



BANCA D'ITALIA
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Statistical publications and distribution options

The Bank of Italy publishes a quarterly statistical bulletin, together with the related summary report and a series of supplements (most of which are monthly).

The statistical information is available on the Bank's website (www.bancaditalia.it, in the Statistics section) in pdf format and in the BIP on-line statistical database. Only libraries receive paper-based publications.

On the Internet the information is available in both Italian and English, while the paper-based publications are produced only in Italian. Further details can be found on the Internet in the Statistics section referred to above.

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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

The current issues of the Statistical Bulletin and Summary Report are based on the new classification of banks adopted by the Bank of Italy for its statistics. In particular:

- new criteria have been introduced for the classification of banks by size (see the “REPORTING INSTITUTION” entry in the glossary. Consequently, the tables based on disaggregation by size and major category of bank (12, of which 7 also published in paper form) have been dropped and replaced by 12 new tables, for which the data have been reconstructed for the three years 2004-06 except in the case of the table based on Central Credit Register data (TDB30346), for which the data have been reconstructed for the two years 2005-06.
- the classification by geographical coverage has been dropped from the Bank’s statistical system because it had become obsolete. The publication of the tables disaggregated by “geographical coverage of bank” (5, available only in the BIP online version) has therefore been suspended. Two of these tables (TDB10074 and TDB10114) will be replaced by TDB10075 and TDB10115, which refer to the entire banking system.

For reasons of overall consistency, the reconstruction of the time series has been extended to the related tables of the Statistical Bulletin and the Summary Report, which have thus benefited from an overall revision.


Moreover, again as of this issue, the monthly accounts of the Bank of Italy (Tables TDB40605 and TDB40615) are prepared on the basis of the new layout approved by the Ministry for the Economy and Finance in a decree dated 27 December 2006.

* * *

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):

1	BIP on-line	○	Table distributed on the “BIP on-line statistical database” with the same characteristics
		●	Table distributed on the “BIP on-line statistical database” with greater disaggregation of data
		⦿	Table distributed on the “BIP on-line statistical database” only
2	Frequency	Q	Quarterly
		H	Half-yearly
		A	Annual
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		2	Central Credit Register
		3	Survey of lending rates
		4	Survey of deposit rates
		5	Archives of intermediary identification data
		6	Bank of Italy
4	Universe	[ba]	Banks
		[sb]	Sample of banks
		[fi]	Financial intermediaries referred to in Art. 107 of the 1993 Banking Law
		[ci]	Collective investment undertakings
		[sf]	Securities firms (SIMs)
		[bi]	Bank of Italy
		[am]	Asset management companies
5			Table appearing in this issue
6	Table identification code		
7	Description of the table		
8	Identification code for table on the “BIP on-line statistical database”		
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H INFORMATION ON THE BANK OF ITALY

H1 BALANCE SHEET

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Information on banks

Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary
identification data

March 2007

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
a. TOTAL	800	32,471	246	24,704
b. PIEDMONT	30	2,629	19	2,394
Alessandria	1	298	1	292
Asti	1	155	1	145
Biella	3	129	3	129
Cuneo	13	506	5	390
Novara	1	203	1	176
Turin	10	1,119	8	1,073
Verbano-Cusio-Ossola	1	85	–	56
Vercelli	–	134	–	133
c. VALLE D'AOSTA	2	98	–	79
Aosta	2	98	–	79
d. LIGURIA	7	960	5	853
Genoa	5	522	3	452
Imperia	–	120	–	107
La Spezia	1	134	1	129
Savona	1	184	1	165
e. LOMBARDY	190	6,274	74	4,570
Bergamo	16	702	5	545
Brescia	19	881	7	629
Como	3	351	–	248
Cremona	8	275	2	189
Lecco	3	220	–	131
Lodi	5	144	1	72
Mantua	5	323	2	254
Milan	127	2,467	55	1,840
Pavia	–	323	–	271
Sondrio	4	127	2	31
Varese	–	461	–	360
f. TRENTINO-ALTO ADIGE	110	941	8	299
Bolzano	57	411	3	145
Trento	53	530	5	154
g. VENETO	59	3,453	11	2,132
Belluno	1	196	–	131
Padua	12	619	2	429
Rovigo	5	178	–	122
Treviso	9	629	2	354
Venice	6	501	2	354
Verona	13	689	4	402
Vicenza	13	641	1	340

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	3,852	437	3,780	78	135	5,918
1	79	9	152	1	4	660
–	4	–	2	–	–	92
–	2	–	8	–	–	61
–	–	–	–	–	–	40
–	1	8	115	–	–	152
–	27	–	–	–	–	60
–	16	1	26	1	4	181
1	28	–	1	–	–	29
–	1	–	–	–	–	45
–	–	2	19	–	–	35
–	–	2	19	–	–	35
–	85	1	20	1	2	135
–	66	1	2	1	2	51
–	4	–	9	–	–	23
–	3	–	2	–	–	25
–	12	–	7	–	–	36
7	964	48	660	61	80	1,162
1	39	10	118	–	–	192
1	74	11	177	–	1	180
–	60	3	43	–	–	100
–	19	6	67	–	–	90
1	68	2	21	–	–	66
1	35	3	37	–	–	45
–	36	3	33	–	–	68
1	415	10	133	61	79	183
–	31	–	21	–	–	101
2	94	–	2	–	–	43
–	93	–	8	–	–	94
1	109	99	526	2	7	303
1	67	51	193	2	6	111
–	42	48	333	–	1	192
6	737	41	581	1	3	552
–	43	1	22	–	–	58
2	76	8	113	–	1	101
–	4	5	52	–	–	47
1	158	6	117	–	–	95
–	79	4	68	–	–	44
1	190	7	95	1	2	95
2	187	10	114	–	–	112

Distribution by location (province) and institutional category of bank

TDB10207

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
h. FRIULI-VENEZIA GIULIA	26	928	7	632
Gorizia	5	107	–	69
Pordenone	3	220	1	153
Trieste	3	140	1	116
Udine	15	461	5	294
i. EMILIA ROMAGNA	58	3,430	28	2,459
Bologna	15	811	8	575
Ferrara	3	218	2	188
Forlì	12	338	5	220
Modena	6	492	3	323
Parma	2	354	2	290
Piacenza	3	218	1	152
Ravenna	5	327	3	265
Reggio Emilia	5	388	2	269
Rimini	7	284	2	177
l. MARCHE	29	1,170	9	966
Ancona	11	362	4	308
Ascoli Piceno	6	263	2	223
Macerata	4	234	1	201
Pesaro e Urbino	8	311	2	234
m. TUSCANY	62	2,397	22	1,961
Arezzo	4	224	–	153
Florence	17	662	9	553
Grosseto	4	144	–	111
Livorno	3	201	–	176
Lucca	5	258	3	229
Massa Carrara	2	108	1	107
Pisa	6	267	2	224
Pistoia	9	186	2	138
Prato	2	137	1	120
Siena	10	210	4	150
n. UMBRIA	11	555	6	496
Perugia	8	429	4	377
Terni	3	126	2	119
o. LAZIO	67	2,599	28	2,094
Frosinone	6	188	1	131
Latina	6	177	1	129
Rieti	2	83	1	64
Rome	46	1,955	24	1,622
Viterbo	7	196	1	148
p. ABRUZZO	14	675	6	599
Chieti	5	177	3	164
L'Aquila	2	154	1	132
Pescara	2	164	1	144
Teramo	5	180	1	159

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	90	16	203	2	3	176
–	4	5	33	–	1	21
–	28	2	39	–	–	39
–	11	1	12	1	1	5
1	47	8	119	1	1	111
4	604	25	364	1	3	328
–	128	7	106	–	2	59
–	12	1	18	–	–	26
–	40	7	78	–	–	30
2	158	–	10	1	1	47
–	56	–	8	–	–	45
1	57	1	9	–	–	40
–	17	2	45	–	–	18
–	93	3	26	–	–	45
1	43	4	64	–	–	18
–	32	20	172	–	–	216
–	6	7	48	–	–	48
–	3	4	37	–	–	58
–	3	3	30	–	–	49
–	20	6	57	–	–	61
3	161	37	272	–	3	276
2	51	2	20	–	–	38
–	36	8	70	–	3	44
–	6	4	27	–	–	28
–	9	3	16	–	–	20
–	10	2	19	–	–	29
–	–	1	1	–	–	15
1	20	3	23	–	–	38
–	11	7	37	–	–	22
–	6	1	11	–	–	6
–	12	6	48	–	–	36
–	19	5	40	–	–	84
–	18	4	34	–	–	53
–	1	1	6	–	–	31
6	273	24	207	9	25	263
2	36	3	21	–	–	61
1	34	4	14	–	–	30
–	11	1	8	–	–	31
2	181	11	127	9	25	85
1	11	5	37	–	–	56
–	8	8	68	–	–	172
–	2	2	11	–	–	54
–	2	1	20	–	–	44
–	3	1	17	–	–	31
–	1	4	20	–	–	43

Distribution by location (province) and institutional category of bank

TDB10207

		Total		Banks established as società per azioni	
		Banks	Branches	Banks	Branches
q.	MOLISE	3	141	–	114
	Campobasso	3	107	–	86
	Isernia	–	34	–	28
r.	CAMPANIA	32	1,598	7	1,360
	Avellino	4	131	1	95
	Benevento	3	87	1	69
	Caserta	5	204	2	186
	Naples	6	812	3	747
	Salerno	14	364	–	263
s.	PUGLIA	32	1,400	5	1,035
	Bari	17	606	2	440
	Brindisi	2	121	–	91
	Foggia	2	243	1	182
	Lecce	5	262	2	194
	Taranto	6	168	–	128
t.	BASILICATA	7	252	1	172
	Matera	3	87	1	70
	Potenza	4	165	–	102
u.	CALABRIA	19	532	2	432
	Catanzaro	4	107	–	89
	Cosenza	9	204	1	148
	Crotone	3	38	1	30
	Reggio Calabria	1	141	–	131
	Vibo Valentia	2	42	–	34
v.	SICILY	37	1,754	5	1,379
	Agrigento	4	168	–	116
	Caltanissetta	7	97	–	59
	Catania	4	363	1	290
	Enna	1	67	–	50
	Messina	2	231	–	193
	Palermo	11	409	4	351
	Ragusa	2	119	–	78
	Siracusa	2	125	–	94
	Trapani	4	175	–	148
z.	SARDINIA	5	685	3	678
	Cagliari	2	279	1	277
	Nuoro	–	116	–	116
	Oristano	1	81	–	77
	Sassari	2	209	2	208

Notes:

Banks

Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
–	13	3	14	–	–	47
–	9	3	12	–	–	35
–	4	–	2	–	–	12
3	118	22	118	–	2	342
–	20	3	16	–	–	54
–	7	2	11	–	–	40
–	11	3	7	–	–	66
3	61	–	2	–	2	85
–	19	14	82	–	–	97
4	269	23	94	–	2	231
2	111	13	53	–	2	47
–	22	2	8	–	–	20
–	54	1	7	–	–	55
1	59	2	9	–	–	82
1	23	5	17	–	–	27
–	47	6	33	–	–	86
–	7	2	10	–	–	24
–	40	4	23	–	–	62
–	11	17	89	–	–	193
–	1	4	17	–	–	39
–	8	8	48	–	–	71
–	–	2	8	–	–	17
–	2	1	8	–	–	46
–	–	2	8	–	–	20
3	232	29	142	–	1	338
1	27	3	25	–	–	40
–	13	7	25	–	–	21
1	60	2	13	–	–	57
–	3	1	14	–	–	19
–	30	2	8	–	–	70
–	28	7	29	–	1	76
1	38	1	3	–	–	12
–	25	2	6	–	–	19
–	8	4	19	–	–	24
–	1	2	6	–	–	319
–	–	1	2	–	–	97
–	–	–	–	–	–	85
–	–	1	4	–	–	56
–	1	–	–	–	–	81

Distribution by major category of bank

TDB10010

Source: Supervisory returns
Stocks in millions of euros

March 2007

Entire
banking
system

Teller cash and the like	25,783
Receivables from BI-ECB	13,643
Receivables from banks	562,285
<i>of which:</i> time deposits and interbank CDs	276,327
repos	147,136
Receivables from non-bank customers:	
current account receivables	235,327
repos	26,417
personal loans	28,444
export credits	18,957
import credits	14,241
mortgage loans	653,184
other loans	392,282
bad debts	48,876
unpaid and protested own bills	343
Securities	286,208
<i>of which:</i> not held as fixed assets	172,477
Subordinated loans	23,848
Participating interests	164,811
Fixed assets	72,335
<i>of which:</i> buildings	22,465
Bills, other credit instruments and documents	182,820
Sundry debtors net of items in suspense accounts	271,191
Negative capital items	3,430
Items in transit or in suspense accounts	18,770
Remaining asset items	496,607
TOTAL	3,545,940

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

Guarantees granted	227,205
Guarantees applied for	7,338
Commitments and contingent liabilities	1,177,838
Credit implicit in leasing contracts with customers	23,998
Customer bill portfolio	9,901
Undrawn customer credit lines	824,174
Securities and the like on deposit	2,751,838

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
13,044	6,552	6,187	23,170	2,613
7,876	1,648	4,119	13,356	287
366,479	102,998	92,807	536,628	25,657
202,597	40,320	33,409	261,967	14,360
92,004	36,295	18,837	142,314	4,822
100,209	52,604	82,515	220,569	14,759
19,441	3,265	3,712	26,361	56
8,028	8,936	11,480	25,870	2,574
11,846	4,308	2,802	18,540	417
8,210	3,356	2,676	13,582	659
294,669	172,560	185,955	607,568	45,616
202,283	88,016	101,982	379,932	12,351
27,314	10,949	10,613	42,617	6,259
202	52	90	284	60
167,317	35,162	83,729	271,601	14,607
105,095	20,759	46,623	164,484	7,993
18,251	2,831	2,765	22,261	1,586
134,756	20,522	9,533	163,674	1,137
46,830	10,473	15,032	68,073	4,262
10,997	4,411	7,057	21,032	1,433
91,186	42,936	48,698	172,587	10,232
202,542	33,680	34,969	266,660	4,531
1,957	357	1,116	3,403	27
9,422	4,107	5,241	17,331	1,439
305,868	92,882	97,856	487,220	9,387
2,040,101	700,137	805,702	3,386,227	159,713
166,855	26,186	34,163	222,837	4,368
5,299	1,049	990	7,325	14
826,076	141,359	210,404	1,161,867	15,971
156	16,012	7,830	23,894	104
3,096	2,854	3,951	8,796	1,105
415,749	195,003	213,422	784,150	40,024
1,312,445	367,159	1,072,234	2,682,443	69,394

Distribution by major category of bank

TDB10037

Source: Supervisory returns
Stocks in millions of euros

March 2007

Entire
banking
system

Payables to non-bank customers	865,815
<i>of which:</i> savings deposits	76,369
time savings deposits	6,366
savings certificates and CDs	26,379
current account deposits	621,076
time current account deposits	13,031
repos	120,682
Payables to BI-ECB	18,231
Payables to banks	755,138
<i>of which:</i> time deposits and interbank CDs	433,640
repos	114,631
Funds raised in the market	578,165
<i>of which:</i> bonds in issue	502,995
Provision for employee severance benefits	8,808
Supplementary pension fund	3,488
Provision for writedown of securities	71
Provision for writedown of investments	164
Accumulated depreciation	20,124
<i>of which:</i> accumulated depreciation of buildings	6,153
Provision for writedown of loans	39,971
Provision for writedown of commitments and guarantees granted	1,089
Sundry provisions for losses and charges	22,191
Capital, reserves and provisions included in capital	240,520
Sundry creditors net of items in suspense accounts	226,179
Discounted bills, other credit instruments and documents	242,199
Items in transit or in suspense accounts	15,770
Remaining liabilities items	502,594
TOTAL	3,545,940

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
405,760	192,656	267,398	780,087	85,727
20,758	28,850	26,761	59,634	16,735
852	2,468	3,046	4,900	1,466
9,521	6,399	10,459	20,259	6,120
305,483	130,556	185,036	567,104	53,972
7,981	2,427	2,623	12,886	145
59,588	24,725	36,370	112,581	8,101
17,118	326	787	18,231	–
406,635	188,233	160,270	743,389	11,749
215,225	124,847	93,568	424,666	8,974
83,182	23,404	8,045	114,132	499
355,201	101,755	121,209	562,195	15,970
293,713	94,083	115,199	488,323	14,672
4,681	1,856	2,271	7,712	1,096
1,501	1,244	742	3,105	382
70	..	2	70	2
56	35	73	154	10
10,410	3,684	6,030	18,835	1,289
2,846	1,432	1,875	5,755	398
22,321	9,017	8,633	34,759	5,212
832	157	100	1,020	69
13,596	4,025	4,569	21,091	1,100
150,159	37,357	53,005	229,146	11,374
172,122	30,468	23,590	222,375	3,804
123,501	57,816	60,882	231,278	10,921
7,939	3,044	4,787	14,924	846
343,234	68,451	90,909	492,432	10,162
2,040,101	700,137	805,702	3,386,227	159,713

Distribution by residual maturity

TDB10030

Banks

Source: Supervisory returns
Percentages

March 2007

	Total	<i>of which:</i> 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	68.64	18.82	17.10	10.75	25.01	28.33
Receivables from BI-ECB and other banks	100.00	13.92	20.35	54.59	12.18	7.08	5.80
Securities portfolio	100.00	62.03	0.46	6.78	12.66	47.35	32.59
b. LIABILITIES							
Payables to non-bank customers	100.00	1.14	82.04	15.62	1.70	0.24	0.40
Payables to BI-ECB and other banks	100.00	17.50	16.44	53.04	11.60	10.77	8.16
Bonds, savings certificates and CDs	100.00	71.09	0.61	5.65	13.83	61.78	18.14

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

March 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	161,075	131,757	20,011	9,307	159,967	1,108
Banks	118,161	99,577	14,419	4,165	117,665	496
<i>of which: non-resident</i>	49,763	49,097	206	460	49,763	..
Other financial intermediaries	26,671	20,980	2,261	3,430	26,205	465
<i>of which: non-resident</i>	7,550	6,559	111	880	7,550	..
Financial auxiliaries	4,680	3,644	393	643	4,593	87
Insurance companies	5,132	2,640	2,244	248	5,122	10
Non-financial companies	6,431	4,915	694	822	6,382	49
<i>of which: qualified holdings</i>	1,861	1,484	105	272	1,856	5

TDB10033

Banks

Source: Supervisory returns
Stocks in millions of euros

	2006 Dec.	2007 Mar.
a. ASSETS		
Cash	10	7
Receivables from parent bank and other foreign branches	78,311	77,577
Receivables from banks and central banks	23,212	21,982
<i>of which: from non-residents</i>	13,032	12,287
repos with banks	380	150
Receivables from non-bank customers	25,854	26,717
<i>of which: from non-residents</i>	25,375	26,311
repos	1,942	2,129
Subordinated loans	1,942	2,129
Securities and participating interests	18,161	17,788
<i>of which: securities not held as fixed assets</i>	15,183	15,330
Bad debts	134	107
Other asset items	16,683	10,118
TOTAL	162,366	154,297
b. LIABILITIES		
Payables to parent bank and other foreign branches	34,753	35,115
Payables to banks and central banks	40,885	40,006
<i>of which: to non-residents</i>	38,018	37,975
repos with banks	–	–
Payables to non-bank customers	64,404	62,716
<i>of which: to non-residents</i>	59,532	57,413
repos	163	251
Subordinated loans	2,635	2,628
Endowment funds and capital reserves	1,676	1,637
Other liabilities items	18,013	12,195
TOTAL	162,366	154,297
c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS		
Guarantees	14,060	13,939
Commitments and contingent liabilities	144,789	135,480
Bill portfolio	161	155

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						
March 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	633,180	50,975	1.06	57,577	2,213
b.	NORTH-WEST ITALY	139,408	12,157	1.07	14,507	623
	Piedmont	45,990	2,987	1.06	5,274	153
	Valle d'Aosta	1,183	73	1.07	78	2
	Liguria	16,207	1,166	1.04	1,495	42
	Lombardy	76,028	7,931	1.08	7,660	426
c.	NORTH-EAST ITALY	93,597	8,795	1.07	10,039	540
	Trentino-Alto Adige	6,123	603	1.04	521	32
	Veneto	35,733	3,512	1.08	4,290	267
	Friuli-Venezia Giulia	10,100	701	1.09	1,022	43
	Emilia-Romagna	41,641	3,978	1.06	4,206	198
d.	CENTRAL ITALY	154,883	14,949	1.06	13,446	549
	Marche	17,530	1,532	1.06	1,537	100
	Tuscany	41,807	2,971	1.06	3,482	198
	Umbria	10,000	904	1.12	1,004	62
	Lazio	85,546	9,542	1.05	7,423	189
e.	SOUTHERN ITALY	156,844	9,650	1.05	12,708	349
	Abruzzo	14,788	1,170	1.07	1,202	59
	Molise	3,537	365	1.03	243	12
	Campania	65,079	3,264	1.05	5,841	142
	Puglia	43,676	2,917	1.06	3,461	81
	Basilicata	8,484	829	1.03	311	10
	Calabria	21,280	1,105	1.06	1,650	46
f.	ISLANDS	88,448	5,425	1.05	6,877	152
	Sicily	70,308	4,020	1.05	5,779	115
	Sardinia	18,140	1,405	1.06	1,098	37

Notes:

Distribution by customer segment of economic activity

TDB30270			Banks			
Source: Central Credit Register Stocks and flows in millions of euros Percentages						
March 2007		Adjusted bad debts		New adjusted bad debts in the quarter		
	Number of borrowers	Amount	Adjusted bad debts bad debts	Number of borrowers	Amount	
a.	TOTAL	633,180	50,975	1.06	57,577	2,213
	General government	16	70	1.65	3	4
	Financial companies	830	434	1.08	39	8
	Non-financial companies	114,835	32,462	1.07	5,430	1,338
	of which: industry	33,347	11,504	1.08	1,375	548
	building	16,446	5,917	1.05	750	210
	services	62,457	14,056	1.08	3,217	557
	Producer households	100,621	6,721	1.05	6,233	241
	Consumer households and nec	408,309	10,841	1.03	45,320	612

Notes:

Distribution by country, type of customer and residual maturity

TDB30274

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2007

March 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	500,436	172,486	66,929	71,353	189,668	338,157
b.	EUROPE	433,242	155,141	57,191	64,837	156,073	320,112
	of which: Albania	113	36	..	29	47	56
	Austria	24,202	6,934	3,221	2,467	11,580	49,915
	Belgium	18,917	15,756	1,544	542	1,074	460
	Bulgaria	2,088	229	107	559	1,193	1,547
	Czech Republic	3,464	438	20	1,112	1,893	6,242
	Croatia	8,025	1,950	850	1,038	4,187	10,905
	Denmark	1,637	743	478	93	324	..
	Finland	1,404	241	402	89	672	..
	France	45,194	20,002	11,075	5,016	9,101	3,915
	Germany	92,703	17,202	13,254	23,929	38,318	182,656
	Greece	5,288	861	464	630	3,332	==
	Ireland	15,267	3,751	1,579	2,481	7,456	1,618
	Liechtenstein	83	11	..	44	28	..
	Luxemburg	26,332	4,511	2,240	2,724	16,857	5,508
	Malta	275	38	197	4	36	..
	Montenegro	208	..	3	114	91	..
	Norway	1,646	800	537	21	287	..
	Netherlands	24,872	7,866	3,330	2,754	10,921	100
	Poland	7,857	272	290	1,065	6,230	22,927
	Portugal	6,094	2,162	1,009	526	2,397	..
	United Kingdom	83,837	60,714	5,649	8,520	8,955	3,505
	Romania	4,580	528	574	1,455	2,023	1,505
	Russia	5,848	730	1,601	1,519	1,998	4,500
	Serbia	1,354	441	160	228	525	1,445
	Slovenia	1,068	108	444	177	338	1,385
	Spain	21,251	1,948	5,056	1,600	12,646	1,973
	Sweden	1,330	531	114	86	599	..
	Switzerland	9,756	4,753	221	1,921	2,861	1,413
	Turkey	4,837	680	251	659	3,248	==
	Hungary	7,054	182	873	2,000	4,000	7,718
c.	ASIA	11,474	3,035	2,946	619	4,873	1,878
	of which: Saudi Arabia	452	180	108	33	131	..
	China	1,197	434	429	91	243	148
	South Korea	736	315	237	40	144	..
	Philippines	223	..	7	2	214	..
	Japan	2,820	504	130	120	2,066	1,728
	India	617	263	142	57	155	..
	Indonesia	1,004	22	2	17	964	..
	Iran	1,036	240	662	26	108	..
	Iraq	10	6	..	..	3	..

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	85	9	4	11	62	..
	Malaysia	438	22	315	24	77	..
	Pakistan	43	9	..	..	34	..
	Qatar	260	32	47	39	143	..
	Taiwan	76	52	15	..	8	1
	Thailand	89	5	13	6	65	..
d.	AFRICA	1,445	478	274	177	516	..
	of which: Algeria	52	4	34	2	11	..
	Egypt	312	4	46	85	176	..
	Morocco	228	55	84	21	68	..
	Nigeria	36	..	1	13	21	..
	South Africa	217	69	86	5	57	..
	Tunisia	71	22	7	16	26	..
e.	AMERICA	30,044	6,539	4,550	3,390	15,564	15,137
	of which: Argentina	329	12	96	79	142	2
	Brazil	1,138	132	291	204	511	..
	Canada	1,125	245	125	142	612	..
	Chile	594	111	124	15	344	..
	Colombia	44	11	15	14	3	..
	Cuba	80	17	41	1	20	..
	Ecuador	10	3	4	2	2	..
	Mexico	768	29	3	157	579	..
	Paraguay	..	..	..	..	..	..
	Peru	132	1	55	11	65	47
	United States	25,368	5,959	3,787	2,709	12,913	15,089
	Uruguay	160	..	2	2	155	..
	Venezuela	218	..	7	36	174	..
f.	OCEANIA	1,557	276	413	118	751	1
	of which: Australia	1,418	253	352	99	714	1
	New Zealand	113	23	60	18	11	..
g.	OFFSHORE CENTRES	20,285	7,017	1,555	1,854	9,860	1,029
	of which: Bahamas	4,116	4,081	..	3	31	=
	Cayman Islands	7,915	201	1,096	868	5,750	..
	Hong Kong	850	420	42	213	175	887
	Singapore	1,673	1,327	37	61	248	139
h.	INTERNATIONAL ORGANIZATIONS	2,388	–	..	359	2,030	..

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

March 2007

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	31	27
Customer trading	41	35
Underwriting	23	17
Placement	96	73
Individual portfolio management	65	55
Reception of orders	65	56

b. NUMBER OF SIMs

134

101

Notes:

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

Distribution by operational specialization

TDB40225		Collective investment undertakings	
Source: Archives of intermediary identification data			
		2006 Dec.	2007 Mar.
a.	NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	781	765
	Equity	330	321
	Balanced	64	63
	Bond	279	273
	Liquidity	38	35
	Flexible	77	78
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	50	51
d.	NUMBER OF SICAVs	2	2

Notes:

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

Distribution by prevalent activity

TDB40230

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

Source: Archives of intermediary identification data

		2006 Dec.	2007 Mar.
a.	NUMBER OF FINANCIAL INTERMEDIARIES	449	455
	Leasing	50	49
	Factoring	35	35
	Consumer credit	36	36
	Other forms of finance	16	16
	Acquisition of shareholdings	7	8
	Issue and/or management of credit cards	14	14
	Securitization	288	295
	Foreign exchange trading and other activities	3	2

Notes:

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

TDB40240

Securities firms

Source: Supervisory returns
Stocks in millions of euros

	2006 Dec.	2007 Mar.
a. ASSETS		
Cash and liquid assets	..	1
Receivables from banks and financial institutions	1,033	1,318
Receivables from customers	107	74
Bonds and other debt securities	368	404
Shares, capital parts and other equity securities	351	483
Options bought and the like	27	38
Participating interests	49	52
Fixed assets	56	55
Remaining asset items	337	516
TOTAL	2,328	2,940
b. LIABILITIES		
Payables to banks and financial institutions	649	1,078
Payables to customers	82	89
Debt securities in issue	1	1
Options sold and the like	27	38
Provision for employee severance benefits	36	35
Provisions for risks	145	155
Subordinated liabilities	5	5
Capital, reserves and share premiums	746	798
Remaining liabilities items	636	742
TOTAL	2,328	2,940

Notes:

The data include transactions with non-resident customers.

TDB40250

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

Source: Supervisory returns
Stocks in millions of euros

	2006 Dec.	2007 Mar.
a. ASSETS		
Cash and liquid assets	95	91
Current account receivables from banks and deposits	3,919	3,443
Receivables from customers	132,680	139,086
Bad debts	1,216	1,307
Securities portfolio	2,227	2,017
Participating interests	3,413	3,579
<i>of which: held for merchant banking purposes</i>	569	690
Tangible and intangible fixed assets	8,018	8,321
Remaining asset items	11,308	11,536
TOTAL	162,875	169,380
b. LIABILITIES		
Current account payables to banks	20,491	19,604
Financial payables	110,271	113,655
Securities in issue	1,282	1,334
Provisions for liabilities and charges and provision for employee severance benefits	1,554	1,946
Loan loss provision	190	87
Provision for general financial risks	122	73
Subordinated loans	640	692
Capital and reserves	13,439	13,956
Remaining liabilities items	14,963	18,091
TOTAL	162,875	169,380
c. OFF-BALANCE-SHEET ACTIVITIES		
Guarantees	7,896	7,844
Derivative contracts	46,072	46,569

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

March 2007		Total	General government	Financial companies
a.	TOTAL	1,392,478	57,787	159,575
b.	NORTH-WEST ITALY	533,191	10,959	100,661
	Piedmont	94,999	5,835	8,287
	Valle d'Aosta	2,322	88	30
	Liguria	26,219	1,198	348
	Lombardy	409,652	3,839	91,996
c.	NORTH-EAST ITALY	323,746	5,729	20,427
	Trentino-Alto Adige	33,005	775	915
	Veneto	128,919	1,864	5,863
	Friuli-Venezia Giulia	27,396	598	2,675
	Emilia-Romagna	134,426	2,491	10,974
d.	CENTRAL ITALY	326,878	32,899	34,244
	Marche	35,749	1,171	1,917
	Tuscany	96,275	2,621	12,657
	Umbria	16,924	538	238
	Lazio	177,929	28,570	19,431
e.	SOUTHERN ITALY	140,635	5,641	2,916
	Abruzzo	20,019	200	325
	Molise	3,450	153	46
	Campania	58,058	2,830	1,481
	Puglia	38,967	1,491	324
	Basilicata	5,551	319	35
	Calabria	14,590	649	705
f.	ISLANDS	68,155	2,558	1,328
	Sicily	48,084	2,077	477
	Sardinia	20,070	480	850

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
736,088	245,808	101,212	374,972	86,716	352,438
282,236	98,283	29,549	151,634	24,425	114,910
47,248	19,091	5,477	22,022	6,454	27,175
1,371	561	228	578	217	615
13,372	2,801	1,791	8,649	1,980	9,321
220,245	75,831	22,054	120,385	15,772	77,799
195,964	72,984	26,513	92,217	22,815	78,810
20,084	4,488	3,688	11,440	3,305	7,925
80,969	32,246	9,420	37,569	8,838	31,385
14,237	5,942	1,623	6,318	1,996	7,889
80,674	30,309	11,782	36,891	8,676	31,611
161,450	45,571	28,136	83,841	17,505	80,780
19,904	8,701	3,522	7,286	3,436	9,321
49,101	15,971	6,321	24,831	7,093	24,804
9,597	3,669	1,625	3,900	1,601	4,950
82,848	17,230	16,669	47,823	5,375	41,705
67,806	22,548	11,783	31,548	14,106	50,165
11,571	5,087	2,226	3,977	1,942	5,982
1,807	804	347	590	442	1,003
29,356	8,977	4,113	15,874	3,904	20,487
16,820	5,228	3,492	7,329	4,987	15,344
2,754	985	538	1,089	793	1,650
5,498	1,466	1,066	2,689	2,039	5,699
28,632	6,421	5,231	15,732	7,865	27,772
19,494	3,964	3,420	11,130	5,654	20,382
9,138	2,458	1,810	4,601	2,211	7,391

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

TDB10236

Source: Supervisory returns
Stocks in millions of euros

March 2007

Entire banking
system

a. TOTAL	1,392,478
b. NORTH-WEST ITALY	533,191
Piedmont	94,999
Valle d'Aosta	2,322
Liguria	26,219
Lombardy	409,652
c. NORTH-EAST ITALY	323,746
Trentino-Alto Adige	33,005
Veneto	128,919
Friuli-Venezia Giulia	27,396
Emilia-Romagna	134,426
d. CENTRAL ITALY	326,878
Marche	35,749
Tuscany	96,275
Umbria	16,924
Lazio	177,929
e. SOUTHERN ITALY	140,635
Abruzzo	20,019
Molise	3,450
Campania	58,058
Puglia	38,967
Basilicata	5,551
Calabria	14,590
f. ISLANDS	68,155
Sicily	48,084
Sardinia	20,070

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
637,309	355,034	400,135	1,308,880	83,598
273,266	135,019	124,906	528,113	5,078
50,446	18,692	25,860	94,175	824
1,456	319	547	2,308	14
11,039	9,283	5,897	25,781	438
210,325	106,725	92,602	405,849	3,803
127,190	72,495	124,062	321,423	2,323
4,550	1,516	26,939	32,953	52
59,580	29,435	39,904	128,239	680
8,842	3,218	15,336	27,241	155
54,218	38,326	41,882	132,990	1,436
148,764	90,169	87,945	320,871	6,007
7,027	15,360	13,362	35,016	733
33,047	36,023	27,206	95,324	952
7,068	3,545	6,312	16,856	68
101,622	35,241	41,066	173,675	4,254
51,706	42,947	45,982	97,974	42,661
5,103	3,867	11,048	12,557	7,462
1,296	812	1,342	2,852	598
21,799	21,118	15,141	44,695	13,363
16,272	10,944	11,750	25,348	13,618
1,970	1,346	2,235	3,091	2,461
5,265	4,859	4,466	9,431	5,159
36,384	14,529	17,241	40,626	27,529
28,471	6,885	12,728	28,471	19,614
7,913	7,644	4,513	12,156	7,915

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

TDB10235		Banks				
Source: Supervisory returns Stocks in millions of euros						
March 2007	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	822,805	306,661	218,779	178,955	81,913	36,497
Agricultural, forestry and fishery products	34,365	8,565	10,356	7,525	4,837	3,081
Fuel and power products	30,096	12,554	3,629	10,414	2,082	1,417
Ores and metals	11,552	7,741	2,261	742	656	151
Non-metallic minerals and products	16,852	4,283	6,764	3,232	1,758	815
Chemical products	11,555	6,722	2,270	1,588	686	289
Metal products, except transport equipment	28,942	13,047	9,456	3,224	2,766	450
Agricultural and industrial machinery	22,967	10,281	9,460	2,084	935	207
Office and data processing machines, etc.	4,493	1,661	1,727	643	315	148
Electrical goods	15,134	6,260	4,950	2,740	904	280
Transport equipment	11,035	3,988	1,899	1,861	2,917	369
Food and tobacco products	29,394	7,999	10,856	4,100	4,688	1,751
Textiles, clothing and footwear	28,565	9,564	8,155	7,322	3,214	311
Paper and paper products	14,904	6,536	3,666	3,535	884	283
Rubber and plastic products	11,273	5,424	2,856	1,762	910	321
Other manufactured products	21,591	5,921	8,116	4,983	1,985	586
Building and construction	111,566	32,700	29,255	30,009	13,407	6,195
Wholesale and retail trade services, recovery and repair services	126,722	44,131	32,720	25,088	16,389	8,395
Lodging and catering services	31,340	6,721	10,802	7,054	4,132	2,633
Inland transport services	15,439	3,961	3,743	5,542	1,609	584
Maritime and air transport services	7,040	1,439	643	1,321	2,008	1,629
Auxiliary transport services	10,243	4,456	2,146	2,267	891	484
Communication services	15,042	8,575	286	6,025	78	79
Other market services	212,683	94,119	52,766	45,896	13,861	6,041

Notes:

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

TDB10237			Banks				
Source: Supervisory returns Stocks in millions of euros							
March 2007	Same region as branch	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	–	1,392,478	533,191	323,746	326,878	140,635	68,155
Piedmont	69,991	81,488	75,888	2,568	2,180	600	252
Valle d'Aosta	1,424	1,572	1,558	2	7	3	2
Liguria	20,898	26,411	23,754	331	1,522	313	491
Lombardy	367,791	474,885	383,622	28,032	43,144	14,417	5,670
Trentino-Alto Adige	29,139	32,056	1,106	30,508	357	31	55
Veneto	107,576	124,426	5,956	112,455	4,215	1,278	522
Friuli-Venezia Giulia	20,791	25,378	1,626	23,419	221	86	27
Emilia-Romagna	108,147	121,504	5,767	109,429	3,830	1,630	847
Marche	30,984	35,030	689	1,078	32,179	1,044	40
Tuscany	81,313	102,235	7,061	3,250	86,191	4,492	1,241
Umbria	13,533	15,245	278	196	14,603	147	20
Lazio	128,932	185,238	23,692	11,502	134,041	12,703	3,300
Abruzzo	15,557	17,724	293	212	1,160	16,010	48
Molise	2,102	2,497	64	5	176	2,252	2
Campania	39,421	41,820	439	136	932	39,990	322
Puglia	30,771	33,257	542	254	794	31,565	101
Basilicata	3,265	3,822	32	36	163	3,589	3
Calabria	10,040	10,576	125	28	222	10,113	89
Sicily	39,235	40,697	437	201	528	293	39,238
Sardinia	15,871	16,742	261	103	415	78	15,886

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

March 2007

	Total	North-West	North-East	Centre	South	Islands
Nominal value of receivables acquired for factoring	26,873	9,908	4,187	8,159	3,676	943
<i>of which:</i> without recourse	14,834	4,761	2,367	5,434	1,682	590
with recourse	12,038	5,146	1,820	2,725	1,994	353
Credit implicit in leasing contracts	59,474	24,862	15,912	11,729	4,922	2,048
Receivables for consumer credit and the issue or management of credit cards	42,545	11,164	5,712	9,612	9,883	6,175
Other finance	8,556	2,462	1,273	2,609	1,537	673

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

March 2007

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Nominal value of receivables acquired for factoring	26,873	3,266	247	21,784	609	967
<i>of which:</i> without recourse	14,834	3,237	64	10,528	415	591
with recourse	12,038	29	183	11,256	194	376
Credit implicit in leasing contracts	59,474	386	525	51,742	4,248	2,573
Receivables for consumer credit and the issue or management of credit cards	42,545					
Other finance	8,556	489	909	4,116	1,350	1,693

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				
March 2007		Total	Banks	Financial intermediaries
a.	TOTAL	90,824	48,280	42,545
b.	NORTH-WEST ITALY	23,556	12,392	11,164
	Piedmont	6,620	3,676	2,944
	Valle d'Aosta	198	125	72
	Liguria	2,265	1,283	981
	Lombardy	14,473	7,307	7,166
c.	NORTH-EAST ITALY	13,625	7,914	5,712
	Trentino-Alto Adige	818	520	297
	Veneto	5,666	3,346	2,321
	Friuli-Venezia Giulia	1,580	944	636
	Emilia-Romagna	5,561	3,103	2,458
d.	CENTRAL ITALY	19,864	10,253	9,612
	Marche	1,946	1,096	849
	Tuscany	6,250	2,978	3,272
	Umbria	1,359	739	620
	Lazio	10,309	5,439	4,870
e.	SOUTHERN ITALY	20,993	11,110	9,883
	Abruzzo	2,055	1,078	978
	Molise	455	199	255
	Campania	8,828	4,679	4,149
	Puglia	5,720	3,034	2,686
	Basilicata	755	387	368
	Calabria	3,180	1,733	1,447
f.	ISLANDS	12,786	6,611	6,175
	Sicily	9,432	4,910	4,522
	Sardinia	3,354	1,701	1,652

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

March 2007		Total	General government	Financial companies
a.	TOTAL	710,836	27,361	54,283
b.	NORTH-WEST ITALY	251,798	5,038	31,739
	Piedmont	53,697	1,101	4,607
	Valle d'Aosta	1,624	144	43
	Liguria	17,942	406	410
	Lombardy	178,536	3,386	26,679
c.	NORTH-EAST ITALY	149,022	4,303	8,796
	Trentino-Alto Adige	15,323	815	263
	Veneto	56,532	1,178	2,101
	Friuli-Venezia Giulia	16,905	1,237	2,296
	Emilia-Romagna	60,262	1,073	4,136
d.	CENTRAL ITALY	169,687	10,608	12,477
	Marche	17,318	229	132
	Tuscany	43,423	1,231	1,557
	Umbria	8,369	210	83
	Lazio	100,577	8,938	10,705
e.	SOUTHERN ITALY	94,637	4,086	1,017
	Abruzzo	11,905	280	281
	Molise	2,123	303	46
	Campania	40,063	2,108	222
	Puglia	27,003	736	120
	Basilicata	3,504	197	26
	Calabria	10,039	461	323
f.	ISLANDS	45,692	3,327	254
	Sicily	33,101	2,264	130
	Sardinia	12,591	1,063	124

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
153,448	52,003	17,453	81,522	39,226	436,519
61,405	22,569	5,461	32,874	11,457	142,160
11,621	4,427	1,249	5,812	3,008	33,360
323	104	57	156	112	1,001
3,043	745	307	1,972	1,019	13,064
46,418	17,292	3,848	24,934	7,318	94,735
34,361	13,819	3,629	16,248	9,496	92,067
2,880	884	293	1,629	1,041	10,325
13,697	5,655	1,451	6,317	3,664	35,893
3,442	1,440	320	1,630	737	9,192
14,342	5,840	1,566	6,673	4,054	36,657
36,495	9,848	4,652	21,457	7,655	102,453
2,851	1,243	337	1,216	1,214	12,893
8,531	3,053	947	4,268	2,691	29,414
1,573	532	199	796	459	6,044
23,541	5,020	3,170	15,177	3,291	54,102
14,981	4,501	2,540	7,438	7,182	67,372
2,133	813	400	862	889	8,322
275	91	52	111	141	1,358
7,031	2,028	1,005	3,882	2,772	27,929
4,015	1,196	741	1,874	2,197	19,935
447	139	113	184	280	2,554
1,079	233	229	525	902	7,273
6,206	1,267	1,171	3,505	3,436	32,468
4,194	809	843	2,405	2,283	24,229
2,012	458	328	1,100	1,153	8,239

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

TDB10267

Source: Supervisory returns
Stocks in millions of euros

March 2007

Entire
banking
system

a. TOTAL	710,836
b. NORTH-WEST ITALY	251,798
Piedmont	53,697
Valle d'Aosta	1,624
Liguria	17,942
Lombardy	178,536
c. NORTH-EAST ITALY	149,022
Trentino-Alto Adige	15,323
Veneto	56,532
Friuli-Venezia Giulia	16,905
Emilia-Romagna	60,262
d. CENTRAL ITALY	169,687
Marche	17,318
Tuscany	43,423
Umbria	8,369
Lazio	100,577
e. SOUTHERN ITALY	94,637
Abruzzo	11,905
Molise	2,123
Campania	40,063
Puglia	27,003
Basilicata	3,504
Calabria	10,039
f. ISLANDS	45,692
Sicily	33,101
Sardinia	12,591

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
329,647	162,395	218,794	634,267	76,569
133,356	57,757	60,685	250,363	1,436
29,735	8,680	15,282	53,359	338
1,025	126	472	1,623	1
7,766	6,283	3,892	17,783	158
94,830	42,668	41,039	177,598	938
58,260	28,157	62,605	148,459	563
1,836	379	13,108	15,316	7
25,581	12,135	18,817	56,353	179
6,780	1,438	8,686	16,823	81
24,063	14,205	21,994	59,967	295
78,481	40,369	50,838	166,574	3,113
2,484	7,684	7,150	17,171	147
12,611	16,195	14,617	43,268	156
3,274	1,058	4,037	8,349	20
60,111	15,431	25,034	97,786	2,791
33,431	27,807	33,399	48,568	46,069
1,988	1,020	8,896	5,006	6,899
1,127	199	797	1,647	476
15,092	15,394	9,577	22,816	17,247
10,993	6,915	9,095	13,724	13,279
575	804	2,126	789	2,715
3,655	3,475	2,908	4,586	5,453
26,120	8,305	11,267	20,303	25,388
21,356	2,131	9,614	14,432	18,669
4,764	6,175	1,652	5,871	6,719

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

TDB10266

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2007		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	192,674	72,862	43,857	44,150	22,163	9,642
	Agricultural, forestry and fishery products	8,336	2,053	2,653	1,393	1,412	826
	Fuel and power products	6,496	1,778	695	2,830	776	418
	Ores and metals	1,791	1,102	328	152	164	45
	Non-metallic minerals and products	3,003	801	956	622	445	179
	Chemical products	3,060	1,719	504	517	257	63
	Metal products, except transport equipment	6,200	3,153	1,845	575	527	101
	Agricultural and industrial machinery	7,464	3,652	2,929	581	246	56
	Office and data processing machines, etc.	1,551	674	440	278	123	38
	Electrical goods	4,660	2,459	1,107	702	310	82
	Transport equipment	3,011	951	1,084	618	294	63
	Food and tobacco products	4,950	1,572	1,625	693	791	269
	Textiles, clothing and footwear	6,086	2,413	1,347	1,617	647	62
	Paper and paper products	2,926	1,445	620	515	264	82
	Rubber and plastic products	1,833	993	413	241	146	39
	Other manufactured products	3,840	1,396	1,066	873	397	107
	Building and construction	21,482	6,707	4,591	5,372	3,282	1,531
	Wholesale and retail trade services, recovery and repair services	32,561	11,438	7,488	6,358	4,987	2,290
	Lodging and catering services	3,992	1,240	1,003	918	566	266
	Inland transport services	4,915	1,229	1,019	1,957	504	205
	Maritime and air transport services	1,770	328	169	647	381	246
	Auxiliary transport services	4,784	1,411	1,129	1,776	272	195
	Communication services	1,319	780	65	396	48	31
	Other market services	56,643	23,570	10,781	14,522	5,323	2,448

Notes:

Distribution by technical form and customer location (region)

TDB10268

Banks

Source: Supervisory returns
Stocks in millions of euros

March 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	710,835	69,794	601,030	22,384	2,871	14,756
b. NORTH-WEST ITALY	251,798	14,882	225,007	4,555	621	6,734
Piedmont	53,697	4,321	47,733	775	123	744
Valle d'Aosta	1,624	132	1,469	9	2	12
Liguria	17,942	1,352	15,889	401	47	252
Lombardy	178,536	9,076	159,916	3,370	448	5,726
c. NORTH-EAST ITALY	149,022	14,961	124,303	5,729	459	3,570
Trentino-Alto Adige	15,323	1,925	12,293	583	106	416
Veneto	56,532	6,648	47,503	1,444	142	795
Friuli-Venezia Giulia	16,905	1,541	14,913	288	22	141
Emilia-Romagna	60,262	4,847	49,595	3,414	189	2,217
d. CENTRAL ITALY	169,687	14,957	147,079	5,506	275	1,868
Marche	17,318	2,444	11,615	2,906	102	252
Tuscany	43,423	3,474	38,483	1,177	46	244
Umbria	8,369	1,117	6,576	502	9	166
Lazio	100,577	7,923	90,405	922	119	1,207
e. SOUTHERN ITALY	94,637	16,461	70,529	5,244	417	1,986
Abruzzo	11,905	2,460	8,296	911	27	212
Molise	2,123	294	1,672	121	6	31
Campania	40,063	5,821	31,747	1,565	188	742
Puglia	27,003	5,305	19,118	1,711	120	749
Basilicata	3,504	710	2,442	238	7	107
Calabria	10,039	1,872	7,254	698	69	146
f. ISLANDS	45,692	8,533	34,112	1,350	1,099	598
Sicily	33,101	6,817	23,971	776	1,077	460
Sardinia	12,591	1,716	10,141	574	22	137

Notes:

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

TDB10271

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2007

	Same region as branch	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	–	710,835	251,798	149,022	169,687	94,637	45,692
Piedmont	47,787	52,567	50,661	855	720	228	102
Valle d'Aosta	1,450	1,522	1,505	2	10	3	1
Liguria	16,145	17,495	16,896	131	317	51	99
Lombardy	167,593	198,311	173,061	8,346	11,389	3,754	1,761
Trentino-Alto Adige	14,595	15,272	319	14,835	87	22	10
Veneto	51,412	54,747	1,691	52,205	557	247	46
Friuli-Venezia Giulia	14,285	15,733	430	14,758	247	244	55
Emilia-Romagna	54,898	58,128	1,859	55,208	650	291	121
Marche	16,368	17,082	132	157	16,598	185	11
Tuscany	40,215	42,038	725	211	40,833	210	59
Umbria	7,668	8,080	39	32	7,964	40	5
Lazio	87,478	95,856	3,655	1,828	88,349	1,444	580
Abruzzo	11,025	11,673	140	31	397	11,103	2
Molise	1,859	1,996	7	3	56	1,931	..
Campania	36,767	37,839	188	89	631	36,874	56
Puglia	25,332	26,548	211	152	401	25,736	48
Basilicata	3,131	3,266	11	10	30	3,215	1
Calabria	8,962	9,249	49	25	154	8,992	30
Sicily	30,967	31,456	163	66	202	55	30,970
Sardinia	11,731	11,976	58	78	95	11	11,733

Notes:

TDB40150

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

	Total	Financial intermediaries	Banks
a. LEASING	86,812	61,734	25,078
Credit implicit in leasing contracts	83,821	60,107	23,715
Overdue instalments	605	391	213
Bad debts and substandard assets	2,385	1,236	1,150
b. FACTORING	28,208	22,813	5,396
Advances against acquired claims	23,173	18,158	5,015
Advances against future claims	721	340	380
Claims assumed at less than nominal value or acquired outright	3,683	3,683	–
Bad debts	....	631	....

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

March 2007

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,129,582	551,890	77,876
	Italian government securities	395,116	201,001	20,673
	<i>of which:</i> BOTs	77,513	63,711	4,103
	CCTs	79,346	33,518	4,100
	BTPs	217,139	93,960	11,355
	Other debt securities	456,772	183,146	23,242
	<i>of which:</i> in non-euro-area currencies	35,229	22,589	1,987
	Equity securities	70,961	22,761	18,673
	<i>of which:</i> in non-euro-area currencies	3,830	1,246	829
	Units of collective investment undertakings	198,145	140,815	13,661
	Other securities and the like	8,655	4,174	1,627

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
88,665	58,465	5,293	1,040,917	493,426	72,584
30,958	17,198	1,861	364,158	183,803	18,812
1,720	1,137	181	75,793	62,574	3,922
12,642	6,632	686	66,704	26,886	3,414
13,738	7,318	787	203,401	86,642	10,568
20,793	11,285	845	435,979	171,861	22,398
2,062	1,341	110	33,167	21,247	1,877
1,098	872	40	69,863	21,890	18,634
299	257	4	3,530	989	825
35,694	29,015	2,527	162,451	111,799	11,134
121	94	20	8,534	4,080	1,607

Distribution by customer location (region) and type of account

TDB40086

Source: Supervisory returns
Stocks in millions of euros

March 2007

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,129,582	551,890	77,876
b.	NORTH-WEST ITALY	549,042	248,235	24,219
	Piedmont	129,951	70,587	7,206
	Valle d'Aosta	2,435	1,391	109
	Liguria	29,738	24,524	1,633
	Lombardy	386,918	151,734	15,271
c.	NORTH-EAST ITALY	282,137	136,464	18,885
	Trentino-Alto Adige	10,995	7,055	1,006
	Veneto	68,560	46,154	5,611
	Friuli-Venezia Giulia	93,940	11,424	1,306
	Emilia-Romagna	108,641	71,831	10,962
d.	CENTRAL ITALY	218,167	95,923	27,836
	Marche	11,001	9,840	904
	Tuscany	54,527	33,773	6,451
	Umbria	7,011	5,679	733
	Lazio	145,628	46,632	19,747
e.	SOUTHERN ITALY	55,799	49,833	4,871
	Abruzzo	6,045	5,363	521
	Molise	881	822	58
	Campania	24,875	22,252	1,933
	Puglia	17,401	15,581	1,629
	Basilicata	1,752	1,601	147
	Calabria	4,845	4,214	583
f.	ISLANDS	24,425	21,434	2,065
	Sicily	18,553	16,635	1,407
	Sardinia	5,872	4,799	658

Notes:

Securities are stated at face value.

Banks

Securities under management	of which:		Securities held for custody or administration	of which:	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
88,665	58,465	5,293	1,040,917	493,426	72,584
48,418	29,905	1,882	500,624	218,331	22,338
14,929	6,707	418	115,022	63,880	6,789
132	91	4	2,303	1,300	105
2,048	1,882	90	27,690	22,642	1,543
31,309	21,225	1,370	355,609	130,509	13,901
19,755	14,338	1,712	262,382	122,126	17,173
922	826	57	10,074	6,230	949
6,786	3,871	548	61,775	42,283	5,063
1,449	895	130	92,492	10,529	1,176
10,600	8,746	977	98,042	63,085	9,986
15,314	9,715	1,036	202,852	86,209	26,799
889	768	69	10,112	9,072	835
5,432	3,808	503	49,094	29,966	5,949
569	492	50	6,442	5,187	682
8,424	4,647	414	137,204	41,984	19,334
3,419	3,060	354	52,380	46,774	4,518
469	431	33	5,576	4,932	488
24	22	2	857	800	56
1,468	1,311	156	23,407	20,941	1,776
1,122	997	125	16,278	14,584	1,504
94	88	6	1,659	1,513	142
242	211	32	4,603	4,004	551
1,758	1,448	309	22,667	19,986	1,756
1,332	1,106	225	17,220	15,528	1,181
425	342	83	5,447	4,457	575

Distribution by type of security and customer segment of economic activity

TDB40055

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2007

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec	Rest of the world
a. TOTAL	2,702,656	19,824	1,449,642	65,540	41,490	730,036	396,124
Italian government securities	1,002,984	4,363	518,761	12,714	9,880	203,862	253,405
<i>of which:</i> BOTs	160,368	394	78,418	1,502	2,709	64,057	13,287
CCTs	193,917	1,301	135,425	3,406	1,733	34,153	17,899
BTPs	572,462	2,399	254,302	7,122	4,844	95,272	208,522
Other debt securities	1,164,219	7,323	671,212	21,462	19,402	348,832	95,988
<i>of which:</i> in non-euro-area currencies	64,350	243	35,498	905	1,355	22,417	3,932
Equity securities	182,089	6,347	81,100	23,307	1,868	27,602	41,864
<i>of which:</i> in non-euro-area currencies	9,203	18	7,496	224	109	1,195	161
Units of collective investment undertakings	338,907	1,035	175,220	4,857	10,160	144,106	3,529
Other securities and the like	15,251	756	3,689	3,238	239	5,893	1,437

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

March 2007		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	2,347,033	1,186,551	522,671	473,776	104,670	59,351
	Italian government securities	747,533	381,362	152,880	156,973	37,596	18,722
	<i>of which:</i> BOTs	147,294	67,747	33,491	27,799	13,654	4,604
	CCTs	176,038	100,195	32,208	35,291	5,217	3,127
	BTPs	364,367	174,523	78,839	84,131	16,581	10,292
	Other debt securities	1,093,699	537,582	263,196	219,488	43,398	30,034
	<i>of which:</i> in non-euro-area currencies	65,858	39,333	10,858	12,371	1,645	1,652
	Equity securities	151,502	80,808	37,549	27,400	3,327	2,417
	<i>of which:</i> in non-euro-area currencies	10,318	7,726	1,732	675	97	88
	Units of collective investment undertakings	335,766	180,985	62,207	65,441	19,333	7,801
	Other securities and the like	19,038	5,964	6,858	4,739	1,078	399

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

March 2007		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	134,899	1,837	13,772	109,433	2,671	7,188
b.	NORTH-WEST ITALY	55,203	685	6,966	43,899	692	2,961
	Piedmont	7,927	210	747	6,512	178	280
	Valle d'Aosta	213	1	..	180	9	23
	Liguria	2,787	18	33	2,616	44	76
	Lombardy	44,275	456	6,186	34,590	462	2,581
c.	NORTH-EAST ITALY	32,308	247	2,130	26,509	1,066	2,356
	Trentino-Alto Adige	3,982	89	107	3,112	249	425
	Veneto	8,862	91	1,036	6,983	245	507
	Friuli-Venezia Giulia	4,115	18	115	3,705	114	163
	Emilia-Romagna	15,348	49	872	12,709	457	1,261
d.	CENTRAL ITALY	37,906	807	4,562	31,255	351	931
	Marche	1,620	23	91	1,287	75	144
	Tuscany	6,556	29	1,004	5,156	141	225
	Umbria	816	4	1	734	30	47
	Lazio	28,914	751	3,465	24,079	104	515
e.	SOUTHERN ITALY	6,284	75	88	5,093	372	656
	Abruzzo	851	6	7	605	72	161
	Molise	168	..	..	134	9	25
	Campania	3,168	57	21	2,720	122	247
	Puglia	1,405	10	15	1,175	95	109
	Basilicata	240	1	..	169	21	49
	Calabria	453	1	44	290	53	65
f.	ISLANDS	3,201	24	26	2,677	191	284
	Sicily	1,972	8	11	1,798	104	52
	Sardinia	1,229	16	15	879	87	232

Notes:

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

TDB40110

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2007

Same
region
as branch

Total

North-West

North-East

Centre

South

Islands

a.	TOTAL	–	134,899	55,203	32,308	37,906	6,284	3,201
	Piedmont	4,535	6,268	5,485	173	564	29	17
	Valle d'Aosta	97	154	151	..	3	..	..
	Liguria	1,946	2,834	2,321	173	182	18	141
	Lombardy	37,477	51,339	39,915	2,399	7,463	959	603
	Trentino-Alto Adige	3,600	3,800	93	3,668	36	2	1
	Veneto	7,192	16,238	3,860	9,314	2,407	358	299
	Friuli-Venezia Giulia	2,715	2,971	109	2,842	17	2	2
	Emilia-Romagna	12,402	14,063	736	12,704	476	108	39
	Marche	1,345	1,465	42	18	1,370	35	..
	Tuscany	4,689	5,620	493	125	4,956	37	10
	Umbria	637	679	12	2	661	1	3
	Lazio	19,069	22,911	1,823	861	19,331	606	290
	Abruzzo	693	833	45	11	52	725	..
	Molise	83	88	..	..	2	86	..
	Campania	1,940	2,242	19	2	238	1,973	10
	Puglia	883	951	22	12	8	909	1
	Basilicata	129	141	2	..	1	137	..
	Calabria	293	321	1	1	13	295	12
	Sicily	1,061	1,230	65	3	98	3	1,061
	Sardinia	711	750	11	1	27	1	711

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
March 2007

		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a. TOTAL		860,446	3,654	66,918	2,162	69,900
b. NORTH-WEST ITALY		314,442	380	23,181	422	21,548
Piedmont		61,260	118	4,684	227	4,807
Valle d'Aosta		1,796	29	142	7	245
Liguria		20,105	42	1,078	37	1,200
Lombardy		231,282	192	17,276	150	15,296
c. NORTH-EAST ITALY		200,632	514	15,443	788	17,039
Trentino-Alto Adige		20,049	133	1,945	386	1,932
Veneto		79,443	144	6,123	172	7,506
Friuli-Venezia Giulia		20,152	124	1,484	57	1,224
Emilia-Romagna		80,988	113	5,891	173	6,376
d. CENTRAL ITALY		202,962	355	16,191	300	20,406
Marche		21,874	31	2,234	73	1,579
Tuscany		59,220	111	5,039	111	7,005
Umbria		11,224	30	1,395	37	1,212
Lazio		110,645	183	7,523	79	10,610
e. SOUTHERN ITALY		95,426	158	8,205	232	8,491
Abruzzo		12,741	26	1,734	33	901
Molise		2,045	12	178	8	196
Campania		40,530	51	2,253	48	4,562
Puglia		26,833	17	2,859	78	1,851
Basilicata		3,512	14	280	29	312
Calabria		9,765	38	901	36	669
f. ISLANDS		46,985	2,248	3,897	421	2,417
Sicily		32,261	1,690	2,268	175	1,212
Sardinia		14,723	558	1,630	245	1,205

Notes:

Banks

Investment in machinery equipment, transport equipment and sundry products		Purchases of buildings				Other uses	
		Dwellings of consumer households		Other buildings			
Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized
6,381	73,084	2,178	209,908	1,100	51,996	5,323	367,842
2,416	26,357	219	74,815	215	19,704	1,314	143,871
854	6,086	44	17,099	65	3,349	479	23,449
2	350	..	367	2	74	11	566
112	1,921	29	6,703	31	2,049	182	6,720
1,448	18,001	146	50,646	117	14,232	642	113,136
1,699	20,159	514	47,981	258	10,134	1,383	84,722
91	1,319	177	2,742	110	1,229	180	9,804
731	8,314	44	19,372	42	4,334	403	32,257
231	2,765	185	4,383	42	539	252	8,866
647	7,761	107	21,483	64	4,032	547	33,794
755	14,163	446	48,916	166	13,718	1,119	86,427
189	1,293	29	4,982	45	1,336	321	9,763
130	3,827	57	15,429	65	4,181	327	22,939
84	895	30	2,209	18	685	86	4,542
352	8,148	330	26,296	38	7,517	385	49,184
1,085	9,692	124	25,378	158	4,816	780	36,308
177	1,318	13	3,123	27	654	112	4,621
24	239	..	471	16	142	37	721
318	4,677	73	10,977	33	2,171	166	15,200
211	2,366	14	8,103	43	1,304	261	9,726
183	392	3	542	8	156	51	1,543
172	699	20	2,161	32	388	153	4,497
426	2,713	876	12,818	304	3,624	728	16,513
260	2,120	230	9,404	103	2,649	501	11,649
166	593	645	3,415	201	975	226	4,864

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

TDB10430

Source: Supervisory returns
Flows in millions of euros

1st quarter 2007		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
a. TOTAL	103,949	61	6,905	150	7,160
b. NORTH-WEST ITALY	45,252	1	2,294	29	1,997
Piedmont	6,481	..	336	15	434
Valle d'Aosta	99	—	8	—	6
Liguria	2,223	..	94	3	165
Lombardy	36,448	..	1,857	10	1,392
c. NORTH-EAST ITALY	22,077	6	1,479	89	1,363
Trentino-Alto Adige	2,317	3	155	70	143
Veneto	9,890	1	645	12	542
Friuli-Venezia Giulia	1,774	2	114	2	84
Emilia-Romagna	8,096	..	566	5	594
d. CENTRAL ITALY	21,611	1	1,840	14	2,253
Marche	1,962	..	263	6	146
Tuscany	6,545	1	578	5	547
Umbria	1,074	..	127	2	85
Lazio	12,030	..	872	1	1,476
e. SOUTHERN ITALY	10,792	3	929	10	1,318
Abruzzo	1,361	..	227	1	81
Molise	165	1	18	1	14
Campania	4,653	..	218	1	965
Puglia	2,989	1	338	6	149
Basilicata	409	..	21	..	58
Calabria	1,214	1	106	1	49
f. ISLANDS	4,219	51	362	8	230
Sicily	2,999	42	219	1	122
Sardinia	1,220	9	143	7	107

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
677	8,279	56	14,148	44	4,459	809	61,202
238	3,604	4	4,871	18	2,070	309	29,817
92	645	..	1,050	5	271	120	3,511
1	15	—	19	—	2	..	48
15	172	1	453	2	180	19	1,118
130	2,772	3	3,349	11	1,616	170	25,139
169	2,742	12	3,129	11	654	218	12,206
4	143	7	203	1	79	44	1,465
82	1,789	2	1,270	2	280	131	5,135
16	173	2	281	..	34	16	1,050
67	637	2	1,375	7	261	27	4,557
155	1,070	10	3,329	6	1,058	178	11,697
30	105	..	361	2	69	38	942
93	377	..	1,055	2	293	13	3,583
21	70	2	175	..	38	6	547
11	517	8	1,739	1	659	121	6,625
88	680	1	1,899	5	362	52	5,446
27	119	—	213	..	43	8	639
9	13	—	36	..	9	4	58
10	229	..	796	..	164	4	2,265
26	230	..	635	2	108	18	1,475
6	26	—	40	—	12	2	244
9	62	..	178	2	26	16	764
28	183	29	920	5	315	52	2,037
23	145	6	708	5	258	50	1,420
5	38	23	212	..	56	3	617

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

TDB10460

Source: Supervisory returns
Stocks in millions of euros

March 2007		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	15,283	1,461	13,821	7,749	273	7,476
b.	NORTH-WEST ITALY	4,877	359	4,518	2,857	52	2,805
	Piedmont	1,511	101	1,410	909	31	878
	Valle d'Aosta	29	7	22	21	7	15
	Liguria	155	10	146	96	7	89
	Lombardy	3,182	242	2,940	1,831	8	1,823
c.	NORTH-EAST ITALY	4,386	432	3,955	2,149	70	2,079
	Trentino-Alto Adige	454	118	336	166	12	154
	Veneto	1,609	138	1,471	759	22	736
	Friuli-Venezia Giulia	417	59	358	181	12	169
	Emilia-Romagna	1,906	116	1,790	1,043	23	1,019
d.	CENTRAL ITALY	3,372	175	3,197	1,786	42	1,744
	Marche	412	33	379	162	3	159
	Tuscany	1,775	38	1,738	995	13	981
	Umbria	381	25	356	221	7	214
	Lazio	804	80	723	409	18	390
e.	SOUTHERN ITALY	1,728	294	1,434	612	56	556
	Abruzzo	188	20	169	74	2	72
	Molise	60	13	47	18	1	17
	Campania	457	79	378	204	14	191
	Puglia	652	79	573	208	15	193
	Basilicata	128	18	110	38	1	37
	Calabria	243	85	158	70	24	46
f.	ISLANDS	919	202	717	345	54	292
	Sicily	597	122	475	140	6	134
	Sardinia	322	79	242	206	48	158

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
4,816	854	3,962	2,718	334	2,384
1,477	304	1,173	543	3	541
461	68	393	141	1	139
5	..	5	3	..	3
43	2	41	16	..	16
967	233	734	383	1	382
1,508	217	1,290	730	145	585
97	5	92	191	101	90
662	105	557	188	11	178
185	23	162	51	24	27
563	84	479	300	9	291
754	104	650	832	30	803
136	18	118	114	12	102
291	15	276	490	9	480
95	15	80	66	4	62
232	57	176	162	5	158
766	163	603	350	75	275
74	11	63	40	6	34
24	3	21	18	9	9
170	41	129	83	24	59
296	49	247	148	15	133
66	11	56	24	7	17
136	47	89	37	14	23
311	66	246	262	82	180
230	47	184	227	70	158
81	19	62	35	13	23

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

TDB10470

Source: Supervisory returns
Flows in millions of euros

1st quarter 2007		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	1,109	79	1,030	584	2	582
b.	NORTH-WEST ITALY	448	29	419	281	..	281
	Piedmont	137	7	130	88	..	88
	Valle d'Aosta	2	..	2	1	—	1
	Liguria	9	..	9	7	..	7
	Lombardy	300	22	279	184	..	184
c.	NORTH-EAST ITALY	276	19	257	137	..	137
	Trentino-Alto Adige	29	1	28	15	..	15
	Veneto	116	10	106	53	..	53
	Friuli-Venezia Giulia	23	2	21	7	..	7
	Emilia-Romagna	108	7	102	63	..	63
d.	CENTRAL ITALY	217	6	211	110	..	110
	Marche	28	2	26	13	..	13
	Tuscany	123	1	122	60	..	60
	Umbria	21	1	20	15	..	15
	Lazio	45	2	43	22	..	22
e.	SOUTHERN ITALY	106	15	91	41	1	40
	Abruzzo	9	1	8	3	—	3
	Molise	4	..	3	2	—	2
	Campania	28	3	25	15	..	15
	Puglia	40	6	33	11	1	11
	Basilicata	13	1	11	6	—	6
	Calabria	13	3	10	3	—	3
f.	ISLANDS	60	9	51	15	..	15
	Sicily	52	7	45	12	—	12
	Sardinia	9	2	7	3	..	3

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
399	71	328	126	6	120
137	29	109	30	..	30
42	7	35	7	..	7
..	—	..
1	..	1	1	—	1
94	21	72	23	..	23
113	19	94	27	..	26
8	1	7	6	..	6
56	10	46	7	—	7
15	2	13	2	..	2
34	6	27	12	..	12
73	5	68	34	..	34
8	2	7	7	..	7
46	1	45	17	..	16
4	1	3	2	..	2
14	2	12	9	..	9
53	14	39	12	..	12
4	1	3	2	—	2
2	..	1	..	—	..
12	3	9	1	..	1
23	6	17	6	..	6
5	1	3	2	—	2
8	3	5	1	—	1
23	5	18	23	4	18
18	2	15	22	4	18
5	2	3	1	—	1

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

TDB10440

Source: Supervisory returns
Stocks in millions of euros

March 2007

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	21,190	661	3,229	1,044	3
b.	NORTH-WEST ITALY	5,038	121	1,225	397	..
	Piedmont	1,812	100	332	94	—
	Valle d'Aosta	52	..	1	1	—
	Liguria	438	5	25	8	—
	Lombardy	2,736	16	867	294	..
c.	NORTH-EAST ITALY	5,214	48	871	295	3
	Trentino-Alto Adige	1,078	—	44	63	—
	Veneto	1,574	28	441	103	1
	Friuli-Venezia Giulia	895	..	90	27	..
	Emilia-Romagna	1,667	19	296	103	2
d.	CENTRAL ITALY	3,266	52	403	225	..
	Marche	732	7	107	20	—
	Tuscany	825	10	85	55	—
	Umbria	294	8	38	4	—
	Lazio	1,415	26	173	147	..
e.	SOUTHERN ITALY	2,652	381	477	89	..
	Abruzzo	455	21	39	11	—
	Molise	98	3	5	2	—
	Campania	715	139	191	32	—
	Puglia	642	43	92	27	..
	Basilicata	290	165	22	10	—
	Calabria	453	10	128	7	—
f.	ISLANDS	5,020	61	253	37	—
	Sicily	2,973	41	181	16	—
	Sardinia	2,047	20	72	22	—

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
1,269	902	6,010	2,229	333	5,176	333	141
204	60	743	704	179	1,337	69	42
89	28	183	350	123	486	28	15
1	3	7	2	–	37	..	..
43	5	160	82	1	106	3	–
71	24	393	270	56	708	38	27
529	222	1,064	504	68	1,565	45	10
99	40	445	14	1	371	1	–
148	53	173	208	6	388	25	5
108	56	218	59	3	327	7	..
174	73	228	223	58	479	11	4
97	162	734	410	8	1,067	108	23
15	35	88	302	4	112	42	..
21	46	158	50	3	374	24	..
26	21	62	36	1	98	..	..
36	60	426	22	1	483	41	23
138	137	250	281	25	777	97	56
48	15	41	87	3	123	68	50
3	5	9	7	1	63	..	..
37	50	110	8	3	136	10	3
22	40	19	166	15	201	17	3
8	6	13	7	1	58	..	..
20	21	59	6	2	197	2	..
300	322	3,220	330	52	431	15	10
123	228	1,964	29	48	334	10	5
178	94	1,256	301	5	97	5	5

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

TDB10450

Source: Supervisory returns
Flows in millions of euros

1st quarter 2007

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	1,971	15	327	45	—
b.	NORTH-WEST ITALY	740	2	106	5	—
	Piedmont	487	2	40	4	—
	Valle d'Aosta	1	—	..	—	—
	Liguria	41	..	2	—	—
	Lombardy	211	—	64	..	—
c.	NORTH-EAST ITALY	556	3	138	31	—
	Trentino-Alto Adige	146	—	4	5	—
	Veneto	261	3	103	14	—
	Friuli-Venezia Giulia	38	—	8	5	—
	Emilia-Romagna	110	—	23	7	—
d.	CENTRAL ITALY	303	1	41	3	—
	Marche	76	..	23	1	—
	Tuscany	152	..	4	2	—
	Umbria	27	..	5	..	—
	Lazio	48	..	8	..	—
e.	SOUTHERN ITALY	194	7	28	4	—
	Abruzzo	60	1	6	—	—
	Molise	15	..	—	—	—
	Campania	35	4	5	—	—
	Puglia	48	2	6	3	—
	Basilicata	8	..	5	..	—
	Calabria	27	1	7	1	—
f.	ISLANDS	179	1	14	2	—
	Sicily	132	1	10	2	—
	Sardinia	47	..	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
395	61	280	249	14	371	216	44
326	4	24	123	3	118	28	14
321	3	3	71	3	26	14	4
..	—	—	..	—
4	—	9	12	..	13	1	—
1	1	12	40	—	79	13	10
43	4	164	50	6	109	9	2
26	..	80	3	—	28	..	—
4	..	79	28	..	25	5	1
5	1	3	4	..	11	1	—
8	2	3	14	6	44	3	1
5	7	10	45	2	58	131	9
1	1	2	38	1	7	2	—
1	2	..	4	..	29	110	..
4	1	2	2	..	13	..	..
1	3	5	2	..	10	18	9
9	10	2	29	3	56	45	18
7	1	..	11	..	13	22	16
—	—	..	1	—	14	—	—
..	1	..	1	1	5	18	..
..	3	..	16	2	11	6	2
1	—	..	1	—	1	—	—
1	5	1	..	..	12	..	—
12	37	79	2	..	29	3	1
4	37	47	1	..	27	2	1
8	..	32	1	..	2	..	..

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns
Flows in millions of euros

1st quarter 2007

	Total	Banks	SIMs
a. TOTAL SECURITIES	1,691,632	1,426,059	265,573
Italian government securities	650,598	593,788	56,810
<i>of which:</i> BOTs	200,747	189,057	11,690
CCTs	161,596	146,549	15,047
BTPs	242,462	215,279	27,182
Other debt securities	392,309	384,475	7,834
Equity securities	615,581	415,898	199,683
Other securities	33,209	31,964	1,245
b. TOTAL DERIVATIVE INSTRUMENTS	4,591,270	4,050,523	540,747
Futures	1,715,702	1,610,475	105,226
<i>of which:</i> on Italian government securities	69,967	69,466	500
on interest rates	569,072	569,072	–
on stock indices	342,474	245,945	96,529
Swaps and forward rate agreements	1,148,574	1,148,574	–
<i>of which:</i> interest rate swaps	976,170	976,170	–
currency swaps	6,511	6,511	–
forward rate agreements	155,685	155,685	–
Options on securities	123,789	103,027	20,763
<i>of which:</i> on Italian government securities	6,660	6,660	–
on debt securities	6,073	6,073	–
on equity securities	106,019	85,273	20,746
Options on futures or stock indices	933,673	522,608	411,065
<i>of which:</i> on futures on Italian government securities	9,090	9,090	–
on stock indices or futures on stock indices	740,228	331,867	408,362
Foreign currency options	101,915	101,283	632
Interest rate options	313,329	313,326	3
Other derivative instruments	254,288	251,231	3,057

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 Jan.	2007 Feb.	2007 Mar.	2007 Jan.	2007 Feb.	2007 Mar.
463,258	439,972	522,829	88,893	78,466	98,213
203,378	179,764	210,647	22,911	16,947	16,952
70,129	58,444	60,484	4,246	3,809	3,635
49,154	43,785	53,610	6,219	4,239	4,588
70,866	66,081	78,332	11,362	8,049	7,771
126,439	124,243	133,794	2,910	2,340	2,584
124,245	126,047	165,605	62,635	58,772	78,276
9,249	9,921	12,793	438	406	401
1,108,406	1,347,088	1,595,029	214,587	141,442	184,718
462,922	493,583	653,970	29,635	28,556	47,035
12,820	22,737	33,910	152	190	158
177,089	190,592	201,391	—	—	—
58,940	73,475	113,530	26,304	25,955	44,270
313,916	380,813	453,845	—	—	—
277,200	319,569	379,400	—	—	—
2,167	2,749	1,595	—	—	—
31,596	56,093	67,995	—	—	—
27,565	33,595	41,867	7,513	5,069	8,181
2,116	2,166	2,378	—	—	—
1,867	1,974	2,232	—	—	—
22,213	27,941	35,119	7,510	5,059	8,178
136,248	215,349	171,010	176,555	106,857	127,653
2,196	2,434	4,460	—	—	—
78,193	154,427	99,247	176,318	105,539	126,504
35,092	25,494	40,697	203	194	236
69,402	116,800	127,125	3	—	—
63,261	81,454	106,516	678	767	1,612

Assets under management and net fund-raising

TDB40525

Banks, securities firms and asset management companies

Source: Supervisory returns
Stocks and flows in millions of euros

1st quarter 2007

	Total	Banks	SIMs	AMCs
Assets under management	555,059	152,793	22,504	379,763
Fund-raising	44,937	12,105	1,070	31,762
Redemptions	45,468	16,175	1,259	28,034
Net fund-raising	-531	-4,070	-189	3,728

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

1st quarter 2007

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTFOLIO	148,793	147,927	540,766
	Italian government securities	43,341	35,338	140,487
	<i>of which:</i> BOTs	5,996	5,830	6,673
	CCTs	9,911	9,838	33,667
	BTPs	24,557	17,291	90,445
	Other debt securities	23,552	28,197	126,046
	<i>of which:</i> in non-euro-area currencies	2,092	4,099	7,981
	Equity securities	17,006	15,393	57,377
	<i>of which:</i> in non-euro-area currencies	2,641	2,854	5,666
	Units of collective investment undertakings	52,510	52,690	216,117
	Other securities and the like	12,385	16,309	740

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
43,102	45,586	148,364	8,246	12,187	21,788	97,445	90,155	370,614
15,029	13,813	37,363	1,483	1,297	4,155	26,829	20,228	98,969
2,322	1,934	2,573	169	328	184	3,504	3,567	3,916
5,478	4,291	14,986	151	86	755	4,282	5,461	17,926
6,057	6,310	15,577	1,012	753	2,819	17,488	10,227	72,049
5,931	7,158	25,092	1,036	1,208	7,640	16,585	19,831	93,314
654	821	2,113	86	108	311	1,352	3,170	5,557
5,942	5,646	8,349	1,228	1,186	1,760	9,835	8,561	47,267
633	688	1,103	282	285	421	1,726	1,881	4,142
15,485	18,282	77,411	2,486	2,466	8,161	34,538	31,942	130,544
715	686	148	2,013	6,030	72	9,657	9,593	520

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

TDB40530		Securities firms			
Source: Supervisory returns Percentages					
March 2007	Total	Financial companies	Non-financial companies	Households	Other sectors of economic activity
a. TOTAL PORTFOLIO	100.00	15.15	8.28	74.02	2.54
Italian government securities	100.00	30.45	1.78	66.12	1.65
<i>of which: BOTs</i>	<i>100.00</i>	<i>41.29</i>	<i>0.32</i>	<i>56.25</i>	<i>2.15</i>
CCTs	100.00	33.68	4.86	57.57	3.88
BTPs	100.00	24.74	0.89	73.32	1.06
Other debt securities	100.00	5.37	6.51	86.64	1.49
Equity securities	100.00	26.18	9.86	61.36	2.60
Units of collective investment undertakings	100.00	14.02	12.84	69.20	3.94
Other financial instruments	100.00	46.49	0.19	53.29	0.03

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

1st quarter 2007

	Net assets	Subscriptions	Redemptions	Net fund-raising	Income/profit distributed
TOTAL	293,093	37,391	53,677	-16,286	21
Equity	64,144	6,671	11,865	-5,194	-
Balanced	27,418	2,147	3,495	-1,348	-
Bond	111,704	11,370	20,197	-8,827	21
Liquidity	66,510	13,832	14,673	-841	-
Flexible	23,161	3,352	3,416	-64	-

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

1st quarter 2007	Total portfolio	Italian government securities	of which		
			BOTs	CCTs	BTPs
a. TOTAL					
Purchases in the quarter	106,028	45,061	11,420	9,671	16,619
Sales in the quarter	120,433	46,470	14,587	7,710	19,713
End-quarter stocks	268,879	96,726	16,770	30,021	34,481
b. EQUITY					
Purchases in the quarter	23,724	971	590	35	206
Sales in the quarter	29,101	1,101	746	52	203
End-quarter stocks	60,302	738	270	159	197
c. BALANCED					
Purchases in the quarter	10,618	2,508	1,016	72	1,286
Sales in the quarter	11,709	2,171	398	65	1,638
End-quarter stocks	25,509	6,094	1,298	849	3,314
d. BOND					
Purchases in the quarter	34,807	16,985	1,192	3,169	9,191
Sales in the quarter	42,532	19,412	1,877	3,705	11,317
End-quarter stocks	105,279	40,107	1,499	8,898	21,714
e. LIQUIDITY					
Purchases in the quarter	26,139	22,201	7,645	5,999	5,288
Sales in the quarter	25,938	20,653	10,215	3,626	5,291
End-quarter stocks	56,335	44,311	12,632	19,085	6,498
f. FLEXIBLE					
Purchases in the quarter	10,648	2,359	961	382	646
Sales in the quarter	11,061	3,074	1,327	255	1,242
End-quarter stocks	21,309	5,387	1,050	1,003	2,754

Notes:

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

Collective investment undertakings

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

Distribution by type of instrument

TDB40580

Source: Supervisory returns
Stocks in millions of euros

		SIMs		
		Jan. 2007	Feb. 2007	Mar. 2007
a.	TOTAL	3,916	5,277	4,089
b.	ON DEBT SECURITIES AND INTEREST RATES			
	Futures	41	25	42
	Options bought	530	536	536
	Options sold	530	536	536
	Interest rate swaps	—	—	—
	Forward rate agreements	—	—	—
c.	ON EQUITY SECURITIES			
	Futures	456	942	476
	Options bought	1,076	1,469	1,105
	Options sold	1,039	1,566	1,173
d.	ON EXCHANGE RATES AND GOLD			
	Options bought	104	104	108
	Options sold	104	99	108
	Currency swaps	—	—	—
	Domestic currency swaps	—	—	—
e.	OTHER DERIVATIVE INSTRUMENTS	35	..	4

Notes:

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

Banks and securities firms

Banks

Units operating in Italy

Units operating abroad

Jan. 2007	Feb. 2007	Mar. 2007	Jan. 2007	Feb. 2007	Mar. 2007
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7,612,546	7,817,027	7,934,652	82,441	95,906	99,614
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285,519	273,088	222,164	13,289	13,911	11,691
881,111	925,179	934,953	2,436	1,852	1,878
927,433	985,380	1,034,275	2,745	2,677	2,752
4,612,381	4,692,064	4,788,781	54,116	66,756	76,175
162,319	182,294	187,185	3,855	4,782	1,444

6,481	10,726	8,085	–	–	–
190,066	198,348	194,949	2,880	2,888	2,820
233,272	244,187	244,879	1,338	1,336	1,269

95,712	91,157	93,138	128	84	89
106,365	102,201	106,951	159	133	127
75,388	74,757	75,777	1,352	1,336	1,233
5,790	6,141	6,863	–	–	–
30,708	31,503	36,652	143	152	137

Distribution by type of security and manner of placement

TDB40560

Banks and securities firms

Source: Supervisory returns
Stocks and flows in millions of euros

1st quarter 2007

1st quarter 2007		Securities placed in the quarter				Securities to be placed	
		Totale	Banks		SIMs		
			with guarantee	without guarantee	with guarantee		without guarantee
a.	TOTAL	69,881	9,775	55,167	64	4,875	360
	Italian government securities	5,618	4,655	900	–	63	2
	<i>of which:</i> BOTs	64	–	1	–	63	–
	CCTs	738	517	221	–	–	1
	BTPs	3,973	3,342	631	–	–	1
	Other debt securities	16,673	4,997	11,579	–	97	335
	Equity securities	219	124	22	64	10	16
	Other securities	47,371	–	42,666	–	4,704	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	
	Dec. 2006	March 2007	Dec. 2006	March 2006	Dec. 2006	March 2006
a. NUMBER OF BORROWERS	3,749,029	3,843,056	3,278,963	3,377,577	685,551	681,430
<i>of which: joint</i>	1,105,544	1,130,804	942,172	969,790	172,763	168,857
b. LOAN FACILITIES						
<i>facilities granted</i>	1,874,390	1,901,089	1,723,139	1,748,340	151,251	152,748
<i>used margin</i>	1,302,821	1,327,611	1,167,684	1,192,536	135,137	135,074
<i>overshoot</i>	26,952	36,198	24,447	33,788	2,505	2,411
<i>unused margin</i>	598,521	609,676	579,902	589,592	18,618	20,085
<i>of which: matched loans</i>						
<i>facilities granted</i>	326,475	331,568	296,101	301,253	30,374	30,315
<i>used margin</i>	167,182	162,135	147,073	143,664	20,109	18,471
term loans						
<i>facilities granted</i>	1,215,492	1,234,381	1,096,490	1,113,840	119,002	120,541
<i>used margin</i>	995,668	1,027,213	882,702	912,675	112,967	114,538
revocable loans						
<i>facilities granted</i>	332,423	335,140	330,548	333,247	1,875	1,892
<i>used margin</i>	139,971	138,262	137,909	136,198	2,062	2,065
c. GUARANTEES GRANTED TO CUSTOMERS						
<i>facilities granted</i>	200,928	205,541	199,033	203,556	1,894	1,984
<i>used margin</i>	137,735	135,436	136,193	133,806	1,541	1,629
d. BAD DEBTS	94,253	93,744	47,911	48,801	46,342	44,943
e. NUMBER OF GUARANTORS	1,895,598	1,918,796	1,695,129	1,715,986	258,756	261,939
<i>of which: joint</i>	610,989	617,445	565,895	571,748	57,827	58,662
f. PERSONAL SECURITY PROVIDED BY CUSTOMERS	525,646	527,963	451,462	452,598	74,184	75,365

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

March 2007

	Facilities granted	of which: short-term	Used margin	of which: short-term	in non-euro-area currencies	with real security
a. ITALY	1,696,165	907,306	1,157,885	457,060	14,325	475,329
General government	86,469	28,407	55,667	7,252	75	546
Financial companies	218,150	162,061	151,407	107,006	1,208	7,991
Non-financial companies	1,104,023	662,022	687,616	310,461	11,254	243,611
<i>of which: industry</i>	<i>415,292</i>	<i>286,431</i>	<i>226,833</i>	<i>119,798</i>	<i>5,382</i>	<i>47,246</i>
building	131,562	67,638	92,083	37,172	538	49,384
services	540,892	299,088	356,526	148,478	5,261	140,994
Producer households	61,994	23,236	52,163	13,861	362	34,222
Consumer households and nec	222,792	30,724	208,819	18,131	1,417	187,269
b. NORTH-WEST ITALY	698,333	393,719	457,749	192,487	6,145	172,467
General government	18,887	8,846	10,613	1,634	71	160
Financial companies	132,880	101,841	87,320	61,432	907	5,186
Non-financial companies	447,403	264,592	269,350	118,914	4,419	88,968
<i>of which: industry</i>	<i>169,699</i>	<i>114,007</i>	<i>92,475</i>	<i>46,005</i>	<i>2,175</i>	<i>19,682</i>
building	39,679	19,811	28,253	10,806	157	15,261
services	234,760	128,999	146,115	61,057	2,067	52,809
Producer households	18,151	6,611	15,269	3,878	100	10,233
Consumer households and nec	80,049	11,472	74,495	6,527	643	67,357
c. NORTH-EAST ITALY	414,404	230,893	283,687	117,024	4,090	119,299
General government	9,414	3,965	5,517	650	–	100
Financial companies	27,925	14,460	24,146	14,904	199	1,228
Non-financial companies	302,731	194,655	187,262	90,776	3,205	64,246
<i>of which: industry</i>	<i>127,945</i>	<i>92,614</i>	<i>70,333</i>	<i>38,752</i>	<i>1,758</i>	<i>13,231</i>
building	38,591	22,083	25,598	11,633	188	12,884
services	130,243	76,369	87,376	38,661	1,230	36,305
Producer households	18,949	7,764	15,689	4,679	187	9,876
Consumer households and nec	54,705	9,842	50,496	5,905	496	43,435
d. CENTRAL ITALY	393,939	194,860	272,488	99,743	2,519	108,792
General government	45,192	9,054	31,188	2,403	4	193
Financial companies	52,624	42,822	36,610	28,516	101	1,334
Non-financial companies	232,237	132,603	145,195	62,408	2,175	55,839
<i>of which: industry</i>	<i>79,513</i>	<i>55,793</i>	<i>38,726</i>	<i>22,436</i>	<i>1,186</i>	<i>7,153</i>
building	32,965	15,786	23,233	8,890	54	12,772
services	115,698	59,202	79,923	29,902	914	34,107
Producer households	12,370	4,089	10,747	2,547	54	7,350
Consumer households and nec	51,161	6,215	48,434	3,829	184	43,821

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

TDC30020			Banks			
	Facilities granted	<i>of which:</i>	Used margin	<i>of which:</i>	in non-euro-area currencies	with real security
		short-term		short-term		
e. SOUTHERN ITALY	133,342	62,274	100,472	33,585	1,126	50,728
General government	8,933	3,628	5,830	1,118	–	60
Financial companies	3,293	2,042	2,074	1,423	1	170
Non-financial companies	87,037	51,108	60,923	27,841	1,024	23,121
<i>of which:</i> industry	29,911	18,997	19,706	10,071	175	5,058
building	14,503	7,521	10,488	4,382	131	5,680
services	40,826	23,608	29,291	12,780	717	11,670
Producer households	8,236	3,181	6,874	1,842	17	4,525
Consumer households and nec	25,309	2,176	24,309	1,293	84	22,506
f. ISLANDS	56,148	25,560	43,489	14,221	445	24,043
General government	4,043	2,915	2,519	1,446	–	32
Financial companies	1,428	897	1,257	730	..	73
Non-financial companies	34,614	19,063	24,885	10,522	431	11,438
<i>of which:</i> industry	8,224	5,020	5,593	2,534	88	2,123
building	5,825	2,438	4,511	1,461	8	2,787
services	19,365	10,910	13,821	6,078	333	6,103
Producer households	4,289	1,591	3,585	916	3	2,238
Consumer households and nec	11,569	1,019	11,086	578	10	10,149

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

March 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	1,230,400	817,622	246,292	137,115	101,620	38,033	30,656	6,331
Facilities granted	119,207	135,525	84,291	95,271	156,260	131,417	304,391	814,765
Used margin	111,864	123,880	66,035	69,499	110,710	90,312	198,973	510,294
<i>of which:</i> backed by real security	99,023	104,563	38,612	31,113	45,220	34,218	65,580	85,681
Unused margin	8,308	12,842	19,607	27,528	48,168	42,893	109,373	320,341
Overshoot	965	1,197	1,351	1,757	2,618	1,789	3,955	15,869

Note:

Distribution by total credit used

TDB30125

Banks

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

March 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	1,018,682	718,112	196,968	99,140	67,951	23,933	17,624	3,287
Facilities granted	109,002	136,700	91,110	100,011	152,722	121,927	260,454	640,958
Used margin	99,144	119,069	67,562	69,069	104,334	82,720	171,725	433,365
<i>of which: backed by real security</i>	85,896	97,122	38,810	32,598	46,824	34,515	63,129	72,876
Unused margin	11,013	19,331	25,278	32,845	51,054	41,306	92,934	224,514
Overshoot	1,154	1,700	1,731	1,903	2,666	2,099	4,205	16,922

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									
March 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		14,534	23,183	36,221	50,457	84,702	72,690	173,656	435,802
Used margin		7,012	11,636	18,231	25,871	43,609	36,790	81,998	217,750
of which: backed by real security		663	1,341	2,300	3,347	5,979	4,806	8,080	10,821
Overshoot		666	886	1,026	1,325	2,078	1,306	2,597	13,337
b. SHORT-TERM LOANS: in non-euro-area currencies									
Facilities granted		101	219	372	571	1,111	1,035	2,812	6,751
Used margin		96	210	344	520	1,006	927	2,377	4,237
of which: backed by real security		11	32	59	92	156	153	332	225
Overshoot		7	14	13	20	30	38	69	281
c. MEDIUM AND LONG-TERM LOANS: in euros									
Facilities granted		90,034	101,991	43,240	37,459	56,205	45,068	97,664	308,853
Used margin		89,802	101,395	42,402	36,085	52,747	41,318	88,281	239,940
of which: backed by real security		84,250	94,305	34,942	27,277	38,790	28,971	56,202	67,144
Overshoot		266	351	281	313	442	320	872	1,754
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies									
Facilities granted		235	230	135	177	292	212	470	3,552
Used margin		234	228	135	176	295	211	447	2,794
of which: backed by real security		210	183	47	30	72	77	248	1,273
Overshoot		1	1	3	1	6	4	1	2

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

March 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	1,081,211	755,865	234,159	127,951	92,607	34,466	27,754	5,679
Facilities granted	104,904	125,622	79,968	88,663	142,310	119,004	274,602	754,958
Used margin	97,145	113,469	61,111	62,652	97,657	79,247	173,103	464,722
b. PIEDMONT								
Number of borrowers	92,537	56,095	16,930	9,169	6,501	2,424	1,942	380
Facilities granted	8,942	9,277	5,771	6,352	9,964	8,375	19,221	51,485
Used margin	8,288	8,255	4,240	4,257	6,402	5,216	11,552	27,661
c. VALLE D'AOSTA								
Number of borrowers	2,138	1,649	550	258	136	41	38	8
Facilities granted	206	278	187	177	209	150	354	949
Used margin	181	242	138	122	136	99	215	689
d. LIGURIA								
Number of borrowers	28,773	20,168	5,853	2,596	1,727	635	477	100
Facilities granted	2,791	3,352	1,970	1,782	2,662	2,190	4,920	8,306
Used margin	2,614	3,102	1,586	1,282	1,805	1,409	3,130	5,021
e. LOMBARDY								
Number of borrowers	250,763	182,954	52,882	30,638	23,210	9,144	7,868	1,954
Facilities granted	24,508	30,150	18,124	21,255	35,792	31,646	79,114	306,174
Used margin	22,767	27,261	13,418	14,309	23,777	20,277	48,527	187,091
f. TRENTINO-ALTO ADIGE								
Number of borrowers	23,174	22,217	9,972	5,442	4,000	1,335	890	133
Facilities granted	2,251	3,817	3,400	3,751	6,076	4,575	8,403	8,904
Used margin	1,865	3,176	2,635	2,846	4,535	3,376	5,633	4,917
g. VENETO								
Number of borrowers	104,003	77,345	26,281	16,031	11,840	4,562	3,583	600
Facilities granted	10,145	12,793	9,050	11,136	18,204	15,787	35,108	46,362
Used margin	9,276	11,398	6,751	7,781	12,263	10,463	21,727	29,288
h. FRIULI-VENEZIA GIULIA								
Number of borrowers	27,301	15,317	5,161	2,888	2,269	824	662	98
Facilities granted	2,634	2,520	1,781	2,004	3,504	2,857	6,623	8,145
Used margin	2,455	2,240	1,343	1,398	2,363	1,838	3,991	4,537
i. EMILIA-ROMAGNA								
Number of borrowers	103,492	80,929	26,132	15,253	11,505	4,351	3,571	731
Facilities granted	10,090	13,456	8,952	10,575	17,770	15,062	35,319	71,478
Used margin	9,096	11,925	6,418	6,977	11,335	9,562	20,894	47,028
l. MARCHE								
Number of borrowers	32,652	23,060	8,492	4,894	3,280	1,162	873	118
Facilities granted	3,171	3,843	2,924	3,413	5,066	4,008	8,427	10,066
Used margin	2,879	3,399	2,201	2,444	3,518	2,640	5,329	5,897

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	76,716	61,751	19,396	10,701	7,616	2,732	331
	Facilities granted	7,468	10,386	6,656	7,431	11,660	9,381	36,720
	Used margin	6,891	9,465	5,283	5,535	8,375	6,413	25,116
n.	UMBRIA							
	Number of borrowers	16,255	9,859	3,699	1,954	1,405	532	69
	Facilities granted	1,566	1,654	1,278	1,359	2,142	1,830	3,733
	Used margin	1,452	1,500	1,035	1,033	1,566	1,278	2,384
o.	LAZIO							
	Number of borrowers	100,129	78,241	20,997	8,651	5,927	2,139	586
	Facilities granted	9,709	13,163	7,015	5,947	9,032	7,415	152,222
	Used margin	9,312	12,397	5,887	4,606	6,709	5,403	91,196
p.	ABRUZZO							
	Number of borrowers	20,443	11,244	3,783	2,153	1,536	580	80
	Facilities granted	1,964	1,872	1,299	1,497	2,383	2,005	5,737
	Used margin	1,823	1,656	994	1,056	1,697	1,365	3,772
q.	MOLISE							
	Number of borrowers	3,155	1,705	649	333	230	82	8
	Facilities granted	301	285	221	230	354	286	862
	Used margin	277	250	171	166	262	208	505
r.	CAMPANIA							
	Number of borrowers	56,167	36,686	10,477	5,134	3,529	1,242	170
	Facilities granted	5,425	6,108	3,549	3,537	5,396	4,255	18,932
	Used margin	5,084	5,624	2,857	2,656	3,986	3,053	13,213
s.	PUGLIA							
	Number of borrowers	49,308	26,248	7,387	3,872	2,647	934	101
	Facilities granted	4,736	4,314	2,508	2,696	4,030	3,195	6,739
	Used margin	4,465	3,939	1,952	1,983	2,856	2,218	4,367
t.	BASILICATA							
	Number of borrowers	4,476	2,530	960	517	398	126	15
	Facilities granted	424	423	327	359	622	420	1,142
	Used margin	390	375	253	265	433	281	879
u.	CALABRIA							
	Number of borrowers	15,490	9,021	2,901	1,556	936	310	32
	Facilities granted	1,479	1,507	992	1,070	1,415	1,079	2,873
	Used margin	1,368	1,358	782	807	1,067	794	1,823
v.	SICILY							
	Number of borrowers	52,869	28,410	8,413	4,234	2,842	962	110
	Facilities granted	5,045	4,705	2,862	2,935	4,403	3,278	9,563
	Used margin	4,711	4,325	2,256	2,182	3,279	2,417	6,364
z.	SARDINIA							
	Number of borrowers	21,370	10,436	3,244	1,677	1,073	349	55
	Facilities granted	2,048	1,718	1,103	1,159	1,627	1,210	4,567
	Used margin	1,949	1,583	913	948	1,294	937	2,973

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30170

Source: Central Credit Register
Stocks in millions of euros

March 2007

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	2,127,722	1,517,243	38,588
b.	GENERAL GOVERNMENT	89,839	59,127	1,284
	Central government	30,572	22,507	299
	Local government	57,604	36,611	980
	Social security funds	1,663	9	4
c.	FINANCIAL COMPANIES	358,932	267,966	13,235
	Monetary financial institutions	137,008	112,456	1,997
	Other financial intermediaries	180,619	132,442	10,684
	Financial auxiliaries	38,672	21,434	501
	Insurance companies and pension funds	2,632	1,635	54
d.	NON-FINANCIAL COMPANIES	1,216,120	783,173	18,712
	Public companies	24,874	13,104	542
	Private companies	1,075,090	683,914	16,154
	Associations of non-financial companies	2,735	1,624	38
	Craft non-financial quasi-companies	40,334	28,755	655
	Other non-financial quasi-companies	73,087	55,777	1,323
e.	HOUSEHOLDS	306,295	283,970	3,592
	Producer households	68,001	57,255	1,402
	Consumer households	238,294	226,715	2,191
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	9,708	7,132	165
g.	REST OF THE WORLD	142,993	112,801	1,539
	General government	1,296	616	12
	Monetary financial institutions	90,418	77,812	395
	Other financial institutions	25,418	17,446	822
	Non-financial companies	23,845	15,721	273
	Households	1,333	1,169	37
	Non-profit institutions serving households	14	11	..
	International organizations and other institutions	669	26	..
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	187	118	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
1,974,619	1,381,820	36,170	153,104	135,422	2,418
86,469	55,667	1,133	3,369	3,460	151
30,411	22,304	251	161	203	48
54,397	33,354	878	3,207	3,257	103
1,662	9	4	1	1	–
354,803	263,515	12,766	4,128	4,452	469
136,653	112,108	1,990	355	348	7
179,422	130,918	10,227	1,198	1,524	457
36,108	18,866	496	2,564	2,567	4
2,620	1,623	54	12	12	..
1,104,023	687,616	17,136	112,097	95,558	1,576
24,043	12,401	539	831	703	4
976,428	600,544	14,687	98,662	83,370	1,466
2,254	1,324	38	481	299	1
35,486	24,182	625	4,848	4,573	29
65,812	49,164	1,247	7,275	6,613	76
275,326	254,122	3,425	30,969	29,848	168
61,994	52,163	1,319	6,006	5,092	83
213,331	201,959	2,106	24,963	24,756	85
9,278	6,746	149	429	386	17
141,273	111,376	1,509	1,719	1,425	30
1,283	603	12	14	14	..
90,414	77,810	395	4	2	..
25,350	17,381	822	67	65	..
22,413	14,544	246	1,432	1,177	27
1,136	1,007	34	197	162	2
14	11	..	–	–	–
663	21	..	6	6	..
183	114	2	5	4	..

Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register
Stocks in millions of euros

March 2007

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	1,284,120	840,428	20,114
	Agricultural, forestry and fishery products	32,421	26,639	711
	Fuel and power products	58,469	27,845	737
	Ores and metals	22,635	12,562	144
	Non-metallic minerals and products	29,560	17,020	308
	Chemical products	22,007	11,632	208
	Metal products, except transport equipment	51,992	31,356	648
	Agricultural and industrial machinery	48,431	27,384	496
	Office and data processing machines, etc.	7,312	4,368	89
	Electrical goods	27,982	15,447	357
	Transport equipment	25,058	14,649	237
	Food and tobacco products	44,423	27,856	660
	Textiles, clothing and footwear	48,990	27,796	719
	Paper and paper products	24,888	16,228	252
	Rubber and plastic products	20,342	12,376	236
	Other manufactured products	33,087	21,322	542
	Building and construction	150,655	107,985	3,084
	Wholesale and retail trade services, recovery and repair services	210,152	128,166	2,900
	Lodging and catering services	33,216	28,678	607
	Inland transport services	23,359	18,098	542
	Maritime and air transport services	11,147	7,872	100
	Auxiliary transport services	17,672	11,576	334
	Communication services	26,278	15,657	41
	Other market services	314,046	227,916	6,162

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
1,166,017	739,779	18,455	118,104	100,650	1,659
31,585	25,900	698	835	739	13
56,909	26,666	725	1,560	1,179	11
20,628	11,036	133	2,007	1,527	12
27,565	15,233	284	1,994	1,787	24
20,642	10,497	189	1,365	1,135	19
45,363	25,680	594	6,629	5,675	54
43,041	22,784	456	5,390	4,600	40
6,221	3,504	81	1,091	865	8
24,285	12,828	324	3,697	2,619	33
20,714	11,402	212	4,343	3,247	25
41,883	25,820	622	2,540	2,036	38
46,061	25,243	664	2,928	2,553	54
22,026	13,679	233	2,863	2,549	19
18,100	10,401	217	2,242	1,975	19
30,702	19,211	520	2,384	2,111	22
139,705	98,569	2,578	10,950	9,416	506
189,566	111,619	2,705	20,586	16,547	195
30,981	26,635	586	2,235	2,043	21
18,907	13,907	504	4,452	4,191	38
10,159	7,093	96	988	779	4
14,880	9,028	325	2,792	2,548	8
25,393	14,895	37	885	763	4
280,700	198,151	5,671	33,347	29,765	491

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								
March 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	1,081,211	755,865	234,159	127,951	92,607	34,466	27,754	5,679
Facilities granted	104,904	125,622	79,968	88,663	142,310	119,004	274,602	754,958
Used margin	97,145	113,469	61,111	62,652	97,657	79,247	173,103	464,722
b. GENERAL GOVERNMENT								
Number of borrowers	475	1,064	1,165	1,075	988	443	510	320
Facilities granted	47	190	415	757	1,533	1,554	5,920	76,051
Used margin	33	197	227	435	933	1,068	3,373	49,162
c. FINANCIAL COMPANIES								
Number of borrowers	926	900	578	415	437	233	448	422
Facilities granted	89	159	197	279	690	816	5,124	210,786
Used margin	62	119	137	208	504	580	2,985	146,487
d. NON-FINANCIAL COMPANIES								
Number of borrowers	123,958	131,185	122,142	97,626	80,716	31,934	26,047	4,881
Facilities granted	11,852	23,481	43,079	68,392	125,106	110,476	257,039	463,474
Used margin	7,955	16,232	29,199	46,366	84,330	72,785	161,932	265,880
<i>of which: industry</i>								
Number of borrowers	30,352	33,354	33,502	28,796	24,566	10,680	10,123	2,142
Facilities granted	2,904	6,013	11,920	20,405	38,488	37,181	102,188	195,984
Used margin	1,762	3,734	7,140	12,025	22,328	20,987	56,901	101,342
<i>of which: building</i>								
Number of borrowers	17,026	19,995	21,387	18,744	15,414	5,512	3,634	417
Facilities granted	1,635	3,598	7,546	13,050	23,735	18,924	34,050	28,885
Used margin	1,043	2,478	5,248	9,414	17,245	13,756	23,853	18,525
<i>of which: services</i>								
Number of borrowers	73,961	74,942	64,640	48,017	39,005	14,960	11,747	2,274
Facilities granted	7,061	13,352	22,690	33,494	60,204	51,643	115,749	235,948
Used margin	4,966	9,611	16,081	23,771	42,629	35,961	77,455	144,324
e. PRODUCER HOUSEHOLDS								
Number of borrowers	110,702	91,269	36,425	13,936	5,393	875	217	5
Facilities granted	10,669	15,665	12,354	9,453	7,781	2,898	1,725	176
Used margin	9,265	13,744	10,134	7,560	6,261	2,392	1,418	143
f. CONSUMER HOUSEHOLDS AND NEC								
Number of borrowers	837,379	526,215	72,482	14,588	5,007	970	524	49
Facilities granted	81,502	85,247	23,474	9,584	7,106	3,226	4,722	4,294
Used margin	79,183	82,381	21,031	7,928	5,553	2,391	3,346	3,049

Notes:

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

TDC30030								Banks
Source: Central Credit Register Stocks in millions of euros								
March 2007	General govern- ment	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Number of borrowers	18	832	115,699	33,592	16,574	62,924	101,386	410,433
Bad debts	42	400	30,100	10,562	5,610	13,010	6,381	10,430
b. NORTH-WEST ITALY								
Number of borrowers	–	294	29,774	9,134	3,526	16,834	20,504	88,569
Bad debts	–	134	7,429	2,947	971	3,445	1,127	2,532
c. NORTH-EAST ITALY								
Number of borrowers	–	149	21,460	7,069	2,733	11,281	14,920	57,209
Bad debts	–	41	5,621	2,387	831	2,252	937	1,570
d. CENTRAL ITALY								
Number of borrowers	3	220	31,076	8,602	4,658	17,306	22,572	100,865
Bad debts	..	172	9,614	2,751	2,187	4,491	1,498	2,753
e. SOUTHERN ITALY								
Number of borrowers	13	107	21,423	6,329	3,460	10,720	26,321	106,901
Bad debts	41	43	5,046	1,904	992	1,854	1,659	2,189
f. ISLANDS								
Number of borrowers	2	62	11,966	2,458	2,197	6,783	17,069	56,889
Bad debts	1	10	2,390	573	629	969	1,161	1,386

Notes:

Distribution by customer branch of economic activity

TDB30220

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2007

	Number of borrowers	Bad debts
a. TOTAL	217,085	36,481
Agricultural, forestry and fishery products	12,981	2,066
Fuel and power products	398	56
Ores and metals	687	182
Non-metallic minerals and products	3,186	623
Chemical products	1,258	361
Metal products, except transport equipment	6,254	1,257
Agricultural and industrial machinery	3,212	940
Office and data processing machines, etc.	1,432	262
Electrical goods	3,635	880
Transport equipment	1,593	489
Food and tobacco products	7,226	1,877
Textiles, clothing and footwear	11,704	2,319
Paper and paper products	2,839	687
Rubber and plastic products	1,698	462
Other manufactured products	7,978	1,277
Building and construction	32,580	6,743
Wholesale and retail trade services, recovery and repair services	64,499	7,231
Lodging and catering services	14,992	1,269
Inland transport services	7,357	625
Maritime and air transport services	164	239
Auxiliary transport services	2,294	551
Communication services	603	65
Other market services	28,515	6,020

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

March 2007

	Total	Banks	Financial intermediaries
a. TOTAL	93,834	48,888	44,946
b. GENERAL GOVERNMENT	46	42	3
Central government	1	..	1
Local government	44	42	2
Social security funds	–	–	–
c. FINANCIAL COMPANIES	1,311	401	910
Monetary financial institutions	1	1	–
Other financial intermediaries	1,153	355	798
Financial auxiliaries	150	41	109
Insurance companies and pension funds	6	4	2
d. NON-FINANCIAL COMPANIES	60,337	30,100	30,238
Public companies	119	68	51
Private companies	49,477	24,629	24,848
Associations of non-financial companies	225	82	144
Craft non-financial quasi-companies	2,487	1,493	994
Other non-financial quasi-companies	8,029	3,828	4,201
e. HOUSEHOLDS	29,686	16,667	13,019
Producer households	12,312	6,381	5,930
Consumer households	17,374	10,286	7,089
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	224	141	83
g. REST OF THE WORLD	1,216	1,002	215
General government	1	1	–
Monetary financial institutions	165	102	63
Other financial institution	410	399	12
Non-financial companies	604	476	128
Households	36	25	11
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

1st quarter 2007

		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	56,053	1,360	23,282	506
b.	NORTH-WEST ITALY	14,205	386	7,030	141
	Piedmont	5,163	101	1,878	31
	Valle d'Aosta	73	2	38	1
	Liguria	1,447	34	660	10
	Lombardy	7,522	249	4,454	99
c.	NORTH-EAST ITALY	9,972	326	3,293	90
	Trentino-Alto Adige	529	23	229	13
	Veneto	4,279	156	1,350	38
	Friuli-Venezia Giulia	1,004	27	333	5
	Emilia-Romagna	4,160	120	1,381	34
d.	CENTRAL ITALY	13,040	343	5,099	149
	Marche	1,520	57	528	12
	Tuscany	3,340	138	1,368	75
	Umbria	982	26	276	6
	Lazio	7,198	123	2,927	56
e.	SOUTHERN ITALY	12,252	200	4,794	77
	Abruzzo	1,078	21	446	10
	Molise	232	5	93	1
	Campania	5,690	83	2,196	28
	Puglia	3,376	60	1,279	24
	Basilicata	298	5	176	4
	Calabria	1,578	25	604	9
f.	ISLANDS	6,584	105	3,066	50
	Sicily	5,521	75	2,332	37
	Sardinia	1,063	30	734	13

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

1st quarter 2007

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	56,053	1,360	23,282	506
General government	2	1	1	..
Financial companies	37	7	21	1
Non-financial companies	5,328	693	3,016	220
<i>of which: industry</i>	<i>1,377</i>	<i>284</i>	<i>781</i>	<i>54</i>
building	734	103	367	24
services	3,129	294	1,820	130
Producer households	5,990	159	3,160	72
Consumer households and nec	44,166	493	16,810	207

Notes:

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

F.3.5.6

BAD DEBTS (GROSS OF WRITEOFFS)

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

TDC30032				Banks				
Source: Central Credit Register Stocks in millions of euros								
March 2007				of which:				
	General government	Financial companies	Non-financial companies	industry	building	services	Producer households	Consumer households
a. ITALY								
Bad debts (gross of writeoffs)	43	629	38,995	14,348	7,197	16,310	6,864	10,895
of which: backed by real security	..	76	8,071	2,640	1,816	3,304	1,695	3,398
b. NORTH-WEST ITALY								
Bad debts (gross of writeoffs)	–	197	10,146	4,302	1,202	4,554	1,166	2,579
of which: backed by real security	–	23	1,894	635	277	957	344	1,045
c. NORTH-EAST ITALY								
Bad debts (gross of writeoffs)	–	91	7,443	3,383	1,018	2,846	989	1,610
of which: backed by real security	–	6	1,520	540	274	652	269	516
d. CENTRAL ITALY								
Bad debts (gross of writeoffs)	..	244	12,118	3,611	2,781	5,510	1,614	2,877
of which: backed by real security	–	44	2,377	675	657	967	446	924
e. SOUTHERN ITALY								
Bad debts (gross of writeoffs)	41	79	6,035	2,304	1,216	2,165	1,752	2,268
of which: backed by real security	..	3	1,626	613	357	541	434	616
f. ISLANDS								
Bad debts (gross of writeoffs)	1	19	3,254	749	980	1,235	1,344	1,561
of which: backed by real security	–	1	654	176	251	187	203	297

Notes:

Distribution by customer branch of economic activity

TDB30225		Banks
Source: Central Credit Register Stocks in millions of euros		
March 2007	Bad debts (gross of writeoffs)	of which: backed by real security
a. TOTAL	45,860	9,767
Agricultural, forestry and fishery products	2,325	728
Fuel and power products	64	18
Ores and metals	252	31
Non-metallic minerals and products	782	206
Chemical products	534	88
Metal products, except transport equipment	1,763	316
Agricultural and industrial machinery	1,316	216
Office and data processing machines, etc.	354	36
Electrical goods	1,190	154
Transport equipment	703	139
Food and tobacco products	2,434	543
Textiles, clothing and footwear	3,113	561
Paper and paper products	867	165
Rubber and plastic products	600	125
Other manufactured products	1,571	298
Building and construction	8,462	2,090
Wholesale and retail trade services, recovery and repair services	9,145	1,436
Lodging and catering services	1,385	494
Inland transport services	726	150
Maritime and air transport services	377	55
Auxiliary transport services	676	110
Communication services	73	9
Other market services	7,147	1,798

Notes:

Distribution by customer segment of economic activity

TDB30280

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2007

	Total	For commercial transactions	For financial transactions
a. TOTAL	133,806	83,389	50,417
<i>of which:</i> in non-euro-area currencies	21,477	10,239	11,238
General government	1,377	552	825
Financial companies	12,524	6,327	6,197
Non-financial companies	96,799	71,868	24,931
<i>of which:</i> industry	40,334	31,264	9,069
building	16,057	13,758	2,300
services	39,847	26,508	13,339
Producer households	1,420	962	457
Consumer households and nec	3,434	2,182	1,251
Rest of the world	18,253	1,497	16,755

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

March 2007		Total	For commercial transactions	For financial transactions
a.	TOTAL	115,618	81,936	33,682
b.	NORTH-WEST ITALY	45,847	34,305	11,541
	Piedmont	6,277	4,565	1,712
	Valle d'Aosta	202	135	67
	Liguria	2,601	2,419	182
	Lombardy	36,766	27,186	9,580
c.	NORTH-EAST ITALY	28,916	21,143	7,772
	Trentino-Alto Adige	3,502	2,786	716
	Veneto	7,866	5,194	2,672
	Friuli-Venezia Giulia	3,844	3,057	786
	Emilia-Romagna	13,704	10,106	3,598
d.	CENTRAL ITALY	32,843	20,713	12,130
	Marche	1,374	1,010	363
	Tuscany	6,180	3,624	2,555
	Umbria	773	353	420
	Lazio	24,517	15,726	8,790
e.	SOUTHERN ITALY	5,248	3,957	1,291
	Abruzzo	600	417	183
	Molise	147	66	81
	Campania	2,702	2,235	467
	Puglia	1,282	906	376
	Basilicata	183	118	65
	Calabria	334	215	119
f.	ISLANDS	2,764	1,817	947
	Sicily	1,929	1,285	644
	Sardinia	835	532	303

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

March 2007

	Total	For commercial transactions	For financial transactions
a. TOTAL	98,219	72,830	25,389
Agricultural, forestry and fishery products	977	577	400
Fuel and power products	8,780	5,093	3,687
Ores and metals	1,749	1,617	132
Non-metallic minerals and products	1,255	827	428
Chemical products	1,675	1,271	403
Metal products, except transport equipment	2,923	2,463	460
Agricultural and industrial machinery	8,850	8,068	783
Office and data processing machines, etc.	921	860	62
Electrical goods	3,163	2,602	561
Transport equipment	5,307	4,698	609
Food and tobacco products	2,029	1,402	627
Textiles, clothing and footwear	1,506	1,168	338
Paper and paper products	1,016	422	594
Rubber and plastic products	497	345	152
Other manufactured products	803	519	284
Building and construction	16,246	13,900	2,345
Wholesale and retail trade services, recovery and repair services	11,681	8,990	2,691
Lodging and catering services	1,526	1,003	524
Inland transport services	2,544	1,215	1,330
Maritime and air transport services	533	448	85
Auxiliary transport services	1,596	1,247	348
Communication services	4,246	1,078	3,168
Other market services	18,394	13,017	5,377

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

March 2007

	Facilities granted	Used margin	Overshoot
a. TOTAL	104,092	92,895	565
<i>of which: transactions of financial intermediaries</i>	<i>78,392</i>	<i>71,634</i>	<i>331</i>
Agricultural, forestry and fishery products	584	514	5
Fuel and power products	1,071	836	3
Ores and metals	926	796	1
Non-metallic minerals and products	2,200	1,984	7
Chemical products	1,169	1,047	1
Metal products, except transport equipment	6,943	6,093	31
Agricultural and industrial machinery	4,261	3,797	15
Office and data processing machines, etc.	551	528	4
Electrical goods	1,982	1,722	8
Transport equipment	1,914	1,605	6
Food and tobacco products	2,189	1,901	13
Textiles, clothing and footwear	2,883	2,649	23
Paper and paper products	3,396	2,968	26
Rubber and plastic products	2,285	2,003	11
Other manufactured products	2,819	2,466	13
Building and construction	10,703	9,491	100
Wholesale and retail trade services, recovery and repair services	14,709	13,126	56
Lodging and catering services	2,672	2,432	16
Inland transport services	4,209	3,993	40
Maritime and air transport services	1,286	991	7
Auxiliary transport services	1,609	1,403	7
Communication services	293	286	5
Other market services	33,437	30,263	167

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

March 2007

	Facilities granted	Used margin	Overshoot
a. TOTAL	107,972	96,584	629
<i>of which: transactions of financial intermediaries</i>	<i>81,385</i>	<i>74,495</i>	<i>388</i>
Piedmont	8,029	7,138	34
Valle d'Aosta	231	197	3
Liguria	2,062	1,834	10
Lombardy	33,253	30,079	169
Trentino-Alto Adige	2,639	2,370	14
Veneto	14,320	12,777	45
Friuli-Venezia Giulia	2,601	2,179	7
Emilia-Romagna	11,353	10,272	54
Marche	3,794	3,256	41
Tuscany	6,551	5,726	34
Umbria	1,049	922	12
Lazio	10,532	9,594	112
Abruzzo	1,412	1,218	14
Molise	155	136	2
Campania	3,606	3,321	34
Puglia	2,120	1,879	14
Basilicata	198	167	1
Calabria	877	746	8
Sicily	1,880	1,576	17
Sardinia	1,311	1,197	7

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

March 2007

	Nominal value of receivables assigned			Advances granted	
	Total	of which: with recourse	without recourse	facilities granted	used margin
a. TOTAL	28,116	13,205	14,911	35,021	21,311
<i>of which: transactions of financial intermediaries</i>	23,060	10,135	12,925	26,783	16,808
Agricultural, forestry and fishery products	93	82	12	138	75
Fuel and power products	502	169	334	915	533
Ores and metals	1,091	332	759	1,474	942
Non-metallic minerals and products	242	85	157	346	212
Chemical products	387	116	270	470	273
Metal products, except transport equipment	1,196	751	445	1,523	795
Agricultural and industrial machinery	1,480	567	913	1,985	1,432
Office and data processing machines, etc.	458	123	334	672	447
Electrical goods	1,472	582	890	2,176	1,253
Transport equipment	2,762	613	2,149	3,597	2,569
Food and tobacco products	678	346	332	844	437
Textiles, clothing and footwear	515	354	160	789	416
Paper and paper products	333	153	180	424	294
Rubber and plastic products	556	308	248	512	337
Other manufactured products	243	186	57	316	176
Building and construction	1,796	1,407	389	3,158	1,400
Wholesale and retail trade services, recovery and repair services	6,795	2,892	3,903	6,942	4,250
Lodging and catering services	128	100	28	195	85
Inland transport services	667	575	91	705	497
Maritime and air transport services	261	56	205	301	212
Auxiliary transport services	204	155	49	287	152
Communication services	773	97	676	689	563
Other market services	5,483	3,154	2,329	6,560	3,961

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

March 2007

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	28,587	13,541	15,046	36,307	21,976
<i>of which: transactions of financial intermediaries</i>	23,384	10,428	12,955	27,221	17,196
Piedmont	3,343	1,189	2,154	4,064	2,640
Valle d'Aosta	70	62	8	75	43
Liguria	649	371	278	932	527
Lombardy	9,496	3,808	5,689	10,961	6,803
Trentino-Alto Adige	140	58	81	192	128
Veneto	1,289	715	573	1,749	905
Friuli-Venezia Giulia	313	182	131	388	216
Emilia-Romagna	1,610	767	843	2,619	1,467
Marche	229	178	51	303	160
Tuscany	1,965	957	1,009	2,604	1,702
Umbria	471	152	319	610	438
Lazio	4,851	2,163	2,687	6,555	3,926
Abruzzo	407	219	189	548	409
Molise	27	23	4	58	22
Campania	2,403	1,751	652	2,659	1,634
Puglia	334	275	59	566	272
Basilicata	84	34	49	126	43
Calabria	301	254	47	311	166
Sicily	447	294	153	702	369
Sardinia	158	90	68	285	107

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

March 2007

	Total borrowers		First 20 borrowers		First 50 borrowers	
	facilities granted	used margin	facilities granted	used margin	facilities granted	used margin
a. TOTAL	1,696,165	1,157,885	142,125	97,531	216,652	143,321
Piedmont	119,830	76,405	26,549	13,217	34,457	17,359
Valle d'Aosta	2,524	1,839	1,135	800	1,322	918
Liguria	28,134	20,166	4,601	2,705	6,628	3,978
Lombardy	547,844	359,339	90,720	60,502	140,183	86,718
Trentino-Alto Adige	41,443	29,220	4,125	1,949	6,126	3,093
Veneto	159,246	109,936	11,783	8,287	18,364	12,449
Friuli-Venezia Giulia	30,269	20,419	4,548	2,545	6,601	3,661
Emilia-Romagna	183,446	124,112	25,627	21,131	33,722	26,146
Marche	41,168	28,577	5,994	3,610	7,761	4,513
Tuscany	109,542	80,451	18,975	14,596	23,762	17,036
Umbria	17,395	12,814	2,003	1,379	3,191	2,022
Lazio	225,833	150,646	86,834	49,406	107,791	62,031
Abruzzo	20,941	15,049	3,483	2,388	4,886	3,259
Molise	3,258	2,329	1,102	661	1,429	875
Campania	57,271	43,692	11,707	8,340	14,372	10,215
Puglia	34,810	26,349	3,391	2,271	5,092	3,263
Basilicata	4,699	3,579	1,254	958	1,661	1,246
Calabria	12,362	9,474	2,522	1,652	3,252	2,038
Sicily	39,625	30,277	5,264	3,585	7,470	5,051
Sardinia	16,523	13,212	3,351	2,086	4,435	2,885

Notes:

Distribution by size of bank

TDB30346

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2007

	Total	Banks				
		Major	Large	Medium-sized	Small	Minor
a. TOTAL						
Facilities granted	1,696,165	581,169	243,343	422,051	322,325	127,138
Used margin	1,157,885	379,763	166,186	296,436	223,046	92,315
b. FIRST 10 BORROWERS						
Facilities granted	92,616	50,136	35,962	22,459	17,410	2,903
Used margin	70,300	45,414	28,042	18,757	13,263	2,280
c. FIRST 20 BORROWERS						
Facilities granted	132,318	72,020	44,655	33,106	23,845	4,363
Used margin	101,942	60,778	35,923	27,275	18,079	3,336
d. FIRST 50 BORROWERS						
Facilities granted	204,397	97,639	60,826	52,427	34,336	6,485
Used margin	155,463	77,438	48,172	39,663	25,999	5,035
e. FIRST 100 BORROWERS						
Facilities granted	264,079	120,764	73,922	65,796	47,582	8,013
Used margin	195,261	91,017	57,345	49,493	34,493	6,327

Notes:

Distribution by customer segment of economic activity

TDB30370

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

March 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	2,534,087	47.87	54.01	69.54	75.99	1,157,885
General government	5,410	66.15	73.58	88.66	93.62	55,667
Financial companies	4,184	53.62	70.63	94.34	97.67	151,407
Non-financial companies	598,571	35.27	42.73	63.93	74.27	687,616
<i>of which:</i> industry	164,219	35.18	43.36	66.03	76.45	226,833
building	99,344	22.43	29.05	51.30	63.83	92,083
services	321,838	38.67	45.93	66.09	75.78	356,526
Producer households	292,021	9.34	13.59	30.61	41.96	52,163
Consumer households and nec	1,616,783	7.90	10.21	20.26	28.68	208,819

Notes:

Distribution by customer location (region)

TDB30390

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

March 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	636,957	36.06	44.07	65.65	76.12	47,796
Piedmont	46,244	34.17	41.74	62.66	73.75	2,803
Valle d'Aosta	1,187	25.49	32.42	57.79	71.33	68
Liguria	16,292	41.27	47.91	66.43	76.37	1,117
Lombardy	76,702	39.04	47.78	68.49	77.80	7,280
Trentino-Alto Adige	6,199	27.44	36.89	65.47	77.78	576
Veneto	36,021	27.45	36.44	61.91	73.93	3,249
Friuli-Venezia Giulia	10,168	30.24	38.39	61.25	72.87	640
Emilia-Romagna	41,991	43.49	51.15	70.57	79.75	3,720
Marche	17,649	26.25	35.01	59.30	71.39	1,435
Tuscany	42,068	28.11	36.30	60.51	72.62	2,782
Umbria	10,084	26.83	34.85	58.87	71.30	806
Lazio	86,153	47.52	55.52	74.05	82.02	9,067
Abruzzo	14,875	34.56	42.75	64.53	75.15	1,085
Molise	3,553	38.23	46.18	68.03	77.12	354
Campania	65,295	30.13	38.84	63.34	75.15	3,087
Puglia	43,834	29.30	38.13	62.62	73.54	2,750
Basilicata	8,517	34.43	40.80	61.19	71.87	800
Calabria	21,359	25.14	33.46	58.28	70.45	1,034
Sicily	70,561	26.24	33.15	55.98	69.11	3,824
Sardinia	18,205	23.44	31.80	56.41	68.72	1,321

Notes:

Distribution by customer segment of economic activity

TDB30410

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

March 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	636,957	36.06	44.07	65.65	76.12	47,796
General government	18	64.42	64.42	64.42	86.87	42
Financial companies	832	31.60	42.34	72.45	83.39	400
Non-financial companies	115,699	30.86	39.24	63.63	75.26	30,100
<i>of which:</i> industry	33,592	24.79	33.74	60.49	73.52	10,562
building	16,574	29.15	37.54	61.76	73.69	5,610
services	62,924	36.36	44.02	65.72	76.07	13,010
Producer households	101,386	12.74	18.23	40.08	54.44	6,381
Consumer households and nec	410,433	18.28	24.01	47.62	63.24	10,430

Notes:

Distribution by customer location (region) and number of facilities

TDB30430

Source: Central Credit Register
Stocks in millions of euros

March 2007		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	TOTAL	1,696,165	1,157,885	2,674,992	434,546	364,338	2,308,432
b.	NORTH-WEST ITALY	698,333	457,749	897,400	161,536	129,498	775,574
	Piedmont	119,830	76,405	205,812	31,586	26,190	179,423
	Valle d'Aosta	2,524	1,839	5,398	805	673	4,753
	Liguria	28,134	20,166	68,267	10,864	9,365	61,061
	Lombardy	547,844	359,339	617,923	118,281	93,271	530,337
c.	NORTH-EAST ITALY	414,404	283,687	700,806	109,791	92,491	589,421
	Trentino-Alto Adige	41,443	29,220	77,995	16,255	13,145	67,523
	Veneto	159,246	109,936	277,373	43,521	37,339	232,314
	Friuli-Venezia Giulia	30,269	20,419	63,321	8,220	7,012	54,136
	Emilia-Romagna	183,446	124,112	282,117	41,796	34,995	235,448
d.	CENTRAL ITALY	393,939	272,488	577,895	94,569	82,318	502,277
	Marche	41,168	28,577	87,299	11,081	9,617	72,132
	Tuscany	109,542	80,451	206,741	30,371	26,458	175,134
	Umbria	17,395	12,814	40,624	4,971	4,485	33,996
	Lazio	225,833	150,646	243,231	48,147	41,758	221,015
e.	SOUTHERN ITALY	133,342	100,472	335,111	46,328	40,277	295,146
	Abruzzo	20,941	15,049	47,042	6,341	5,450	40,271
	Molise	3,258	2,329	7,307	1,197	832	6,248
	Campania	57,271	43,692	128,196	19,485	16,785	113,963
	Puglia	34,810	26,349	105,426	13,290	11,914	93,603
	Basilicata	4,699	3,579	10,844	1,387	1,222	9,163
	Calabria	12,362	9,474	36,296	4,627	4,074	31,898
f.	ISLANDS	56,148	43,489	163,780	22,322	19,754	146,014
	Sicily	39,625	30,277	120,029	16,252	14,240	106,943
	Sardinia	16,523	13,212	43,751	6,070	5,514	39,071

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
188,098	130,657	196,932	219,018	137,876	111,022	854,504	525,014	58,606
73,017	49,494	63,722	85,647	50,048	37,280	378,134	228,709	20,824
12,621	7,648	14,357	15,974	10,296	8,118	59,650	32,271	3,914
208	141	401	470	258	183	1,041	767	61
3,331	2,413	4,127	3,487	2,320	1,998	10,453	6,068	1,081
56,857	39,292	44,837	65,717	37,174	26,981	306,989	189,602	15,768
45,871	32,119	59,251	62,136	38,494	34,042	196,606	120,583	18,092
6,860	5,040	7,065	7,729	4,689	2,581	10,599	6,347	826
18,344	12,946	23,609	25,404	15,874	14,284	71,977	43,777	7,166
3,787	2,724	4,764	4,268	2,740	2,874	13,994	7,942	1,547
16,879	11,409	23,813	24,736	15,191	14,303	100,035	62,517	8,553
46,228	32,447	40,962	41,387	27,734	22,425	211,754	129,989	12,231
6,240	4,584	8,030	6,381	4,092	4,509	17,467	10,285	2,628
15,111	11,942	16,327	14,901	10,061	9,667	49,160	31,991	5,613
1,911	1,414	3,464	2,593	1,732	1,999	7,920	5,182	1,165
22,966	14,508	13,141	17,513	11,849	6,250	137,208	82,531	2,825
14,542	10,448	22,148	21,428	15,478	12,166	51,043	34,268	5,651
2,362	1,644	3,538	2,992	2,036	2,091	9,246	5,920	1,142
368	268	573	448	316	326	1,244	913	160
5,329	3,964	7,876	8,625	6,449	4,302	23,831	16,493	2,055
4,074	2,886	6,526	5,873	3,918	3,656	11,573	7,632	1,641
626	472	965	845	568	502	1,841	1,317	214
1,782	1,214	2,670	2,644	2,191	1,289	3,309	1,994	439
8,441	6,149	10,849	8,419	6,122	5,109	16,967	11,464	1,808
6,007	4,147	7,995	5,828	4,183	3,751	11,538	7,708	1,340
2,434	2,002	2,854	2,591	1,939	1,358	5,428	3,756	468

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

TDB30445		Banks							
Source: Central Credit Register									
Size classes in euros									
March 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	2,374,460	1,088,982	761,097	235,526	128,262	92,673	34,477	27,762	5,681
of which: 1 facility	2,020,717	1,083,350	710,398	144,626	48,376	24,108	5,899	3,384	576
2 facilities	187,672	5,403	49,039	67,523	36,994	20,269	5,340	2,691	413
3-4 facilities	108,483	226	1,646	23,156	37,318	30,644	9,562	5,306	625
more than 4 facilities	57,588	3	14	221	5,574	17,652	13,676	16,381	4,067
b. GENERAL GOVERNMENT	6,040	475	1,064	1,165	1,075	988	443	510	320
of which: 1 facility	3,606	471	988	868	594	350	110	160	65
2 facilities	1,566	4	76	273	402	456	154	124	77
3-4 facilities	659	–	–	24	77	170	151	154	83
more than 4 facilities	209	–	–	–	2	12	28	72	95
c. FINANCIAL COMPANIES	4,359	926	900	578	415	437	233	448	422
of which: 1 facility	2,962	915	781	397	235	222	106	181	125
2 facilities	676	11	116	146	111	101	41	84	66
3-4 facilities	361	–	3	34	54	84	46	76	64
more than 4 facilities	360	–	–	1	15	30	40	107	167
d. NON-FINANCIAL COMPANIES	618,489	123,958	131,185	122,142	97,626	80,716	31,934	26,047	4,881
of which: 1 facility	342,478	122,854	102,466	58,240	31,679	19,010	5,038	2,813	378
2 facilities	127,626	1,079	28,013	45,525	28,696	17,013	4,709	2,333	258
3-4 facilities	93,287	25	706	18,230	32,233	27,913	8,853	4,865	462
more than 4 facilities	55,098	–	–	147	5,018	16,780	13,334	16,036	3,783
e. PRODUCER HOUSEHOLDS	258,822	110,702	91,269	36,425	13,936	5,393	875	217	5
of which: 1 facility	217,149	109,169	80,188	21,054	5,141	1,418	161	17	1
2 facilities	30,071	1,464	10,640	11,804	4,538	1,424	166	34	1
3-4 facilities	10,095	68	437	3,523	3,813	1,851	330	72	1
more than 4 facilities	1,507	1	4	44	444	700	218	94	2
f. CONSUMER HOUSEHOLDS AND NEC	1,457,214	837,379	526,215	72,482	14,588	5,007	970	524	49
of which: 1 facility	1,426,342	834,519	516,031	61,837	10,279	3,008	468	197	3
2 facilities	26,449	2,725	9,680	9,301	3,101	1,249	266	116	11
3-4 facilities	4,009	133	494	1,315	1,113	620	180	139	15
more than 4 facilities	414	2	10	29	95	130	56	72	20

Notes:

Distribution by customer segment of economic activity and total credit granted

TDB30465		Banks							
Source: Central Credit Register									
Size classes in euros									
March 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	1.33	1.00	1.06	1.50	2.15	2.95	4.11	5.93	9.55
First bank's share of total credit granted (%)	59	99	96	83	72	65	57	48	45
b. GENERAL GOVERNMENT									
Average number of banks per borrower	1.70	1.00	1.07	1.27	1.53	1.90	2.40	2.67	3.90
First bank's share of total credit granted (%)	54	99	96	90	86	80	76	78	50
c. FINANCIAL COMPANIES									
Average number of banks per borrower	2.27	1.01	1.13	1.38	1.71	2.03	2.66	3.46	8.05
First bank's share of total credit granted (%)	67	99	94	88	83	79	75	69	67
d. NON-FINANCIAL COMPANIES									
Average number of banks per borrower	2.11	1.00	1.22	1.69	2.28	3.07	4.23	6.11	10.10
First bank's share of total credit granted (%)	49	99	89	77	69	63	56	46	35
<i>of which: industry</i>									
Average number of banks per borrower	2.68	1.00	1.27	1.91	2.72	3.83	5.25	7.40	11.76
First bank's share of total credit granted (%)	37	99	87	70	59	50	43	35	28
<i>of which: building</i>									
Average number of banks per borrower	1.84	1.00	1.19	1.56	1.92	2.48	3.35	4.82	9.24
First bank's share of total credit granted (%)	64	99	91	81	77	73	67	59	43
<i>of which: services</i>									
Average number of banks per borrower	1.90	1.00	1.21	1.63	2.17	2.84	3.84	5.42	8.65
First bank's share of total credit granted (%)	53	99	90	79	72	67	61	53	40
e. PRODUCER HOUSEHOLDS									
Average number of banks per borrower	1.23	1.01	1.12	1.53	2.09	2.70	3.44	4.68	5.00
First bank's share of total credit granted (%)	85	99	94	83	75	71	68	63	58
f. CONSUMER HOUSEHOLDS AND NEC									
Average number of banks per borrower	1.02	1.00	1.02	1.16	1.41	1.65	2.00	2.61	5.06
First bank's share of total credit granted (%)	96	99	99	94	90	87	84	76	52

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–Q2	2004–Q3	2004–Q4	2005–Q1	2005–Q2
a. TOTAL	0.33	0.24	0.30	0.21	0.25
up to 125,000	0.24	0.23	0.26	0.20	0.23
from 125,000 to 500,000	0.44	0.38	0.43	0.35	0.39
more than 500,000	0.32	0.21	0.28	0.19	0.22
b. GENERAL GOVERNMENT	–	..	..	–	–
up to 125,000	–	–	–	–	0.10
from 125,000 to 500,000	–	–	–	–	–
more than 500,000	–	..	..	–	–
c. FINANCIAL COMPANIES	0.01	0.01	0.01	0.01	..
up to 125,000	0.37	0.35	0.89	0.35	0.19
from 125,000 to 500,000	0.58	0.86	0.56	0.51	–
more than 500,000	0.01	0.01	0.01	0.01	..
d. NON-FINANCIAL COMPANIES	0.43	0.28	0.37	0.26	0.30
up to 125,000	0.47	0.42	0.49	0.43	0.48
from 125,000 to 500,000	0.50	0.43	0.49	0.42	0.49
more than 500,000	0.42	0.26	0.36	0.24	0.27
e. PRODUCER HOUSEHOLDS	0.58	0.57	0.63	0.50	0.56
up to 125,000	0.44	0.43	0.52	0.38	0.46
from 125,000 to 500,000	0.60	0.56	0.62	0.52	0.53
more than 500,000	0.68	0.68	0.73	0.57	0.68
f. CONSUMER HOUSEHOLD	0.26	0.27	0.26	0.19	0.24
up to 125,000	0.16	0.16	0.18	0.14	0.16
from 125,000 to 500,000	0.32	0.27	0.30	0.22	0.25
more than 500,000	0.53	0.86	0.55	0.40	0.64
g. OTHER SECTORS	0.12	0.18	0.05	0.23	0.20
up to 125,000	0.28	0.36	0.24	0.07	0.32
from 125,000 to 500,000	0.13	0.10	0.16	0.22	0.15
more than 500,000	0.11	0.19	0.01	0.25	0.20

Notes:

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

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

2005–Q3	2005–Q4	2006–Q1	2006–Q2	2006–Q3	2006–Q4	2007–Q1
0.26	0.30	0.25	0.23	0.27	0.25	0.20
0.19	0.26	0.24	0.22	0.23	0.26	0.21
0.33	0.41	0.35	0.32	0.31	0.35	0.32
0.25	0.29	0.23	0.21	0.26	0.23	0.17
0.45	0.03	–	–	0.24	0.09	0.01
–	–	–	–	–	–	–
–	–	–	–	–	–	–
0.46	0.03	–	–	0.24	0.09	0.01
..	0.03	0.01	0.01	–	..	0.01
0.14	0.54	0.26	0.53	0.21	0.09	0.03
0.34	0.29	0.20	0.39	0.24	0.35	0.06
..	0.03	0.01	0.01	–	..	0.01
0.29	0.36	0.31	0.28	0.31	0.30	0.24
0.42	0.50	0.51	0.47	0.43	0.49	0.44
0.43	0.53	0.44	0.41	0.39	0.44	0.44
0.27	0.34	0.30	0.26	0.30	0.28	0.22
0.55	0.62	0.51	0.48	0.47	0.53	0.43
0.40	0.49	0.43	0.41	0.41	0.46	0.40
0.53	0.64	0.54	0.48	0.51	0.57	0.50
0.70	0.71	0.51	0.54	0.46	0.54	0.36
0.18	0.29	0.21	0.21	0.22	0.24	0.20
0.13	0.19	0.17	0.16	0.18	0.21	0.16
0.20	0.26	0.23	0.22	0.22	0.25	0.21
0.43	1.05	0.34	0.41	0.50	0.41	0.33
0.38	0.16	0.12	0.10	0.94	0.06	0.03
0.25	0.15	0.26	0.25	0.11	0.48	0.18
0.24	0.16	0.31	0.27	0.08	0.17	0.21
0.41	0.16	0.09	0.06	1.12	0.03	–

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						
March 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	39,328	3,526	8,675	15,814	11,313	
Intrinsic value	4,015	19	87	616	3,292	
b. NORTH-WEST ITALY						
Number of holders	15,914	1,850	3,612	6,117	4,335	
Intrinsic value	1,974	8	31	225	1,711	
c. NORTH-EAST ITALY						
Number of holders	11,851	960	2,675	4,850	3,366	
Intrinsic value	983	5	35	224	718	
d. CENTRAL ITALY						
Number of holders	6,436	422	1,345	2,514	2,155	
Intrinsic value	680	5	13	90	571	
e. SOUTHERN ITALY						
Number of holders	3,842	215	773	1,744	1,110	
Intrinsic value	286	1	7	58	220	
f. ISLAND						
Number of holders	1,285	79	270	589	347	
Intrinsic value	92	..	2	18	71	

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						
March 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	46,929	8,490	9,779	16,465	12,195	
Intrinsic value	34,037	165	210	1,433	32,230	
b. GENERAL GOVERNMENT						
Number of holders	550	47	112	212	179	
Intrinsic value	1,616	12	24	92	1,488	
c. FINANCIAL COMPANIES						
Number of holders	724	36	61	165	462	
Intrinsic value	14,269	111	41	174	13,942	
d. NON-FINANCIAL COMPANIES						
Number of holders	36,559	2,350	7,607	15,346	11,256	
Intrinsic value	3,986	15	81	605	3,285	
<i>of which: industry</i>						
Number of holders	14,516	557	2,430	6,110	5,419	
Intrinsic value	1,531	6	27	235	1,263	
building						
Number of holders	4,325	263	1,044	1,890	1,128	
Intrinsic value	297	2	10	64	221	
services						
Number of holders	17,050	1,489	3,984	7,044	4,533	
Intrinsic value	2,122	8	43	295	1,777	
e. PRODUCER HOUSEHOLDS						
Number of holders	2,769	1,176	1,068	468	57	
Intrinsic value	29	4	7	11	7	
f. CONSUMER HOUSEHOLDS AND NEC						
Number of holders	6,055	4,864	897	225	69	
Intrinsic value	141	20	27	43	50	
g. REST OF THE WORLD						
Number of holders	272	17	34	49	172	
Intrinsic value	13,997	3	30	507	13,457	

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								
March 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	5.42	5.63	5.48	6.03	5.62	6.29	5.19
	from 1 to 5 years	4.30	4.58	4.65	4.72	4.51	5.64	5.09
	more than 5 years	5.01	4.78	4.65	5.22	4.76	5.42	5.18
b.	NORTH-WEST ITALY							
	Initial period of rate fixation:							
	up to 1 year	5.26	5.50	5.40	5.89	5.49	6.16	5.14
	from 1 to 5 years	4.05	4.46	4.56	4.68	4.39	5.29	4.91
	more than 5 years	4.85	4.70	4.66	5.07	4.68	5.37	5.11
c.	NORTH-EAST ITALY							
	Initial period of rate fixation:							
	up to 1 year	5.39	5.45	5.31	5.77	5.48	6.07	5.22
	from 1 to 5 years	4.80	4.77	4.76	4.64	4.85	5.57	5.50
	more than 5 years	4.86	4.57	4.67	4.54	4.50	5.43	5.27
d.	CENTRAL ITALY							
	Initial period of rate fixation:							
	up to 1 year	5.42	5.76	5.63	6.11	5.72	6.29	5.20
	from 1 to 5 years	4.33	4.40	4.56	4.73	4.23	5.57	4.72
	more than 5 years	5.09	4.90	4.79	5.26	4.82	5.45	5.14
e.	SOUTHERN ITALY							
	Initial period of rate fixation:							
	up to 1 year	6.00	6.32	6.14	6.66	6.31	6.91	5.27
	from 1 to 5 years	5.36	5.28	4.78	5.00	5.80	5.90	5.49
	more than 5 years	5.10	4.93	4.39	5.67	5.16	5.50	5.27
f.	ISLANDS							
	Initial period of rate fixation:							
	up to 1 year	5.82	6.09	5.99	6.61	5.99	6.82	5.28
	from 1 to 5 years	5.62	5.57	5.08	5.51	5.83	6.54	6.46
	more than 5 years	5.23	5.23	5.38	5.84	5.01	5.33	5.25

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								
March 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	7.51	12.26	11.42	10.28	8.82	7.49	4.75
b.	NORTH-WEST ITALY	6.99	12.22	11.31	10.09	8.62	7.35	4.67
	Piedmont	7.86	12.56	11.73	10.50	9.01	7.72	4.83
	Valle d'Aosta	10.51	10.82	10.29	10.33	11.10	9.49	11.05
	Liguria	8.62	11.67	10.76	9.83	8.50	7.15	5.42
	Lombardy	6.71	12.19	11.25	9.98	8.52	7.28	4.63
c.	NORTH-EAST ITALY	7.59	11.40	10.40	9.25	7.88	6.76	5.30
	Trentino-Alto Adige	6.13	8.45	7.68	7.05	6.09	5.50	4.90
	Veneto	8.02	12.44	11.47	10.10	8.54	7.15	5.28
	Friuli-Venezia Giulia	8.75	12.91	11.96	10.53	8.70	7.62	5.73
	Emilia-Romagna	7.60	11.18	10.38	9.20	7.96	6.82	5.38
d.	CENTRAL ITALY	7.45	12.38	11.91	10.91	9.55	8.14	4.63
	Marche	8.66	11.47	11.05	10.24	9.05	7.52	5.89
	Tuscany	7.17	12.64	11.92	11.04	9.72	8.35	4.37
	Umbria	9.57	12.84	12.01	10.85	9.53	8.91	5.62
	Lazio	7.20	12.39	12.26	11.09	9.64	8.16	4.73
e.	SOUTHERN ITALY	9.18	13.87	13.11	11.94	10.60	8.95	5.14
	Abruzzo	9.24	12.81	12.17	10.92	9.68	8.93	6.55
	Molise	9.94	12.83	11.93	11.51	9.96	7.85	7.48
	Campania	8.63	14.16	13.37	12.27	11.07	9.81	4.71
	Puglia	9.61	13.61	12.99	11.86	10.38	8.31	5.65
	Basilicata	9.26	14.54	13.59	12.20	10.69	6.74	5.69
	Calabria	10.54	14.81	13.80	12.35	11.14	9.64	5.03
f.	ISLANDS	8.12	12.20	11.70	10.93	9.46	7.98	3.74
	Sicily	8.16	12.44	11.87	11.02	9.58	8.02	3.15
	Sardinia	8.03	11.63	11.31	10.73	9.15	7.88	4.82

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

March 2007

March 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	5.66	5.04	4.58	4.85	8.30
	up to 250,000	8.30	5.34	5.80	5.49	12.35
	from 250,000 to 1,000,000	7.32	5.27	5.63	5.49	10.68
	from 1,000,000 to 5,000,000	6.20	5.13	5.13	5.21	9.02
	from 5,000,000 to 25,000,000	5.24	4.98	4.83	4.91	7.65
	more than 25,000,000	4.53	4.90	4.21	4.50	5.32
b.	NORTH-WEST ITALY	5.56	4.99	4.42	4.74	7.92
	up to 250,000	8.56	5.30	5.70	5.42	12.40
	from 250,000 to 1,000,000	7.42	5.21	5.44	5.29	10.55
	from 1,000,000 to 5,000,000	6.14	5.04	5.06	5.00	8.85
	from 5,000,000 to 25,000,000	5.13	4.92	5.04	4.75	7.57
	more than 25,000,000	4.43	4.91	4.12	4.53	5.29
c.	NORTH-EAST ITALY	5.36	4.98	4.78	4.63	7.79
	up to 250,000	7.55	5.31	5.60	5.48	11.32
	from 250,000 to 1,000,000	6.71	5.22	5.56	5.29	9.56
	from 1,000,000 to 5,000,000	5.86	5.10	4.98	4.86	8.04
	from 5,000,000 to 25,000,000	5.02	4.94	4.71	4.83	6.84
	more than 25,000,000	4.43	4.76	4.54	4.37	5.62
d.	CENTRAL ITALY	5.96	5.08	4.39	4.95	8.83
	up to 250,000	8.23	5.33	5.52	5.47	12.67
	from 250,000 to 1,000,000	7.41	5.30	5.49	5.63	11.38
	from 1,000,000 to 5,000,000	6.40	5.19	5.10	5.46	9.79
	from 5,000,000 to 25,000,000	5.52	5.08	4.49	5.10	8.35
	more than 25,000,000	4.89	4.91	4.13	4.51	5.38
e.	SOUTHERN ITALY	6.23	5.29	5.49	5.08	9.81
	up to 250,000	9.21	5.43	5.99	5.57	13.86
	from 250,000 to 1,000,000	8.17	5.44	5.90	5.63	12.24
	from 1,000,000 to 5,000,000	6.87	5.31	5.61	5.46	10.75
	from 5,000,000 to 25,000,000	5.73	5.14	4.91	5.11	9.07
	more than 25,000,000	4.67	5.26	5.27	4.62	5.64
f.	ISLANDS	6.65	5.22	5.73	5.26	8.51
	up to 250,000	9.00	5.51	6.77	5.57	11.97
	from 250,000 to 1,000,000	8.36	5.52	6.65	5.54	11.09
	from 1,000,000 to 5,000,000	7.10	5.35	5.89	5.49	9.52
	from 5,000,000 to 25,000,000	5.94	5.01	4.94	5.07	8.12
	more than 25,000,000	4.80	5.03	4.63	4.44	3.44

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							
March 2007		Non-financial companies and producer households					
		ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
a.	MATCHED LOANS	5.66	5.56	5.36	5.96	6.23	6.65
	of which: discount lendings	6.02	5.38	5.31	6.40	6.97	7.03
	advance on loan selling for factoring	5.00	4.80	5.00	4.98	5.31	5.44
b.	TERM LOANS	5.01	4.94	4.96	5.04	5.27	5.24
	Initial period of rate fixation:						
	up to 1 year	5.04	4.99	4.98	5.08	5.29	5.22
	more than 1 year	4.75	4.60	4.69	4.76	5.15	5.35
	of which: leasing	4.82	4.78	4.68	4.94	5.16	4.91
	Initial period of rate fixation:						
	up to 1 year	4.82	4.80	4.67	4.91	5.15	4.91
	more than 1 year	4.87	4.64	4.87	5.64	5.84	4.84
c.	REVOCABLE LOANS	8.30	7.92	7.79	8.83	9.81	8.51

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

March 2007

March 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	5.66	5.02	4.85	8.30	5.07	5.48
	Agricultural, forestry and fishery products	6.15	5.18	5.31	9.03	5.45	5.64
	Fuel and power products	5.17	4.45	4.58	5.45	4.16	4.66
	Ores and metals	4.37	4.66	4.19	7.32	4.44	5.52
	Non-metallic minerals and products	5.35	4.88	4.41	9.70	4.83	5.22
	Chemical products	5.09	4.96	4.96	8.46	4.93	4.64
	Metal products, except transport equipment	5.70	5.02	5.11	10.87	5.16	5.70
	Agricultural and industrial machinery	5.58	5.00	4.90	10.54	5.01	5.45
	Office and data processing machines, etc.	5.95	4.94	4.73	8.68	5.18	5.82
	Electrical goods	5.60	5.16	5.56	9.63	4.93	5.47
	Transport equipment	5.29	4.52	4.28	9.23	5.12	5.57
	Food and tobacco products	5.21	4.87	4.93	7.76	4.81	5.72
	Textiles, clothing and footwear	5.55	4.96	4.74	10.59	5.04	5.69
	Paper and paper products	5.65	4.99	4.93	9.92	4.84	5.45
	Rubber and plastic products	5.32	4.98	4.98	10.02	5.16	5.77
	Other manufactured products	5.67	5.08	5.15	11.01	5.19	5.79
	Building and construction	6.77	5.13	5.21	8.58	5.45	5.64
	Wholesale and retail trade services, recovery and repair services	5.43	5.09	5.19	9.67	5.14	5.81
	Lodging and catering services	6.80	5.14	5.34	8.99	5.22	5.65
	Inland transport services	6.22	4.84	4.74	9.09	4.98	5.66
	Maritime and air transport services	5.24	4.84	4.39	5.85	5.23	5.22
	Auxiliary transport services	6.51	4.79	5.00	9.41	4.98	5.69
	Communication services	5.61	5.26	3.76	5.54	4.26	5.54
	Other market services	6.11	5.05	4.76	6.63	5.24	5.33

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

March 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	5.05	4.87	5.40	5.73	5.87	5.72
North-west Italy	4.80	4.65	5.09	5.58	5.79	5.72
North-east Italy	5.28	5.02	5.34	5.55	5.74	5.63
Central Italy	4.88	5.09	5.71	5.95	5.85	5.68
Southern Italy	5.49	5.64	5.53	6.19	6.01	5.79
Islands	5.55	5.89	5.87	5.97	6.08	5.88

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						
March 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	5.19	5.02	5.27	5.19	7.85
b.	NORTH-WEST ITALY	5.14	5.00	5.19	5.11	7.44
	Piedmont	5.24	5.04	5.07	5.34	7.85
	Valle d'Aosta	5.36	5.13	4.38	5.14	9.59
	Liguria	5.22	5.05	5.67	5.28	8.08
	Lombardy	5.10	4.98	5.21	4.97	7.25
c.	NORTH-EAST ITALY	5.22	5.02	5.50	5.27	7.67
	Trentino-Alto Adige	5.32	5.06	5.14	5.18	6.75
	Veneto	5.16	4.96	5.52	5.29	7.68
	Friuli-Venezia Giulia	5.24	5.03	5.37	5.30	8.80
	Emilia Romagna	5.27	5.08	5.58	5.26	7.86
d.	CENTRAL ITALY	5.18	5.03	4.88	5.15	7.89
	Marche	5.22	5.04	4.89	5.26	8.13
	Tuscany	5.10	4.94	5.28	4.85	8.81
	Umbria	5.29	5.06	5.08	5.23	8.91
	Lazio	5.21	5.09	4.71	5.25	7.24
e.	SOUTHERN ITALY	5.27	5.08	5.51	5.28	9.71
	Abruzzo	5.30	5.10	5.50	5.20	9.87
	Molise	5.34	5.03	5.74	5.36	10.88
	Campania	5.33	5.15	5.76	5.37	8.96
	Puglia	5.16	4.99	5.04	5.16	10.10
	Basilicata	5.25	4.99	5.40	5.20	11.18
	Calabria	5.30	5.02	6.24	5.36	11.55
f.	ISLANDS	5.28	5.06	6.62	5.25	10.23
	Sicily	5.29	5.05	6.76	5.31	10.32
	Sardinia	5.23	5.10	6.11	5.10	9.93

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

March 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	5.02	4.98	5.21	5.10
b.	NORTH-WEST ITALY	5.00	4.97	5.15	5.07
	Piedmont and Valle d'Aosta	5.05	5.00	5.35	5.23
	Liguria	5.03	5.00	5.28	5.23
	Lombardy	4.99	4.96	4.98	4.96
c.	NORTH-EAST ITALY	4.98	4.98	5.23	5.26
	Trentino-Alto Adige	4.96	4.99	5.32	5.24
	Veneto	4.90	4.94	5.24	5.28
	Friuli-Venezia Giulia	5.00	4.99	5.28	5.36
	Emilia Romagna	5.06	5.03	5.20	5.21
d.	CENTRAL ITALY	5.03	4.97	5.18	5.02
	Marche	5.01	4.98	5.19	5.15
	Tuscany	4.93	4.88	4.94	4.62
	Umbria	5.01	4.97	5.22	5.02
	Lazio	5.12	5.03	5.26	5.16
e.	SOUTHERN ITALY	5.10	5.02	5.30	5.15
	Abruzzo and Molise	5.10	5.00	5.30	5.10
	Campania	5.20	5.09	5.39	5.24
	Puglia	5.02	4.91	5.19	4.98
	Basilicata	4.96	4.93	5.29	5.16
	Calabria	5.01	5.00	5.31	5.27
f.	ISLANDS	5.08	4.99	5.26	5.16
	Sicily	5.06	4.97	5.33	5.21
	Sardinia	5.12	5.05	5.08	5.03

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

March 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	5.21	5.14	5.60	5.52
NORTH-WEST ITALY	5.21	5.17	5.62	5.55
NORTH-EAST ITALY	5.08	5.05	5.44	5.45
CENTRAL ITALY	5.21	5.15	5.63	5.51
SOUTHERN ITALY	5.47	5.30	5.65	5.52
ISLANDS	5.37	5.17	5.68	5.57

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								
March 2007		Total	Non-financial companies	of which:			Producer households	Consumer households and nec
				industry	building	services		
a.	ITALY	6.55	6.68	6.28	7.67	6.73	9.63	7.31
b.	NORTH-WEST ITALY	6.23	6.44	6.17	7.48	6.42	9.60	7.17
	Piedmont and Valle d'Aosta	6.79	6.96	6.51	7.84	7.20	9.87	7.67
	Liguria	7.43	7.28	6.88	7.72	7.37	9.92	7.71
	Lombardy	6.04	6.27	6.06	7.36	6.21	9.47	6.97
c.	NORTH-EAST ITALY	6.34	6.24	5.86	6.94	6.44	8.74	7.44
	Trentino-Alto Adige	5.81	5.69	5.49	5.98	5.68	7.17	6.58
	Veneto	6.48	6.41	5.94	7.39	6.72	9.34	7.46
	Friuli-Venezia Giulia	6.76	6.63	6.05	7.45	7.22	9.73	8.37
	Emilia-Romagna	6.25	6.15	5.77	6.83	6.31	8.73	7.63
d.	CENTRAL ITALY	6.70	7.14	6.72	8.06	7.11	9.96	6.76
	Marche	6.57	6.42	5.92	7.12	6.82	8.85	7.89
	Tuscany	6.54	7.20	6.78	8.09	7.34	10.32	8.38
	Umbria	7.42	7.21	6.64	8.24	7.32	10.12	8.47
	Lazio	6.79	7.38	7.58	8.34	7.03	10.46	6.05
e.	SOUTHERN ITALY	7.76	7.77	7.24	8.77	7.77	10.96	8.80
	Campania	7.49	7.68	7.34	9.30	7.44	11.21	8.30
	Abruzzo and Molise	7.57	7.48	6.75	8.00	8.09	10.58	8.85
	Puglia and Basilicata	7.97	7.82	7.26	8.45	8.00	10.94	9.22
	Calabria	9.05	8.83	9.06	10.07	8.36	11.01	9.77
f.	ISLANDS	7.54	7.52	7.89	8.83	7.03	9.98	8.84
	Sicily	7.53	7.31	7.92	8.86	6.72	9.86	9.61
	Sardinia	7.57	8.17	7.81	8.76	8.12	10.40	7.36

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

March 2007		Total	General government	Financial companies	Non financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	ITALY	1.47	3.30	2.92	2.03	2.18	1.71	2.02	0.92	0.98
b.	NORTH-WEST ITALY	1.42	3.34	2.73	2.04	2.15	1.75	2.01	0.82	0.86
	Piedmont	1.24	3.24	2.89	1.96	2.03	1.55	2.01	0.76	0.74
	Valle d'Aosta	1.38	3.54	3.39	2.19	2.78	1.64	1.97	0.62	0.66
	Liguria	1.01	2.69	2.52	1.66	1.91	1.58	1.59	0.77	0.78
	Lombardy	1.51	3.43	2.70	2.08	2.19	1.82	2.04	0.85	0.92
c.	NORTH-EAST ITALY	1.45	3.75	3.00	2.13	2.27	1.84	2.10	0.97	0.95
	Trentino-Alto Adige	1.76	4.17	2.38	2.60	2.81	1.62	2.61	1.01	0.94
	Veneto	1.30	3.83	2.80	1.94	2.11	1.69	1.87	0.86	0.86
	Friuli-Venezia Giulia	1.73	3.39	3.24	2.40	2.63	2.08	2.27	0.92	0.80
	Emilia Romagna	1.47	3.77	3.06	2.18	2.25	1.94	2.19	1.07	1.06
d.	CENTRAL ITALY	1.78	3.34	3.30	2.18	2.33	1.77	2.22	1.06	1.23
	Marche	1.53	3.42	3.07	2.06	2.28	1.49	2.00	1.24	1.33
	Tuscany	1.42	3.23	2.91	1.80	1.96	1.54	1.74	1.04	1.17
	Umbria	1.39	3.41	1.90	1.95	1.98	1.42	2.04	1.11	1.15
	Lazio	1.98	3.35	3.37	2.34	2.62	1.86	2.38	1.02	1.26
e.	SOUTHERN ITALY	1.11	2.88	2.38	1.57	1.86	1.31	1.48	0.86	0.89
	Abruzzo	1.35	3.27	2.31	1.94	2.21	1.35	1.92	1.11	1.05
	Molise	1.59	2.84	3.22	1.56	1.84	1.28	1.31	1.01	1.09
	Campania	1.03	2.84	2.27	1.41	1.66	1.02	1.39	0.75	0.83
	Puglia	1.14	3.06	2.38	1.73	2.09	1.61	1.57	0.95	0.94
	Basilicata	1.24	2.65	0.86	1.68	1.82	1.94	1.37	1.14	1.03
	Calabria	0.94	2.69	2.59	1.27	1.34	1.37	1.01	0.69	0.73
f.	ISLANDS	1.35	3.04	2.36	1.76	1.77	1.75	1.75	0.96	1.00
	Sicily	1.32	3.02	2.01	1.76	1.86	1.89	1.71	0.90	1.00
	Sardinia	1.41	3.08	2.70	1.75	1.61	1.45	1.81	1.05	1.02

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									
March 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		0.52	0.73	1.16	2.54	0.51	0.72	1.23	2.24
b. NORTH-WEST ITALY		0.47	0.68	1.13	2.48	0.44	0.62	1.11	2.15
	Piedmont	0.41	0.60	1.02	2.54	0.39	0.55	1.04	2.05
	Valle d'Aosta	0.39	0.58	1.08	2.86	0.40	0.54	0.92	1.64
	Liguria	0.39	0.61	1.07	2.25	0.41	0.58	1.10	2.02
	Lombardy	0.51	0.72	1.17	2.48	0.47	0.65	1.14	2.19
c. NORTH-EAST ITALY		0.52	0.78	1.32	2.72	0.47	0.71	1.30	2.41
	Trentino-Alto Adige	0.61	0.88	1.42	3.14	0.51	0.72	1.25	2.37
	Veneto	0.45	0.69	1.22	2.56	0.39	0.62	1.21	2.34
	Friuli-Venezia Giulia	0.46	0.70	1.30	2.98	0.38	0.59	1.12	2.28
	Emilia Romagna	0.59	0.87	1.41	2.72	0.56	0.81	1.42	2.49
d. CENTRAL ITALY		0.60	0.81	1.19	2.66	0.69	0.93	1.41	2.33
	Marche	0.74	1.05	1.58	2.79	0.72	1.16	1.79	2.60
	Tuscany	0.67	0.89	1.33	2.34	0.72	0.97	1.47	2.28
	Umbria	0.68	0.92	1.39	2.56	0.69	0.96	1.50	2.39
	Lazio	0.48	0.65	0.99	2.73	0.67	0.87	1.35	2.33
e. SOUTHERN ITALY		0.46	0.63	0.98	2.21	0.49	0.67	1.10	2.06
	Abruzzo	0.64	0.86	1.32	2.56	0.61	0.84	1.31	2.37
	Molise	0.52	0.73	1.17	2.32	0.49	0.74	1.32	2.81
	Campania	0.37	0.50	0.81	2.07	0.46	0.59	0.97	1.98
	Puglia	0.52	0.73	1.12	2.36	0.50	0.74	1.27	2.01
	Basilicata	0.56	0.74	1.44	2.22	0.53	0.81	1.41	2.28
	Calabria	0.36	0.52	0.82	1.85	0.41	0.57	0.95	1.90
f. ISLANDS		0.59	0.78	1.12	2.30	0.55	0.78	1.27	2.17
	Sicily	0.56	0.72	1.08	2.32	0.53	0.75	1.29	2.19
	Sardinia	0.66	0.87	1.19	2.26	0.60	0.84	1.22	2.12

Notes:

Only deposit in euros is considered.

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

TDB30970

Sample of banks

Source: Survey of deposit rates
Percentages

March 2007

	Total	North-west	North-east	Centre	South	Islands
a. TOTAL	1.80	1.83	1.89	1.99	1.33	1.49
Agricultural, forestry and fishery products	1.15	1.08	1.15	1.33	1.07	1.25
Fuel and power products	2.98	2.66	2.99	3.34	2.90	2.54
Ores and metals	2.26	2.33	2.39	1.35	2.16	2.12
Non-metallic minerals and products	2.03	2.09	2.32	1.96	1.62	1.32
Chemical products	2.30	2.23	2.44	2.51	2.13	1.33
Metal products, except transport equipment	1.71	1.76	1.85	1.49	1.28	1.10
Agricultural and industrial machinery	2.01	1.92	2.19	2.01	1.50	1.05
Office and data processing machines, etc.	1.73	1.70	2.20	1.53	0.92	0.99
Electrical goods	1.91	1.97	2.20	1.66	1.16	1.03
Transport equipment	2.14	1.94	2.66	2.13	1.97	0.97
Food and tobacco products	1.98	2.29	2.08	1.95	1.35	1.26
Textiles, clothing and footwear	1.84	2.13	1.86	1.70	1.08	0.98
Paper and paper products	2.15	2.26	2.27	1.87	1.86	1.89
Rubber and plastic products	1.91	2.02	1.82	1.87	1.50	1.08
Other manufactured products	1.39	1.37	1.46	1.56	1.04	0.88
Building and construction	1.53	1.52	1.61	1.67	1.19	1.60
Wholesale and retail trade services, recovery and repair services	1.46	1.50	1.64	1.51	1.14	1.27
Lodging and catering services	1.28	1.48	1.25	1.13	1.14	1.23
Inland transport services	1.69	1.63	1.68	2.01	1.47	1.35
Maritime and air transport services	2.86	2.23	2.55	3.42	1.93	2.69
Auxiliary transport services	2.34	2.05	2.88	2.41	1.34	2.04
Communication services	1.96	1.73	1.64	2.40	0.77	1.47
Other market services	1.91	1.95	1.90	2.14	1.32	1.48

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

	2006 Oct.	2006 Nov.	2006 Dec.
a. TOTAL	–	–	226,644
b. GOLD AND GOLD RECEIVABLES	–	–	38,050
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	–	–	19,483
Receivables from the IMF	–	–	1,442
Securities (other than shares)	–	–	14,066
Current accounts and other deposits	–	–	3,844
Reverse operations	–	–	127
Other claims	–	–	3
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	–	–	6,857
Financial counterparties	–	–	6,857
of which: securities (other than shares)	–	–	2,280
reverse operations	–	–	–
other claims	–	–	4,577
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	–	–	20,957
Main refinancing operations	–	–	20,568
Longer-term refinancing operations	–	–	388
Fine-tuning reverse operations	–	–	–
Structural reverse operations	–	–	–
Marginal lending facility	–	–	–
Credits related to margin calls	–	–	..
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	–	–	10
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)	–	–	1,977
i. GENERAL GOVERNMENT DEBT	–	–	18,252

TDB40605

Bank of Italy

	2006 Oct.	2006 Nov.	2006 Dec.
<i>(cont.)</i>			
I. INTRA-EUROSISTEM CLAIMS	–	–	30,845
Participating interest in the ECB	–	–	726
Claims deriving from the transfer of foreign reserves to the ECB	–	–	7,263
Net claims related to the allocation of euro banknotes within the Eurosystem	–	–	–
Other intra-Eurosystem claims (net)	–	–	22,856
m. ITEMS TO BE SETTLED	–	–	8
n. OTHER ASSETS	–	–	82,118
Euro-area coins	–	–	30
UIC endowment fund	–	–	258
Investments of reserves and provisions	–	–	32,763
Other financial assets	–	–	33,700
Intangible fixed assets	–	–	31
Tangible fixed assets	–	–	3,857
Accrued income and prepaid expenses	–	–	1,199
Deferred tax assets	–	–	7,696
Sundry	–	–	2,583
o. EXPENSE FOR THE YEAR	–	–	8,087
p. MEMORANDUM ACCOUNTS	–	–	277,230

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".

TDB40605

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	2007 Jan.	2007 Feb.	2007 Mar.
a. TOTAL	222,333	227,328	221,193
b. GOLD AND GOLD RECEIVABLES	38,050	38,050	39,272
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	20,406	20,574	20,348
Receivables from the IMF	1,405	1,380	1,363
Securities (other than shares)	14,343	14,697	15,240
Current accounts and other deposits	4,305	4,147	3,557
Reverse operations	349	347	185
Other claims	4	4	3
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	5,784	5,591	5,811
Financial counterparties	5,784	5,591	5,811
of which: securities (other than shares)	2,109	2,182	2,237
reverse operations	–	30	113
other claims	3,675	3,379	3,461
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	18,330	20,507	21,664
Main refinancing operations	17,941	20,072	21,424
Longer-term refinancing operations	388	436	241
Fine-tuning reverse operations	–	–	–
Structural reverse operations	–	–	–
Marginal lending facility	–	–	–
Credits related to margin calls	..	..	..
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	7	6	7
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)	1,902	1,847	1,768
i. GENERAL GOVERNMENT DEBT	18,252	18,202	18,176

TDB40605

Bank of Italy

	2007 Jan.	2007 Feb.	2007 Mar.
(cont.)			
I. INTRA-EUROSISTEM CLAIMS	35,053	35,399	26,379
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)	27,113	27,459	18,439
m. ITEMS TO BE SETTLED	7	6	3
n. OTHER ASSETS	84,409	86,770	86,787
Euro-area coins	31	30	40
UIC endowment fund	258	258	258
Investments of reserves and provisions	32,082	32,112	31,795
Other financial assets	36,760	39,186	39,327
Intangible fixed assets	31	31	32
Tangible fixed assets	3,857	3,860	3,861
Accrued income and prepaid expenses	1,274	1,310	1,505
Deferred tax assets	7,696	7,696	7,696
Sundry	2,420	2,286	2,272
o. EXPENSE FOR THE YEAR	134	377	977
p. MEMORANDUM ACCOUNTS	265,422	275,350	274,683

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 Jan.	2007 Feb.	2007 Mar.
a. TOTAL	222,333	227,328	221,193
b. BANKNOTES IN CIRCULATION	99,878	100,205	101,752
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	15,547	16,312	16,031
Current accounts (covering the minimum reserve system)	15,479	16,311	16,028
Deposit facility	68	2	4
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	34,290	37,790	28,654
General government	34,273	37,761	28,642
of which: Treasury payments account	33,677	37,163	28,048
sinking fund for the redemption of government securities	557	557	557
other liabilities	39	41	38
Other counterparties	17	29	11
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	244	204	206
Liabilities to non-euro-area EU central banks	53	59	91
Other liabilities	191	146	115
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	–	30	–
Financial sector counterparties	–	30	–
General government	–	–	–
Other counterparties	–	–	–
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	700	566	713
Deposits and balances	10	10	10
Other liabilities	690	556	703
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	802	802	797
l. INTRA-EUROSISTEM LIABILITIES	13,852	13,837	13,770
Promissory notes covering debt certificates issued by the ECB	–	–	–
Net liabilities related to the allocation of euro banknotes within the Eurosystem	13,852	13,837	13,770
Other intra-Eurosystem liabilities (net)	–	–	–

TDB40615

Bank of Italy

	2007 Jan.	2007 Feb.	2007 Mar.
<i>(cont.)</i>			
m. ITEMS TO BE SETTLED	42	131	32
n. OTHER LIABILITIES	1,815	1,639	1,949
Bank of Italy drafts	505	382	280
Accrued expenses and deferred income	31	25	306
Sundry	1,278	1,233	1,363
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	23,446	23,446	24,492
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	11,229	11,229	11,229
Other reserves	5,541	5,541	5,541
s. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION	134	134	134
t. INCOME FOR THE YEAR	487	1,138	1,567
u. MEMORANDUM ACCOUNTS	265,422	275,350	274,683

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.

Following the 18th update of the system of automated prudential returns, with effect from the reference date of December 2006, the sections containing financial statement data are now based on IAS/IFRS. At the same time some adjustments were made to the other sections. The changes had the following effects on the statistics published: 1. new items have been included in the accounts referring to banks (operating in Italy and abroad). On the assets side they refer to negative revaluation amounts and on the liabilities side to positive revaluation amounts. For banks operating in Italy, these amounts are included respectively in the aggregates "Negative capital items" (tables tdb10017, tdb10018 and tdb10019) and "capital, reserves and provisions included in capital" (tables tdb10027, tdb10028 and tdb10029); for banks operating abroad, they are included respectively in the aggregates "Other asset items" and "Endowment funds and capital reserves" (table tdb10033). 2. prudential returns no longer contain the items covering "loan loss provisions", consequently the tables covering liabilities (tables tdb10027, tdb10028 and tdb10029) no longer contain the information in question, nor is it included in the aggregate "other liabilities items" in the table on foreign branches of Italian banks (table 10033).

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).

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 sakekeeping 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.
INCOME/PROFIT DISTRIBUTED IN THE QUARTER (COLLECTIVE ASSET MANAGEMENT)	the amount of income distributed, in accordance with the rules, by asset management companies and SICAVs.
INITIAL PERIOD OF RATE FIXATION	the contractually agreed period during which the interest rate may not be changed. This classification variable has a value only for matched loans and term loans. However, revocable loans are conventionally included in the "variable interest rate or fixed up to 1 year" duration class.
INTERNATIONAL CLAIMS	calculated on the basis of supervisory data (Sections 5.1 and 5.2 of the system of automated prudential returns) in a manner similar to that adopted by the Bank for International Settlements in compiling its consolidated international statistics on banks' external claims. The aggregate includes all the claims (such as loans, securities, etc.) of Italian banks (including their foreign branches and subsidiaries) on non-residents except for intragroup positions and loans granted to local customers by their foreign units in the currency of the country in which the unit is located. The claims of the Italian branches of foreign banks are also excluded. Counterparties are classified (by country and sector of economic activity) on the basis of the principal debtor criterion with no account taken of any guarantees granted or received that could shift the risk to third parties. The classification of countries, including offshore centres, is that adopted by the Bank for International Settlements.

ISLANDS	comprises the following regions: Sicily and Sardinia.
JOINT BORROWERS (NUMBER)	Relationships of joint responsibility involving two or more persons that have autonomous significance only with reference to a loan, a guarantee commitment or a personal guarantee.
LOAN FACILITIES	loans reported to the Central Credit Register net of bad debts, granted or disbursed by reporting banks. The aggregate includes the following forms of lending: matched loans, term loans, revocable loans and credit claims involved in bankruptcy proceedings. The difference between the used margin of “loan facilities” and the item “loans” consists in the exclusion of bad debts and the inclusion of repurchase agreements. The amount shown for the part backed by real security does not include the actual value of the security in the case of liens owing to the difficulty in most cases of determining the amount.
LOANS	loans disbursed by banks to non-banks. The aggregate includes the bill portfolio, current account overdrafts, advances (on bills of exchange and other import and export documentary credits), mortgage loans, advances not settled via current accounts, stock exchange repos, sundry secured loans not settled via current accounts, pledge loans, loans secured by pledge of salaries, loans granted from funds administered for third parties, other financial investments (traded banker’s acceptances, commercial paper, etc.) bad debts, unpaid and protested own bills. The aggregate is net of interest and repurchase agreements.
LOCAL CLAIMS IN LOCAL CURRENCY	The aggregate includes all the loans granted by the foreign units of Italian banks to local customers in the currency of the country in which the unit is located. The methods of calculation are similar to those used for “International claims” (see above).
MATCHED LOANS	classification used by the Central Credit Register for credit transactions with a form of predetermined redemption, such as loans granted to make receivables from third parties immediately available to customers.
MEDIUM AND LONG-TERM LOANS	loans (excluding interest, repos, bad debts, unpaid and protested own bills, and export credits) with an original maturity of more than 18 months.
MULTIPLE BANK BORROWING: NUMBER OF FACILITIES	borrowing by a single customer from two or more intermediaries as revealed by the returns sent to the Central Credit Register.
MUNICIPALITIES SERVED BY BANKS	Municipalities in which at least one bank branch is in operation.
NEGATIVE CAPITAL ITEMS	own shares or capital parts, prior-year losses carried forward, amounts due from shareholders for share instalments.
NET ASSETS (COLLECTIVE ASSET MANAGEMENT)	the difference between the value of the portfolio, the liquidity and the other assets managed by a collective investment undertaking and any debts and other liabilities the same may have.
NET FUND-RAISING IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)	fund-raising/subscriptions in the reference period net of redemptions.
NEW ADJUSTED BAD DEBTS	the total loan exposure of persons who for the first time in the reference quarter meet one of the conditions for qualifying as an “adjusted bad debt”.
NEW BAD DEBTS	the amount of loans to persons reported to the Central Credit Register as bad debts for the first time in the reference period.
NORTH-EAST ITALY	comprises the following regions: Trentino Alto Adige, Veneto, Friuli-Venezia Giulia and Emilia Romagna.
NORTH-WEST ITALY	comprises the following regions: Piedmont, Valle d’Aosta, Liguria and Lombardy.
OFFSHORE CENTRES	financial centres in which the intermediation of funds raised and invested mainly in other countries takes place owing to favourable regulatory and/or tax treatment of banking and financial activities; e.g. the Cayman Islands, Singapore and Hong Kong.
OVERSHOOT	the positive difference between credit used, excluding bad debts, and credit granted. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show unused margins or intermediaries that report the same customer.

PARTICIPATING INTERESTS	rights, whether or not represented by securities, with regard to the capital of other enterprises that, by creating a lasting link therewith, serve to promote the activity of the investor. Since 1 January 1994 they include shares acquired as investments of staff pension funds, previously included under own securities.
PARTICIPATING INTERESTS 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.
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.