	Valle d'Aosta	2,588	1,841	5,641	856	710	4,955
	Liguria	29,590	20,988	72,079	11,738	10,023	64,684
	Lombardy	575,965	377,060	640,301	131,960	99,438	551,135
c.	NORTH-EAST ITALY	437,518	300,886	722,478	116,252	96,999	609,014
	Trentino-Alto Adige	42,952	30,647	78,541	16,663	13,372	67,896
	Veneto	169,787	117,779	287,045	46,957	39,473	241,190
	Friuli-Venezia Giulia	31,917	21,267	65,715	8,812	7,462	56,361
	Emilia-Romagna	192,862	131,193	291,177	43,820	36,692	243,567
d.	CENTRAL ITALY	410,926	284,515	606,122	104,125	88,731	528,183
	Marche	43,151	30,382	91,386	11,927	10,309	75,849
	Tuscany	118,380	86,493	216,015	32,742	28,372	183,652
	Umbria	18,401	13,712	42,868	5,596	5,064	36,098
	Lazio	230,995	153,927	255,853	53,859	44,986	232,584
e.	SOUTHERN ITALY	142,237	106,183	360,236	50,431	43,691	318,399
	Abruzzo	22,068	15,943	50,010	6,590	5,700	43,023
	Molise	3,216	2,531	7,975	1,065	932	6,851
	Campania	60,845	45,524	137,158	21,376	18,282	122,157
	Puglia	37,923	28,728	113,878	14,614	13,009	101,513
	Basilicata	4,952	3,729	11,785	1,530	1,329	10,054
	Calabria	13,233	9,728	39,430	5,257	4,439	34,801
f.	ISLANDS	61,806	46,707	177,165	24,892	21,370	158,708
	Sicily	43,986	32,761	129,115	17,854	15,207	115,456
	Sardinia	17,821	13,946	48,050	7,038	6,163	43,252

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
190,788	134,090	203,225	242,204	153,179	114,156	875,539	541,838	58,472
75,010	51,928	65,800	93,372	54,028	38,148	383,362	235,650	20,208
12,217	8,060	14,822	16,984	10,302	8,271	58,954	33,526	3,816
334	154	443	476	340	189	921	637	54
3,299	2,280	4,269	3,715	2,471	2,062	10,839	6,213	1,064
59,160	41,433	46,266	72,196	40,915	27,626	312,649	195,273	15,274
49,326	34,358	60,550	66,556	42,331	34,708	205,385	127,198	18,206
7,133	5,308	7,171	8,089	4,947	2,646	11,068	7,019	828
20,189	14,282	24,121	27,448	17,766	14,452	75,193	46,258	7,282
3,902	2,715	4,901	4,629	2,998	2,907	14,573	8,092	1,546
18,102	12,053	24,357	26,390	16,619	14,703	104,550	65,829	8,550
40,081	28,716	42,192	51,386	35,395	23,275	215,335	131,673	12,472
6,178	4,818	8,170	6,655	4,279	4,701	18,391	10,976	2,666
10,855	8,019	16,755	21,622	15,029	9,915	53,160	35,073	5,693
1,892	1,438	3,550	2,763	1,816	2,033	8,149	5,394	1,187
21,155	14,441	13,717	20,346	14,271	6,626	135,634	80,230	2,926
16,921	12,485	23,372	21,326	14,693	12,642	53,560	35,314	5,823
2,730	2,033	3,681	3,520	2,308	2,146	9,229	5,903	1,160
659	526	617	443	317	341	1,050	756	166
6,482	4,978	8,378	7,669	5,499	4,474	25,318	16,765	2,149
4,514	3,175	6,859	6,517	4,342	3,823	12,279	8,202	1,683
725	496	1,003	809	542	505	1,889	1,363	223
1,811	1,278	2,834	2,369	1,686	1,353	3,796	2,325	442
9,451	6,602	11,311	9,565	6,732	5,383	17,899	12,002	1,763
6,897	4,535	8,311	6,758	4,685	3,986	12,476	8,334	1,362
2,554	2,068	3,000	2,807	2,048	1,397	5,423	3,668	401

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 2007	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	2,500,416	1,129,112	820,631	248,838	132,773	97,063	36,507	29,436	6,056
of which: 1 facility	2,137,098	1,123,408	769,585	155,637	51,427	26,075	6,554	3,795	617
2 facilities	194,086	5,462	49,382	69,862	38,554	21,508	5,791	3,064	463
3-4 facilities	111,671	239	1,655	23,114	37,582	32,150	10,411	5,846	674
more than 4 facilities	57,561	3	9	225	5,210	17,330	13,751	16,731	4,302
b. GENERAL GOVERNMENT	6,278	527	1,019	1,221	1,133	1,052	459	522	345
of which: 1 facility	3,792	524	952	917	645	390	123	168	73
2 facilities	1,618	3	66	289	411	481	155	129	84
3-4 facilities	656	–	1	15	76	170	152	158	84
more than 4 facilities	212	–	–	–	1	11	29	67	104
c. FINANCIAL COMPANIES	4,494	959	953	617	419	432	228	461	425
of which: 1 facility	3,068	952	827	411	238	218	106	190	126
2 facilities	702	7	122	166	109	102	37	90	69
3-4 facilities	348	–	4	38	57	78	44	73	54
more than 4 facilities	376	–	–	2	15	34	41	108	176
d. NON-FINANCIAL COMPANIES	633,853	125,111	133,067	124,645	100,075	84,248	33,852	27,636	5,219
of which: 1 facility	351,903	124,081	104,718	60,087	33,263	20,530	5,630	3,188	406
2 facilities	130,940	1,004	27,674	46,404	29,749	17,996	5,152	2,664	297
3-4 facilities	95,957	26	675	17,999	32,358	29,299	9,673	5,408	519
more than 4 facilities	55,053	–	–	155	4,705	16,423	13,397	16,376	3,997
e. PRODUCER HOUSEHOLDS	269,922	113,402	96,516	38,640	14,432	5,773	906	245	8
of which: 1 facility	227,241	111,911	85,468	22,661	5,442	1,564	175	18	2
2 facilities	30,869	1,418	10,599	12,366	4,702	1,558	176	49	1
3-4 facilities	10,325	71	446	3,576	3,895	1,934	332	70	1
more than 4 facilities	1,487	2	3	37	393	717	223	108	4
f. CONSUMER HOUSEHOLDS AND NEC	1,556,215	873,843	578,410	80,833	16,084	5,404	1,030	556	55
of which: 1 facility	1,522,836	870,800	567,478	69,183	11,387	3,271	496	215	6
2 facilities	28,659	2,900	10,407	10,177	3,437	1,329	265	132	12
3-4 facilities	4,287	142	519	1,442	1,164	659	208	137	16
more than 4 facilities	433	1	6	31	96	145	61	72	21

Notes:

Distribution by customer segment of economic activity and total credit granted

TDB30465		Banks							
Source: Central Credit Register									
Size classes in euros									
September 2007	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	1.32	1.00	1.06	1.48	2.11	2.89	3.99	5.71	9.24
First bank's share of total credit granted (%)	60	99	97	84	73	66	59	50	46
b. GENERAL GOVERNMENT									
Average number of banks per borrower	1.69	1.00	1.06	1.26	1.50	1.86	2.36	2.62	3.86
First bank's share of total credit granted (%)	56	99	96	90	86	81	77	79	52
c. FINANCIAL COMPANIES									
Average number of banks per borrower	2.26	1.00	1.13	1.41	1.72	2.05	2.57	3.32	8.30
First bank's share of total credit granted (%)	67	99	94	86	82	80	75	70	67
d. NON-FINANCIAL COMPANIES									
Average number of banks per borrower	2.09	1.00	1.21	1.68	2.25	3.01	4.10	5.88	9.73
First bank's share of total credit granted (%)	49	99	90	77	70	64	57	48	36
<i>of which: industry</i>									
Average number of banks per borrower	2.65	1.00	1.26	1.89	2.68	3.76	5.10	7.18	11.32
First bank's share of total credit granted (%)	38	99	87	71	60	51	44	37	29
<i>of which: building</i>									
Average number of banks per borrower	1.84	1.00	1.18	1.55	1.90	2.43	3.23	4.60	9.05
First bank's share of total credit granted (%)	65	99	91	82	78	74	69	61	44
<i>of which: services</i>									
Average number of banks per borrower	1.89	1.00	1.20	1.62	2.14	2.80	3.75	5.25	8.34
First bank's share of total credit granted (%)	54	99	90	79	73	67	62	54	40
e. PRODUCER HOUSEHOLDS									
Average number of banks per borrower	1.22	1.01	1.11	1.51	2.05	2.65	3.38	4.64	6.25
First bank's share of total credit granted (%)	85	99	95	83	76	71	68	61	72
f. CONSUMER HOUSEHOLDS AND NEC									
Average number of banks per borrower	1.02	1.00	1.01	1.16	1.40	1.64	2.01	2.57	4.90
First bank's share of total credit granted (%)	96	99	99	94	90	87	84	77	51

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

	2004–Q4	2005–Q1	2005–Q2	2005–Q3	2005–Q4
a. TOTAL	0.30	0.21	0.25	0.26	0.30
up to 125,000	0.26	0.20	0.23	0.19	0.26
from 125,000 to 500,000	0.43	0.35	0.39	0.33	0.41
more than 500,000	0.28	0.19	0.22	0.25	0.29
b. GENERAL GOVERNMENT	..	–	–	0.45	0.03
up to 125,000	–	–	0.10	–	–
from 125,000 to 500,000	–	–	–	–	–
more than 500,000	..	–	–	0.46	0.03
c. FINANCIAL COMPANIES	0.01	0.01	..	..	0.03
up to 125,000	0.89	0.35	0.19	0.14	0.54
from 125,000 to 500,000	0.56	0.51	–	0.34	0.29
more than 500,000	0.01	0.01	..	..	0.03
d. NON-FINANCIAL COMPANIES	0.37	0.26	0.30	0.29	0.36
up to 125,000	0.49	0.43	0.48	0.42	0.50
from 125,000 to 500,000	0.49	0.42	0.49	0.43	0.53
more than 500,000	0.36	0.24	0.27	0.27	0.34
e. PRODUCER HOUSEHOLDS	0.63	0.50	0.56	0.55	0.62
up to 125,000	0.52	0.38	0.46	0.40	0.49
from 125,000 to 500,000	0.62	0.52	0.53	0.53	0.64
more than 500,000	0.73	0.57	0.68	0.70	0.71
f. CONSUMER HOUSEHOLD	0.26	0.19	0.24	0.18	0.29
up to 125,000	0.18	0.14	0.16	0.13	0.19
from 125,000 to 500,000	0.30	0.22	0.25	0.20	0.26
more than 500,000	0.55	0.40	0.64	0.43	1.05
g. OTHER SECTORS	0.05	0.23	0.20	0.38	0.16
up to 125,000	0.24	0.07	0.32	0.25	0.15
from 125,000 to 500,000	0.16	0.22	0.15	0.24	0.16
more than 500,000	0.01	0.25	0.20	0.41	0.16

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

2006–Q1	2006–Q2	2006–Q3	2006–Q4	2007–Q1	2007–Q2	2007–Q3
0.25	0.23	0.27	0.25	0.20	0.24	0.23
0.24	0.22	0.23	0.26	0.21	0.25	0.21
0.35	0.32	0.31	0.35	0.32	0.35	0.30
0.23	0.21	0.26	0.23	0.17	0.22	0.21
–	–	0.24	0.09	0.01	0.02	–
–	–	–	–	–	–	–
–	–	–	–	–	–	–
–	–	0.24	0.09	0.01	0.02	–
0.01	0.01	–	..	0.01	..	0.02
0.26	0.53	0.21	0.09	0.03	0.63	0.22
0.20	0.39	0.24	0.35	0.06	0.27	0.23
0.01	0.01	–	..	0.01	..	0.02
0.31	0.28	0.31	0.30	0.24	0.29	0.28
0.51	0.47	0.43	0.49	0.44	0.45	0.38
0.44	0.41	0.39	0.44	0.44	0.44	0.38
0.30	0.26	0.30	0.28	0.22	0.28	0.27
0.51	0.48	0.47	0.53	0.43	0.55	0.42
0.43	0.41	0.41	0.46	0.40	0.44	0.37
0.54	0.48	0.51	0.57	0.50	0.54	0.45
0.51	0.54	0.46	0.54	0.36	0.63	0.40
0.21	0.21	0.22	0.24	0.20	0.24	0.21
0.17	0.16	0.18	0.21	0.16	0.20	0.17
0.23	0.22	0.22	0.25	0.21	0.27	0.23
0.34	0.41	0.50	0.41	0.33	0.34	0.32
0.12	0.10	0.94	0.06	0.03	0.06	0.03
0.26	0.25	0.11	0.48	0.18	0.21	0.15
0.31	0.27	0.08	0.17	0.21	0.12	0.18
0.09	0.06	1.12	0.03	–	0.05	–

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 2007	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	34,573	2,862	6,923	13,998	10,790	
Intrinsic value	5,297	18	107	644	4,527	
b. NORTH-WEST ITALY						
Number of holders	13,895	1,544	2,888	5,312	4,151	
Intrinsic value	2,705	5	36	226	2,437	
c. NORTH-EAST ITALY						
Number of holders	10,067	731	2,045	4,203	3,088	
Intrinsic value	1,064	7	41	220	796	
d. CENTRAL ITALY						
Number of holders	5,824	370	1,117	2,284	2,053	
Intrinsic value	1,010	5	17	108	878	
e. SOUTHERN ITALY						
Number of holders	3,556	173	649	1,615	1,119	
Intrinsic value	390	1	10	67	313	
f. ISLAND						
Number of holders	1,231	44	224	584	379	
Intrinsic value	127	..	3	22	102	

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 2007		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	42,535	8,159	8,046	14,682	11,648
	Intrinsic value	33,347	139	688	1,490	31,030
b.	GENERAL GOVERNMENT					
	Number of holders	634	45	127	255	207
	Intrinsic value	1,219	14	28	112	1,066
c.	FINANCIAL COMPANIES					
	Number of holders	686	33	61	156	436
	Intrinsic value	13,427	74	41	271	13,041
d.	NON-FINANCIAL COMPANIES					
	Number of holders	32,218	1,820	6,060	13,597	10,741
	Intrinsic value	5,268	15	99	632	4,521
	of which: industry					
	Number of holders	12,623	363	1,858	5,336	5,066
	Intrinsic value	1,541	5	29	231	1,276
	building					
	Number of holders	3,768	212	817	1,654	1,085
	Intrinsic value	328	2	13	66	248
	services					
	Number of holders	15,248	1,206	3,261	6,359	4,422
	Intrinsic value	3,362	8	56	324	2,973
e.	PRODUCER HOUSEHOLDS					
	Number of holders	2,355	1,042	863	401	49
	Intrinsic value	30	3	8	12	7
f.	CONSUMER HOUSEHOLDS AND NEC					
	Number of holders	6,377	5,200	896	226	55
	Intrinsic value	164	11	24	70	60
g.	REST OF THE WORLD					
	Number of holders	265	19	39	47	160
	Intrinsic value	13,240	22	487	394	12,336

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 2007**

	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	5.82	6.01	5.85	6.39	6.01	6.66	5.68
from 1 to 5 years	4.71	4.84	4.62	5.24	4.88	5.86	5.47
more than 5 years	5.19	5.07	4.95	5.56	5.05	5.45	5.48
b. NORTH-WEST ITALY							
Initial period of rate fixation:							
up to 1 year	5.67	5.92	5.80	6.27	5.92	6.55	5.65
from 1 to 5 years	4.68	4.70	4.53	5.02	4.73	5.66	5.40
more than 5 years	5.21	4.97	5.17	5.58	4.76	5.65	5.54
c. NORTH-EAST ITALY							
Initial period of rate fixation:							
up to 1 year	5.79	5.84	5.70	6.15	5.86	6.44	5.68
from 1 to 5 years	4.79	5.12	4.91	5.40	5.19	5.73	5.67
more than 5 years	5.10	4.94	4.65	5.12	5.15	4.48	5.50
d. CENTRAL ITALY							
Initial period of rate fixation:							
up to 1 year	5.84	6.07	5.83	6.44	6.08	6.65	5.67
from 1 to 5 years	4.51	4.60	4.30	5.43	4.68	5.55	5.12
more than 5 years	5.13	5.26	5.14	5.73	5.19	5.61	5.39
e. SOUTHERN ITALY							
Initial period of rate fixation:							
up to 1 year	6.39	6.65	6.49	6.96	6.64	7.24	5.77
from 1 to 5 years	5.76	5.71	5.57	5.30	5.94	6.17	5.86
more than 5 years	5.31	5.04	4.55	5.60	5.34	5.65	5.51
f. ISLANDS							
Initial period of rate fixation:							
up to 1 year	6.23	6.45	6.49	6.87	6.31	7.18	5.84
from 1 to 5 years	6.05	6.02	5.52	5.90	6.44	6.87	6.66
more than 5 years	5.50	5.54	5.65	5.77	5.44	5.55	5.53

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 2007

		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	7.82	12.23	11.43	10.30	8.94	7.77	5.29
b.	NORTH-WEST ITALY	7.36	12.07	11.22	10.02	8.69	7.55	5.28
	Piedmont	8.36	12.25	11.41	10.29	9.01	7.94	5.52
	Valle d'Aosta	10.52	11.34	10.66	10.56	10.84	9.46	10.09
	Liguria	8.79	11.63	11.01	9.89	8.59	7.34	6.21
	Lombardy	7.07	12.08	11.18	9.94	8.61	7.48	5.24
c.	NORTH-EAST ITALY	7.82	11.45	10.48	9.39	8.13	7.16	5.66
	Trentino-Alto Adige	6.54	8.80	7.95	7.40	6.49	6.00	5.32
	Veneto	8.10	12.37	11.42	10.18	8.76	7.60	5.60
	Friuli-Venezia Giulia	8.79	12.56	11.92	10.63	8.72	7.61	5.84
	Emilia-Romagna	7.90	11.28	10.51	9.33	8.21	7.22	5.80
d.	CENTRAL ITALY	7.71	12.49	12.03	10.93	9.59	8.33	5.15
	Marche	8.89	11.68	10.97	10.40	9.13	7.90	6.51
	Tuscany	7.36	12.78	12.19	11.02	9.77	8.44	5.00
	Umbria	9.73	12.90	11.94	10.95	9.49	9.13	6.94
	Lazio	7.54	12.46	12.36	11.08	9.65	8.35	5.15
e.	SOUTHERN ITALY	9.84	13.68	13.04	11.85	10.56	9.23	6.11
	Abruzzo	9.23	12.88	12.05	10.92	9.60	8.75	6.78
	Molise	10.10	12.53	12.43	11.59	9.91	9.76	6.64
	Campania	9.83	13.86	13.17	12.12	11.13	10.03	5.80
	Puglia	9.94	13.63	12.97	11.69	10.39	8.71	6.33
	Basilicata	9.90	14.15	13.70	11.85	10.67	7.74	6.46
	Calabria	10.60	14.38	13.82	12.57	10.78	9.25	5.80
f.	ISLANDS	8.32	12.23	11.72	10.94	9.61	8.39	3.80
	Sicily	8.42	12.36	11.86	10.95	9.55	8.49	3.12
	Sardinia	8.11	11.92	11.36	10.91	9.75	8.15	4.78

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 2007

September 2007		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	6.00	5.52	4.82	5.12	8.50
	up to 250,000	8.47	5.83	5.98	5.60	12.30
	from 250,000 to 1,000,000	7.54	5.75	5.91	5.56	10.68
	from 1,000,000 to 5,000,000	6.51	5.61	5.55	5.39	9.12
	from 5,000,000 to 25,000,000	5.64	5.49	4.85	5.22	7.93
	more than 25,000,000	5.02	5.37	4.49	4.81	5.80
b.	NORTH-WEST ITALY	5.89	5.51	4.66	5.03	8.16
	up to 250,000	8.66	5.83	5.90	5.70	12.18
	from 250,000 to 1,000,000	7.62	5.72	5.79	5.57	10.42
	from 1,000,000 to 5,000,000	6.45	5.56	5.51	5.20	8.89
	from 5,000,000 to 25,000,000	5.55	5.45	4.60	5.03	7.77
	more than 25,000,000	4.90	5.44	4.41	4.82	5.91
c.	NORTH-EAST ITALY	5.72	5.45	5.10	4.88	8.01
	up to 250,000	7.80	5.76	5.81	4.92	11.38
	from 250,000 to 1,000,000	6.97	5.65	5.66	4.79	9.72
	from 1,000,000 to 5,000,000	6.18	5.54	5.45	4.94	8.27
	from 5,000,000 to 25,000,000	5.43	5.42	5.02	5.21	7.25
	more than 25,000,000	4.91	5.25	4.86	4.78	5.96
d.	CENTRAL ITALY	6.21	5.53	4.58	5.31	8.73
	up to 250,000	8.39	5.80	5.80	5.65	12.72
	from 250,000 to 1,000,000	7.64	5.76	5.81	5.75	11.40
	from 1,000,000 to 5,000,000	6.67	5.66	5.45	5.62	9.82
	from 5,000,000 to 25,000,000	5.85	5.56	4.97	5.50	8.53
	more than 25,000,000	5.27	5.35	4.32	4.95	5.58
e.	SOUTHERN ITALY	6.58	5.69	5.75	5.18	10.50
	up to 250,000	9.27	5.94	6.01	5.72	13.71
	from 250,000 to 1,000,000	8.24	5.93	6.19	5.73	12.11
	from 1,000,000 to 5,000,000	7.12	5.79	5.83	5.63	10.71
	from 5,000,000 to 25,000,000	6.07	5.62	5.26	5.24	9.32
	more than 25,000,000	5.38	5.43	5.63	4.47	7.29
f.	ISLANDS	6.93	5.73	6.16	5.54	8.65
	up to 250,000	9.28	6.06	7.00	5.77	11.97
	from 250,000 to 1,000,000	8.46	6.05	6.99	5.67	11.05
	from 1,000,000 to 5,000,000	7.33	5.85	6.47	5.65	9.65
	from 5,000,000 to 25,000,000	6.35	5.70	5.14	5.29	8.50
	more than 25,000,000	5.41	5.37	5.39	5.02	3.24

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 2007

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
a. MATCHED LOANS	6.00	5.89	5.72	6.21	6.58	6.93
<i>of which:</i> discount lendings	6.42	5.88	5.91	6.53	7.35	7.07
advance on loan selling for factoring	5.76	5.69	5.48	5.66	6.16	6.21
b. TERM LOANS	5.46	5.44	5.41	5.47	5.63	5.72
Initial period of rate fixation:						
up to 1 year	5.52	5.51	5.45	5.53	5.69	5.73
more than 1 year	5.02	4.87	4.96	5.05	5.29	5.65
<i>of which:</i> leasing	5.15	5.09	4.94	5.30	5.64	5.22
Initial period of rate fixation:						
up to 1 year	5.16	5.12	4.94	5.28	5.63	5.23
more than 1 year	4.99	4.75	4.92	5.68	6.12	5.05
c. REVOCABLE LOANS	8.50	8.16	8.01	8.73	10.50	8.65

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 2007		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	6.00	5.49	5.12	8.50	5.05	5.82
	Agricultural, forestry and fishery products	6.38	5.66	5.48	9.13	5.86	6.00
	Fuel and power products	5.34	4.84	4.84	5.38	4.28	4.95
	Ores and metals	4.86	5.13	4.97	7.42	4.97	5.97
	Non-metallic minerals and products	5.74	5.38	4.98	9.74	5.34	6.29
	Chemical products	5.48	5.49	5.28	8.47	5.49	6.39
	Metal products, except transport equipment	6.03	5.50	5.15	10.65	5.62	6.05
	Agricultural and industrial machinery	5.90	5.42	5.33	10.71	5.40	6.18
	Office and data processing machines, etc.	6.28	5.44	5.28	7.17	5.75	6.23
	Electrical goods	5.92	5.60	4.32	9.52	5.29	6.83
	Transport equipment	5.90	4.99	4.33	9.69	5.17	5.48
	Food and tobacco products	5.64	5.41	5.36	7.93	5.12	6.04
	Textiles, clothing and footwear	5.88	5.48	5.19	10.57	5.47	6.05
	Paper and paper products	5.99	5.56	5.25	9.56	5.00	6.12
	Rubber and plastic products	5.65	5.44	5.04	9.92	5.63	5.94
	Other manufactured products	5.96	5.57	5.27	10.88	5.69	6.02
	Building and construction	7.00	5.61	5.55	8.79	5.78	5.97
	Wholesale and retail trade services, recovery and repair services	5.79	5.55	5.33	9.65	5.48	6.15
	Lodging and catering services	7.02	5.63	5.47	9.21	5.63	6.22
	Inland transport services	6.20	5.33	4.71	9.75	5.91	6.11
	Maritime and air transport services	5.78	5.22	4.82	6.14	5.18	6.26
	Auxiliary transport services	6.82	5.20	5.53	9.01	5.59	6.20
	Communication services	6.24	5.59	4.41	6.12	4.67	7.30
	Other market services	6.42	5.54	5.09	7.14	5.39	5.58

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 2007	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	5.01	5.74	5.73	6.12	6.33	6.15
North-west Italy	5.31	5.72	5.40	5.95	6.21	6.13
North-east Italy	5.37	5.62	5.39	5.92	6.15	6.01
Central Italy	4.57	5.63	6.01	6.30	6.38	6.11
Southern Italy	5.82	6.26	5.97	6.69	6.51	6.24
Islands	5.82	6.12	6.35	6.52	6.55	6.30

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 2007

September 2007		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	5.64	5.52	5.66	5.50	8.10
b.	NORTH-WEST ITALY	5.63	5.52	5.70	5.55	7.78
	Piedmont	5.71	5.56	5.32	5.63	8.22
	Valle d'Aosta	5.77	5.63	5.29	5.41	9.93
	Liguria	5.67	5.56	6.02	5.54	8.25
	Lombardy	5.61	5.50	5.82	5.51	7.60
c.	NORTH-EAST ITALY	5.66	5.50	5.68	5.51	7.91
	Trentino-Alto Adige	5.67	5.46	5.62	5.40	7.02
	Veneto	5.62	5.47	5.74	5.50	7.89
	Friuli-Venezia Giulia	5.67	5.52	6.01	5.48	9.16
	Emilia Romagna	5.69	5.53	5.60	5.56	8.09
d.	CENTRAL ITALY	5.59	5.51	5.27	5.41	8.01
	Marche	5.61	5.49	5.21	5.49	8.35
	Tuscany	5.53	5.41	5.69	5.26	9.02
	Umbria	5.71	5.55	5.54	5.49	8.99
	Lazio	5.61	5.59	5.08	5.46	7.34
e.	SOUTHERN ITALY	5.69	5.58	5.88	5.52	9.82
	Abruzzo	5.69	5.58	5.62	5.41	9.84
	Molise	5.67	5.52	5.92	5.54	10.05
	Campania	5.75	5.66	6.27	5.59	9.32
	Puglia	5.61	5.51	5.33	5.47	10.08
	Basilicata	5.62	5.48	5.77	5.40	10.83
	Calabria	5.71	5.52	6.52	5.58	11.24
f.	ISLANDS	5.75	5.63	6.93	5.54	10.52
	Sicily	5.75	5.60	7.10	5.57	10.64
	Sardinia	5.74	5.73	6.34	5.47	10.13

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 2007

		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	5.53	5.48	5.48	5.47
b.	NORTH-WEST ITALY	5.53	5.48	5.52	5.54
	Piedmont and Valle d'Aosta	5.57	5.52	5.60	5.60
	Liguria	5.55	5.52	5.54	5.57
	Lombardy	5.52	5.47	5.45	5.51
c.	NORTH-EAST ITALY	5.46	5.46	5.50	5.57
	Trentino-Alto Adige	5.35	5.37	5.49	5.45
	Veneto	5.41	5.44	5.53	5.61
	Friuli-Venezia Giulia	5.47	5.48	5.46	5.58
	Emilia Romagna	5.52	5.49	5.48	5.55
d.	CENTRAL ITALY	5.51	5.46	5.38	5.37
	Marche	5.44	5.44	5.43	5.45
	Tuscany	5.40	5.35	5.29	5.16
	Umbria	5.52	5.49	5.48	5.42
	Lazio	5.61	5.53	5.39	5.44
e.	SOUTHERN ITALY	5.61	5.53	5.52	5.46
	Abruzzo and Molise	5.58	5.49	5.45	5.40
	Campania	5.70	5.61	5.57	5.52
	Puglia	5.55	5.44	5.48	5.39
	Basilicata	5.45	5.39	5.47	5.40
	Calabria	5.51	5.52	5.54	5.51
f.	ISLANDS	5.65	5.56	5.53	5.48
	Sicily	5.62	5.53	5.56	5.49
	Sardinia	5.76	5.66	5.46	5.46

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 2007

	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	5.57	5.52	6.04	6.00
NORTH-WEST ITALY	5.48	5.49	6.05	6.02
NORTH-EAST ITALY	5.46	5.46	5.95	5.97
CENTRAL ITALY	5.66	5.57	6.00	5.97
SOUTHERN ITALY	5.91	5.69	6.10	6.01
ISLANDS	5.78	5.72	6.16	6.08

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 2007		Total	Non-financial companies	of which:			Producer households	Consumer households and nec
				industry	building	services		
a.	ITALY	6.83	6.92	6.48	7.89	7.01	9.66	7.54
b.	NORTH-WEST ITALY	6.56	6.71	6.38	7.69	6.77	9.59	7.49
	Piedmont and Valle d'Aosta	7.20	7.16	6.72	8.19	7.38	9.91	7.99
	Liguria	7.61	7.47	6.99	7.94	7.57	10.08	7.87
	Lombardy	6.36	6.56	6.26	7.54	6.59	9.42	7.32
c.	NORTH-EAST ITALY	6.60	6.52	6.11	7.26	6.72	8.89	7.67
	Trentino-Alto Adige	6.20	6.10	5.79	6.55	6.09	7.55	6.82
	Veneto	6.70	6.63	6.15	7.70	6.94	9.37	7.70
	Friuli-Venezia Giulia	6.93	6.79	6.28	7.69	7.24	9.87	8.62
	Emilia-Romagna	6.55	6.45	6.07	7.07	6.64	8.87	7.85
d.	CENTRAL ITALY	6.91	7.20	6.72	8.13	7.22	9.93	6.96
	Marche	6.75	6.61	6.11	7.42	7.00	8.98	7.99
	Tuscany	6.79	7.38	6.97	8.29	7.46	10.28	8.58
	Umbria	7.56	7.37	6.80	8.40	7.53	10.12	8.50
	Lazio	6.98	7.27	6.94	8.24	7.10	10.22	6.28
e.	SOUTHERN ITALY	8.09	8.10	7.45	9.02	8.25	10.86	8.79
	Campania	8.09	8.33	7.73	9.58	8.33	11.25	8.54
	Abruzzo and Molise	7.62	7.55	6.88	8.20	8.04	10.44	8.76
	Puglia and Basilicata	8.16	7.98	7.41	8.76	8.10	10.81	8.94
	Calabria	9.15	9.00	8.78	10.02	8.73	10.89	9.43
f.	ISLANDS	7.72	7.68	8.11	8.89	7.16	10.07	8.83
	Sicily	7.75	7.50	8.12	8.92	6.91	10.02	9.73
	Sardinia	7.66	8.21	8.09	8.81	8.02	10.26	7.27

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 2007		Total	General govern- ment	Financial companies	Non financial companies	of which:			Producer house- holds	Consumer house- holds and nec
						industry	building	services		
a.	ITALY	1.73	3.82	3.42	2.41	2.60	1.96	2.38	1.09	1.14
b.	NORTH-WEST ITALY	1.65	3.92	3.20	2.36	2.50	2.02	2.32	0.98	1.00
	Piedmont	1.36	3.70	3.12	2.21	2.27	1.85	2.25	0.91	0.84
	Valle d'Aosta	1.67	4.04	3.95	2.55	3.16	1.88	2.32	0.76	0.86
	Liguria	1.20	3.88	2.89	1.91	2.33	1.84	1.75	0.89	0.88
	Lombardy	1.78	3.98	3.22	2.42	2.57	2.08	2.37	1.03	1.07
c.	NORTH-EAST ITALY	1.75	4.24	3.42	2.62	2.78	2.17	2.58	1.17	1.12
	Trentino-Alto Adige	2.10	4.67	3.41	3.08	3.33	1.81	3.10	1.21	1.11
	Veneto	1.59	4.30	3.09	2.41	2.47	1.90	2.43	1.05	1.03
	Friuli-Venezia Giulia	2.04	3.91	3.72	3.07	3.44	2.43	2.82	1.13	0.94
	Emilia Romagna	1.78	4.27	3.65	2.63	2.79	2.34	2.58	1.27	1.25
d.	CENTRAL ITALY	2.12	3.80	3.86	2.60	2.89	1.99	2.61	1.27	1.44
	Marche	1.82	3.86	3.53	2.37	2.58	1.78	2.34	1.51	1.57
	Tuscany	1.69	3.75	3.38	2.23	2.32	1.96	2.20	1.27	1.37
	Umbria	1.68	4.01	2.55	2.36	2.38	1.63	2.49	1.30	1.36
	Lazio	2.34	3.80	3.94	2.78	3.28	2.03	2.77	1.21	1.47
e.	SOUTHERN ITALY	1.28	3.47	2.74	1.81	2.10	1.47	1.76	1.00	0.99
	Abruzzo	1.64	3.83	2.64	2.47	2.89	1.59	2.36	1.30	1.22
	Molise	1.88	3.58	3.65	2.05	2.56	1.44	1.77	1.17	1.23
	Campania	1.13	3.33	2.74	1.54	1.71	1.12	1.58	0.84	0.89
	Puglia	1.36	3.47	2.42	2.01	2.13	1.91	2.00	1.16	1.12
	Basilicata	1.51	3.21	1.53	2.00	2.25	2.30	1.61	1.36	1.22
	Calabria	1.19	3.78	3.03	1.49	1.60	1.35	1.29	0.85	0.86
f.	ISLANDS	1.58	3.55	2.71	2.05	2.04	2.02	2.05	1.13	1.16
	Sicily	1.53	3.47	2.32	2.04	2.10	2.22	1.97	1.09	1.14
	Sardinia	1.67	3.71	3.06	2.07	1.95	1.57	2.17	1.21	1.19

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 2007		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	0.65	0.90	1.39	2.98	0.58	0.85	1.41	2.54
b.	NORTH-WEST ITALY	0.60	0.84	1.35	2.86	0.50	0.73	1.26	2.41
	Piedmont	0.52	0.73	1.21	2.85	0.44	0.64	1.11	2.23
	Valle d'Aosta	0.47	0.73	1.28	3.22	0.44	0.64	1.08	2.76
	Liguria	0.50	0.74	1.23	2.52	0.46	0.69	1.18	2.02
	Lombardy	0.66	0.89	1.41	2.88	0.53	0.78	1.33	2.50
c.	NORTH-EAST ITALY	0.66	0.97	1.60	3.29	0.54	0.85	1.53	2.84
	Trentino-Alto Adige	0.81	1.08	1.71	3.62	0.58	0.85	1.50	2.71
	Veneto	0.57	0.86	1.48	3.13	0.45	0.74	1.42	2.84
	Friuli-Venezia Giulia	0.59	0.89	1.59	3.69	0.44	0.71	1.34	2.66
	Emilia Romagna	0.74	1.08	1.71	3.27	0.64	0.98	1.67	2.88
d.	CENTRAL ITALY	0.76	1.00	1.44	3.15	0.80	1.11	1.67	2.72
	Marche	0.95	1.29	1.89	3.14	0.85	1.40	2.11	3.08
	Tuscany	0.84	1.11	1.60	2.88	0.83	1.15	1.73	2.69
	Umbria	0.85	1.10	1.71	3.11	0.79	1.13	1.81	2.82
	Lazio	0.59	0.79	1.19	3.23	0.76	1.03	1.59	2.70
e.	SOUTHERN ITALY	0.57	0.76	1.15	2.46	0.56	0.78	1.18	2.08
	Abruzzo	0.78	1.06	1.58	3.21	0.69	0.98	1.52	2.82
	Molise	0.67	0.90	1.36	2.82	0.58	0.87	1.57	3.23
	Campania	0.47	0.60	0.92	2.12	0.53	0.68	0.97	1.77
	Puglia	0.65	0.90	1.38	2.71	0.57	0.88	1.50	2.47
	Basilicata	0.68	0.93	1.70	2.64	0.63	0.99	1.69	2.58
	Calabria	0.45	0.63	1.00	2.19	0.47	0.68	1.12	2.25
f.	ISLANDS	0.71	0.93	1.31	2.69	0.61	0.89	1.46	2.57
	Sicily	0.67	0.86	1.26	2.69	0.58	0.86	1.49	2.52
	Sardinia	0.78	1.03	1.40	2.67	0.66	0.95	1.38	2.68

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 2007

	Total	North-west	North-east	Centre	South	Islands
a. TOTAL	2.14	2.12	2.34	2.38	1.54	1.75
Agricultural, forestry and fishery products	1.48	1.31	1.67	1.64	1.27	1.51
Fuel and power products	3.58	3.06	3.47	4.03	3.15	2.91
Ores and metals	2.72	2.93	2.63	1.73	2.10	2.38
Non-metallic minerals and products	2.34	2.39	2.70	2.38	1.67	1.41
Chemical products	2.51	2.47	2.78	2.51	2.42	1.92
Metal products, except transport equipment	2.01	2.09	2.15	1.67	1.54	1.34
Agricultural and industrial machinery	2.43	2.38	2.65	2.16	1.83	1.21
Office and data processing machines, etc.	1.85	1.61	2.49	1.90	1.06	0.97
Electrical goods	2.26	2.32	2.57	2.15	1.27	1.34
Transport equipment	2.87	2.30	3.75	2.70	2.23	1.11
Food and tobacco products	2.38	2.54	2.84	2.21	1.66	1.50
Textiles, clothing and footwear	2.16	2.47	2.33	1.95	1.21	1.17
Paper and paper products	2.53	2.65	2.56	2.21	2.49	2.28
Rubber and plastic products	2.19	2.23	2.26	2.23	1.81	1.53
Other manufactured products	1.69	1.67	1.86	1.83	1.17	1.13
Building and construction	1.76	1.75	1.90	1.88	1.35	1.84
Wholesale and retail trade services, recovery and repair services	1.74	1.75	2.00	1.82	1.36	1.57
Lodging and catering services	1.59	1.94	1.51	1.44	1.28	1.47
Inland transport services	2.01	1.95	2.07	2.39	1.67	1.63
Maritime and air transport services	3.21	2.54	2.98	3.73	2.56	3.31
Auxiliary transport services	2.77	2.65	3.36	2.80	1.50	2.42
Communication services	2.27	2.10	1.96	2.66	1.11	1.64
Other market services	2.24	2.19	2.39	2.56	1.56	1.70

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

	2007 July	2007 Aug.	2007 Sept.
a. TOTAL	237,368	232,254	234,306
b. GOLD AND GOLD RECEIVABLES	37,853	37,853	41,016
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	21,498	20,866	20,911
Receivables from the IMF	1,300	1,275	1,217
Securities (other than shares)	15,518	15,225	15,003
Current accounts and other deposits	4,313	4,237	4,319
Reverse operations	364	126	368
Other claims	3	2	3
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	4,057	5,249	4,213
Financial counterparties	4,057	5,249	4,213
of which: securities (other than shares)	1,637	1,513	1,457
reverse operations	–	–	–
other claims	2,420	3,736	2,756
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	18,102	18,949	21,802
Main refinancing operations	17,220	17,807	19,812
Longer-term refinancing operations	883	1,142	1,990
Fine-tuning reverse operations	–	–	–
Structural reverse operations	–	–	–
Marginal lending facility	–	–	–
Credits related to margin calls	..	–	–
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	11	14	8
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)	1,619	1,552	1,552
i. GENERAL GOVERNMENT DEBT	18,150	18,150	18,124

TDB40605

Bank of Italy

	2007 July	2007 Aug.	2007 Sept.
<i>(cont.)</i>			
I. INTRA-EUROSISTEM CLAIMS	44,336	38,390	34,096
Participating interest in the ECB	722	722	722
Claims deriving from the transfer of foreign reserves to the ECB	7,218	7,218	7,218
Net claims related to the allocation of euro banknotes within the Eurosystem	–	–	–
Other intra-Eurosystem claims (net)	36,396	30,450	26,157
m. ITEMS TO BE SETTLED	25	3	3
n. OTHER ASSETS	89,618	88,946	89,607
Euro-area coins	34	30	33
UIC endowment fund	258	258	258
Investments of reserves and provisions	33,968	33,362	33,169
Other financial assets	39,541	39,480	39,422
Intangible fixed assets	33	34	34
Tangible fixed assets	3,840	3,845	3,845
Accrued income and prepaid expenses	1,556	1,560	1,676
Deferred tax assets	7,696	7,696	7,696
Sundry	2,691	2,681	3,473
o. EXPENSE FOR THE YEAR	2,100	2,282	2,974
p. MEMORANDUM ACCOUNTS	258,976	278,486	271,907

The figures for October and November 2006 were published in the previous issue. In relation to the changes made to the layout of the accounts, more detail is now provided for the "sundry" subitem of "other assets" by showing the most important components in two new subitems: "other financial assets" and "deferred tax assets". At the same time, in view of their analogous nature, "deferred changes" have been combined with "intangible fixed assets".

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	2007 July	2007 Aug.	2007 Sept.
a. TOTAL	237,368	232,254	234,306
b. BANKNOTES IN CIRCULATION	106,179	105,664	105,681
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	14,508	13,333	17,315
Current accounts (covering the minimum reserve system)	14,505	13,330	17,314
Deposit facility	3	3	1
Fixed-term deposits	–	–	–
Fine-tuning reverse operations	–	–	–
Deposits related to margin calls	–	..	–
d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS	–	–	–
e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	41,569	37,666	32,126
General government	41,541	37,652	32,113
of which: Treasury payments account	41,485	37,598	32,060
sinking fund for the redemption of government securities	18	18	18
other liabilities	38	36	35
Other counterparties	28	13	13
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	214	172	192
Liabilities to non-euro-area EU central banks	63	63	95
Other liabilities	151	109	97
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	306	799	389
Deposits and balances	2	2	2
Other liabilities	304	797	388
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	788	788	771
l. INTRA-EUROSISTEM LIABILITIES	13,739	13,143	13,113
Promissory notes covering debt certificates issued by the ECB	–	–	–
Net liabilities related to the allocation of euro banknotes within the Eurosystem	13,739	13,143	13,113
Other intra-Eurosystem liabilities (net)	–	–	–

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Bank of Italy

	2007 July	2007 Aug.	2007 Sept.
<i>(cont.)</i>			
m. ITEMS TO BE SETTLED	18	18	15
n. OTHER LIABILITIES	1,719	1,577	2,128
Bank of Italy drafts	294	236	256
Accrued expenses and deferred income	47	41	418
Sundry	1,378	1,300	1,454
o. PREVISIONS	6,392	6,392	6,392
Provisions for specific risks	722	722	722
Sundry staff-related provisions	5,670	5,670	5,670
p. REVALUATION ACCOUNTS	23,258	23,258	26,256
q. PROVISION FOR GENERAL RISKS	7,931	7,931	7,931
r. CAPITAL AND RESERVES	16,771	16,771	16,771
Capital	..	..	..
Ordinary and extraordinary reserves	11,230	11,230	11,230
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	3,977	4,741	5,225
u. MEMORANDUM ACCOUNTS	258,976	278,486	271,907

The figures for October and November 2006 were published in the previous issue. In relation to the changes made to the layout of the accounts, the "cash services" subitem of "other liabilities" has been eliminated since the case non longer occurs.

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 performing loans 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.

As of December 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 10.5 billion euros (including 190 million of bad debts).

As of March 2007: 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 6.5 billion euros (including 9 million of bad debts).

As of June 2007: 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 9.3 billion euros (including 1.1 billion of bad debts).

As of September 2007: 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 (including 15 million of bad debts).

Glossary

Glossary of terms in the tables

ADJUSTED BAD DEBTS	the total loans outstanding when a borrower is reported to the Central Credit Register: a) as a bad debt by the only bank that disbursed credit; b) as a bad debt by one bank and as having an overshoot by the only other bank exposed; c) as a bad debt by one bank and the amount of the bad debt is at least 70% of its exposure towards the banking system or as having overshoots equal to or more than 10% of its total loans outstanding; d) as a bad debt by at least two banks for amounts equal to or more than 10% of its total loans outstanding.
ADVANCES AGAINST ACQUIRED CLAIMS (FACTORING)	the amount of advances granted by the intermediary against the assignment of outstanding claims.
ADVANCES AGAINST FUTURE CLAIMS (FACTORING)	the amount of advances granted by the intermediary against the assignment of future claims.
ADVANCES DISBURSED (FACTORING)	the amount of advances granted by the intermediary against the assignment of outstanding and/or future claims. Factoring is an assignment without recourse (with the credit risk transferred to the assignee) or with recourse (with the credit risk remaining with the assignor) of accounts receivable to banks or specialist companies for management and collection; it may be associated with the granting of credit to the assignor.
APRC	the conventional summary of the cost of credit. It is the rate that equalizes, on an annual basis, the sum of the present values of all the amounts making up the financing disbursed by the creditor and the sum of the present values of all repayment instalments (see the Minister of the Treasury Decree of 8 July 1992 on consumer credit).
ASSETS UNDER MANAGEMENT (PORTFOLIO MANAGEMENT SERVICES)	the end-of-period value of the portfolio, liquid assets in respect of management contracts, interest accrued at the reporting reference date and other assets and liabilities related to the management function attributable to customers.
BAD DEBTS	the total loans outstanding to persons who have been declared insolvent or who are in a basically comparable situation, regardless of the security held and gross of writedowns effected and net of writeoffs for forecast losses. Any differences between data drawn from supervisory reports and the Central Credit Register stem from marginal differences between the legal provisions governing the data collection methods of the two systems.
BAD DEBTS (GROSS OF WRITEOFFS)	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.
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.
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.
CUSTOMER BRANCH OF ECONOMIC ACTIVITY	Grouping of institutional units on the basis of the prevalent productive activity. The method of classifying customers is described in detail in the manual "Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica", published by the Bank of Italy. The present classification, which was introduced on 1 January 1989, is based on criteria consistent with those used by Istat, which, in turn, reflect those used in the European System of Integrated Economic Accounts (ESA). In order to ensure the confidentiality of information, in some tables it has been necessary to aggregate the data of some of the branches in "macrobranches".
CUSTOMER LOCATION	geographical area, region or province of the registered office or domicile of banks' counterparties. Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
CUSTOMER SECTORS AND SEGMENTS OF ECONOMIC ACTIVITY	groupings of institutional units on the basis of their principal economic function. The classification is on three levels: sectors, sub-sectors and sub-groups. Groupings of sectors, sub-sectors and branches (see above) of economic activity are called segments. The method of classifying customers is described in detail in the manual "Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica", published by the Bank of Italy. The present classification, which has been in force since June 1998, is based on criteria consistent with those used by Istat, which, in turn, reflect those used in the European System of National and Regional Accounts (ESA95).
CUSTOMER TRADING	buying and selling securities and financial derivatives for customers.
DEPOSITS	funds raised from non-banks by banks in the form of: sight and time savings deposits, savings certificates, certificates of deposit, current accounts and time current accounts.

DERIVATIVES BUSINESS	derivative instruments are contracts serving to modify the exposure of the parties to market risks. As a rule they provide for the settlement at a specified future date of the difference between the price (or rate of return) prevailing at that date of a reference financial instrument and that determined in the contract or for the delivery or receipt at a future date of a financial instrument at a predetermined price. In the data on trading, derivative contracts with an underlying security are valued on the basis of the agreed price, those without an underlying security on the basis of the notional capital. Some instruments are an exception in this respect and are valued as follows: stock index options and futures, on the basis of the notional capital multiplied by the value of the index at the date the contract was concluded; futures options, on the basis of the notional capital multiplied by the price agreed for the futures contract; futures on debt securities, on the basis of the notional capital multiplied by the price agreed for the futures contract. Where transactions in derivative instruments are carried out on organized markets, purchases and sales serving to close positions of the opposite sign are not counted.
ECONOMIC PURPOSE OF THE INVESTMENT	designed to identify the nature and location of the investment or durable goods being financed independently of the economic classification and location of the customer.
FACILITIES GRANTED	the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
FINANCIAL 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.
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.
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.
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 FOR SUPERVISORY PURPOSES	<p>Taken to mean shareholdings other than those classified in the trading portfolio that give (individual or joint) control or a significant influence or that satisfy at least one of the two following requirements:</p> <p>a) they constitute capital rights of the above-mentioned firms, whether represented by securities or not, which, by creating a lasting relationship with them, are intended to develop the business of the investee company;</p> <p>b) the rights to vote in the ordinary shareholders meeting or the capital rights are equal to at least 10 per cent or, in the case of participating interests in insurance companies, to at least 20 per cent. For the purpose of calculating the percentage of voting rights or capital held, consideration shall also be given to any deriving shareholdings classified in the trading portfolio. In such case this item shall refer to the entire shareholding (including the part classified in the trading portfolio in the financial statements).</p>
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

REPORTING INSTITUTIONS – 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 2005 and 2006 and a weight of 2 to the intermediate quarters. The classes are defined as follows: major banks, those with average total assets of between 26 billion and 60 billion euros; medium-sized banks, those with average total assets of between 9 billion and 26 billion; small banks, those with average total assets of between 1.3 billion and 9 billion; minor banks, those with average total assets of less than 1.3 billion. As explained in the “Additional information” concerning the Statistical Bulletin II/2007, 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 2006, 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.

INSTITUTIONAL CATEGORIES OF BANKS – the classification basically comprises the categories referred to in Legislative Decree 385 of 1 September 1993 (the Consolidated Law on Banking): banks established as limited companies (società per azioni), cooperative banks (banche popolari), mutual banks (banche di credito cooperativo), 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 limited companies” category.

GEOGRAPHICAL COVERAGE OF BANKS – the classification, used until 2006, 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).

As regards the composition of the various size groups, see the Glossary in the Appendix of the Bank of Italy’s Annual Report for 2006 in Italian. It should also be noted that the banks included in each size group only change as a consequence of the creation of new entities and mergers. Thus, except in the event of a general revision of the classification, the fact that a bank crosses the threshold of its size group does not result in its being included in the next size group.

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 ON DEPOSIT (NOMINAL VALUE)	the total value of securities, owned by customers, held on deposit with an intermediary under an agreement for their safekeeping or safekeeping and administration or a portfolio management mandate. Includes securities (other than cheques) held as security deposits for other services and as collateral for credit transactions.
SECURITIES UNDER MANAGEMENT (NOMINAL VALUE)	total of securities owned by customers deposited with an intermediary that undertakes, under a contract, to provide for their management.
SOUTHERN ITALY	comprises the following regions: Abruzzo, Molise, Campania, Puglia, Basilicata and Calabria.
SUBSCRIPTIONS IN THE QUARTER (COLLECTIVE ASSET MANAGEMENT)	the value of the units of collective investment undertakings subscribed for by customers in the reference period.
SUBSIDIZED LOANS	transactions effected at interest rates below the prevailing market rates under statutory provisions that provide for the granting of interest subsidies and/or the use of central government funds or funds of other government bodies. The aggregate comprises subsidized loans in connection with the following items: the risk associated with the bill portfolio belonging to non-bank customers, current account assets, import and export trade credits, mortgage loans, advances not settled via current accounts, performing loans granted from funds administered for third parties, and the credit implicit in financial leasing contracts.
SUNDRY PROVISIONS FOR LOSSES AND CHARGES	comprises provisions for the writedown of tax credits, the tax provision and other earmarked provisions.
TERM LOANS	classification used by the Central Credit Register for credit transactions with a contractual term and no form of predetermined redemption.
TOTAL CREDIT GRANTED (SIZE CLASSES)	the sum of the loan facilities granted to each borrower by all the intermediaries reporting to the Central Credit Register.
TOTAL CREDIT USED (SIZE CLASSES)	the sum of the loan facilities disbursed to each borrower by all the intermediaries reporting to the Central Credit Register.
UNDERWRITING	Placement of securities the successful outcome of which is guaranteed by the intermediary. Includes transactions involving the intermediary's prior subscription to or outright purchase of the securities in question.
UNUSED MARGIN	positive difference between credit granted and credit used. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show overshoots or intermediaries that report the same customer.
USED MARGIN	the amount of credit actually disbursed to a customer; in the case of "guarantees issued to customers", the amount of the guarantees actually granted.