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Direttore Responsabile: CARLO CHIESA

Statistical Bulletin

Notice to readers

- I. The appendices of the Statistical Bulletin and the Summary Report contain methodological notes with general information on the statistical data and the sources from which they are drawn. More specific notes regarding individual tables are given at the foot of the tables themselves. The publications also include a glossary of the statistical concepts used in the tables.
- II. Symbols
 - the phenomenon does not exist, or exists and is observed but no cases were recorded;
 - the phenomenon exists but its value is not known;
 - .. the value is known but is less than the minimum considered significant;
 - = = the data are confidential;
 - : : the data are not statistically significant.


The thin lines separating data within tables serve solely to make consultation easier.
- III. The intervals for the classification by size include the lower limit and exclude the upper limit.

Additional information concerning this issue

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

Key to symbols and information in the index

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

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

Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary
identification data

June 2007		Total		Banks established as società per azioni	
		Banks	Branches	Banks	Branches
a. TOTAL		804	32,661	246	24,855
b. PIEDMONT		30	2,639	20	2,454
Alessandria		1	299	1	293
Asti		1	155	1	145
Biella		3	129	3	129
Cuneo		13	506	5	391
Novara		1	205	1	204
Turin		10	1,125	8	1,078
Verbano-Cusio-Ossola		1	86	1	81
Vercelli		–	134	–	133
c. VALLE D'AOSTA		2	98	–	79
Aosta		2	98	–	79
d. LIGURIA		7	966	5	859
Genoa		5	525	3	455
Imperia		–	120	–	107
La Spezia		1	135	1	130
Savona		1	186	1	167
e. LOMBARDY		191	6,304	73	4,601
Bergamo		16	706	5	547
Brescia		18	889	6	630
Como		3	352	–	250
Cremona		8	276	2	190
Lecco		3	221	–	131
Lodi		5	145	1	72
Mantua		5	324	2	254
Milan		129	2,477	55	1,852
Pavia		–	325	–	272
Sondrio		4	127	2	31
Varese		–	462	–	372
f. TRENTINO-ALTO ADIGE		110	945	8	300
Bolzano		57	413	3	145
Trento		53	532	5	155
g. VENETO		59	3,483	11	2,139
Belluno		1	195	–	130
Padua		12	625	2	429
Rovigo		5	180	–	122
Treviso		9	636	2	357
Venice		6	505	2	355
Verona		13	695	4	403
Vicenza		13	647	1	343

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	3,838	439	3,825	80	143	5,917
–	29	9	152	1	4	659
–	4	–	2	–	–	91
–	2	–	8	–	–	61
–	–	–	–	–	–	40
–	1	8	114	–	–	152
–	1	–	–	–	–	60
–	16	1	27	1	4	181
–	4	–	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	953	48	665	63	85	1,162
1	40	10	119	–	–	192
1	78	11	179	–	2	180
–	58	3	44	–	–	100
–	19	6	67	–	–	90
1	69	2	21	–	–	66
1	36	3	37	–	–	45
–	36	3	34	–	–	68
1	410	10	133	63	82	183
–	32	–	21	–	–	101
2	94	–	2	–	–	43
–	81	–	8	–	1	94
1	111	99	527	2	7	301
1	68	51	194	2	6	111
–	43	48	333	–	1	190
6	748	41	592	1	4	552
–	43	1	22	–	–	58
2	80	8	115	–	1	101
–	5	5	53	–	–	47
1	159	6	119	–	1	95
–	80	4	70	–	–	44
1	192	7	98	1	2	95
2	189	10	115	–	–	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	932	7	632
Gorizia	5	107	–	68
Pordenone	3	220	1	153
Trieste	3	143	1	117
Udine	15	462	5	294
i. EMILIA ROMAGNA	58	3,456	28	2,473
Bologna	15	819	8	579
Ferrara	3	218	2	188
Forlì	12	339	5	221
Modena	6	494	3	325
Parma	2	355	2	290
Piacenza	3	219	1	152
Ravenna	5	329	3	267
Reggio Emilia	5	395	2	273
Rimini	7	288	2	178
l. MARCHE	29	1,175	9	967
Ancona	11	365	4	308
Ascoli Piceno	6	264	2	224
Macerata	4	234	1	201
Pesaro e Urbino	8	312	2	234
m. TUSCANY	62	2,412	22	1,969
Arezzo	4	227	–	154
Florence	17	666	9	555
Grosseto	4	144	–	111
Livorno	3	203	–	177
Lucca	5	259	3	230
Massa Carrara	2	109	1	108
Pisa	6	268	2	224
Pistoia	9	187	2	138
Prato	2	137	1	120
Siena	10	212	4	152
n. UMBRIA	11	560	6	501
Perugia	8	433	4	381
Terni	3	127	2	120
o. LAZIO	67	2,625	28	2,109
Frosinone	6	190	1	131
Latina	6	178	1	130
Rieti	2	85	1	66
Rome	46	1,975	24	1,633
Viterbo	7	197	1	149
p. ABRUZZO	14	678	6	601
Chieti	5	177	3	164
L'Aquila	2	154	1	132
Pescara	2	166	1	146
Teramo	5	181	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	91	16	206	2	3	177
–	4	5	34	–	1	22
–	28	2	39	–	–	39
–	11	1	14	1	1	5
1	48	8	119	1	1	111
4	609	25	371	1	3	328
–	131	7	107	–	2	59
–	12	1	18	–	–	26
–	40	7	78	–	–	30
2	158	–	10	1	1	47
–	57	–	8	–	–	45
1	58	1	9	–	–	40
–	17	2	45	–	–	18
–	93	3	29	–	–	45
1	43	4	67	–	–	18
–	33	20	175	–	–	216
–	6	7	51	–	–	48
–	3	4	37	–	–	58
–	3	3	30	–	–	49
–	21	6	57	–	–	61
3	161	37	279	–	3	276
2	51	2	22	–	–	38
–	36	8	72	–	3	44
–	6	4	27	–	–	28
–	9	3	17	–	–	20
–	10	2	19	–	–	29
–	–	1	1	–	–	15
1	20	3	24	–	–	38
–	11	7	38	–	–	22
–	6	1	11	–	–	6
–	12	6	48	–	–	36
–	19	5	40	–	–	84
–	18	4	34	–	–	53
–	1	1	6	–	–	31
6	279	24	210	9	27	265
2	38	3	21	–	–	61
1	34	4	14	–	–	30
–	11	1	8	–	–	31
2	185	11	130	9	27	87
1	11	5	37	–	–	56
–	8	8	69	–	–	172
–	2	2	11	–	–	54
–	2	1	20	–	–	44
–	3	1	17	–	–	31
–	1	4	21	–	–	43

Distribution by location (province) and institutional category of bank

TDB10207

		Total		Banks established as società per azioni	
		Banks	Branches	Banks	Branches
q.	MOLISE	4	142	–	113
	Campobasso	4	108	–	85
	Isernia	–	34	–	28
r.	CAMPANIA	32	1,602	7	1,362
	Avellino	4	131	1	95
	Benevento	3	88	1	69
	Caserta	5	204	2	186
	Naples	6	814	3	748
	Salerno	14	365	–	264
s.	PUGLIA	32	1,404	5	1,025
	Bari	17	607	2	438
	Brindisi	2	122	–	92
	Foggia	2	243	1	174
	Lecce	5	262	2	193
	Taranto	6	170	–	128
t.	BASILICATA	7	252	1	170
	Matera	3	87	1	68
	Potenza	4	165	–	102
u.	CALABRIA	19	533	2	433
	Catanzaro	4	107	–	89
	Cosenza	9	204	1	148
	Crotone	3	38	1	30
	Reggio Calabria	1	142	–	132
	Vibo Valentia	2	42	–	34
v.	SICILY	39	1,767	5	1,388
	Agrigento	4	170	–	119
	Caltanissetta	7	98	–	60
	Catania	5	366	1	292
	Enna	1	67	–	49
	Messina	2	234	–	195
	Palermo	11	412	4	353
	Ragusa	2	119	–	78
	Siracusa	3	126	–	94
	Trapani	4	175	–	148
z.	SARDINIA	5	688	3	680
	Cagliari	2	282	1	280
	Nuoro	–	116	–	116
	Oristano	1	80	–	75
	Sassari	2	210	2	209

Notes:

Banks

Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
1	15	3	14	–	–	47
1	11	3	12	–	–	35
–	4	–	2	–	–	12
3	119	22	119	–	2	342
–	20	3	16	–	–	54
–	7	2	12	–	–	40
–	11	3	7	–	–	66
3	62	–	2	–	2	85
–	19	14	82	–	–	97
4	283	23	94	–	2	231
2	115	13	52	–	2	47
–	22	2	8	–	–	20
–	62	1	7	–	–	55
1	60	2	9	–	–	82
1	24	5	18	–	–	27
–	49	6	33	–	–	86
–	9	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	234	31	144	–	1	339
1	26	3	25	–	–	40
–	13	7	25	–	–	21
1	60	3	14	–	–	57
–	4	1	14	–	–	19
–	31	2	8	–	–	71
–	29	7	29	–	1	76
1	38	1	3	–	–	12
–	25	3	7	–	–	19
–	8	4	19	–	–	24
–	1	2	7	–	–	317
–	–	1	2	–	–	97
–	–	–	–	–	–	85
–	–	1	5	–	–	54
–	1	–	–	–	–	81

Distribution by major category of bank

TDB10010

Source: Supervisory returns
Stocks in millions of euros

June 2007

Entire
banking
system

Teller cash and the like	28,421
Receivables from BI-ECB	14,233
Receivables from banks	586,535
<i>of which: time deposits and interbank CDs</i>	<i>305,469</i>
repos	135,419
Receivables from non-bank customers:	
current account receivables	241,690
repos	24,174
personal loans	29,331
export credits	19,104
import credits	14,461
mortgage loans	671,421
other loans	413,107
bad debts	49,084
unpaid and protested own bills	325
Securities	301,943
<i>of which: not held as fixed assets</i>	<i>185,997</i>
Subordinated loans	24,003
Participating interests	168,677
Fixed assets	77,036
<i>of which: buildings</i>	<i>23,054</i>
Bills, other credit instruments and documents	202,058
Sundry debtors net of items in suspense accounts	292,387
Negative capital items	4,337
Items in transit or in suspense accounts	22,433
Remaining asset items	468,143
TOTAL	3,659,136

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

Guarantees granted	252,105
Guarantees applied for	10,121
Commitments and contingent liabilities	1,204,519
Credit implicit in leasing contracts with customers	24,879
Customer bill portfolio	9,534
Undrawn customer credit lines	850,399
Securities and the like on deposit	2,786,356

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
14,617	7,124	6,680	25,460	2,961
6,755	1,636	5,842	13,927	306
358,264	107,357	120,913	561,741	24,794
212,680	51,220	41,569	292,251	13,217
70,686	27,973	36,760	129,839	5,580
101,585	55,186	84,919	226,923	14,767
12,802	3,592	7,780	24,147	27
7,989	9,192	12,149	26,743	2,587
11,991	4,215	2,899	18,643	461
8,288	3,463	2,709	13,853	608
299,827	177,914	193,680	623,438	47,983
212,188	92,347	108,572	400,694	12,413
26,819	11,237	11,028	42,741	6,343
179	64	83	266	60
156,685	37,679	107,579	287,092	14,851
91,500	24,245	70,253	177,734	8,263
18,312	2,927	2,763	22,464	1,539
137,522	20,775	10,380	167,478	1,199
50,919	10,663	15,454	72,617	4,419
11,282	4,587	7,184	21,495	1,559
100,492	47,361	54,205	190,537	11,521
163,525	38,211	90,652	287,365	5,022
2,687	549	1,101	4,303	33
11,213	4,552	6,668	21,149	1,285
275,522	89,147	103,474	462,614	5,529
1,980,557	727,130	951,448	3,499,212	159,924
181,604	27,924	42,577	247,569	4,537
7,067	1,129	1,924	10,084	37
694,196	156,689	353,634	1,185,522	18,997
183	16,563	8,132	24,762	117
2,920	2,703	3,911	8,477	1,057
426,754	197,247	226,398	807,690	42,708
1,255,578	352,530	1,178,247	2,715,272	71,084

Distribution by major category of bank

TDB10037

Source: Supervisory returns
Stocks in millions of euros

June 2007

Entire
banking
system

Payables to non-bank customers	875,667
<i>of which:</i> savings deposits	74,728
time savings deposits	6,334
savings certificates and CDs	26,000
current account deposits	637,434
time current account deposits	12,073
repos	114,935
Payables to BI-ECB	16,446
Payables to banks	823,183
<i>of which:</i> time deposits and interbank CDs	491,658
repos	110,714
Funds raised in the market	595,537
<i>of which:</i> bonds in issue	518,644
Provision for employee severance benefits	8,607
Supplementary pension fund	3,653
Provision for writedown of securities	62
Provision for writedown of investments	116
Accumulated depreciation	20,033
<i>of which:</i> accumulated depreciation of buildings	6,038
Provision for writedown of loans	41,194
Provision for writedown of commitments and guarantees granted	1,002
Sundry provisions for losses and charges	17,678
Capital, reserves and provisions included in capital	246,306
Sundry creditors net of items in suspense accounts	256,586
Discounted bills, other credit instruments and documents	256,696
Items in transit or in suspense accounts	21,008
Remaining liabilities items	469,876
TOTAL	3,659,136

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
396,052	194,711	284,904	787,558	88,109
19,687	28,417	26,624	58,319	16,409
986	2,302	3,046	4,900	1,434
9,407	6,294	10,299	20,021	5,979
309,680	134,785	192,968	581,217	56,217
7,562	2,012	2,499	11,800	273
46,593	22,295	46,046	106,263	8,672
15,084	844	518	16,446	–
397,490	210,341	215,351	811,172	12,011
220,793	144,916	125,949	482,542	9,116
60,775	24,192	25,748	109,511	1,203
365,306	103,858	126,372	579,149	16,387
302,771	95,904	119,969	503,570	15,075
4,569	1,815	2,223	7,539	1,068
1,670	1,248	736	3,278	375
62	..	..	62	..
15	35	66	106	10
10,375	3,649	6,009	18,829	1,204
2,848	1,413	1,777	5,727	311
22,655	10,039	8,501	35,835	5,359
783	124	95	932	70
11,311	2,767	3,599	16,786	892
151,677	38,446	56,183	234,408	11,898
140,152	35,018	81,416	252,620	3,966
131,145	60,766	64,785	244,629	12,067
11,134	3,801	6,074	20,083	925
316,060	59,652	94,164	464,293	5,583
1,980,557	727,130	951,448	3,499,212	159,924

Distribution by residual maturity

TDB10030

Banks

Source: Supervisory returns
Percentages

June 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	68.17	19.06	16.12	11.70	24.90	28.22
Receivables from BI-ECB and other banks	100.00	13.37	20.87	53.01	13.45	7.29	5.39
Securities portfolio	100.00	61.66	0.50	7.19	12.55	44.93	34.83
b. LIABILITIES							
Payables to non-bank customers	100.00	1.21	82.96	14.76	1.68	0.20	0.41
Payables to BI-ECB and other banks	100.00	16.44	16.84	53.44	12.25	10.67	6.80
Bonds, savings certificates and CDs	100.00	71.29	0.80	5.93	13.96	61.16	18.16

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

June 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	164,275	134,015	20,267	9,993	163,110	1,165
Banks	121,122	101,750	14,628	4,744	120,589	533
<i>of which: non-resident</i>	<i>51,701</i>	<i>51,031</i>	<i>211</i>	<i>460</i>	<i>51,701</i>	<i>..</i>
Other financial intermediaries	27,180	21,236	2,432	3,511	26,706	474
<i>of which: non-resident</i>	<i>7,509</i>	<i>6,547</i>	<i>109</i>	<i>853</i>	<i>7,508</i>	<i>..</i>
Financial auxiliaries	4,477	3,441	382	655	4,389	88
Insurance companies	5,110	2,605	2,252	254	5,099	11
Non-financial companies	6,387	4,984	573	830	6,328	59
<i>of which: qualified holdings</i>	<i>1,959</i>	<i>1,488</i>	<i>130</i>	<i>342</i>	<i>1,956</i>	<i>3</i>

TDB10033

Banks

Source: Supervisory returns
Stocks in millions of euros

	2007 Mar.	2007 June
a. ASSETS		
Cash	7	9
Receivables from parent bank and other foreign branches	77,577	81,836
Receivables from banks and central banks	21,982	20,740
<i>of which:</i> from non-residents	12,287	11,411
repos with banks	150	148
Receivables from non-bank customers	26,717	25,099
<i>of which:</i> from non-residents	26,311	24,763
repos	2,129	1,222
Subordinated loans	2,129	1,222
Securities and participating interests	17,788	17,825
<i>of which:</i> securities not held as fixed assets	15,330	15,236
Bad debts	107	101
Other asset items	10,118	11,793
TOTAL	154,297	157,404
b. LIABILITIES		
Payables to parent bank and other foreign branches	35,115	37,015
Payables to banks and central banks	40,006	43,423
<i>of which:</i> to non-residents	37,975	40,931
repos with banks	–	–
Payables to non-bank customers	62,716	59,110
<i>of which:</i> to non-residents	57,413	52,350
repos	251	123
Subordinated loans	2,628	2,621
Endowment funds and capital reserves	1,637	1,653
Other liabilities items	12,195	13,581
TOTAL	154,297	157,404
c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS		
Guarantees	13,939	12,920
Commitments and contingent liabilities	135,480	139,836
Bill portfolio	155	145

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

June 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	652,538	51,104	1.06	54,031	2,738
b.	NORTH-WEST ITALY	144,926	12,083	1.07	14,222	711
	Piedmont	48,655	2,994	1.06	5,406	184
	Valle d'Aosta	1,237	77	1.09	116	9
	Liguria	16,914	1,110	1.04	1,536	43
	Lombardy	78,120	7,902	1.08	7,164	475
c.	NORTH-EAST ITALY	97,539	9,136	1.08	8,929	769
	Trentino-Alto Adige	6,314	636	1.07	572	72
	Veneto	37,322	3,648	1.08	3,551	313
	Friuli-Venezia Giulia	10,486	735	1.09	909	54
	Emilia-Romagna	43,417	4,117	1.07	3,897	330
d.	CENTRAL ITALY	158,321	14,846	1.06	11,050	648
	Marche	18,132	1,591	1.08	1,315	131
	Tuscany	42,523	2,931	1.06	2,900	173
	Umbria	10,484	879	1.08	1,032	44
	Lazio	87,182	9,445	1.05	5,803	301
e.	SOUTHERN ITALY	160,745	9,701	1.06	13,008	435
	Abruzzo	15,197	1,190	1.08	1,161	75
	Molise	3,532	358	1.04	224	13
	Campania	67,367	3,291	1.06	6,575	193
	Puglia	44,563	2,971	1.07	3,092	96
	Basilicata	8,481	819	1.03	266	7
	Calabria	21,605	1,072	1.07	1,690	52
f.	ISLANDS	91,007	5,337	1.04	6,822	175
	Sicily	72,378	3,981	1.04	5,619	132
	Sardinia	18,629	1,357	1.04	1,203	43

Notes:

Distribution by customer segment of economic activity

TDB30270

Banks

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

June 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	652,538	51,104	1.06	54,031	2,738
General government	13	69	1.20	–	–
Financial companies	830	418	1.09	46	7
Non-financial companies	116,165	32,413	1.08	6,082	1,717
<i>of which:</i> industry	33,556	11,510	1.08	1,522	674
building	16,666	5,889	1.05	834	245
services	63,379	14,006	1.08	3,621	751
Producer households	102,590	6,692	1.05	6,643	303
Consumer households and nec	424,357	11,075	1.04	40,780	700

Notes:

Distribution by country, type of customer and residual maturity

TDB30274

Banks

Source: Supervisory returns
Stocks in millions of euros

June 2007

June 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	519,599	184,024	69,629	77,534	188,412	339,787
b.	EUROPE	450,841	166,851	60,163	70,344	153,483	320,179
	of which: Albania	108	27	..	32	49	61
	Austria	23,510	6,401	3,660	2,101	11,348	51,881
	Belgium	13,882	10,675	1,495	437	1,276	460
	Bulgaria	3,380	623	115	771	1,871	2,457
	Czech Republic	3,470	381	21	1,061	2,007	6,605
	Croatia	7,435	1,616	570	1,356	3,893	11,892
	Denmark	2,183	1,282	497	87	317	..
	Finland	2,165	793	345	75	952	..
	France	49,096	19,870	13,763	5,446	10,017	3,894
	Germany	106,880	37,128	12,960	22,890	33,902	176,098
	Greece	5,043	1,053	238	361	3,392	==
	Ireland	14,790	3,702	1,422	2,889	6,778	1,630
	Liechtenstein	65	3	..	47	15	..
	Luxemburg	28,019	4,206	2,640	3,344	17,830	6,006
	Malta	327	80	195	6	46	..
	Montenegro	251	2	4	144	101	..
	Norway	1,434	625	505	41	263	..
	Netherlands	23,109	5,672	2,724	3,216	11,497	108
	Poland	7,829	419	291	1,128	5,990	24,518
	Portugal	6,284	2,063	908	993	2,318	..
	United Kingdom	87,123	59,588	6,093	10,073	11,369	4,095
	Romania	5,217	405	583	1,928	2,301	1,744
	Russia	6,166	593	1,768	1,567	2,239	5,012
	Serbia	2,111	564	384	506	657	951
	Slovenia	2,502	153	556	505	1,288	..
	Spain	19,316	2,014	4,935	2,158	10,209	2,059
	Sweden	1,660	420	297	171	772	..
	Switzerland	10,263	4,430	442	2,359	3,032	1,542
	Turkey	2,673	684	287	852	850	==
	Hungary	6,643	257	346	2,326	3,714	8,224
c.	ASIA	12,871	4,103	2,942	529	5,297	1,658
	of which: Saudi Arabia	416	125	103	31	157	..
	China	1,070	333	429	80	229	202
	South Korea	838	272	283	47	236	..
	Philippines	216	..	12	2	202	..
	Japan	3,149	557	138	128	2,326	==
	India	645	245	121	56	223	..
	Indonesia	979	30	..	13	936	..
	Iran	975	219	628	28	100	..
	Iraq	8	5	..	..	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	66	18	4	7	38	..
	Malaysia	447	37	324	24	62	..
	Pakistan	44	7	..	..	36	..
	Qatar	304	55	57	41	151	..
	Taiwan	85	63	14	..	8	1
	Thailand	86	12	13	9	53	..
d.	AFRICA	1,208	174	336	192	506	..
	of which: Algeria	50	4	32	3	10	..
	Egypt	311	5	46	89	170	..
	Morocco	220	23	94	25	78	..
	Nigeria	30	..	..	13	17	..
	South Africa	214	19	141	5	48	..
	Tunisia	60	17	7	17	19	..
e.	AMERICA	28,675	4,198	4,396	3,981	16,100	16,887
	of which: Argentina	329	20	94	100	115	2
	Brazil	1,592	159	282	270	880	..
	Canada	1,199	252	104	127	715	..
	Chile	645	97	172	54	323	..
	Colombia	67	13	15	36	4	..
	Cuba	78	16	41	..	21	..
	Ecuador	10	2	4	2	2	..
	Mexico	750	5	4	227	513	..
	Paraguay	..	—	..	..	..	..
	Peru	180	50	54	11	65	31
	United States	23,340	3,572	3,616	3,062	13,090	16,854
	Uruguay	159	2	2	2	153	..
	Venezuela	267	8	7	64	188	..
f.	OCEANIA	1,613	267	393	116	837	1
	of which: Australia	1,479	244	347	79	809	1
	New Zealand	99	22	46	20	11	..
g.	OFFSHORE CENTRES	22,042	8,432	1,385	1,876	10,348	1,061
	of which: Bahamas	3,796	3,763	..	5	28	==
	Cayman Islands	8,595	724	923	786	6,162	..
	Hong Kong	1,267	926	46	149	147	877
	Singapore	2,241	1,919	44	47	232	181
h.	INTERNATIONAL ORGANIZATIONS	2,350	—	15	496	1,840	..

Notes:

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

Distribution by major category of banks

TDB30257

Banks

Source: Supervisory returns
Stocks in millions of euros
Percentages

June 2007

	Non-performing loans	of which:		Non-performing Total loans x100
		Bad debts	Substandard debts	
a. ENTIRE BANKING SYSTEM	68,049	48,134	19,915	4.75
Major and large banks	34,484	26,247	8,237	5.29
Medium-sized banks	15,481	11,186	4,295	4.24
Small and minor banks	18,084	10,701	7,383	4.33
Banks with their head office in the Centre or North	60,069	41,815	18,254	4.46
Banks with their head office in the South	7,980	6,319	1,660	9.28

Notes:

Distribution by customer location (region)

TDB30256

Banks

Source: Supervisory returns
Stocks and flows in millions of euros
Percentages

June 2007		Non-performing loans	of which:		Non-performing Total loans	x100
			Bad debts	Substandard loans		
a.	TOTAL	68,049	48,134	19,915		4.75
b.	NORTH-WEST ITALY	16,791	11,350	5,441		3.06
	Piedmont	4,104	2,870	1,234		4.29
	Valle d'Aosta	86	68	17		3.61
	Liguria	1,364	1,057	307		5.10
	Lombardy	11,237	7,355	3,883		2.65
c.	NORTH-EAST ITALY	13,799	8,506	5,293		4.15
	Trentino-Alto Adige	1,824	594	1,230		5.43
	Veneto	5,397	3,379	2,018		4.04
	Friuli-Venezia Giulia	1,013	673	340		3.61
	Emilia-Romagna	5,565	3,860	1,705		4.06
d.	CENTRAL ITALY	18,885	14,100	4,785		5.55
	Marche	2,312	1,487	825		6.30
	Tuscany	4,174	2,767	1,407		4.18
	Umbria	1,192	813	379		6.83
	Lazio	11,207	9,033	2,173		6.02
e.	SOUTHERN ITALY	11,908	8,999	2,909		8.31
	Abruzzo	1,477	1,107	369		7.20
	Molise	420	347	72		11.48
	Campania	4,000	3,056	945		6.83
	Puglia	3,748	2,770	978		9.32
	Basilicata	855	740	115		15.13
	Calabria	1,408	979	429		9.55
f.	ISLANDS	6,667	5,180	1,487		9.52
	Sicily	4,825	3,858	968		9.73
	Sardinia	1,842	1,322	520		9.01

Notes:

Distribution by customer segment of economic activity

TDB30258

Banks

Source: Supervisory returns
Stocks in millions of euros
Percentages

June 2007

	Non-performing loans	of which:		Non-performing Total loans x100
		Bad debts	Substandard loans	
a. TOTAL	68,049	48,134	19,915	4.75
General government	219	80	140	0.38
Financial companies	763	614	149	0.45
Non-financial companies	41,745	29,996	11,748	5.50
of which: industry	14,299	10,612	3,687	5.57
building	7,678	5,750	1,928	7.29
services	18,282	12,528	5,754	4.78
Producer households	9,375	6,588	2,787	10.72
Consumer households and nec	15,947	10,856	5,091	4.42

Notes:

Information on non-bank intermediaries

Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

June 2007

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	30	26
Customer trading	40	34
Underwriting	23	17
Placement	96	73
Individual portfolio management	66	56
Reception of orders	65	56

b. NUMBER OF SIMs

135

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			
		2007 Mar.	2007 June
a.	NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	765	776
	Equity	321	320
	Balanced	63	66
	Bond	273	276
	Liquidity	35	38
	Flexible	78	88
b.	NUMBER OF SICAV SUB-FUNDS	14	14
	Equity	4	4
	Balanced	2	2
	Bond	2	2
	Liquidity	1	1
	Flexible	5	5
c.	NUMBER OF ASSET MANAGEMENT COMPANIES	51	51
d.	NUMBER OF SICAVs	2	2

Notes:

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

Distribution by prevalent activity

TDB40230

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

Source: Archives of intermediary identification data

		2007 Mar.	2007 June
a.	NUMBER OF FINANCIAL INTERMEDIARIES	453	465
	Leasing	49	50
	Factoring	35	35
	Consumer credit	36	36
	Other forms of finance	16	16
	Acquisition of shareholdings	8	8
	Issue and/or management of credit cards	14	14
	Securitization	293	305
	Foreign exchange trading and other activities	2	1

Notes:

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

TDB40240

Securities firms

Source: Supervisory returns
Stocks in millions of euros

	2007 Mar.	2007 June
a. ASSETS		
Cash and liquid assets	1	..
Receivables from banks and financial institutions	1,318	1,303
Receivables from customers	74	91
Bonds and other debt securities	404	440
Shares, capital parts and other equity securities	483	529
Options bought and the like	38	24
Participating interests	52	51
Fixed assets	55	56
Remaining asset items	517	399
TOTAL	2,941	2,893
b. LIABILITIES		
Payables to banks and financial institutions	1,078	1,137
Payables to customers	89	104
Debt securities in issue	1	1
Options sold and the like	38	28
Provision for employee severance benefits	35	34
Provisions for risks	155	125
Subordinated liabilities	5	5
Capital, reserves and share premiums	799	808
Remaining liabilities items	742	652
TOTAL	2,941	2,893

Notes:

The data include transactions with non-resident customers.

TDB40250

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

Source: Supervisory returns
Stocks in millions of euros

	2007 Mar.	2007 June
a. ASSETS		
Cash and liquid assets	91	93
Current account receivables from banks and deposits	3,414	3,731
Receivables from customers	139,323	140,938
Bad debts	1,307	1,379
Securities portfolio	2,017	2,033
Participating interests	3,579	3,468
<i>of which: held for merchant banking purposes</i>	<i>690</i>	<i>719</i>
Tangible and intangible fixed assets	8,321	8,673
Remaining asset items	11,291	11,552
TOTAL	169,343	171,866
b. LIABILITIES		
Current account payables to banks	19,604	21,093
Financial payables	113,655	115,648
Securities in issue	1,334	1,270
Provisions for liabilities and charges and provision for employee severance benefits	1,948	1,597
Loan loss provision	87	75
Provision for general financial risks	70	68
Subordinated loans	692	887
Capital and reserves	13,950	14,235
Remaining liabilities items	18,060	17,063
TOTAL	169,343	171,866
c. OFF-BALANCE-SHEET ACTIVITIES		
Guarantees	7,844	8,258
Derivative contracts	46,569	48,103

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

June 2007		Total	General government	Financial companies
a.	TOTAL	1,434,207	57,493	169,432
b.	NORTH-WEST ITALY	548,529	10,849	108,007
	Piedmont	95,761	5,743	8,014
	Valle d'Aosta	2,375	84	41
	Liguria	26,765	1,126	345
	Lombardy	423,628	3,897	99,607
c.	NORTH-EAST ITALY	332,298	5,483	22,840
	Trentino-Alto Adige	33,601	735	903
	Veneto	133,482	1,791	7,370
	Friuli-Venezia Giulia	28,066	583	2,993
	Emilia-Romagna	137,150	2,374	11,574
d.	CENTRAL ITALY	340,088	32,715	34,578
	Marche	36,698	1,100	2,080
	Tuscany	99,809	2,655	14,466
	Umbria	17,439	398	453
	Lazio	186,142	28,561	17,579
e.	SOUTHERN ITALY	143,368	5,632	2,588
	Abruzzo	20,522	214	355
	Molise	3,656	169	45
	Campania	58,588	2,868	1,515
	Puglia	40,200	1,441	360
	Basilicata	5,652	287	10
	Calabria	14,749	653	303
f.	ISLANDS	70,058	2,814	1,419
	Sicily	49,614	2,347	544
	Sardinia	20,444	467	874

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
758,763	256,818	105,314	382,614	87,480	361,172
288,441	100,277	31,002	154,388	24,612	116,620
47,919	19,526	5,566	22,170	6,466	27,619
1,405	601	241	560	217	628
13,705	2,799	1,894	8,874	1,983	9,605
225,413	77,350	23,301	122,784	15,945	78,767
200,671	74,612	27,188	94,592	22,976	80,327
20,668	4,689	3,741	11,774	3,351	7,944
83,344	33,072	9,660	38,858	8,899	32,077
14,437	6,008	1,677	6,404	2,007	8,046
82,223	30,844	12,110	37,557	8,719	32,261
171,860	52,517	29,296	86,207	17,655	83,279
20,462	8,907	3,672	7,494	3,475	9,581
50,069	16,018	6,635	25,478	7,168	25,451
9,848	3,860	1,661	3,924	1,614	5,125
91,481	23,732	17,328	49,311	5,398	43,122
68,721	22,882	12,383	31,553	14,253	52,174
11,777	5,117	2,285	4,105	1,981	6,195
1,960	772	368	750	446	1,037
29,065	8,996	4,362	15,316	3,913	21,227
17,297	5,422	3,661	7,449	5,083	16,018
2,821	994	558	1,141	804	1,731
5,801	1,581	1,148	2,792	2,026	5,966
29,069	6,529	5,445	15,874	7,984	28,773
19,894	4,088	3,550	11,310	5,730	21,099
9,175	2,441	1,895	4,564	2,253	7,674

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

TDB10236

Source: Supervisory returns
Stocks in millions of euros

June 2007

Entire banking
system

a. TOTAL	1,434,207
b. NORTH-WEST ITALY	548,529
Piedmont	95,761
Valle d'Aosta	2,375
Liguria	26,765
Lombardy	423,628
c. NORTH-EAST ITALY	332,298
Trentino-Alto Adige	33,601
Veneto	133,482
Friuli-Venezia Giulia	28,066
Emilia-Romagna	137,150
d. CENTRAL ITALY	340,088
Marche	36,698
Tuscany	99,809
Umbria	17,439
Lazio	186,142
e. SOUTHERN ITALY	143,368
Abruzzo	20,522
Molise	3,656
Campania	58,588
Puglia	40,200
Basilicata	5,652
Calabria	14,749
f. ISLANDS	70,058
Sicily	49,614
Sardinia	20,444

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
651,552	365,090	417,565	1,348,205	86,002
279,293	137,619	131,618	543,200	5,329
50,643	18,531	26,587	94,882	879
1,484	330	562	2,358	17
11,201	9,481	6,082	26,280	485
215,964	109,277	98,387	419,680	3,948
129,525	74,777	127,996	329,795	2,503
4,797	1,525	27,278	33,551	50
60,377	30,568	42,536	132,745	736
8,913	3,552	15,601	27,903	162
55,438	39,132	42,580	135,595	1,555
153,241	94,629	92,218	333,759	6,329
7,259	15,751	13,688	35,968	730
34,697	37,388	27,724	98,836	974
7,339	3,634	6,466	17,368	70
103,945	37,856	44,340	181,587	4,555
52,241	43,096	48,030	99,978	43,390
5,130	3,942	11,449	12,713	7,809
1,306	839	1,512	3,027	630
22,112	20,773	15,704	45,447	13,142
16,701	11,174	12,326	26,181	14,018
1,967	1,374	2,312	3,153	2,499
5,027	4,995	4,727	9,457	5,292
37,253	15,088	17,718	41,606	28,452
29,284	7,258	13,072	29,290	20,325
7,969	7,829	4,646	12,317	8,127

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

TDB10235

Banks

Source: Supervisory returns
Stocks in millions of euros

June 2007

	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	846,244	313,054	223,648	189,515	82,975	37,053
Agricultural, forestry and fishery products	34,436	8,659	10,443	7,416	4,861	3,058
Fuel and power products	36,632	13,140	3,659	16,095	2,373	1,365
Ores and metals	11,873	7,761	2,535	779	624	175
Non-metallic minerals and products	17,554	4,598	6,967	3,413	1,755	821
Chemical products	11,797	6,810	2,371	1,621	713	282
Metal products, except transport equipment	29,798	13,438	9,658	3,379	2,860	464
Agricultural and industrial machinery	23,536	10,372	9,843	2,182	935	204
Office and data processing machines, etc.	4,627	1,678	1,855	638	300	156
Electrical goods	15,640	6,446	5,136	2,833	925	300
Transport equipment	11,279	3,926	1,811	2,383	2,795	363
Food and tobacco products	29,323	7,880	10,771	4,136	4,697	1,840
Textiles, clothing and footwear	28,759	9,637	8,198	7,359	3,257	308
Paper and paper products	15,185	6,705	3,744	3,568	879	291
Rubber and plastic products	11,573	5,590	2,935	1,787	932	328
Other manufactured products	21,799	6,000	8,208	5,001	1,988	603
Building and construction	115,908	34,215	29,970	31,238	14,048	6,438
Wholesale and retail trade services, recovery and repair services	129,119	44,886	33,524	25,409	16,726	8,575
Lodging and catering services	31,908	6,995	11,018	7,094	4,156	2,645
Inland transport services	15,873	3,891	3,803	5,966	1,629	585
Maritime and air transport services	7,054	1,441	740	1,241	2,009	1,623
Auxiliary transport services	11,045	4,666	2,210	2,731	959	478
Communication services	14,327	7,738	288	6,125	81	95
Other market services	217,198	96,584	53,961	47,122	13,473	6,057

Notes:

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

TDB10237

Banks

Source: Supervisory returns
Stocks in millions of euros

June 2007		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	–	1,434,207	548,529	332,298	340,088	143,368	70,058
	Piedmont	70,568	82,541	76,736	2,905	2,007	624	269
	Valle d'Aosta	1,469	1,625	1,611	2	6	3	2
	Liguria	21,196	26,772	24,251	337	1,506	303	375
	Lombardy	380,189	498,133	396,943	30,352	49,818	15,146	5,873
	Trentino-Alto Adige	29,480	32,716	1,458	30,806	349	46	57
	Veneto	109,640	127,433	6,302	114,684	4,419	1,306	722
	Friuli-Venezia Giulia	21,052	25,724	1,699	23,685	229	86	27
	Emilia-Romagna	110,368	124,338	6,182	111,737	3,983	1,617	820
	Marche	31,745	35,704	537	1,060	33,021	1,039	47
	Tuscany	83,691	105,476	7,161	3,668	88,726	4,625	1,296
	Umbria	13,659	15,425	305	171	14,767	161	20
	Lazio	131,797	187,363	23,120	11,911	136,695	12,491	3,146
	Abruzzo	15,976	18,241	277	218	1,251	16,448	46
	Molise	2,163	2,538	5	5	211	2,315	1
	Campania	39,799	42,301	450	139	957	40,401	354
	Puglia	31,519	33,988	558	235	773	32,319	103
	Basilicata	3,328	3,891	25	38	170	3,655	2
	Calabria	10,310	10,857	139	32	216	10,382	88
	Sicily	40,440	41,998	502	207	528	318	40,443
	Sardinia	16,350	17,276	266	107	458	81	16,365

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

June 2007

	Total	North-West	North-East	Centre	South	Islands
Nominal value of receivables acquired for factoring	28,081	10,121	4,533	8,568	3,884	975
<i>of which:</i> without recourse	15,548	4,840	2,622	5,672	1,798	616
with recourse	12,533	5,281	1,912	2,896	2,086	358
Credit implicit in leasing contracts	61,665	25,296	16,678	12,414	5,129	2,149
Receivables for consumer credit and the issue or management of credit cards	43,995	11,498	5,970	9,895	10,260	6,373
Other finance	8,430	2,677	1,298	2,323	1,510	622

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

June 2007

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Nominal value of receivables acquired for factoring	28,081	3,252	477	22,691	676	985
<i>of which:</i> without recourse	15,548	3,221	88	11,156	484	599
with recourse	12,533	30	389	11,535	192	386
Credit implicit in leasing contracts	61,665	384	584	53,154	4,735	2,809
Receivables for consumer credit and the issue or management of credit cards	43,995					
Other finance	8,430	329	971	3,981	1,372	1,777

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				
June 2007		Total	Banks	Financial intermediaries
a.	TOTAL	93,821	49,825	43,995
b.	NORTH-WEST ITALY	24,372	12,874	11,498
	Piedmont	6,861	3,815	3,046
	Valle d'Aosta	205	128	77
	Liguria	2,328	1,315	1,013
	Lombardy	14,978	7,616	7,362
c.	NORTH-EAST ITALY	14,090	8,120	5,970
	Trentino-Alto Adige	843	535	307
	Veneto	5,870	3,417	2,453
	Friuli-Venezia Giulia	1,619	962	657
	Emilia-Romagna	5,758	3,205	2,553
d.	CENTRAL ITALY	20,422	10,527	9,895
	Marche	2,017	1,136	880
	Tuscany	6,381	3,021	3,360
	Umbria	1,403	766	638
	Lazio	10,621	5,605	5,016
e.	SOUTHERN ITALY	21,741	11,481	10,260
	Abruzzo	2,124	1,108	1,016
	Molise	473	207	266
	Campania	9,139	4,811	4,328
	Puglia	5,910	3,132	2,778
	Basilicata	783	415	368
	Calabria	3,311	1,808	1,503
f.	ISLANDS	13,196	6,823	6,373
	Sicily	9,761	5,080	4,680
	Sardinia	3,435	1,743	1,693

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

June 2007		Total	General government	Financial companies
a.	TOTAL	724,215	30,390	55,167
b.	NORTH-WEST ITALY	255,808	6,165	32,279
	Piedmont	55,226	1,127	4,867
	Valle d'Aosta	1,742	187	105
	Liguria	18,154	407	483
	Lombardy	180,687	4,444	26,824
c.	NORTH-EAST ITALY	152,423	4,691	8,982
	Trentino-Alto Adige	15,312	843	298
	Veneto	58,377	1,309	2,922
	Friuli-Venezia Giulia	16,993	1,257	1,658
	Emilia-Romagna	61,741	1,283	4,104
d.	CENTRAL ITALY	173,046	11,270	12,724
	Marche	17,678	240	161
	Tuscany	44,389	1,264	1,543
	Umbria	8,610	259	190
	Lazio	102,368	9,506	10,830
e.	SOUTHERN ITALY	95,782	4,254	836
	Abruzzo	12,202	292	289
	Molise	2,121	308	40
	Campania	40,908	2,108	252
	Puglia	27,035	715	159
	Basilicata	3,592	199	21
	Calabria	9,923	631	76
f.	ISLANDS	47,156	4,010	346
	Sicily	33,787	2,797	231
	Sardinia	13,369	1,213	114

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
161,103	54,024	18,497	86,075	40,918	436,637
62,875	23,117	5,941	33,308	12,002	142,488
12,535	4,619	1,548	6,234	3,118	33,578
329	111	62	151	113	1,007
3,082	724	304	2,032	1,089	13,094
46,928	17,663	4,027	24,890	7,683	94,808
36,970	14,556	3,842	17,851	9,837	91,943
2,884	922	290	1,579	1,013	10,274
14,404	5,506	1,428	7,176	3,842	35,899
4,153	1,911	353	1,835	779	9,146
15,528	6,216	1,770	7,262	4,202	36,624
38,097	9,919	4,848	22,803	8,082	102,872
3,088	1,288	346	1,393	1,274	12,915
9,443	3,367	964	4,849	2,911	29,229
1,683	546	188	902	480	5,997
23,883	4,717	3,350	15,659	3,417	54,731
16,163	4,875	2,571	8,220	7,437	67,092
2,382	977	419	933	906	8,334
293	94	53	130	145	1,336
7,706	2,163	1,036	4,375	2,944	27,899
4,171	1,235	714	2,013	2,242	19,746
506	171	113	209	296	2,571
1,105	234	236	561	905	7,206
6,998	1,556	1,294	3,893	3,559	32,243
4,512	855	890	2,622	2,371	23,875
2,486	702	404	1,271	1,188	8,368

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

TDB10267

Source: Supervisory returns
Stocks in millions of euros

June 2007

Entire
banking
system

a. TOTAL	724,215
b. NORTH-WEST ITALY	255,808
Piedmont	55,226
Valle d'Aosta	1,742
Liguria	18,154
Lombardy	180,687
c. NORTH-EAST ITALY	152,423
Trentino-Alto Adige	15,312
Veneto	58,377
Friuli-Venezia Giulia	16,993
Emilia-Romagna	61,741
d. CENTRAL ITALY	173,046
Marche	17,678
Tuscany	44,389
Umbria	8,610
Lazio	102,368
e. SOUTHERN ITALY	95,782
Abruzzo	12,202
Molise	2,121
Campania	40,908
Puglia	27,035
Basilicata	3,592
Calabria	9,923
f. ISLANDS	47,156
Sicily	33,787
Sardinia	13,369

Notes:

Banks

Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
332,161	166,340	225,714	645,859	78,356
133,994	58,742	63,071	254,303	1,505
30,474	9,045	15,706	54,891	335
1,115	127	500	1,740	1
7,763	6,337	4,054	17,989	165
94,642	43,234	42,811	179,683	1,004
58,323	29,850	64,250	151,840	583
1,848	382	13,082	15,305	7
25,604	13,042	19,732	58,160	218
6,371	1,558	9,064	16,963	30
24,501	14,868	22,372	61,412	329
79,312	41,239	52,495	169,450	3,596
2,499	7,858	7,321	17,515	163
13,029	16,329	15,031	44,223	166
3,341	1,115	4,154	8,587	23
60,443	15,936	25,989	99,124	3,244
33,547	27,946	34,290	49,062	46,720
2,037	1,104	9,061	5,182	7,020
1,124	190	807	1,637	484
15,450	15,599	9,859	23,359	17,549
10,919	6,705	9,410	13,713	13,321
602	780	2,210	821	2,771
3,414	3,566	2,943	4,349	5,575
26,984	8,564	11,608	21,204	25,952
21,672	2,196	9,919	14,698	19,089
5,312	6,368	1,689	6,506	6,863

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

TDB10266

Banks

Source: Supervisory returns
Stocks in millions of euros

June 2007

	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	202,022	74,877	46,807	46,179	23,601	10,558
Agricultural, forestry and fishery products	8,416	2,060	2,727	1,413	1,378	838
Fuel and power products	6,259	1,835	760	2,182	814	667
Ores and metals	1,841	1,202	271	172	147	49
Non-metallic minerals and products	3,100	783	995	653	494	176
Chemical products	3,131	1,765	519	544	245	58
Metal products, except transport equipment	6,591	3,338	1,940	617	584	112
Agricultural and industrial machinery	8,033	3,923	3,101	683	271	55
Office and data processing machines, etc.	1,570	677	425	311	120	37
Electrical goods	4,744	2,423	1,126	795	305	95
Transport equipment	3,784	1,111	1,374	799	428	72
Food and tobacco products	5,055	1,572	1,627	715	864	277
Textiles, clothing and footwear	6,371	2,438	1,457	1,729	677	70
Paper and paper products	2,919	1,349	664	553	272	81
Rubber and plastic products	1,861	997	413	247	168	37
Other manufactured products	3,924	1,347	1,107	954	398	119
Building and construction	22,731	7,273	4,861	5,603	3,333	1,662
Wholesale and retail trade services, recovery and repair services	34,648	11,737	8,067	6,954	5,384	2,506
Lodging and catering services	4,399	1,262	1,101	1,087	615	334
Inland transport services	4,243	1,236	1,052	1,224	527	204
Maritime and air transport services	1,724	330	203	553	394	243
Auxiliary transport services	5,365	1,612	1,296	1,844	371	242
Communication services	1,368	627	76	581	50	34
Other market services	59,947	23,979	11,646	15,969	5,763	2,590

Notes:

Distribution by technical form and customer location (region)

TDB10268

Banks

Source: Supervisory returns
Stocks in millions of euros

June 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	724,214	68,001	617,162	22,135	2,734	14,182
b. NORTH-WEST ITALY	255,808	14,767	229,704	4,620	592	6,124
Piedmont	55,226	4,264	49,501	744	117	600
Valle d'Aosta	1,742	131	1,591	9	2	9
Liguria	18,154	1,336	16,214	381	44	179
Lombardy	180,687	9,036	162,398	3,487	430	5,336
c. NORTH-EAST ITALY	152,423	14,790	128,335	5,573	422	3,302
Trentino-Alto Adige	15,312	1,885	12,342	571	103	411
Veneto	58,377	6,560	49,459	1,390	133	836
Friuli-Venezia Giulia	16,993	1,508	14,906	281	21	277
Emilia-Romagna	61,741	4,838	51,629	3,331	166	1,778
d. CENTRAL ITALY	173,046	13,918	151,448	5,489	260	1,932
Marche	17,678	2,397	11,978	2,958	95	250
Tuscany	44,389	3,423	39,575	1,132	45	215
Umbria	8,610	1,099	6,864	481	8	159
Lazio	102,368	6,999	93,032	917	113	1,308
e. SOUTHERN ITALY	95,782	16,177	71,933	5,137	408	2,126
Abruzzo	12,202	2,423	8,642	904	27	207
Molise	2,121	287	1,671	128	5	30
Campania	40,908	5,749	32,573	1,519	182	886
Puglia	27,035	5,184	19,314	1,668	115	754
Basilicata	3,592	698	2,545	237	7	106
Calabria	9,923	1,837	7,189	681	73	144
f. ISLANDS	47,156	8,348	35,742	1,316	1,051	699
Sicily	33,787	6,704	24,835	764	1,030	454
Sardinia	13,369	1,644	10,906	553	21	244

Notes:

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

TDB10271

Banks

Source: Supervisory returns
Stocks in millions of euros

June 2007		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	–	724,214	255,808	152,423	173,046	95,782	47,156
	Piedmont	48,836	53,823	51,773	829	842	267	113
	Valle d'Aosta	1,492	1,554	1,538	2	10	3	1
	Liguria	16,228	17,926	17,012	285	409	58	161
	Lombardy	169,207	200,606	175,174	8,359	11,508	3,603	1,961
	Trentino-Alto Adige	14,572	15,269	353	14,813	73	20	10
	Veneto	52,913	56,612	1,911	53,740	597	240	125
	Friuli-Venezia Giulia	14,326	15,839	447	14,830	253	249	60
	Emilia-Romagna	56,362	59,520	1,754	56,660	653	314	139
	Marche	16,656	17,408	130	152	16,909	203	15
	Tuscany	40,987	43,063	759	239	41,759	245	61
	Umbria	7,814	8,231	42	22	8,118	44	4
	Lazio	88,969	98,095	4,021	2,067	89,938	1,429	640
	Abruzzo	11,187	11,833	117	31	416	11,256	14
	Molise	1,884	2,019	4	2	62	1,949	..
	Campania	37,577	38,892	192	99	634	37,785	182
	Puglia	25,268	26,533	234	157	402	25,679	61
	Basilicata	3,156	3,323	11	11	37	3,264	1
	Calabria	9,080	9,364	52	24	152	9,108	28
	Sicily	31,360	31,879	212	70	179	55	31,363
	Sardinia	12,215	12,427	71	31	97	11	12,217

Notes:

TDB40150

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

	Total	Financial intermediaries	Banks
a. LEASING	90,054	64,090	25,964
Credit implicit in leasing contracts	86,969	62,371	24,598
Overdue instalments	606	403	202
Bad debts and substandard assets	2,479	1,315	1,164
b. FACTORING	28,670	23,227	5,443
Advances against acquired claims	23,623	18,684	4,939
Advances against future claims	833	328	504
Claims assumed at less than nominal value or acquired outright	3,619	3,619	–
Bad debts	....	596	....

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

June 2007

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,172,346	560,641	107,620
	Italian government securities	427,457	215,182	34,032
	<i>of which:</i> BOTs	87,418	72,080	5,788
	CCTs	83,207	36,819	4,604
	BTPs	233,241	96,089	22,391
	Other debt securities	486,082	187,079	39,922
	<i>of which:</i> in non-euro-area currencies	36,108	22,911	1,935
	Equity securities	72,290	22,889	18,854
	<i>of which:</i> in non-euro-area currencies	3,816	1,171	842
	Units of collective investment undertakings	177,860	130,952	12,943
	Other securities and the like	8,701	4,529	1,867

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
86,384	56,657	5,303	1,085,963	503,985	102,316
32,080	18,149	2,089	395,377	197,033	31,943
1,697	1,248	186	85,721	70,832	5,603
13,312	7,217	803	69,895	29,602	3,801
14,326	7,605	914	218,915	88,484	21,477
20,137	10,833	864	465,944	176,246	39,058
2,123	1,369	138	33,986	21,542	1,797
1,039	805	41	71,250	22,084	18,814
171	138	4	3,645	1,033	838
33,005	26,777	2,293	144,854	104,175	10,650
98	80	16	8,603	4,449	1,851

Distribution by customer location (region) and type of account

TDB40086

Source: Supervisory returns
Stocks in millions of euros

June 2007

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,172,346	560,641	107,620
b.	NORTH-WEST ITALY	557,512	253,509	25,089
	Piedmont	130,037	70,920	7,095
	Valle d'Aosta	2,458	1,416	111
	Liguria	29,770	24,903	1,662
	Lombardy	395,247	156,270	16,221
c.	NORTH-EAST ITALY	286,647	140,166	19,406
	Trentino-Alto Adige	11,014	7,141	1,032
	Veneto	70,114	47,721	5,794
	Friuli-Venezia Giulia	93,815	11,558	1,270
	Emilia-Romagna	111,705	73,745	11,310
d.	CENTRAL ITALY	246,529	94,439	56,162
	Marche	11,228	10,060	913
	Tuscany	51,254	31,621	5,837
	Umbria	7,154	5,792	718
	Lazio	176,894	46,966	48,694
e.	SOUTHERN ITALY	57,163	51,067	4,889
	Abruzzo	6,196	5,535	488
	Molise	944	844	100
	Campania	25,541	22,860	1,943
	Puglia	17,653	15,853	1,611
	Basilicata	1,794	1,643	147
	Calabria	5,036	4,333	600
f.	ISLANDS	24,484	21,461	2,073
	Sicily	18,652	16,698	1,419
	Sardinia	5,832	4,763	655

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
86,384	56,657	5,303	1,085,963	503,985	102,316
47,193	28,747	1,992	510,319	224,762	23,098
14,766	6,556	448	115,271	64,364	6,647
125	84	4	2,332	1,332	107
1,911	1,759	85	27,859	23,144	1,577
30,391	20,348	1,454	364,856	135,922	14,767
19,448	14,337	1,652	267,199	125,829	17,754
952	835	53	10,061	6,306	979
6,449	3,794	546	63,665	43,928	5,248
1,399	866	102	92,416	10,693	1,168
10,648	8,843	952	101,057	64,902	10,358
14,604	9,101	1,013	231,925	85,338	55,149
1,012	888	71	10,216	9,172	842
4,662	3,039	467	46,592	28,582	5,370
571	494	50	6,582	5,298	668
8,358	4,679	426	168,536	42,286	48,268
3,469	3,097	354	53,694	47,970	4,535
476	434	32	5,719	5,102	456
25	22	3	919	822	97
1,517	1,363	147	24,025	21,497	1,796
1,124	988	136	16,528	14,865	1,475
99	94	5	1,695	1,549	142
228	197	31	4,808	4,135	570
1,667	1,375	292	22,817	20,086	1,782
1,259	1,041	218	17,392	15,657	1,200
408	334	74	5,425	4,429	581

Distribution by type of security and customer segment of economic activity

TDB40055

Banks

Source: Supervisory returns
Stocks in millions of euros

June 2007

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec	Rest of the world
a. TOTAL	2,733,497	20,463	1,439,993	95,160	41,650	740,454	395,778
Italian government securities	1,032,795	4,453	527,453	25,389	10,574	217,978	246,948
<i>of which:</i> BOTs	169,117	422	80,968	2,938	2,966	72,188	9,635
CCTs	199,455	1,274	137,674	3,717	1,959	37,477	17,353
BTPs	599,385	2,490	264,414	17,955	5,040	97,511	211,975
Other debt securities	1,209,073	6,671	690,403	37,952	19,639	354,490	99,917
<i>of which:</i> in non-euro-area currencies	65,498	272	35,947	808	1,389	22,814	4,269
Equity securities	188,974	7,492	84,547	23,658	1,855	28,315	43,107
<i>of which:</i> in non-euro-area currencies	8,810	20	7,204	223	40	1,164	158
Units of collective investment undertakings	288,354	1,030	134,942	4,945	9,396	134,005	4,037
Other securities and the like	15,107	816	3,020	3,254	244	5,918	1,856

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

June 2007		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	2,381,704	1,183,917	533,392	497,676	106,747	59,960
	Italian government securities	785,832	386,501	158,641	181,125	39,562	20,004
	<i>of which:</i> BOTs	160,270	70,204	36,183	33,998	14,912	4,974
	CCTs	182,054	102,865	34,375	36,140	5,529	3,145
	BTPs	387,350	180,194	79,006	100,138	16,874	11,138
	Other debt securities	1,134,078	546,602	265,087	247,594	44,425	30,370
	<i>of which:</i> in non-euro-area currencies	67,590	40,457	11,131	12,658	1,708	1,636
	Equity securities	157,937	82,345	41,550	28,082	3,478	2,482
	<i>of which:</i> in non-euro-area currencies	10,000	6,863	2,229	760	102	45
	Units of collective investment undertakings	284,738	162,587	60,194	36,953	18,291	6,712
	Other securities and the like	19,637	6,048	7,939	4,184	1,051	413

Note:

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

Distribution by size of deposits of types of securities

TDB40065

Banks

Source: Supervisory returns
Stocks in millions of euros
Percentages

June 2007

	Total	Size of deposits of types of securities		
		Up to 50,000 euros	From 50,000 to 150,000 euros	More than 150,000 euros
a. ITALIAN GOVERNMENT SECURITIES: BOTs				
absolute value	79,077	18,022	25,199	35,857
percentage share	100.00	22.79	31.87	45.34
b. ITALIAN GOVERNMENT SECURITIES: OTHER				
absolute value	175,782	22,936	36,031	116,816
percentage share	100.00	13.05	20.50	66.46
c. OTHER DEBT SECURITIES				
absolute value	424,923	87,831	113,719	223,374
percentage share	100.00	20.67	26.76	52.57
d. EQUITY SECURITIES				
absolute value	58,201	14,893	5,279	38,028
percentage share	100.00	25.59	9.07	65.34
e. OTHER SECURITIES				
absolute value	161,205	50,499	43,600	67,106
percentage share	100.00	31.33	27.05	41.63

Note:

Deposits are only those of non-financial companies and households. Securities are stated at face value. The classification by size of deposit is effected, for each customer, on the basis of the different types of securities deposited. E.g. a customer owning deposited securities for a total of 130,000 euros, comprising 30,000 euros of BOTs and 100,000 euros of shares, contributes to the amounts shown as follows: 30,000 euros in the "Italian government securities: BOTs" / "Up to 50,000 euros" cell and 100,000 euros in the "Equity securities" / "From 50,000 up to 150,000 euros" cell.

Distribution by size of deposit

TDB40070

Banks

Source: Supervisory returns
Stocks in millions of euros
Percentages

June 2007

		Size of deposit			
		Up to 50,000 euros	From 50,000 to 250,000 euros	From 250,000 to 500,000 euros	More than 500,000 euros
a. TOTAL					
	absolute value	129,646	312,632	129,004	327,906
	percentage share	100,00	100,00	100,00	100,00
b. ITALIAN GOVERNMENT SECURITIES: BOTs					
	absolute value	10,449	36,663	13,723	18,241
	percentage share	8.06	11.73	10.64	5.56
c. ITALIAN GOVERNMENT SECURITIES: OTHER					
	absolute value	10,345	47,845	29,972	87,620
	percentage share	7.98	15.30	23.23	26.72
d. OTHER DEBT SECURITIES					
	absolute value	64,964	158,355	60,135	141,468
	percentage share	50.11	50.65	46.62	43.14
e. EQUITY SECURITIES					
	absolute value	10,434	8,330	4,542	34,895
	percentage share	8.05	2.66	3.52	10.64
f. OTHER SECURITIES					
	absolute value	33,453	61,439	20,632	45,681
	percentage share	25.80	19.65	15.99	13.93

Notes:

Deposits are only those of non-financial companies and households. Securities are stated at face value. The classification by size of deposit is effected, for each customer, on the basis of the total amount of securities deposited. E.g. a customer owning deposited securities for a total of 130,000 euros, comprising 30,000 euros of BOTs and 100,000 euros of shares, contributes to the amounts shown as follows: 30,000 euros in the "Italian government securities: BOTs" / "From 50,000 to 250,000 euros" cell and 100,000 euros in the "Equity securities" / "From 50,000 to 250,000 euros" cell.

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

TDB40100

Banks

Source: Supervisory returns
Stocks in millions of euros

June 2007

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a. TOTAL	151,699	1,844	15,510	122,983	2,731	8,631
b. NORTH-WEST ITALY	59,396	698	7,070	46,538	713	4,378
Piedmont	8,186	212	676	6,817	184	297
Valle d'Aosta	235	1	..	202	9	23
Liguria	2,935	16	33	2,766	43	77
Lombardy	48,039	469	6,361	36,753	477	3,980
c. NORTH-EAST ITALY	34,032	236	2,328	28,015	1,080	2,372
Trentino-Alto Adige	3,940	86	99	3,087	244	424
Veneto	9,918	82	1,490	7,606	246	494
Friuli-Venezia Giulia	4,402	18	101	4,009	114	159
Emilia-Romagna	15,772	50	638	13,314	476	1,295
d. CENTRAL ITALY	48,593	808	5,998	40,471	363	954
Marche	1,714	23	90	1,374	79	148
Tuscany	7,200	32	1,230	5,563	145	230
Umbria	644	4	1	560	30	49
Lazio	39,035	750	4,678	32,974	109	526
e. SOUTHERN ITALY	6,422	79	77	5,207	382	676
Abruzzo	916	9	7	667	69	163
Molise	184	..	..	147	9	27
Campania	3,097	57	20	2,642	132	246
Puglia	1,515	10	6	1,278	96	126
Basilicata	244	1	..	171	22	49
Calabria	467	1	44	302	54	65
f. ISLANDS	3,256	23	37	2,752	193	251
Sicily	2,071	8	13	1,899	105	46
Sardinia	1,186	16	24	853	88	205

Notes:

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

TDB40110

Banks

Source: Supervisory returns
Stocks in millions of euros

June 2007		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	–	151,699	59,396	34,032	48,593	6,422	3,256
	Piedmont	3,931	5,613	4,855	128	584	28	18
	Valle d'Aosta	114	149	148	..	..	..	..
	Liguria	1,896	2,781	2,310	164	207	6	93
	Lombardy	39,715	65,412	42,626	2,902	18,140	1,067	677
	Trentino-Alto Adige	3,575	3,771	91	3,640	36	2	1
	Veneto	7,922	17,959	4,024	10,263	2,998	380	296
	Friuli-Venezia Giulia	2,781	3,069	108	2,937	18	5	1
	Emilia-Romagna	12,547	14,348	794	12,851	551	110	42
	Marche	1,391	1,524	45	21	1,416	42	..
	Tuscany	5,155	6,036	421	121	5,436	47	10
	Umbria	405	448	12	2	433	1	..
	Lazio	18,199	23,901	3,817	971	18,367	445	301
	Abruzzo	734	852	23	11	53	765	..
	Molise	93	97	..	..	1	96	..
	Campania	2,001	2,283	18	2	221	2,033	9
	Puglia	919	995	21	14	7	953	1
	Basilicata	129	140	2	..	1	137	..
	Calabria	302	328	1	..	11	303	12
	Sicily	1,089	1,259	70	4	95	2	1,089
	Sardinia	705	734	9	1	18	1	705

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
June 2007

		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a. TOTAL		885,252	3,653	70,094	2,046	71,459
b. NORTH-WEST ITALY		321,869	371	24,406	429	21,786
Piedmont		62,202	117	4,758	227	4,873
Valle d'Aosta		1,827	28	159	7	246
Liguria		20,852	40	1,109	38	1,242
Lombardy		236,988	186	18,380	156	15,425
c. NORTH-EAST ITALY		206,126	470	15,887	676	17,504
Trentino-Alto Adige		20,374	129	1,931	299	2,082
Veneto		82,196	134	6,332	165	7,669
Friuli-Venezia Giulia		20,565	99	1,541	51	1,211
Emilia-Romagna		82,990	108	6,083	161	6,542
d. CENTRAL ITALY		209,550	360	16,997	294	20,898
Marche		22,447	30	2,345	73	1,606
Tuscany		60,918	109	5,267	109	7,339
Umbria		11,516	29	1,448	36	1,224
Lazio		114,669	191	7,938	76	10,730
e. SOUTHERN ITALY		99,023	155	8,687	227	8,774
Abruzzo		13,214	26	1,830	32	928
Molise		2,247	12	198	8	211
Campania		41,799	50	2,368	45	4,721
Puglia		27,870	16	3,032	80	1,894
Basilicata		3,655	14	297	26	324
Calabria		10,238	37	962	36	697
f. ISLANDS		48,685	2,297	4,117	419	2,496
Sicily		33,471	1,702	2,431	173	1,232
Sardinia		15,213	595	1,686	246	1,264

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
6,280	73,103	2,185	213,929	1,119	53,778	5,326	382,262
2,369	26,248	214	75,388	228	20,680	1,359	148,391
851	6,119	42	17,009	72	3,449	487	24,198
3	349	..	370	2	81	11	570
117	1,964	28	6,851	33	2,155	185	7,090
1,399	17,815	143	51,158	121	14,994	676	116,533
1,687	20,119	475	48,949	263	10,375	1,372	88,328
88	1,346	178	2,742	106	1,223	165	10,086
730	8,405	48	19,803	52	4,473	407	33,977
239	2,650	143	4,500	39	529	258	9,306
630	7,718	107	21,904	66	4,150	542	34,959
762	14,281	435	50,040	170	13,813	1,138	90,362
193	1,296	29	5,127	46	1,352	330	10,019
131	3,804	57	15,783	62	4,257	335	23,665
85	876	29	2,310	25	682	85	4,687
353	8,304	319	26,821	36	7,522	387	51,992
1,049	9,774	122	26,301	161	5,079	765	37,929
176	1,352	13	3,229	27	674	111	4,817
25	227	..	487	17	149	35	878
303	4,684	72	11,320	36	2,290	160	15,750
204	2,393	15	8,433	44	1,396	256	10,107
182	391	3	571	8	168	52	1,619
159	728	19	2,260	30	401	150	4,758
413	2,681	939	13,251	297	3,831	692	17,252
254	2,108	227	9,764	102	2,813	477	12,186
159	572	712	3,487	195	1,018	214	5,066

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

TDB10430

Source: Supervisory returns
Flows in millions of euros

2nd quarter 2007		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
a. TOTAL	113,419	88	8,129	65	5,511
b. NORTH-WEST ITALY	45,826	9	3,049	29	1,804
Piedmont	6,173	1	354	10	260
Valle d'Aosta	123	–	21	–	6
Liguria	2,481	..	101	2	97
Lombardy	37,048	7	2,572	17	1,441
c. NORTH-EAST ITALY	24,723	8	1,590	18	1,413
Trentino-Alto Adige	2,272	4	143	6	161
Veneto	11,214	1	651	4	604
Friuli-Venezia Giulia	1,921	2	128	1	59
Emilia-Romagna	9,316	1	669	7	589
d. CENTRAL ITALY	27,456	2	2,039	7	1,464
Marche	2,097	..	311	3	109
Tuscany	5,890	1	630	2	635
Umbria	1,212	..	150	1	85
Lazio	18,257	1	948	1	635
e. SOUTHERN ITALY	10,744	3	987	9	618
Abruzzo	1,425	..	222	1	78
Molise	306	1	29	..	20
Campania	4,228	1	239	..	299
Puglia	3,064	1	334	6	145
Basilicata	391	..	29	..	29
Calabria	1,329	1	135	1	47
f. ISLANDS	4,671	66	464	2	211
Sicily	3,273	48	276	..	105
Sardinia	1,397	18	188	2	106

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
480	8,635	78	16,257	75	5,027	385	68,689
181	3,463	5	5,906	22	2,413	85	28,860
67	533	1	1,272	10	269	37	3,359
1	10	—	29	..	12	..	43
14	171	..	552	3	240	11	1,290
99	2,749	4	4,054	9	1,891	37	24,168
142	2,323	16	3,681	22	813	119	14,576
4	114	8	203	2	86	20	1,521
70	1,313	5	1,539	14	394	30	6,590
13	133	1	334	1	23	23	1,203
56	762	3	1,604	6	310	46	5,263
67	1,564	10	3,617	14	1,019	95	17,559
24	106	..	412	4	94	43	991
13	313	3	1,127	..	279	30	2,856
5	76	—	187	8	28	5	666
24	1,069	6	1,891	2	618	16	13,045
64	1,044	1	2,035	10	465	36	5,472
18	156	—	246	1	47	8	648
4	18	—	38	1	11	1	181
21	351	..	821	4	218	5	2,268
13	386	..	689	3	143	13	1,330
3	37	—	50	..	20	3	219
4	95	—	191	—	26	5	825
25	242	46	1,018	7	318	50	2,222
20	167	5	775	6	244	48	1,578
5	75	42	242	1	74	2	643

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

TDB10460

 Source: Supervisory returns
 Stocks in millions of euros

June 2007		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	15,638	1,417	14,221	8,124	261	7,863
b.	NORTH-WEST ITALY	5,047	353	4,694	3,019	50	2,970
	Piedmont	1,531	99	1,432	933	31	903
	Valle d'Aosta	29	7	23	21	6	15
	Liguria	152	9	143	94	6	88
	Lombardy	3,334	238	3,096	1,970	6	1,964
c.	NORTH-EAST ITALY	4,515	416	4,099	2,298	66	2,232
	Trentino-Alto Adige	456	115	341	169	12	158
	Veneto	1,705	132	1,573	863	20	843
	Friuli-Venezia Giulia	429	58	371	187	11	176
	Emilia-Romagna	1,925	112	1,813	1,078	23	1,055
d.	CENTRAL ITALY	3,397	171	3,226	1,811	39	1,772
	Marche	411	31	380	172	3	169
	Tuscany	1,800	42	1,758	999	13	987
	Umbria	384	23	360	225	7	219
	Lazio	802	75	728	414	17	398
e.	SOUTHERN ITALY	1,739	283	1,456	638	55	584
	Abruzzo	189	20	168	75	2	73
	Molise	62	12	49	19	1	18
	Campania	460	74	385	218	13	205
	Puglia	663	77	586	219	15	204
	Basilicata	125	17	108	37	1	36
	Calabria	241	82	159	71	24	47
f.	ISLANDS	940	194	746	357	51	306
	Sicily	613	118	495	148	6	142
	Sardinia	327	76	251	209	46	164

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non- subsidized	Total	Subsidized	Non- subsidized
4,793	831	3,962	2,720	325	2,396
1,474	301	1,174	553	2	551
457	67	390	140	1	139
5	..	5	3	..	3
43	2	40	15	..	14
969	231	738	395	1	394
1,496	210	1,286	720	140	581
99	5	94	187	98	89
655	102	553	187	9	178
190	23	167	51	24	28
552	80	472	295	9	286
753	103	650	833	29	804
132	17	116	107	12	95
308	20	288	493	9	484
92	13	78	66	3	63
221	53	168	167	5	162
752	155	597	349	73	275
74	12	61	40	7	34
25	3	22	18	9	9
160	38	122	82	23	59
296	47	248	148	15	133
65	10	55	23	6	17
133	45	88	37	13	24
317	62	255	265	81	185
236	43	193	229	69	160
82	19	63	37	12	24

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

TDB10470

Source: Supervisory returns
Flows in millions of euros

2nd quarter 2007		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a. TOTAL		1,269	74	1,195	725	3	722
b. NORTH-WEST ITALY		479	30	450	302	2	300
Piedmont		112	9	103	66	1	65
Valle d'Aosta		1	..	1	1	–	1
Liguria		5	..	5	3	..	3
Lombardy		361	21	340	233	1	232
c. NORTH-EAST ITALY		420	16	404	264	..	264
Trentino-Alto Adige		24	2	22	11	..	11
Veneto		224	7	216	154	–	154
Friuli-Venezia Giulia		37	2	35	18	..	18
Emilia-Romagna		135	5	131	82	..	81
d. CENTRAL ITALY		186	10	175	86	..	86
Marche		32	2	30	16	–	16
Tuscany		81	7	74	28	..	28
Umbria		19	1	18	11	..	11
Lazio		54	1	53	32	..	31
e. SOUTHERN ITALY		114	9	105	53	1	52
Abruzzo		13	2	11	5	–	5
Molise		5	..	5	2	–	2
Campania		34	2	32	22	..	22
Puglia		43	3	40	18	1	18
Basilicata		7	1	6	3	–	3
Calabria		12	1	10	3	–	3
f. ISLANDS		69	9	61	19	..	19
Sicily		56	7	49	14	..	14
Sardinia		13	2	11	5	–	5

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
418	65	353	126	6	120
135	28	107	43	..	43
41	8	33	5	—	5
..	—	..
2	..	2	..	..	..
91	19	72	37	—	37
130	14	115	26	1	25
8	1	7	5	1	4
61	7	54	9	—	9
17	2	15	2	..	2
43	4	39	11	..	10
67	10	57	33	..	33
10	2	8	6	—	6
36	7	30	17	—	17
6	1	5	2	..	2
15	1	13	8	..	8
53	9	44	9	..	9
7	2	5	2	—	2
4	..	3	..	—	..
11	2	10	1	..	1
20	3	17	5	—	5
4	1	3	..	—	..
7	1	6	1	—	1
35	4	31	15	4	11
28	2	26	13	4	9
7	2	5	2	..	2

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

TDB10440

Source: Supervisory returns
Stocks in millions of euros

June 2007

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	20,953	640	3,154	1,067	3
b.	NORTH-WEST ITALY	5,075	121	1,205	394	..
	Piedmont	1,825	99	342	96	—
	Valle d'Aosta	51	..	1	1	—
	Liguria	444	5	26	9	—
	Lombardy	2,755	17	836	288	..
c.	NORTH-EAST ITALY	4,980	43	887	322	3
	Trentino-Alto Adige	967	—	43	63	—
	Veneto	1,561	27	440	107	1
	Friuli-Venezia Giulia	825	..	93	36	..
	Emilia-Romagna	1,628	16	311	116	2
d.	CENTRAL ITALY	3,265	56	394	223	..
	Marche	747	8	106	22	—
	Tuscany	826	11	81	52	—
	Umbria	290	9	39	4	—
	Lazio	1,403	28	168	145	..
e.	SOUTHERN ITALY	2,563	362	432	90	—
	Abruzzo	441	20	36	10	—
	Molise	97	2	4	2	—
	Campania	677	126	172	35	—
	Puglia	630	43	83	26	—
	Basilicata	285	162	20	10	—
	Calabria	434	9	116	7	—
f.	ISLANDS	5,070	58	236	37	—
	Sicily	2,944	40	166	16	—
	Sardinia	2,126	19	70	21	—

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
1,189	876	5,950	2,323	315	5,096	342	127
196	52	735	782	168	1,327	94	36
84	26	184	387	121	454	33	14
1	3	6	2	–	36	..	..
43	5	159	87	1	106	3	–
68	18	387	306	46	731	58	22
483	212	907	522	63	1,493	45	11
79	39	367	13	..	358	4	..
145	49	166	224	6	373	22	6
106	55	148	55	3	323	7	..
153	70	226	229	54	439	12	5
91	176	726	421	12	1,060	105	23
14	34	88	315	4	111	44	..
18	66	157	47	6	366	20	..
26	20	60	36	1	97	..	..
34	56	422	23	1	486	40	23
127	133	246	285	25	778	85	48
47	15	40	87	3	125	57	42
3	5	9	8	1	64	..	..
34	49	108	7	3	134	10	2
19	39	18	170	15	202	15	3
7	5	13	7	1	58	..	..
18	20	58	6	2	195	2	..
292	301	3,335	313	47	438	13	9
118	212	1,971	29	43	341	8	5
174	89	1,363	284	4	97	5	5

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

TDB10450

Source: Supervisory returns
Flows in millions of euros

2nd quarter 2007

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	1,418	16	233	54	
b.	NORTH-WEST ITALY	420	2	92	3	—
	Piedmont	145	..	41	2	—
	Valle d'Aosta	1	—	..	..	—
	Liguria	29	..	3	1	—
	Lombardy	245	1	48	..	—
c.	NORTH-EAST ITALY	334	..	85	44	—
	Trentino-Alto Adige	48	—	3	7	—
	Veneto	124	..	42	11	—
	Friuli-Venezia Giulia	42	—	8	11	—
	Emilia-Romagna	120	..	33	15	—
d.	CENTRAL ITALY	271	7	32	3	—
	Marche	71	..	10	2	—
	Tuscany	140	1	4	..	—
	Umbria	13	1	4	1	—
	Lazio	46	4	15	..	—
e.	SOUTHERN ITALY	130	6	15	4	—
	Abruzzo	51	..	4	—	—
	Molise	7	..	..	—	—
	Campania	20	2	4	3	—
	Puglia	38	3	3	1	—
	Basilicata	5	..	1	—	—
	Calabria	10	..	3	..	—
f.	ISLANDS	263	2	9	1	—
	Sicily	124	1	6	1	—
	Sardinia	139	..	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
43	74	233	254	10	249	251	38
9	2	23	115	1	64	110	12
4	..	2	53	1	11	30	3
..	..	–	..	–
1	–	8	11	–	4	1	–
4	1	12	51	–	49	79	8
24	7	19	56	2	80	16	5
2	2	12	1	–	19	3	..
10	2	3	28	..	22	5	2
4	1	2	3	–	11	2	–
9	2	2	24	1	28	6	3
1	26	10	54	5	37	96	..
..	1	2	46	1	7	3	–
..	24	3	2	4	10	91	..
1	1	..	3	..	3	..	–
..	1	5	3	–	17	1	..
5	4	3	25	2	41	27	19
4	1	..	9	1	10	22	18
..	–	1	1	–	5	–	–
–	1	1	..	..	6	2	..
..	1	..	14	1	11	3	2
–	–	..	1	–	3	–	–
–	..	1	..	–	5	..	–
3	36	179	3	..	28	3	1
2	36	51	2	..	23	2	..
1	..	127	1	..	6	1	1

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns
Flows in millions of euros

2nd quarter 2007

	Total	Banks	SIMs
a. TOTAL SECURITIES	1,899,724	1,599,898	299,826
Italian government securities	652,734	606,304	46,430
<i>of which:</i> BOTs	214,952	205,272	9,680
CCTs	172,591	160,014	12,577
BTPs	216,319	195,629	20,690
Other debt securities	347,328	342,649	4,679
Equity securities	860,756	613,207	247,549
Other securities	38,917	37,748	1,169
b. TOTAL DERIVATIVE INSTRUMENTS	3,559,735	3,191,594	368,141
Futures	1,105,561	1,004,200	101,360
<i>of which:</i> on Italian government securities	61,475	60,901	574
on interest rates	395,722	395,722	–
on stock indices	368,767	277,017	91,750
Swaps and forward rate agreements	1,180,795	1,180,795	–
<i>of which:</i> interest rate swaps	1,052,390	1,052,390	–
currency swaps	7,451	7,451	–
forward rate agreements	111,572	111,572	–
Options on securities	160,498	121,448	39,051
<i>of which:</i> on Italian government securities	4,099	4,099	–
on debt securities	2,801	2,801	–
on equity securities	150,721	111,671	39,050
Options on futures or stock indices	673,525	457,375	216,150
<i>of which:</i> on futures on Italian government securities	2,937	2,937	–
on stock indices or futures on stock indices	573,953	359,139	214,815
Foreign currency options	106,912	100,821	6,091
Interest rate options	170,929	170,909	20
Other derivative instruments	161,514	156,045	5,469

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 Apr.	2007 May	2007 June	2007 Apr.	2007 May	2007 June
465,838	592,570	541,490	80,434	116,897	102,496
187,474	212,064	206,766	13,840	15,273	17,317
62,245	68,151	74,875	3,052	3,062	3,567
42,071	62,034	55,910	3,360	4,169	5,049
63,928	67,465	64,236	6,234	6,799	7,657
105,806	121,713	115,130	1,335	1,647	1,697
154,278	249,826	209,102	64,978	99,517	83,054
18,284	8,969	10,495	282	460	427
901,385	1,161,023	1,129,186	112,474	131,235	124,432
289,433	369,437	345,331	26,450	35,266	39,645
23,228	24,515	13,157	106	184	285
122,267	146,063	127,392	—	—	—
60,179	101,799	115,039	24,397	31,609	35,744
303,983	423,176	453,636	—	—	—
263,076	389,178	400,136	—	—	—
4,858	996	1,597	—	—	—
33,535	30,046	47,991	—	—	—
48,186	42,216	31,046	11,518	17,047	10,486
970	1,698	1,432	—	—	—
1,374	666	761	..	—	—
44,916	38,804	27,951	11,518	17,047	10,486
131,462	180,526	145,387	69,055	75,072	72,024
1,574	624	738	—	—	—
93,198	146,310	119,630	68,604	74,447	71,763
31,473	33,682	35,666	1,635	2,722	1,734
49,503	53,063	68,343	20	—	—
47,344	58,923	49,777	3,797	1,129	543

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

2nd quarter 2007

	Total	Banks	SIMs	AMCs
Assets under management	559,497	150,133	22,420	386,944
Fund-raising	41,550	11,720	851	28,979
Redemptions	38,999	15,826	1,073	22,099
Net fund-raising	2,551	-4,106	-222	6,879

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

2nd quarter 2007

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTFOLIO	143,880	173,531	544,985
	Italian government securities	43,288	29,183	149,772
	<i>of which:</i> BOTs	6,646	4,976	7,218
	CCTs	8,884	8,885	33,584
	BTPs	25,105	12,234	100,362
	Other debt securities	19,008	19,905	122,966
	<i>of which:</i> in non-euro-area currencies	2,190	2,176	8,164
	Equity securities	15,148	14,519	58,644
	<i>of which:</i> in non-euro-area currencies	2,356	2,064	5,877
	Units of collective investment undertakings	42,246	47,861	212,610
	Other securities and the like	24,190	62,062	993

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
40,449	39,739	145,728	10,668	49,628	21,592	92,762	84,164	377,666
15,771	12,649	38,459	1,959	1,375	4,663	25,559	15,160	106,650
2,835	1,677	2,587	257	186	237	3,554	3,113	4,395
5,261	4,182	16,417	139	95	799	3,484	4,608	16,368
6,060	5,208	15,753	1,388	863	3,290	17,657	6,162	81,319
4,339	5,431	24,099	908	1,609	6,779	13,760	12,864	92,088
724	937	2,162	48	53	299	1,418	1,185	5,703
4,890	5,145	8,253	1,374	1,363	1,811	8,883	8,011	48,579
532	511	1,133	307	298	433	1,517	1,256	4,311
13,156	15,716	74,555	2,564	2,506	8,285	26,526	29,639	129,771
2,293	799	362	3,863	42,774	54	18,034	18,489	577

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

TDB40530		Securities firms			
Source: Supervisory returns Percentages					
June 2007	Total	Financial companies	Non-financial companies	Households	Other sectors of economic activity
a. TOTAL PORTFOLIO	100.00	15.51	8.73	73.24	2.52
Italian government securities	100.00	28.22	1.69	68.55	1.55
<i>of which: BOTs</i>	<i>100.00</i>	<i>43.91</i>	<i>0.70</i>	<i>51.36</i>	<i>4.03</i>
CCTs	100.00	33.51	5.07	57.52	3.90
BTPs	100.00	22.69	0.73	75.73	0.85
Other debt securities	100.00	5.57	7.42	85.59	1.42
Equity securities	100.00	27.70	8.40	61.36	2.54
Units of collective investment undertakings	100.00	13.89	13.78	68.40	3.93
Other financial instruments	100.00	33.41	..	65.91	0.68

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

2nd quarter 2007

	Net assets	Subscriptions	Redemptions	Net fund-raising	Income/profit distributed
TOTAL	281,760	26,963	41,828	-14,865	60
Equity	62,354	5,144	9,421	-4,277	-
Balanced	26,540	1,177	2,597	-1,420	-
Bond	102,349	6,647	15,427	-8,780	56
Liquidity	66,272	10,503	11,280	-777	4
Flexible	23,939	3,316	3,080	236	-

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

2nd quarter 2007	Total portfolio	Italian government securities	of which		
			BOTs	CCTs	BTPs
a. TOTAL					
Purchases in the quarter	88,485	36,668	12,741	6,045	12,882
Sales in the quarter	100,518	42,413	12,879	8,770	14,562
End-quarter stocks	258,642	90,408	16,587	27,285	32,318
b. EQUITY					
Purchases in the quarter	19,663	519	346	41	60
Sales in the quarter	23,430	673	437	25	131
End-quarter stocks	58,882	527	155	174	119
c. BALANCED					
Purchases in the quarter	8,690	1,440	684	93	586
Sales in the quarter	10,649	2,006	546	115	1,114
End-quarter stocks	23,973	5,452	1,439	826	2,714
d. BOND					
Purchases in the quarter	27,328	13,327	1,764	1,544	7,677
Sales in the quarter	34,653	17,937	1,924	3,582	9,431
End-quarter stocks	96,565	35,115	1,336	6,857	19,618
e. LIQUIDITY					
Purchases in the quarter	22,535	18,616	8,934	4,061	3,341
Sales in the quarter	22,094	19,617	9,208	4,652	3,172
End-quarter stocks	56,828	43,354	12,417	18,488	6,628
f. FLEXIBLE					
Purchases in the quarter	10,112	2,676	952	304	1,198
Sales in the quarter	9,554	2,112	732	396	697
End-quarter stocks	22,230	5,849	1,194	910	3,231

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		
19,771	2,439		28,000	12,335		4,047
21,922	2,727		34,971	17,046		1,212
86,143	10,149		73,584	36,159		8,507
144	79		17,213	7,070		1,787
131	82		22,340	10,900		286
574	328		55,630	27,830		2,151
1,030	259		5,607	3,218		613
1,687	322		6,742	3,862		214
7,675	998		9,868	5,009		977
12,782	1,880		987	359		231
15,389	1,952		1,240	440		87
59,462	8,071		1,600	466		387
3,919	–		–	–		–
2,477	–		–	–		–
13,474	–		–	–		–
1,861	209		4,161	1,671		1,413
2,203	367		4,617	1,824		622
4,927	741		6,463	2,842		4,992

Distribution by type of instrument

TDB40580

Source: Supervisory returns
Stocks in millions of euros

		SIMs		
		Apr. 2007	May 2007	June 2007
a.	TOTAL	6,091	5,239	3,422
b.	ON DEBT SECURITIES AND INTEREST RATES			
	Futures	7	22	40
	Options bought	586	586	673
	Options sold	586	586	673
	Interest rate swaps	—	—	—
	Forward rate agreements	—	—	—
c.	ON EQUITY SECURITIES			
	Futures	508	360	270
	Options bought	2,085	1,731	819
	Options sold	2,129	1,764	762
d.	ON EXCHANGE RATES AND GOLD			
	Options bought	95	95	93
	Options sold	95	95	93
	Currency swaps	—	—	—
	Domestic currency swaps	—	—	—
e.	OTHER DERIVATIVE INSTRUMENTS	..	..	..

Notes:

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

Banks and securities firms

Banks

Units operating in Italy

Units operating abroad

Apr. 2007	May 2007	June 2007	Apr. 2007	May 2007	June 2007
7,947,598	8,040,379	7,883,993	83,277	93,228	74,591
219,846	221,773	204,026	10,542	15,729	5,827
944,750	951,912	907,766	1,850	2,477	2,980
1,042,204	1,020,214	979,383	2,741	4,381	2,044
4,732,818	4,794,400	4,786,649	60,375	61,036	57,601
200,428	200,723	193,365	2,286	4,240	3,021
12,034	18,537	14,842	–	–	–
223,069	235,886	219,404	2,826	2,813	689
254,796	274,838	263,023	1,275	1,217	1,115
92,059	91,335	90,058	28	3	25
103,827	104,287	102,525	46	23	30
78,149	81,336	81,271	1,189	1,128	1,104
7,010	7,379	6,606	–	–	–
36,606	37,760	35,073	119	181	155

Distribution by type of security and manner of placement

TDB40560

Banks and securities firms

Source: Supervisory returns
Stocks and flows in millions of euros

2nd quarter 2007

2nd quarter 2007		Securities placed in the quarter					Securities to be placed
		Totale	Banks		SIMs		
			with guarantee	without guarantee	with guarantee	without guarantee	
a.	TOTAL	66,139	10,058	50,697	289	5,095	254
	Italian government securities	4,951	4,159	792	–	–	3
	<i>of which:</i> BOTs	–	–	–	–	–	–
	CCTs	874	664	210	–	–	2
	BTPs	3,311	2,822	489	–	–	1
	Other debt securities	19,927	5,207	14,635	7	77	237
	Equity securities	1,098	672	119	282	26	7
	Other securities	40,163	20	35,151	–	4,992	7

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	
	March 2007	June 2007	March 2007	June 2007	March 2007	June 2007
a. NUMBER OF BORROWERS	3,843,056	3,975,824	3,377,577	3,451,468	681,430	749,905
<i>of which: joint</i>	1,130,804	1,174,742	969,790	988,913	168,857	194,241
b. LOAN FACILITIES						
<i>facilities granted</i>	1,901,089	1,985,343	1,748,340	1,825,485	152,748	159,858
<i>used margin</i>	1,327,611	1,385,082	1,192,536	1,243,914	135,074	141,168
<i>overshoot</i>	36,198	31,393	33,788	29,356	2,411	2,038
<i>unused margin</i>	609,676	631,654	589,592	610,927	20,085	20,728
<i>of which: matched loans</i>						
<i>facilities granted</i>	331,568	339,073	301,253	307,892	30,315	31,181
<i>used margin</i>	162,135	167,665	143,664	148,854	18,471	18,811
term loans						
<i>facilities granted</i>	1,234,381	1,304,751	1,113,840	1,177,706	120,541	127,044
<i>used margin</i>	1,027,213	1,079,171	912,675	958,619	114,538	120,552
revocable loans						
<i>facilities granted</i>	335,140	341,519	333,247	339,886	1,892	1,633
<i>used margin</i>	138,262	138,246	136,198	136,442	2,065	1,805
c. GUARANTEES GRANTED TO CUSTOMERS						
<i>facilities granted</i>	205,541	222,736	203,556	220,727	1,984	2,009
<i>used margin</i>	135,436	149,397	133,806	147,600	1,629	1,796
d. BAD DEBTS	93,744	92,612	48,801	48,773	44,943	43,839
e. NUMBER OF GUARANTORS	1,918,796	1,944,117	1,715,986	1,735,475	261,939	269,049
<i>of which: joint</i>	617,445	623,716	571,748	576,047	58,662	60,969
f. PERSONAL SECURITY PROVIDED BY CUSTOMERS	527,963	539,194	452,598	462,254	75,365	76,940

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

June 2007

	Facilities granted	of which: short-term	Used margin	of which: short-term	in non-euro-area currencies	with real security
a. ITALY	1,759,471	939,350	1,203,534	470,441	13,833	491,715
General government	89,406	31,633	55,576	6,785	69	551
Financial companies	237,496	177,346	164,902	111,304	1,059	9,419
Non-financial companies	1,135,100	674,107	711,300	319,692	10,959	250,816
<i>of which: industry</i>	<i>425,791</i>	<i>290,490</i>	<i>236,239</i>	<i>124,932</i>	<i>5,034</i>	<i>47,542</i>
building	136,064	69,754	95,106	38,360	501	51,410
services	556,818	305,051	367,731	151,587	5,360	145,660
Producer households	63,840	23,686	53,596	13,957	380	35,410
Consumer households and nec	230,881	31,735	215,940	18,370	1,356	193,816
b. NORTH-WEST ITALY	720,336	407,148	474,769	203,841	5,775	176,983
General government	18,700	8,680	10,494	1,599	69	160
Financial companies	143,122	111,224	93,308	67,897	755	6,035
Non-financial companies	456,961	268,369	278,361	123,661	4,221	90,832
<i>of which: industry</i>	<i>172,291</i>	<i>115,365</i>	<i>94,562</i>	<i>47,581</i>	<i>1,895</i>	<i>19,515</i>
building	40,965	20,466	29,001	11,160	131	15,852
services	240,314	130,741	152,225	63,907	2,176	54,176
Producer households	18,552	6,665	15,574	3,848	100	10,521
Consumer households and nec	82,032	11,856	76,323	6,734	625	68,870
c. NORTH-EAST ITALY	428,722	238,452	292,598	113,646	3,968	122,502
General government	10,321	5,284	5,299	639	–	96
Financial companies	32,071	16,862	27,140	10,211	189	1,376
Non-financial companies	309,955	198,099	191,659	91,990	3,097	65,800
<i>of which: industry</i>	<i>129,749</i>	<i>94,030</i>	<i>71,695</i>	<i>39,584</i>	<i>1,713</i>	<i>13,563</i>
building	39,475	22,657	26,155	11,914	165	13,205
services	134,851	77,894	89,862	38,827	1,195	37,193
Producer households	19,420	7,953	16,072	4,782	209	10,115
Consumer households and nec	56,284	10,053	51,860	5,918	471	44,702
d. CENTRAL ITALY	411,166	201,988	288,054	105,621	2,491	113,748
General government	45,429	9,401	31,305	2,081	..	204
Financial companies	57,085	46,282	40,748	31,029	115	1,569
Non-financial companies	242,209	135,636	154,502	66,191	2,156	58,533
<i>of which: industry</i>	<i>84,588</i>	<i>56,438</i>	<i>44,351</i>	<i>24,981</i>	<i>1,160</i>	<i>7,330</i>
building	34,086	16,211	24,218	9,311	71	13,343
services	119,441	61,178	82,608	30,754	910	35,951
Producer households	12,807	4,153	11,084	2,539	52	7,671
Consumer households and nec	53,277	6,440	50,100	3,746	166	45,515

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	139,523	64,474	102,807	32,835	1,111	53,242
General government	10,341	4,757	5,710	761	–	59
Financial companies	3,535	2,028	2,333	1,512	1	361
Non-financial companies	89,619	51,994	61,320	27,256	1,010	23,863
<i>of which:</i> industry	30,355	19,188	20,031	10,181	187	5,120
building	15,311	7,858	10,950	4,483	126	6,013
services	42,106	23,954	28,902	12,016	695	12,004
Producer households	8,564	3,254	7,142	1,868	16	4,730
Consumer households and nec	26,923	2,304	25,835	1,372	84	23,878
f. ISLANDS	59,724	27,288	45,306	14,499	488	25,240
General government	4,614	3,511	2,768	1,705	–	32
Financial companies	1,683	950	1,374	655	..	78
Non-financial companies	36,356	20,009	25,458	10,595	476	11,788
<i>of which:</i> industry	8,808	5,469	5,601	2,605	78	2,013
building	6,226	2,563	4,783	1,492	8	2,997
services	20,106	11,284	14,133	6,083	384	6,336
Producer households	4,497	1,662	3,724	921	2	2,373
Consumer households and nec	12,365	1,082	11,823	599	10	10,852

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

June 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	1,263,202	861,056	254,925	140,208	104,057	39,162	31,589	6,537
Facilities granted	122,542	142,763	87,136	97,383	159,943	135,469	313,990	852,087
Used margin	114,745	130,610	68,122	70,650	112,743	93,329	204,944	538,648
<i>of which: backed by real security</i>	<i>101,909</i>	<i>111,076</i>	<i>40,364</i>	<i>32,155</i>	<i>46,606</i>	<i>35,833</i>	<i>67,963</i>	<i>89,021</i>
Unused margin	8,607	13,373	20,351	28,379	49,572	44,093	112,536	326,068
Overshoot	810	1,220	1,337	1,646	2,373	1,953	3,490	12,629

Note:

Distribution by total credit used

TDB30125

Banks

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

June 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	1,028,865	744,845	202,867	101,083	69,556	24,605	18,223	3,395
Facilities granted	111,546	141,643	94,720	100,595	154,478	125,620	268,571	677,440
Used margin	100,214	123,611	69,526	70,459	106,947	84,947	177,506	459,277
<i>of which: backed by real security</i>	<i>86,790</i>	<i>101,429</i>	<i>40,520</i>	<i>33,764</i>	<i>48,279</i>	<i>35,957</i>	<i>65,362</i>	<i>75,979</i>
Unused margin	12,442	19,681	26,880	32,013	50,285	42,708	95,031	231,127
Overshoot	1,110	1,648	1,686	1,877	2,753	2,035	3,966	12,963

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									
June 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		14,684	23,480	36,956	51,002	86,277	74,342	177,641	458,979
Used margin		6,790	11,460	18,292	25,688	43,785	37,685	83,796	229,463
of which: backed by real security		655	1,333	2,293	3,361	5,949	4,826	7,881	11,452
Overshoot		527	816	1,018	1,267	1,837	1,496	2,421	7,476
b. SHORT-TERM LOANS: in non-euro-area currencies									
Facilities granted		93	208	350	531	1,020	1,012	2,674	6,998
Used margin		86	192	329	477	909	878	2,260	4,175
of which: backed by real security		10	31	55	85	144	145	272	200
Overshoot		5	9	23	19	28	30	81	132
c. MEDIUM AND LONG-TERM LOANS: in euros									
Facilities granted		91,215	106,636	45,284	38,762	58,297	47,095	102,075	321,960
Used margin		90,929	105,905	44,366	37,327	54,669	43,166	91,613	256,603
of which: backed by real security		85,180	98,550	36,644	28,352	40,307	30,537	58,786	69,846
Overshoot		276	351	285	319	433	349	716	4,587
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies									
Facilities granted		240	255	148	199	309	230	447	3,902
Used margin		239	254	148	198	310	229	421	2,684
of which: backed by real security		211	203	51	31	70	68	212	1,249
Overshoot		1	3	3	2	5	4	7	10

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

June 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	1,093,846	784,936	242,470	130,612	95,057	35,492	28,596	5,890
Facilities granted	106,232	130,579	82,738	90,495	145,904	122,679	282,837	791,840
Used margin	98,044	117,811	63,135	63,691	99,673	81,958	178,091	492,926
b. PIEDMONT								
Number of borrowers	92,185	57,988	17,550	9,392	6,674	2,442	2,003	396
Facilities granted	8,924	9,600	5,971	6,499	10,227	8,463	19,691	50,864
Used margin	8,254	8,528	4,385	4,392	6,540	5,230	11,851	27,568
c. VALLE D'AOSTA								
Number of borrowers	2,137	1,714	549	252	142	49	37	9
Facilities granted	206	291	187	172	210	180	335	977
Used margin	182	253	138	120	133	120	198	722
d. LIGURIA								
Number of borrowers	29,353	20,785	6,146	2,698	1,773	650	494	110
Facilities granted	2,851	3,460	2,071	1,855	2,718	2,243	5,078	8,866
Used margin	2,663	3,184	1,660	1,330	1,847	1,456	3,187	5,303
e. LOMBARDY								
Number of borrowers	249,745	188,104	54,526	31,163	23,802	9,431	8,116	2,018
Facilities granted	24,424	31,052	18,678	21,606	36,642	32,643	81,784	319,845
Used margin	22,621	28,078	13,828	14,544	24,041	21,363	50,468	198,374
f. TRENTINO-ALTO ADIGE								
Number of borrowers	22,615	22,155	10,111	5,534	4,025	1,384	914	135
Facilities granted	2,197	3,818	3,447	3,818	6,120	4,771	8,662	8,920
Used margin	1,808	3,173	2,671	2,898	4,609	3,496	5,892	5,038
g. VENETO								
Number of borrowers	104,801	80,144	26,927	16,267	12,098	4,637	3,658	636
Facilities granted	10,236	13,250	9,256	11,302	18,597	16,052	35,785	52,511
Used margin	9,338	11,805	6,882	7,850	12,518	10,677	22,260	32,173
h. FRIULI-VENEZIA GIULIA								
Number of borrowers	27,713	15,847	5,282	2,968	2,281	845	674	103
Facilities granted	2,677	2,607	1,817	2,055	3,528	2,918	6,710	8,629
Used margin	2,491	2,314	1,364	1,419	2,365	1,894	4,086	4,681
i. EMILIA-ROMAGNA								
Number of borrowers	104,305	83,496	26,876	15,397	11,780	4,471	3,662	745
Facilities granted	10,181	13,903	9,206	10,669	18,144	15,487	36,350	73,241
Used margin	9,160	12,334	6,611	7,016	11,609	9,779	21,493	48,685
l. MARCHE								
Number of borrowers	33,401	23,917	8,702	4,959	3,423	1,176	903	117
Facilities granted	3,248	3,985	2,993	3,459	5,265	4,063	8,757	10,318
Used margin	2,943	3,516	2,250	2,455	3,623	2,690	5,517	6,203

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	77,478	64,026	20,152	10,901	7,809	2,817	343
	Facilities granted	7,552	10,773	6,906	7,576	12,006	9,698	40,448
	Used margin	6,949	9,786	5,454	5,596	8,595	6,645	27,760
n.	UMBRIA							
	Number of borrowers	16,721	10,395	3,759	2,010	1,448	548	72
	Facilities granted	1,613	1,744	1,297	1,394	2,218	1,895	4,068
	Used margin	1,500	1,578	1,049	1,043	1,609	1,309	2,684
o.	LAZIO							
	Number of borrowers	101,105	81,825	22,070	9,010	6,118	2,241	603
	Facilities granted	9,807	13,792	7,365	6,194	9,291	7,784	159,030
	Used margin	9,241	12,976	6,179	4,761	6,918	5,591	99,476
p.	ABRUZZO							
	Number of borrowers	21,150	12,001	3,952	2,168	1,589	619	78
	Facilities granted	2,034	2,001	1,363	1,508	2,450	2,122	5,739
	Used margin	1,887	1,774	1,036	1,069	1,716	1,465	3,772
q.	MOLISE							
	Number of borrowers	3,333	1,821	703	323	238	94	10
	Facilities granted	319	302	239	223	365	323	852
	Used margin	294	264	181	165	276	219	474
r.	CAMPANIA							
	Number of borrowers	57,804	38,828	11,045	5,340	3,696	1,292	176
	Facilities granted	5,589	6,471	3,730	3,682	5,663	4,468	20,132
	Used margin	5,226	5,951	2,988	2,738	4,130	3,202	12,865
s.	PUGLIA							
	Number of borrowers	51,436	28,149	7,725	3,990	2,731	964	104
	Facilities granted	4,952	4,625	2,631	2,790	4,162	3,287	7,150
	Used margin	4,670	4,226	2,045	2,022	2,942	2,277	4,482
t.	BASILICATA							
	Number of borrowers	4,795	2,711	998	539	388	146	16
	Facilities granted	455	453	342	374	591	485	1,211
	Used margin	418	405	261	275	413	336	888
u.	CALABRIA							
	Number of borrowers	16,262	9,510	3,083	1,562	976	314	37
	Facilities granted	1,554	1,588	1,050	1,074	1,467	1,078	3,336
	Used margin	1,437	1,437	819	800	1,120	775	1,549
v.	SICILY							
	Number of borrowers	55,028	30,295	8,916	4,404	2,951	996	125
	Facilities granted	5,257	5,018	3,033	3,051	4,554	3,420	11,064
	Used margin	4,910	4,531	2,381	2,236	3,353	2,423	7,136
z.	SARDINIA							
	Number of borrowers	22,479	11,225	3,398	1,735	1,115	376	57
	Facilities granted	2,156	1,847	1,154	1,195	1,685	1,301	4,637
	Used margin	2,051	1,698	951	963	1,318	1,012	3,093

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30170

Source: Central Credit Register
Stocks in millions of euros

June 2007

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	2,213,781	1,564,436	33,818
b.	GENERAL GOVERNMENT	92,327	58,591	876
	Central government	30,016	22,455	314
	Local government	60,635	36,117	562
	Social security funds	1,677	19	..
c.	FINANCIAL COMPANIES	378,457	274,001	9,521
	Monetary financial institutions	137,024	105,157	2,033
	Other financial intermediaries	198,694	146,496	6,905
	Financial auxiliaries	40,085	20,739	559
	Insurance companies and pension funds	2,655	1,609	24
d.	NON-FINANCIAL COMPANIES	1,249,930	809,072	18,157
	Public companies	30,247	17,198	376
	Private companies	1,101,489	704,840	15,838
	Associations of non-financial companies	2,720	1,557	42
	Craft non-financial quasi-companies	40,997	28,984	603
	Other non-financial quasi-companies	74,477	56,493	1,297
e.	HOUSEHOLDS	320,585	296,885	3,548
	Producer households	69,925	58,650	1,347
	Consumer households	250,660	238,235	2,201
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	9,832	7,081	219
g.	REST OF THE WORLD	158,367	115,305	1,444
	General government	1,220	613	14
	Monetary financial institutions	92,451	75,047	421
	Other financial institutions	37,128	21,392	678
	Non-financial companies	25,332	16,791	287
	Households	1,532	1,377	44
	Non-profit institutions serving households	14	11	–
	International organizations and other institutions	689	74	1
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	179	120	4

Notes:

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

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

Banks			Financial intermediaries		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
2,053,558	1,422,943	31,775	160,223	141,492	2,043
89,406	55,576	719	2,921	3,015	157
29,873	22,290	285	143	165	29
57,858	33,268	434	2,777	2,849	128
1,676	18	..	1	1	–
374,156	269,737	9,353	4,301	4,264	168
136,661	104,835	2,029	363	322	4
197,597	145,383	6,746	1,097	1,113	159
37,255	17,921	555	2,830	2,818	4
2,644	1,598	23	11	11	..
1,135,100	711,300	16,639	114,830	97,772	1,518
29,565	16,643	371	682	555	6
1,000,039	619,188	14,438	101,450	85,652	1,400
2,256	1,281	42	464	276	1
36,071	24,354	576	4,926	4,630	27
67,169	49,835	1,213	7,308	6,658	84
285,153	262,722	3,409	35,431	34,163	139
63,840	53,596	1,290	6,085	5,054	57
221,313	209,126	2,119	29,347	29,109	82
9,395	6,700	189	437	382	30
156,459	113,691	1,416	1,908	1,614	28
1,207	600	13	13	13	..
92,445	75,042	420	6	5	1
37,056	21,325	678	73	67	..
23,755	15,472	272	1,577	1,318	16
1,298	1,172	32	234	204	12
14	11	–	–	–	–
684	69	1	5	5	..
173	114	4	6	5	..

Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register
Stocks in millions of euros

June 2007

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	1,319,855	867,722	19,504
	Agricultural, forestry and fishery products	33,137	27,142	667
	Fuel and power products	64,064	32,883	337
	Ores and metals	23,388	13,203	208
	Non-metallic minerals and products	30,396	17,928	306
	Chemical products	22,779	11,863	234
	Metal products, except transport equipment	53,387	32,499	661
	Agricultural and industrial machinery	49,407	27,837	463
	Office and data processing machines, etc.	7,236	4,455	229
	Electrical goods	28,137	15,860	417
	Transport equipment	24,766	14,853	294
	Food and tobacco products	45,355	28,285	599
	Textiles, clothing and footwear	48,265	27,611	703
	Paper and paper products	25,130	16,290	271
	Rubber and plastic products	20,472	12,740	275
	Other manufactured products	33,814	21,756	535
	Building and construction	155,579	111,302	3,196
	Wholesale and retail trade services, recovery and repair services	214,681	130,743	2,862
	Lodging and catering services	34,617	29,848	650
	Inland transport services	24,351	18,552	319
	Maritime and air transport services	11,839	7,916	55
	Auxiliary transport services	18,704	12,735	259
	Communication services	25,072	14,770	134
	Other market services	325,281	236,649	5,831

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
1,198,940	764,896	17,929	120,915	102,826	1,575
32,228	26,350	654	909	792	13
62,450	31,573	327	1,614	1,310	10
21,277	11,646	178	2,111	1,558	31
28,346	16,107	283	2,050	1,821	23
21,371	10,693	218	1,408	1,169	16
46,575	26,644	599	6,811	5,855	62
43,929	23,187	421	5,478	4,650	43
6,191	3,618	223	1,046	837	6
24,490	13,359	384	3,646	2,501	33
20,317	11,429	265	4,449	3,424	29
42,608	26,036	564	2,747	2,249	35
45,364	25,093	654	2,901	2,518	49
22,261	13,749	250	2,868	2,541	21
18,246	10,775	256	2,225	1,966	18
31,358	19,603	512	2,456	2,153	23
144,444	101,794	2,736	11,134	9,508	460
193,893	114,165	2,685	20,788	16,578	177
32,297	27,751	630	2,319	2,097	20
19,927	14,384	279	4,424	4,168	39
10,806	7,119	50	1,033	797	5
15,881	10,151	250	2,822	2,584	9
24,128	13,979	130	944	791	4
290,549	205,691	5,382	34,733	30,959	449

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								
June 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	1,093,846	784,936	242,470	130,612	95,057	35,492	28,596	5,890
Facilities granted	106,232	130,579	82,738	90,495	145,904	122,679	282,837	791,840
Used margin	98,044	117,811	63,135	63,691	99,673	81,958	178,091	492,926
b. GENERAL GOVERNMENT								
Number of borrowers	481	1,075	1,211	1,124	1,041	453	530	339
Facilities granted	47	193	431	793	1,618	1,602	6,158	78,561
Used margin	32	119	215	409	900	992	3,115	49,718
c. FINANCIAL COMPANIES								
Number of borrowers	939	928	599	424	432	224	445	437
Facilities granted	91	163	206	285	686	781	4,998	230,278
Used margin	60	123	146	243	454	807	2,982	159,989
d. NON-FINANCIAL COMPANIES								
Number of borrowers	125,122	132,325	124,156	99,093	82,665	32,862	26,844	5,056
Facilities granted	11,977	23,685	43,781	69,446	127,982	113,801	264,850	478,455
Used margin	7,807	16,209	29,452	46,758	85,986	75,067	167,008	280,215
<i>of which: industry</i>								
Number of borrowers	30,288	33,387	33,747	28,716	25,000	10,880	10,229	2,203
Facilities granted	2,901	6,010	12,020	20,356	39,102	37,934	103,334	203,930
Used margin	1,736	3,676	7,120	11,881	22,632	21,498	57,662	109,491
<i>of which: building</i>								
Number of borrowers	17,180	20,205	21,964	19,142	15,912	5,683	3,815	447
Facilities granted	1,651	3,635	7,749	13,351	24,416	19,525	35,428	30,171
Used margin	1,040	2,489	5,390	9,582	17,741	14,105	24,764	19,450
<i>of which: services</i>								
Number of borrowers	74,994	75,801	65,709	49,151	39,999	15,505	12,258	2,358
Facilities granted	7,170	13,514	23,051	34,273	61,729	53,569	120,968	241,786
Used margin	4,842	9,631	16,182	24,129	43,469	37,363	80,896	149,572
e. PRODUCER HOUSEHOLDS								
Number of borrowers	112,222	94,041	37,760	14,209	5,581	907	231	7
Facilities granted	10,824	16,153	12,807	9,636	8,032	3,006	1,855	235
Used margin	9,367	14,150	10,501	7,699	6,441	2,488	1,518	177
f. CONSUMER HOUSEHOLDS AND NEC								
Number of borrowers	847,432	551,378	77,328	15,455	5,271	1,029	539	49
Facilities granted	82,559	89,509	25,051	10,138	7,489	3,435	4,911	4,135
Used margin	80,140	86,416	22,430	8,425	5,817	2,555	3,424	2,825

Notes:

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

TDC30030								Banks
Source: Central Credit Register Stocks in millions of euros								
June 2007	General govern- ment	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Number of borrowers	16	833	117,036	33,797	16,807	63,838	103,399	426,545
Bad debts	57	383	29,956	10,563	5,599	12,878	6,346	10,647
b. NORTH-WEST ITALY								
Number of borrowers	–	289	30,208	9,191	3,616	17,123	21,069	93,138
Bad debts	–	121	7,250	2,925	980	3,277	1,142	2,654
c. NORTH-EAST ITALY								
Number of borrowers	–	153	21,903	7,134	2,814	11,575	15,362	60,206
Bad debts	–	43	5,834	2,467	860	2,349	958	1,599
d. CENTRAL ITALY								
Number of borrowers	4	215	31,232	8,603	4,677	17,441	22,762	103,983
Bad debts	..	167	9,499	2,696	2,142	4,480	1,465	2,764
e. SOUTHERN ITALY								
Number of borrowers	10	112	21,541	6,332	3,488	10,822	26,658	110,385
Bad debts	56	43	5,011	1,895	1,001	1,826	1,624	2,236
f. ISLANDS								
Number of borrowers	2	64	12,152	2,537	2,212	6,877	17,548	58,833
Bad debts	1	10	2,361	580	615	947	1,157	1,394

Notes:

Distribution by customer branch of economic activity

TDB30220

Banks

Source: Central Credit Register
Stocks in millions of euros

June 2007

	Number of borrowers	Bad debts
a. TOTAL	220,435	36,302
Agricultural, forestry and fishery products	13,093	2,061
Fuel and power products	398	54
Ores and metals	686	196
Non-metallic minerals and products	3,226	640
Chemical products	1,271	358
Metal products, except transport equipment	6,359	1,259
Agricultural and industrial machinery	3,236	921
Office and data processing machines, etc.	1,466	258
Electrical goods	3,674	857
Transport equipment	1,614	513
Food and tobacco products	7,359	1,880
Textiles, clothing and footwear	11,730	2,316
Paper and paper products	2,861	679
Rubber and plastic products	1,716	455
Other manufactured products	8,108	1,278
Building and construction	33,382	6,733
Wholesale and retail trade services, recovery and repair services	65,192	7,111
Lodging and catering services	15,407	1,297
Inland transport services	7,480	625
Maritime and air transport services	167	205
Auxiliary transport services	2,339	540
Communication services	626	61
Other market services	29,045	6,004

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

June 2007

	Total	Banks	Financial intermediaries
a. TOTAL	92,690	48,850	43,841
b. GENERAL GOVERNMENT	62	57	5
Central government	1	..	1
Local government	61	57	4
Social security funds	–	–	–
c. FINANCIAL COMPANIES	1,277	383	894
Monetary financial institutions	1	1	–
Other financial intermediaries	1,124	340	784
Financial auxiliaries	147	39	108
Insurance companies and pension funds	6	4	2
d. NON-FINANCIAL COMPANIES	59,376	29,956	29,420
Public companies	117	66	51
Private companies	48,645	24,540	24,105
Associations of non-financial companies	227	84	143
Craft non-financial quasi-companies	2,468	1,489	979
Other non-financial quasi-companies	7,919	3,776	4,143
e. HOUSEHOLDS	29,622	16,850	12,772
Producer households	12,114	6,346	5,767
Consumer households	17,509	10,504	7,005
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	227	140	86
g. REST OF THE WORLD	1,148	939	209
General government	1	1	–
Monetary financial institutions	154	90	64
Other financial institution	389	377	12
Non-financial companies	567	445	122
Households	37	26	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

2nd quarter 2007

		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	52,668	1,691	31,417	810
b.	NORTH-WEST ITALY	13,918	457	7,955	184
	Piedmont	5,253	129	2,512	48
	Valle d'Aosta	110	6	62	1
	Liguria	1,493	32	752	18
	Lombardy	7,062	289	4,629	117
c.	NORTH-EAST ITALY	8,798	471	4,690	128
	Trentino-Alto Adige	576	43	372	15
	Veneto	3,513	177	1,858	56
	Friuli-Venezia Giulia	879	31	473	9
	Emilia-Romagna	3,830	220	1,987	49
d.	CENTRAL ITALY	10,735	379	6,861	235
	Marche	1,301	69	668	14
	Tuscany	2,767	100	1,963	57
	Umbria	1,009	31	505	18
	Lazio	5,658	177	3,725	146
e.	SOUTHERN ITALY	12,584	266	8,117	178
	Abruzzo	1,111	25	640	16
	Molise	210	7	197	9
	Campania	6,368	131	3,931	83
	Puglia	2,998	69	1,977	33
	Basilicata	256	4	229	8
	Calabria	1,641	31	1,143	30
f.	ISLANDS	6,633	118	3,794	86
	Sicily	5,464	87	3,157	69
	Sardinia	1,169	31	637	17

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

2nd quarter 2007

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	52,668	1,691	31,417	810
General government	1	..	2	..
Financial companies	43	4	26	3
Non-financial companies	5,979	885	3,832	348
<i>of which: industry</i>	<i>1,501</i>	<i>319</i>	<i>1,014</i>	<i>82</i>
building	803	136	469	53
services	3,564	412	2,255	201
Producer households	6,383	209	4,049	151
Consumer households and nec	39,811	586	23,203	298

Notes:

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

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

TDC30032				Banks				
Source: Central Credit Register Stocks in millions of euros								
June 2007	General government	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Bad debts (gross of writeoffs)	57	606	38,982	14,360	7,191	16,297	6,843	11,108
of which: backed by real security	..	76	8,152	2,636	1,827	3,363	1,741	3,590
b. NORTH-WEST ITALY								
Bad debts (gross of writeoffs)	–	181	10,048	4,250	1,214	4,493	1,183	2,699
of which: backed by real security	–	20	1,924	631	294	971	363	1,125
c. NORTH-EAST ITALY								
Bad debts (gross of writeoffs)	–	86	7,675	3,467	1,052	2,952	1,008	1,638
of which: backed by real security	–	9	1,612	557	270	720	285	566
d. CENTRAL ITALY								
Bad debts (gross of writeoffs)	..	242	12,035	3,576	2,738	5,509	1,587	2,889
of which: backed by real security	–	44	2,373	669	665	963	450	952
e. SOUTHERN ITALY								
Bad debts (gross of writeoffs)	56	78	5,994	2,302	1,224	2,133	1,721	2,311
of which: backed by real security	..	3	1,593	598	351	529	434	638
f. ISLANDS								
Bad debts (gross of writeoffs)	1	19	3,230	766	963	1,210	1,344	1,571
of which: backed by real security	–	..	649	181	247	179	208	310

Notes:

Distribution by customer branch of economic activity

TDB30225		Banks
Source: Central Credit Register Stocks in millions of euros		
June 2007	Bad debts (gross of writeoffs)	of which: backed by real security
a. TOTAL	45,825	9,893
Agricultural, forestry and fishery products	2,316	760
Fuel and power products	61	18
Ores and metals	241	31
Non-metallic minerals and products	803	218
Chemical products	534	86
Metal products, except transport equipment	1,754	316
Agricultural and industrial machinery	1,312	219
Office and data processing machines, etc.	353	33
Electrical goods	1,175	138
Transport equipment	742	149
Food and tobacco products	2,430	550
Textiles, clothing and footwear	3,122	562
Paper and paper products	855	156
Rubber and plastic products	594	118
Other manufactured products	1,578	302
Building and construction	8,456	2,112
Wholesale and retail trade services, recovery and repair services	9,089	1,446
Lodging and catering services	1,414	506
Inland transport services	732	150
Maritime and air transport services	367	55
Auxiliary transport services	650	111
Communication services	69	8
Other market services	7,179	1,847

Notes:

Distribution by customer segment of economic activity

TDB30280

Banks

Source: Central Credit Register
Stocks in millions of euros

June 2007

	Total	For commercial transactions	For financial transactions
a. TOTAL	147,600	88,527	59,074
<i>of which:</i> in non-euro-area currencies	21,959	11,403	10,556
General government	1,401	566	835
Financial companies	13,723	6,700	7,024
Non-financial companies	110,239	76,545	33,694
<i>of which:</i> industry	49,779	33,349	16,430
building	16,707	14,279	2,428
services	43,082	28,487	14,595
Producer households	1,416	964	452
Consumer households and nec	3,466	2,219	1,247
Rest of the world	17,355	1,533	15,822

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

June 2007		Total	For commercial transactions	For financial transactions
a.	TOTAL	130,313	87,041	43,272
b.	NORTH-WEST ITALY	48,671	35,469	13,201
	Piedmont	6,432	4,735	1,697
	Valle d'Aosta	203	138	65
	Liguria	2,706	2,496	210
	Lombardy	39,330	28,100	11,230
c.	NORTH-EAST ITALY	30,661	22,411	8,250
	Trentino-Alto Adige	3,463	2,736	727
	Veneto	8,956	5,895	3,061
	Friuli-Venezia Giulia	4,133	3,337	797
	Emilia-Romagna	14,108	10,443	3,665
d.	CENTRAL ITALY	42,563	23,029	19,534
	Marche	1,461	1,076	384
	Tuscany	7,003	4,337	2,666
	Umbria	597	343	254
	Lazio	33,503	17,273	16,230
e.	SOUTHERN ITALY	5,523	4,203	1,320
	Abruzzo	655	477	178
	Molise	161	79	82
	Campania	2,817	2,330	487
	Puglia	1,361	979	383
	Basilicata	185	117	68
	Calabria	344	221	123
f.	ISLANDS	2,896	1,929	966
	Sicily	2,052	1,403	649
	Sardinia	843	526	317

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

June 2007

	Total	For commercial transactions	For financial transactions
a. TOTAL	111,655	77,509	34,146
Agricultural, forestry and fishery products	1,082	668	414
Fuel and power products	16,983	6,075	10,907
Ores and metals	1,517	1,366	152
Non-metallic minerals and products	1,369	861	508
Chemical products	1,707	1,282	425
Metal products, except transport equipment	3,172	2,708	463
Agricultural and industrial machinery	9,341	8,492	849
Office and data processing machines, etc.	1,089	1,018	71
Electrical goods	3,160	2,600	560
Transport equipment	5,486	4,892	594
Food and tobacco products	1,894	1,318	576
Textiles, clothing and footwear	1,892	1,530	362
Paper and paper products	995	406	589
Rubber and plastic products	495	341	154
Other manufactured products	822	551	271
Building and construction	16,901	14,426	2,476
Wholesale and retail trade services, recovery and repair services	12,226	9,810	2,416
Lodging and catering services	1,546	1,025	521
Inland transport services	2,445	1,184	1,261
Maritime and air transport services	559	482	77
Auxiliary transport services	1,648	1,279	369
Communication services	4,746	1,350	3,395
Other market services	20,582	13,844	6,737

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

June 2007		Facilities granted	Used margin	Overshoot
a.	TOTAL	107,048	95,851	514
	<i>of which: transactions of financial intermediaries</i>	<i>80,484</i>	<i>73,665</i>	<i>319</i>
	Agricultural, forestry and fishery products	604	527	4
	Fuel and power products	1,146	852	2
	Ores and metals	943	798	2
	Non-metallic minerals and products	2,247	2,014	5
	Chemical products	1,182	1,043	2
	Metal products, except transport equipment	7,118	6,244	35
	Agricultural and industrial machinery	4,303	3,829	12
	Office and data processing machines, etc.	539	513	4
	Electrical goods	1,961	1,735	11
	Transport equipment	1,898	1,644	8
	Food and tobacco products	2,219	1,939	14
	Textiles, clothing and footwear	2,892	2,624	21
	Paper and paper products	3,411	2,974	18
	Rubber and plastic products	2,324	2,034	10
	Other manufactured products	2,915	2,518	12
	Building and construction	10,848	9,647	63
	Wholesale and retail trade services, recovery and repair services	15,111	13,513	61
	Lodging and catering services	2,737	2,514	16
	Inland transport services	4,380	4,169	41
	Maritime and air transport services	1,352	1,017	5
	Auxiliary transport services	1,644	1,449	5
	Communication services	313	309	4
	Other market services	34,962	31,944	157

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

June 2007

	Facilities granted	Used margin	Overshoot
a. TOTAL	111,160	99,767	588
<i>of which: transactions of financial intermediaries</i>	<i>83,673</i>	<i>76,725</i>	<i>386</i>
Piedmont	8,169	7,301	38
Valle d'Aosta	239	200	1
Liguria	2,117	1,887	15
Lombardy	34,112	30,941	162
Trentino-Alto Adige	2,626	2,369	12
Veneto	14,706	13,144	47
Friuli-Venezia Giulia	2,656	2,196	8
Emilia-Romagna	11,685	10,595	31
Marche	3,909	3,359	25
Tuscany	6,788	5,976	32
Umbria	1,097	969	11
Lazio	10,960	10,114	101
Abruzzo	1,461	1,276	15
Molise	166	150	3
Campania	3,963	3,651	35
Puglia	2,011	1,735	14
Basilicata	211	181	1
Calabria	952	814	12
Sicily	1,974	1,660	17
Sardinia	1,357	1,249	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

June 2007

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	29,335	13,869	15,466	35,748	21,753
<i>of which: transactions of financial intermediaries</i>	<i>24,080</i>	<i>10,586</i>	<i>13,493</i>	<i>27,477</i>	<i>17,292</i>
Agricultural, forestry and fishery products	96	80	15	157	77
Fuel and power products	624	153	471	898	664
Ores and metals	1,154	361	792	1,600	935
Non-metallic minerals and products	272	97	175	381	234
Chemical products	406	117	289	519	329
Metal products, except transport equipment	1,262	807	455	1,573	884
Agricultural and industrial machinery	1,641	642	1,000	2,087	1,490
Office and data processing machines, etc.	423	113	311	646	426
Electrical goods	1,378	598	780	2,112	1,127
Transport equipment	2,894	657	2,237	3,565	2,551
Food and tobacco products	700	341	360	893	515
Textiles, clothing and footwear	627	377	249	801	422
Paper and paper products	339	179	160	423	298
Rubber and plastic products	552	365	187	461	299
Other manufactured products	261	209	51	322	176
Building and construction	1,873	1,561	312	3,257	1,396
Wholesale and retail trade services, recovery and repair services	7,053	2,813	4,240	6,722	4,183
Lodging and catering services	132	107	25	234	95
Inland transport services	735	672	63	775	531
Maritime and air transport services	176	59	117	308	229
Auxiliary transport services	288	143	146	276	155
Communication services	842	114	727	713	546
Other market services	5,606	3,302	2,304	7,023	4,189

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

June 2007

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	29,813	14,196	15,617	36,575	22,440
<i>of which: transactions of financial intermediaries</i>	<i>24,408</i>	<i>10,852</i>	<i>13,556</i>	<i>27,923</i>	<i>17,658</i>
Piedmont	3,312	1,163	2,149	4,113	2,748
Valle d'Aosta	72	62	10	77	51
Liguria	665	407	258	879	531
Lombardy	10,058	3,959	6,099	11,125	6,894
Trentino-Alto Adige	148	74	74	201	136
Veneto	1,455	762	693	1,823	962
Friuli-Venezia Giulia	341	172	169	457	249
Emilia-Romagna	1,669	778	891	2,768	1,628
Marche	250	196	54	306	165
Tuscany	1,963	940	1,023	2,615	1,675
Umbria	496	165	330	611	460
Lazio	5,147	2,347	2,800	6,505	3,929
Abruzzo	491	353	139	577	409
Molise	27	23	4	56	22
Campania	2,369	1,797	572	2,541	1,597
Puglia	368	288	80	562	275
Basilicata	87	38	48	121	42
Calabria	333	281	52	304	174
Sicily	410	304	106	712	385
Sardinia	153	88	65	220	106

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

June 2007

	Total borrowers		First 20 borrowers		First 50 borrowers	
	facilities granted	used margin	facilities granted	used margin	facilities granted	used margin
a. TOTAL	1,759,471	1,203,534	147,361	102,633	226,277	158,446
Piedmont	120,687	77,230	24,891	12,415	33,161	17,156
Valle d'Aosta	2,572	1,880	1,140	823	1,332	938
Liguria	29,304	20,820	4,627	2,612	6,850	4,011
Lombardy	567,773	374,839	94,263	63,036	145,996	94,468
Trentino-Alto Adige	42,015	29,834	4,092	1,985	6,027	3,151
Veneto	167,633	114,379	14,385	9,530	22,163	14,288
Friuli-Venezia Giulia	31,137	20,846	4,816	2,606	6,935	3,759
Emilia-Romagna	187,937	127,539	26,260	22,196	34,627	27,135
Marche	42,342	29,441	6,159	3,727	7,983	4,738
Tuscany	115,526	84,603	21,564	16,525	26,536	19,266
Umbria	18,051	13,330	2,219	1,628	3,422	2,313
Lazio	235,246	160,680	90,769	55,814	113,700	69,431
Abruzzo	21,620	15,534	3,497	2,371	4,943	3,263
Molise	3,296	2,352	1,042	604	1,362	826
Campania	60,042	44,327	12,279	7,648	15,300	9,788
Puglia	36,450	27,390	3,627	2,289	5,341	3,262
Basilicata	4,888	3,664	1,303	946	1,709	1,225
Calabria	13,227	9,540	2,806	1,290	3,626	1,728
Sicily	42,503	31,761	5,824	3,710	8,334	5,418
Sardinia	17,222	13,545	3,378	2,204	4,451	2,952

Notes:

Distribution by size of bank

TDB30346

Banks

Source: Central Credit Register
Stocks in millions of euros

June 2007

	Total	Banks				
		Major	Large	Medium-sized	Small	Minor
a. TOTAL						
Facilities granted	1,759,471	592,950	257,304	434,391	341,720	133,105
Used margin	1,203,534	389,862	177,002	303,440	236,384	96,846
b. FIRST 10 BORROWERS						
Facilities granted	102,101	52,704	37,715	21,751	26,250	4,545
Used margin	74,294	46,366	30,402	18,546	16,020	3,222
c. FIRST 20 BORROWERS						
Facilities granted	144,971	72,524	48,858	33,811	34,052	6,020
Used margin	108,813	62,707	39,688	26,881	22,321	4,287
d. FIRST 50 BORROWERS						
Facilities granted	217,009	95,812	65,922	49,924	47,709	8,215
Used margin	166,317	79,798	53,858	39,284	31,618	6,134
e. FIRST 100 BORROWERS						
Facilities granted	278,194	125,240	79,246	63,112	58,710	9,803
Used margin	209,391	93,427	63,939	48,705	40,216	7,586

Notes:

Distribution by customer segment of economic activity

TDB30370

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

June 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	2,584,250	48.44	54.52	69.90	76.27	1,203,534
General government	5,437	66.53	73.88	89.18	93.88	55,576
Financial companies	4,295	53.71	70.35	94.52	97.91	164,902
Non-financial companies	605,204	35.63	43.07	64.21	74.52	711,300
<i>of which: industry</i>	<i>164,098</i>	<i>36.36</i>	<i>44.49</i>	<i>66.86</i>	<i>77.06</i>	<i>236,239</i>
building	101,225	22.43	29.09	51.29	63.85	95,106
services	326,425	38.52	45.80	66.08	75.86	367,731
Producer households	298,242	9.46	13.72	30.71	42.01	53,596
Consumer households and nec	1,654,159	7.75	10.07	20.18	28.62	215,940

Notes:

Distribution by customer location (region)

TDB30390

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

June 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	656,436	36.14	44.21	65.71	76.17	47,822
Piedmont	48,922	34.35	41.85	62.54	73.73	2,818
Valle d'Aosta	1,241	27.07	34.03	59.38	72.66	71
Liguria	17,016	38.66	45.50	64.64	75.16	1,061
Lombardy	78,835	38.31	46.91	67.43	76.95	7,263
Trentino-Alto Adige	6,391	26.87	36.54	65.29	77.74	590
Veneto	37,587	27.40	36.54	62.03	73.99	3,347
Friuli-Venezia Giulia	10,551	30.42	38.89	62.40	73.98	673
Emilia-Romagna	43,773	43.30	51.26	70.91	80.09	3,843
Marche	18,267	26.49	35.32	59.73	71.78	1,472
Tuscany	42,789	27.74	35.95	60.17	72.41	2,744
Umbria	10,560	28.53	37.28	60.82	72.80	811
Lazio	87,779	48.03	56.11	74.53	82.41	8,917
Abruzzo	15,284	36.59	44.46	65.82	76.06	1,098
Molise	3,546	37.98	46.19	68.84	77.93	343
Campania	67,580	30.09	38.86	63.06	74.84	3,091
Puglia	44,720	30.03	38.83	62.99	73.79	2,772
Basilicata	8,514	35.34	41.63	61.48	72.03	792
Calabria	21,702	25.72	34.17	58.86	70.63	999
Sicily	72,685	26.77	33.58	56.27	69.20	3,815
Sardinia	18,694	23.85	32.25	56.77	69.06	1,302

Notes:

Distribution by customer segment of economic activity

TDB30410

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

June 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	656,436	36.14	44.21	65.71	76.17	47,822
General government	16	74.22	74.22	74.22	90.77	57
Financial companies	833	33.23	44.36	72.61	83.58	383
Non-financial companies	117,036	30.67	39.19	63.90	75.51	29,956
<i>of which: industry</i>	<i>33,797</i>	<i>24.65</i>	<i>33.99</i>	<i>61.06</i>	<i>74.02</i>	<i>10,563</i>
building	<i>16,807</i>	<i>29.12</i>	<i>37.42</i>	<i>62.06</i>	<i>74.04</i>	<i>5,599</i>
services	<i>63,838</i>	<i>35.90</i>	<i>43.64</i>	<i>65.66</i>	<i>76.05</i>	<i>12,878</i>
Producer households	103,399	12.92	18.46	40.44	54.80	6,346
Consumer households and nec	426,545	17.82	23.54	47.41	63.26	10,647

Notes:

Distribution by customer location (region) and number of facilities

TDB30430

Source: Central Credit Register
Stocks in millions of euros

June 2007		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	TOTAL	1,759,471	1,203,534	2,730,199	452,574	376,980	2,357,045
b.	NORTH-WEST ITALY	720,336	474,769	909,906	170,034	134,980	786,132
	Piedmont	120,687	77,230	208,398	31,321	26,359	181,543
	Valle d'Aosta	2,572	1,880	5,478	815	683	4,814
	Liguria	29,304	20,820	70,097	11,344	9,714	62,750
	Lombardy	567,773	374,839	625,933	126,554	98,224	537,025
c.	NORTH-EAST ITALY	428,722	292,598	709,530	113,405	94,349	596,785
	Trentino-Alto Adige	42,015	29,834	77,630	16,309	13,147	67,081
	Veneto	167,633	114,379	281,184	45,655	38,227	235,647
	Friuli-Venezia Giulia	31,137	20,846	64,532	8,540	7,254	55,224
	Emilia-Romagna	187,937	127,539	286,184	42,902	35,721	238,833
d.	CENTRAL ITALY	411,166	288,054	590,443	96,878	85,032	513,393
	Marche	42,342	29,441	89,292	11,444	9,916	73,888
	Tuscany	115,526	84,603	210,734	31,484	27,328	178,712
	Umbria	18,051	13,330	41,801	5,381	4,868	35,072
	Lazio	235,246	160,680	248,616	48,569	42,919	225,721
e.	SOUTHERN ITALY	139,523	102,807	349,163	48,962	42,228	307,905
	Abruzzo	21,620	15,534	48,729	6,641	5,725	41,765
	Molise	3,296	2,352	7,677	1,264	884	6,584
	Campania	60,042	44,327	132,997	20,528	17,572	118,301
	Puglia	36,450	27,390	110,315	13,966	12,479	98,088
	Basilicata	4,888	3,664	11,466	1,472	1,278	9,744
	Calabria	13,227	9,540	37,979	5,090	4,291	33,423
f.	ISLANDS	59,724	45,306	171,157	23,296	20,391	152,830
	Sicily	42,503	31,761	125,166	16,756	14,547	111,634
	Sardinia	17,222	13,545	45,991	6,540	5,844	41,196

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
193,836	130,593	200,766	233,319	148,654	112,953	879,742	547,307	59,435
77,337	50,660	64,750	88,360	51,957	37,888	384,604	237,172	21,136
13,780	7,786	14,642	16,107	10,094	8,228	59,479	32,991	3,985
229	153	416	477	252	185	1,051	792	63
3,219	2,264	4,209	3,601	2,396	2,039	11,140	6,446	1,099
60,109	40,457	45,483	68,175	39,215	27,436	312,935	196,944	15,989
47,090	32,804	60,054	65,692	41,762	34,510	202,535	123,683	18,181
7,123	5,256	7,129	7,797	4,788	2,601	10,785	6,643	819
19,282	13,592	23,883	27,196	17,703	14,422	75,501	44,857	7,232
3,421	2,451	4,859	4,760	3,110	2,907	14,417	8,031	1,542
17,264	11,506	24,183	25,939	16,161	14,580	101,832	64,152	8,588
44,204	29,000	41,790	48,336	33,323	22,772	221,748	140,700	12,488
6,309	4,688	8,154	6,561	4,212	4,576	18,028	10,626	2,674
10,695	7,778	16,568	21,000	14,702	9,750	52,347	34,795	5,704
1,961	1,421	3,541	2,600	1,698	2,001	8,109	5,343	1,187
25,238	15,113	13,527	18,175	12,711	6,445	143,264	89,936	2,923
15,978	11,665	23,010	21,641	14,897	12,469	52,942	34,018	5,779
2,482	1,794	3,687	3,518	2,325	2,113	8,978	5,690	1,164
399	298	603	446	300	329	1,187	871	161
6,342	4,856	8,167	7,963	5,828	4,409	25,210	16,071	2,120
4,216	2,961	6,767	6,393	4,211	3,788	11,874	7,739	1,672
725	477	990	799	555	518	1,892	1,355	214
1,815	1,279	2,796	2,521	1,678	1,312	3,801	2,292	448
9,228	6,465	11,162	9,289	6,716	5,314	17,912	11,734	1,851
6,926	4,672	8,235	6,402	4,492	3,914	12,418	8,050	1,383
2,301	1,793	2,927	2,887	2,224	1,400	5,494	3,684	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									
June 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	2,431,554	1,101,496	790,125	243,886	130,919	95,124	35,509	28,603	5,892
of which: 1 facility	2,071,130	1,095,904	738,948	151,097	50,054	24,869	6,139	3,544	575
2 facilities	191,474	5,361	49,541	69,065	37,866	20,833	5,520	2,843	445
3-4 facilities	110,445	228	1,624	23,476	37,494	31,517	9,974	5,489	643
more than 4 facilities	58,505	3	12	248	5,505	17,905	13,876	16,727	4,229
b. GENERAL GOVERNMENT	6,254	481	1,075	1,211	1,124	1,041	453	530	339
of which: 1 facility	3,759	478	999	917	625	375	117	177	71
2 facilities	1,619	3	76	277	421	478	158	121	85
3-4 facilities	662	–	–	17	77	176	149	159	84
more than 4 facilities	214	–	–	–	1	12	29	73	99
c. FINANCIAL COMPANIES	4,428	939	928	599	424	432	224	445	437
of which: 1 facility	3,009	930	808	405	243	209	106	181	127
2 facilities	679	8	115	156	110	104	35	80	71
3-4 facilities	371	1	5	36	58	88	41	77	65
more than 4 facilities	369	–	–	2	13	31	42	107	174
d. NON-FINANCIAL COMPANIES	628,123	125,122	132,325	124,156	99,093	82,665	32,862	26,844	5,056
of which: 1 facility	347,615	124,048	103,613	59,406	32,430	19,573	5,222	2,955	368
2 facilities	129,620	1,046	28,043	46,185	29,288	17,426	4,887	2,465	280
3-4 facilities	94,908	28	669	18,395	32,399	28,657	9,235	5,048	477
more than 4 facilities	55,980	–	–	170	4,976	17,009	13,518	16,376	3,931
e. PRODUCER HOUSEHOLDS	264,958	112,222	94,041	37,760	14,209	5,581	907	231	7
of which: 1 facility	222,578	110,714	82,937	21,907	5,365	1,470	166	18	1
2 facilities	30,611	1,443	10,662	12,204	4,612	1,477	170	43	–
3-4 facilities	10,249	63	439	3,604	3,805	1,924	344	68	2
more than 4 facilities	1,520	2	3	45	427	710	227	102	4
f. CONSUMER HOUSEHOLDS AND NEC	1,498,481	847,432	551,378	77,328	15,455	5,271	1,029	539	49
of which: 1 facility	1,466,227	844,548	540,729	66,148	10,945	3,152	502	199	4
2 facilities	27,651	2,747	10,131	9,761	3,291	1,314	264	134	9
3-4 facilities	4,181	136	509	1,388	1,131	662	203	137	15
more than 4 facilities	422	1	9	31	88	143	60	69	21

Notes:

Distribution by customer segment of economic activity and total credit granted

TDB30465		Banks							
Source: Central Credit Register									
Size classes in euros									
June 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	1.49	2.13	2.94	4.09	5.88	9.57
First bank's share of total credit granted (%)	59	99	97	83	73	65	58	49	45
b. GENERAL GOVERNMENT									
Average number of banks per borrower	1.69	1.00	1.07	1.25	1.52	1.88	2.37	2.63	3.84
First bank's share of total credit granted (%)	54	99	96	91	86	80	76	79	51
c. FINANCIAL COMPANIES									
Average number of banks per borrower	2.28	1.01	1.13	1.40	1.70	2.07	2.65	3.45	8.08
First bank's share of total credit granted (%)	67	99	94	87	83	79	75	69	67
d. NON-FINANCIAL COMPANIES									
Average number of banks per borrower	2.11	1.00	1.22	1.69	2.27	3.06	4.20	6.07	10.13
First bank's share of total credit granted (%)	48	99	89	77	69	63	56	47	34
<i>of which: industry</i>									
Average number of banks per borrower	2.69	1.00	1.27	1.90	2.71	3.82	5.24	7.38	11.79
First bank's share of total credit granted (%)	37	99	87	70	59	50	43	35	27
<i>of which: building</i>									
Average number of banks per borrower	1.85	1.00	1.19	1.55	1.92	2.48	3.32	4.76	9.28
First bank's share of total credit granted (%)	64	99	91	81	77	73	67	59	44
<i>of which: services</i>									
Average number of banks per borrower	1.90	1.00	1.20	1.63	2.15	2.84	3.82	5.39	8.70
First bank's share of total credit granted (%)	53	99	90	79	72	67	61	53	39
e. PRODUCER HOUSEHOLDS									
Average number of banks per borrower	1.22	1.01	1.12	1.52	2.06	2.68	3.43	4.60	7.57
First bank's share of total credit granted (%)	85	99	94	83	76	71	67	62	49
f. CONSUMER HOUSEHOLDS AND NEC									
Average number of banks per borrower	1.02	1.00	1.02	1.16	1.40	1.66	2.01	2.58	5.26
First bank's share of total credit granted (%)	96	99	99	94	90	87	84	77	48

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–Q3	2004–Q4	2005–Q1	2005–Q2	2005–Q3
a. TOTAL	0.24	0.30	0.21	0.25	0.26
up to 125,000	0.23	0.26	0.20	0.23	0.19
from 125,000 to 500,000	0.38	0.43	0.35	0.39	0.33
more than 500,000	0.21	0.28	0.19	0.22	0.25
b. GENERAL GOVERNMENT	..	..	–	–	0.45
up to 125,000	–	–	–	0.10	–
from 125,000 to 500,000	–	–	–	–	–
more than 500,000	..	..	–	–	0.46
c. FINANCIAL COMPANIES	0.01	0.01	0.01	..	..
up to 125,000	0.35	0.89	0.35	0.19	0.14
from 125,000 to 500,000	0.86	0.56	0.51	–	0.34
more than 500,000	0.01	0.01	0.01	..	..
d. NON-FINANCIAL COMPANIES	0.28	0.37	0.26	0.30	0.29
up to 125,000	0.42	0.49	0.43	0.48	0.42
from 125,000 to 500,000	0.43	0.49	0.42	0.49	0.43
more than 500,000	0.26	0.36	0.24	0.27	0.27
e. PRODUCER HOUSEHOLDS	0.57	0.63	0.50	0.56	0.55
up to 125,000	0.43	0.52	0.38	0.46	0.40
from 125,000 to 500,000	0.56	0.62	0.52	0.53	0.53
more than 500,000	0.68	0.73	0.57	0.68	0.70
f. CONSUMER HOUSEHOLD	0.27	0.26	0.19	0.24	0.18
up to 125,000	0.16	0.18	0.14	0.16	0.13
from 125,000 to 500,000	0.27	0.30	0.22	0.25	0.20
more than 500,000	0.86	0.55	0.40	0.64	0.43
g. OTHER SECTORS	0.18	0.05	0.23	0.20	0.38
up to 125,000	0.36	0.24	0.07	0.32	0.25
from 125,000 to 500,000	0.10	0.16	0.22	0.15	0.24
more than 500,000	0.19	0.01	0.25	0.20	0.41

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–Q4	2006–Q1	2006–Q2	2006–Q3	2006–Q4	2007–Q1	2007–Q2
0.30	0.25	0.23	0.27	0.25	0.20	0.24
0.26	0.24	0.22	0.23	0.26	0.21	0.25
0.41	0.35	0.32	0.31	0.35	0.32	0.35
0.29	0.23	0.21	0.26	0.23	0.17	0.22
0.03	–	–	0.24	0.09	0.01	0.02
–	–	–	–	–	–	–
–	–	–	–	–	–	–
0.03	–	–	0.24	0.09	0.01	0.02
0.03	0.01	0.01	–	..	0.01	..
0.54	0.26	0.53	0.21	0.09	0.03	0.63
0.29	0.20	0.39	0.24	0.35	0.06	0.27
0.03	0.01	0.01	–	..	0.01	..
0.36	0.31	0.28	0.31	0.30	0.24	0.29
0.50	0.51	0.47	0.43	0.49	0.44	0.45
0.53	0.44	0.41	0.39	0.44	0.44	0.44
0.34	0.30	0.26	0.30	0.28	0.22	0.28
0.62	0.51	0.48	0.47	0.53	0.43	0.55
0.49	0.43	0.41	0.41	0.46	0.40	0.44
0.64	0.54	0.48	0.51	0.57	0.50	0.54
0.71	0.51	0.54	0.46	0.54	0.36	0.63
0.29	0.21	0.21	0.22	0.24	0.20	0.24
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	0.27
1.05	0.34	0.41	0.50	0.41	0.33	0.34
0.16	0.12	0.10	0.94	0.06	0.03	0.06
0.15	0.26	0.25	0.11	0.48	0.18	0.21
0.16	0.31	0.27	0.08	0.17	0.21	0.12
0.16	0.09	0.06	1.12	0.03	–	0.05

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

TDB30585		Banks				
Source: Central Credit Register Stocks in millions of euros Size classes in euros						
June 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	31,122	2,395	6,247	12,687	9,793	
Intrinsic value	4,941	21	113	693	4,114	
b. NORTH-WEST ITALY						
Number of holders	12,383	1,192	2,546	4,873	3,772	
Intrinsic value	2,214	5	36	245	1,927	
c. NORTH-EAST ITALY						
Number of holders	9,563	689	1,968	3,981	2,925	
Intrinsic value	1,363	10	45	253	1,056	
d. CENTRAL ITALY						
Number of holders	5,035	317	978	1,940	1,800	
Intrinsic value	906	4	20	107	775	
e. SOUTHERN ITALY						
Number of holders	3,066	148	555	1,387	976	
Intrinsic value	365	1	10	66	288	
f. ISLAND						
Number of holders	1,075	49	200	506	320	
Intrinsic value	93	..	3	22	68	

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						
June 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	36,302	5,299	7,090	13,309	10,604
	Intrinsic value	36,015	127	266	1,726	33,894
b.	GENERAL GOVERNMENT					
	Number of holders	614	50	126	243	195
	Intrinsic value	1,352	17	32	116	1,187
c.	FINANCIAL COMPANIES					
	Number of holders	630	26	49	140	415
	Intrinsic value	15,569	70	56	251	15,192
d.	NON-FINANCIAL COMPANIES					
	Number of holders	29,195	1,631	5,501	12,318	9,745
	Intrinsic value	4,910	18	104	680	4,107
	of which: industry					
	Number of holders	11,816	358	1,755	4,947	4,756
	Intrinsic value	1,503	4	31	251	1,216
	building					
	Number of holders	3,372	176	738	1,504	954
	Intrinsic value	385	2	13	73	297
	services					
	Number of holders	13,479	1,065	2,886	5,644	3,884
	Intrinsic value	2,982	12	59	344	2,568
e.	PRODUCER HOUSEHOLDS					
	Number of holders	1,927	764	746	369	48
	Intrinsic value	31	2	9	13	7
f.	CONSUMER HOUSEHOLDS AND NEC					
	Number of holders	3,699	2,815	638	194	52
	Intrinsic value	165	8	18	56	82
g.	REST OF THE WORLD					
	Number of holders	237	13	30	45	149
	Intrinsic value	13,988	12	47	611	13,319

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

June 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	5.55	5.77	5.62	6.18	5.76	6.39	5.35
from 1 to 5 years	4.43	4.66	4.73	5.11	4.55	5.76	5.30
more than 5 years	5.02	4.83	4.74	5.42	4.77	5.44	5.24
b. NORTH-WEST ITALY							
Initial period of rate fixation:							
up to 1 year	5.40	5.65	5.54	6.05	5.64	6.25	5.29
from 1 to 5 years	4.21	4.54	4.69	5.08	4.42	5.32	5.19
more than 5 years	4.89	4.69	4.72	5.31	4.61	5.38	5.21
c. NORTH-EAST ITALY							
Initial period of rate fixation:							
up to 1 year	5.54	5.61	5.44	5.99	5.63	6.18	5.39
from 1 to 5 years	4.80	4.91	4.93	5.10	4.82	5.76	5.70
more than 5 years	4.99	4.77	4.83	4.86	4.71	5.42	5.33
d. CENTRAL ITALY							
Initial period of rate fixation:							
up to 1 year	5.57	5.87	5.73	6.21	5.83	6.38	5.34
from 1 to 5 years	4.39	4.45	4.52	5.14	4.28	5.57	4.83
more than 5 years	5.02	4.93	4.85	5.54	4.79	5.45	5.16
e. SOUTHERN ITALY							
Initial period of rate fixation:							
up to 1 year	6.13	6.44	6.29	6.77	6.39	7.00	5.43
from 1 to 5 years	5.33	5.22	4.42	5.16	6.09	6.07	5.65
more than 5 years	5.18	5.04	4.55	5.73	5.35	5.48	5.31
f. ISLANDS							
Initial period of rate fixation:							
up to 1 year	5.92	6.19	6.19	6.62	6.05	6.89	5.43
from 1 to 5 years	5.79	5.76	5.33	5.52	6.09	6.73	6.56
more than 5 years	5.27	5.18	5.14	5.72	5.02	5.44	5.30

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

June 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	7.62	12.17	11.33	10.28	8.85	7.59	4.97
b.	NORTH-WEST ITALY	7.16	12.12	11.25	10.11	8.67	7.45	4.90
	Piedmont	8.11	12.42	11.52	10.45	9.02	7.80	5.13
	Valle d'Aosta	10.48	11.01	10.47	10.24	10.98	10.09	9.80
	Liguria	8.72	11.57	10.87	9.87	8.57	7.25	5.90
	Lombardy	6.87	12.11	11.21	10.02	8.58	7.38	4.85
c.	NORTH-EAST ITALY	7.57	11.35	10.26	9.24	7.93	6.91	5.32
	Trentino-Alto Adige	6.25	8.56	7.73	7.18	6.22	5.69	5.02
	Veneto	7.85	12.28	11.14	10.03	8.62	7.27	5.30
	Friuli-Venezia Giulia	8.70	12.68	11.92	10.43	8.55	7.81	5.61
	Emilia-Romagna	7.63	11.20	10.28	9.21	7.98	6.99	5.40
d.	CENTRAL ITALY	7.52	12.38	11.81	10.85	9.51	8.15	4.88
	Marche	8.81	11.54	10.98	10.31	9.05	7.56	6.60
	Tuscany	7.23	12.69	11.87	10.97	9.65	8.25	4.59
	Umbria	9.55	12.50	11.68	10.75	9.39	8.95	6.31
	Lazio	7.29	12.38	12.14	10.98	9.62	8.24	4.97
e.	SOUTHERN ITALY	9.61	13.55	13.04	11.93	10.58	8.96	5.78
	Abruzzo	9.15	12.71	12.08	10.86	9.60	8.76	6.57
	Molise	9.94	12.17	12.42	11.34	9.61	9.65	6.76
	Campania	9.48	14.11	13.31	12.31	11.15	9.51	5.51
	Puglia	9.89	13.42	12.94	11.78	10.35	8.49	6.23
	Basilicata	9.58	13.41	13.63	12.15	10.57	7.39	6.04
	Calabria	10.15	13.53	13.52	12.46	11.01	9.28	4.92
f.	ISLANDS	8.17	12.05	11.66	10.91	9.53	8.16	3.66
	Sicily	8.28	12.28	11.87	10.92	9.54	8.28	3.11
	Sardinia	7.92	11.50	11.16	10.87	9.51	7.90	4.53

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

June 2007

June 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	5.78	5.23	4.69	4.93	8.44
	up to 250,000	8.38	5.49	5.91	5.50	12.26
	from 250,000 to 1,000,000	7.41	5.45	5.71	5.50	10.68
	from 1,000,000 to 5,000,000	6.32	5.35	5.24	5.28	9.04
	from 5,000,000 to 25,000,000	5.39	5.22	4.89	5.00	7.75
	more than 25,000,000	4.71	5.05	4.33	4.57	5.65
b.	NORTH-WEST ITALY	5.68	5.18	4.51	4.74	8.13
	up to 250,000	8.61	5.46	5.77	5.42	12.31
	from 250,000 to 1,000,000	7.51	5.39	5.52	5.32	10.56
	from 1,000,000 to 5,000,000	6.26	5.29	5.24	5.05	8.90
	from 5,000,000 to 25,000,000	5.30	5.16	4.85	4.79	7.68
	more than 25,000,000	4.61	5.07	4.26	4.54	5.65
c.	NORTH-EAST ITALY	5.50	5.19	4.92	4.81	7.82
	up to 250,000	7.67	5.48	5.74	5.48	11.21
	from 250,000 to 1,000,000	6.84	5.42	5.56	5.35	9.56
	from 1,000,000 to 5,000,000	5.98	5.34	5.08	4.98	8.08
	from 5,000,000 to 25,000,000	5.20	5.20	4.99	5.01	6.97
	more than 25,000,000	4.62	4.92	4.61	4.57	5.70
d.	CENTRAL ITALY	5.99	5.24	4.48	5.12	8.88
	up to 250,000	8.29	5.47	5.68	5.48	12.63
	from 250,000 to 1,000,000	7.48	5.44	5.53	5.62	11.34
	from 1,000,000 to 5,000,000	6.49	5.35	5.32	5.51	9.74
	from 5,000,000 to 25,000,000	5.57	5.27	4.69	5.30	8.36
	more than 25,000,000	4.95	5.10	4.16	4.65	5.77
e.	SOUTHERN ITALY	6.34	5.42	5.68	5.13	10.22
	up to 250,000	9.21	5.58	6.03	5.56	13.65
	from 250,000 to 1,000,000	8.19	5.62	6.07	5.59	12.23
	from 1,000,000 to 5,000,000	6.96	5.53	5.66	5.51	10.73
	from 5,000,000 to 25,000,000	5.86	5.38	5.07	5.09	9.09
	more than 25,000,000	4.93	5.15	5.70	4.64	6.61
f.	ISLANDS	6.74	5.38	5.94	5.27	8.57
	up to 250,000	9.17	5.64	6.89	5.56	11.89
	from 250,000 to 1,000,000	8.32	5.63	6.81	5.55	11.04
	from 1,000,000 to 5,000,000	7.16	5.50	6.10	5.57	9.60
	from 5,000,000 to 25,000,000	6.10	5.30	4.95	5.03	8.28
	more than 25,000,000	5.07	5.12	4.77	4.39	3.21

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

June 2007

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
a. MATCHED LOANS	5.78	5.68	5.50	5.99	6.34	6.74
<i>of which:</i> discount lendings	6.27	5.62	5.89	6.43	7.14	7.30
advance on loan selling for factoring	4.78	5.08	5.24	4.42	4.88	5.98
b. TERM LOANS	5.18	5.12	5.16	5.21	5.39	5.38
Initial period of rate fixation:						
up to 1 year	5.23	5.18	5.19	5.24	5.42	5.38
more than 1 year	4.84	4.64	4.85	4.90	5.24	5.39
<i>of which:</i> leasing	4.95	4.92	4.79	5.05	5.34	5.01
Initial period of rate fixation:						
up to 1 year	4.96	4.94	4.79	5.03	5.33	5.02
more than 1 year	4.91	4.70	4.80	5.67	5.95	4.90
c. REVOCABLE LOANS	8.44	8.13	7.82	8.88	10.22	8.57

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

June 2007

June 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	5.78	5.20	4.93	8.44	5.04	5.41
	Agricultural, forestry and fishery products	6.23	5.34	5.38	8.99	5.58	5.80
	Fuel and power products	5.05	4.65	4.51	5.66	4.26	4.49
	Ores and metals	4.60	4.81	4.31	7.34	4.57	5.71
	Non-metallic minerals and products	5.50	5.09	4.52	9.74	5.12	5.69
	Chemical products	5.25	5.06	4.83	8.43	5.06	4.96
	Metal products, except transport equipment	5.82	5.19	4.99	10.83	5.33	5.88
	Agricultural and industrial machinery	5.73	5.16	5.26	10.55	5.02	6.54
	Office and data processing machines, etc.	6.07	5.14	4.90	7.73	5.04	6.01
	Electrical goods	5.71	5.28	5.59	9.86	4.97	5.74
	Transport equipment	5.50	4.62	4.27	9.21	4.86	5.66
	Food and tobacco products	5.38	5.08	5.07	7.65	4.90	5.89
	Textiles, clothing and footwear	5.64	5.16	4.87	10.59	5.21	5.71
	Paper and paper products	5.81	5.23	5.07	9.70	5.22	6.04
	Rubber and plastic products	5.44	5.17	5.37	10.17	5.32	5.94
	Other manufactured products	5.79	5.28	5.29	10.97	5.45	5.90
	Building and construction	6.83	5.38	5.42	8.67	5.49	5.73
	Wholesale and retail trade services, recovery and repair services	5.57	5.26	5.31	9.65	5.27	5.94
	Lodging and catering services	6.79	5.35	5.48	8.98	5.25	5.82
	Inland transport services	6.29	4.93	4.79	10.48	5.26	5.47
	Maritime and air transport services	5.37	4.97	4.38	6.53	5.20	4.44
	Auxiliary transport services	6.57	4.94	5.40	9.36	5.12	5.62
	Communication services	5.25	5.23	4.12	5.77	4.93	6.73
	Other market services	6.12	5.23	4.80	6.91	5.07	5.42

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						
June 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	5.00	5.41	5.28	5.85	6.11	5.93
North-west Italy	5.03	5.26	5.40	5.68	5.98	5.93
North-east Italy	5.12	5.44	5.45	5.64	5.85	5.75
Central Italy	4.74	5.24	4.95	6.15	6.14	5.88
Southern Italy	5.54	6.12	5.74	6.35	6.27	6.05
Islands	5.31	6.04	5.90	6.02	6.62	6.06

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

June 2007

June 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	5.33	5.18	5.50	5.26	7.98
b.	NORTH-WEST ITALY	5.28	5.15	5.51	5.22	7.62
	Piedmont	5.40	5.21	5.22	5.41	8.11
	Valle d'Aosta	5.53	5.37	5.56	5.16	9.24
	Liguria	5.34	5.19	5.91	5.32	8.13
	Lombardy	5.24	5.12	5.59	5.10	7.43
c.	NORTH-EAST ITALY	5.38	5.20	5.71	5.34	7.76
	Trentino-Alto Adige	5.40	5.16	5.35	5.29	6.77
	Veneto	5.33	5.14	5.74	5.35	7.71
	Friuli-Venezia Giulia	5.40	5.21	6.04	5.32	8.91
	Emilia Romagna	5.43	5.25	5.73	5.33	8.04
d.	CENTRAL ITALY	5.29	5.17	5.01	5.21	7.97
	Marche	5.34	5.19	4.97	5.32	8.08
	Tuscany	5.21	5.06	5.37	5.00	8.74
	Umbria	5.40	5.20	5.21	5.31	8.75
	Lazio	5.32	5.24	4.90	5.27	7.43
e.	SOUTHERN ITALY	5.40	5.24	5.67	5.32	9.69
	Abruzzo	5.42	5.24	5.60	5.25	9.77
	Molise	5.48	5.22	6.22	5.44	10.50
	Campania	5.46	5.31	5.97	5.39	9.08
	Puglia	5.30	5.15	5.15	5.23	10.08
	Basilicata	5.35	5.14	5.59	5.24	10.93
	Calabria	5.43	5.20	6.48	5.37	11.02
f.	ISLANDS	5.40	5.22	6.82	5.31	10.20
	Sicily	5.44	5.23	7.02	5.37	10.31
	Sardinia	5.29	5.19	6.17	5.12	9.85

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

June 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	5.17	5.14	5.24	5.20
b.	NORTH-WEST ITALY	5.15	5.12	5.19	5.19
	Piedmont and Valle d'Aosta	5.21	5.19	5.39	5.36
	Liguria	5.17	5.16	5.28	5.31
	Lombardy	5.13	5.10	5.04	5.08
c.	NORTH-EAST ITALY	5.15	5.16	5.28	5.36
	Trentino-Alto Adige	5.06	5.08	5.40	5.34
	Veneto	5.08	5.13	5.29	5.38
	Friuli-Venezia Giulia	5.17	5.18	5.27	5.40
	Emilia Romagna	5.23	5.20	5.27	5.33
d.	CENTRAL ITALY	5.16	5.11	5.20	5.13
	Marche	5.14	5.13	5.24	5.25
	Tuscany	5.04	4.99	5.06	4.83
	Umbria	5.16	5.12	5.30	5.16
	Lazio	5.26	5.19	5.25	5.22
e.	SOUTHERN ITALY	5.26	5.19	5.32	5.23
	Abruzzo and Molise	5.25	5.16	5.33	5.22
	Campania	5.37	5.27	5.39	5.29
	Puglia	5.18	5.08	5.23	5.13
	Basilicata	5.13	5.06	5.33	5.23
	Calabria	5.20	5.20	5.35	5.28
f.	ISLANDS	5.23	5.16	5.29	5.24
	Sicily	5.24	5.17	5.38	5.29
	Sardinia	5.21	5.13	5.06	5.10

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

June 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	5.33	5.31	5.84	5.80
NORTH-WEST ITALY	5.29	5.32	5.85	5.81
NORTH-EAST ITALY	5.18	5.21	5.75	5.77
CENTRAL ITALY	5.43	5.33	5.83	5.79
SOUTHERN ITALY	5.71	5.53	5.87	5.82
ISLANDS	5.57	5.44	5.89	5.83

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								
June 2007		Total	Non-financial companies	of which:			Producer households	Consumer households and nec
				industry	building	services		
a.	ITALY	6.63	6.77	6.35	7.75	6.85	9.59	7.37
b.	NORTH-WEST ITALY	6.34	6.56	6.24	7.57	6.61	9.58	7.34
	Piedmont and Valle d'Aosta	6.89	7.03	6.58	7.92	7.27	9.85	7.84
	Liguria	7.50	7.34	6.89	7.74	7.46	10.02	7.72
	Lombardy	6.16	6.41	6.13	7.46	6.41	9.43	7.16
c.	NORTH-EAST ITALY	6.40	6.33	5.92	7.08	6.54	8.71	7.51
	Trentino-Alto Adige	5.95	5.86	5.64	6.19	5.84	7.28	6.57
	Veneto	6.51	6.48	5.99	7.59	6.80	9.21	7.49
	Friuli-Venezia Giulia	6.79	6.66	6.13	7.53	7.15	9.55	8.37
	Emilia-Romagna	6.34	6.23	5.84	6.90	6.43	8.73	7.79
d.	CENTRAL ITALY	6.71	7.13	6.76	8.01	7.08	9.88	6.71
	Marche	6.64	6.49	6.00	7.24	6.88	8.90	7.86
	Tuscany	6.63	7.25	6.83	8.23	7.33	10.24	8.33
	Umbria	7.40	7.21	6.66	8.23	7.34	9.95	8.34
	Lazio	6.72	7.30	7.56	8.12	6.96	10.27	6.00
e.	SOUTHERN ITALY	7.93	7.92	7.25	8.90	8.05	10.89	8.73
	Campania	7.83	8.06	7.44	9.42	8.04	11.18	8.37
	Abruzzo and Molise	7.55	7.45	6.74	8.17	7.96	10.47	8.77
	Puglia and Basilicata	8.08	7.88	7.27	8.58	8.08	10.78	9.07
	Calabria	8.89	8.62	8.80	10.12	8.12	11.13	9.26
f.	ISLANDS	7.59	7.58	8.13	8.82	7.03	9.99	8.70
	Sicily	7.62	7.41	8.18	8.86	6.80	9.94	9.52
	Sardinia	7.51	8.08	8.02	8.71	7.86	10.17	7.22

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										
June 2007		Total	General govern- ment	Financial companies	Non financial companies	of which:			Producer house- holds	Consumer house- holds and nec
						industry	building	services		
a.	ITALY	1.62	3.55	3.18	2.22	2.39	1.82	2.20	1.02	1.07
b.	NORTH-WEST ITALY	1.55	3.65	2.93	2.19	2.34	1.87	2.14	0.92	0.95
	Piedmont	1.32	3.56	3.03	2.06	2.12	1.74	2.09	0.86	0.81
	Valle d'Aosta	1.49	3.73	3.66	2.35	2.88	1.76	2.16	0.72	0.72
	Liguria	1.10	3.32	2.92	1.70	2.03	1.65	1.59	0.86	0.85
	Lombardy	1.66	3.70	2.91	2.24	2.40	1.93	2.18	0.95	1.02
c.	NORTH-EAST ITALY	1.61	3.96	3.28	2.37	2.55	1.97	2.32	1.07	1.04
	Trentino-Alto Adige	1.92	4.36	3.11	2.81	3.08	1.59	2.80	1.13	1.03
	Veneto	1.42	3.99	2.99	2.13	2.26	1.79	2.11	0.95	0.94
	Friuli-Venezia Giulia	1.95	3.63	3.47	2.90	3.26	2.27	2.63	1.03	0.86
	Emilia Romagna	1.64	4.02	3.48	2.38	2.50	2.08	2.37	1.17	1.17
d.	CENTRAL ITALY	1.95	3.57	3.61	2.39	2.55	1.86	2.44	1.17	1.34
	Marche	1.67	3.63	3.01	2.26	2.46	1.72	2.21	1.38	1.45
	Tuscany	1.56	3.51	3.22	2.00	2.16	1.73	1.95	1.16	1.27
	Umbria	1.56	3.71	2.36	2.14	2.28	1.58	2.17	1.19	1.27
	Lazio	2.16	3.57	3.68	2.55	2.85	1.92	2.60	1.12	1.36
e.	SOUTHERN ITALY	1.23	3.16	2.57	1.72	1.98	1.44	1.66	0.96	0.97
	Abruzzo	1.50	3.53	2.50	2.21	2.56	1.62	2.12	1.19	1.14
	Molise	1.70	3.17	3.19	1.80	2.19	1.26	1.55	1.10	1.16
	Campania	1.14	3.18	2.52	1.51	1.57	1.13	1.58	0.84	0.90
	Puglia	1.27	3.24	2.51	1.91	2.29	1.78	1.75	1.07	1.04
	Basilicata	1.38	2.87	1.20	1.87	2.07	2.11	1.59	1.27	1.14
	Calabria	1.04	2.86	2.74	1.44	1.81	1.30	1.12	0.79	0.79
f.	ISLANDS	1.48	3.29	2.54	1.92	1.97	1.86	1.90	1.06	1.08
	Sicily	1.46	3.29	2.19	1.92	2.08	2.05	1.85	1.02	1.08
	Sardinia	1.51	3.28	2.93	1.91	1.75	1.41	1.99	1.13	1.10

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									
June 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	0.58	0.81	1.28	2.76	0.55	0.79	1.35	2.44
b.	NORTH-WEST ITALY	0.54	0.76	1.24	2.66	0.47	0.68	1.23	2.36
	Piedmont	0.46	0.67	1.13	2.67	0.41	0.61	1.14	2.23
	Valle d'Aosta	0.43	0.66	1.23	2.96	0.41	0.59	1.01	1.88
	Liguria	0.45	0.69	1.16	2.30	0.43	0.64	1.20	2.16
	Lombardy	0.59	0.80	1.28	2.67	0.50	0.72	1.26	2.41
c.	NORTH-EAST ITALY	0.59	0.87	1.44	2.99	0.50	0.77	1.40	2.61
	Trentino-Alto Adige	0.70	0.97	1.53	3.34	0.55	0.79	1.38	2.48
	Veneto	0.51	0.76	1.32	2.78	0.42	0.67	1.28	2.52
	Friuli-Venezia Giulia	0.53	0.80	1.43	3.46	0.41	0.65	1.23	2.43
	Emilia Romagna	0.66	0.97	1.54	2.98	0.60	0.90	1.57	2.73
d.	CENTRAL ITALY	0.68	0.90	1.31	2.90	0.74	1.02	1.54	2.53
	Marche	0.83	1.15	1.73	3.01	0.77	1.28	1.96	2.82
	Tuscany	0.76	1.00	1.46	2.59	0.77	1.06	1.60	2.51
	Umbria	0.76	1.01	1.53	2.82	0.73	1.05	1.64	2.75
	Lazio	0.54	0.71	1.09	2.97	0.71	0.94	1.46	2.51
e.	SOUTHERN ITALY	0.52	0.70	1.09	2.40	0.52	0.73	1.20	2.26
	Abruzzo	0.71	0.95	1.43	2.89	0.65	0.91	1.42	2.61
	Molise	0.58	0.80	1.24	2.65	0.53	0.79	1.45	3.03
	Campania	0.43	0.56	0.90	2.17	0.49	0.65	1.06	2.17
	Puglia	0.58	0.82	1.25	2.58	0.53	0.81	1.39	2.22
	Basilicata	0.61	0.83	1.59	2.52	0.59	0.90	1.58	2.44
	Calabria	0.40	0.58	0.92	2.07	0.44	0.63	1.03	2.10
f.	ISLANDS	0.65	0.86	1.22	2.51	0.58	0.84	1.38	2.35
	Sicily	0.62	0.80	1.19	2.52	0.56	0.82	1.41	2.36
	Sardinia	0.71	0.94	1.27	2.48	0.64	0.90	1.32	2.33

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

June 2007

	Total	North-west	North-east	Centre	South	Islands
a. TOTAL	1.97	1.97	2.11	2.18	1.48	1.63
Agricultural, forestry and fishery products	1.29	1.18	1.31	1.48	1.22	1.42
Fuel and power products	3.17	2.89	3.18	3.60	2.67	2.77
Ores and metals	2.47	2.62	2.46	1.52	2.27	2.18
Non-metallic minerals and products	2.20	2.21	2.47	2.25	1.82	1.41
Chemical products	2.45	2.43	2.66	2.38	2.45	1.62
Metal products, except transport equipment	1.89	1.95	2.03	1.51	1.47	1.22
Agricultural and industrial machinery	2.21	2.15	2.40	2.06	1.64	1.08
Office and data processing machines, etc.	1.81	1.71	2.35	1.58	1.09	1.16
Electrical goods	2.08	2.11	2.45	1.89	1.21	1.22
Transport equipment	2.69	2.12	3.55	2.35	2.19	1.06
Food and tobacco products	2.15	2.39	2.37	2.17	1.47	1.43
Textiles, clothing and footwear	2.04	2.37	1.99	1.92	1.20	1.04
Paper and paper products	2.34	2.46	2.42	2.02	2.20	2.23
Rubber and plastic products	2.02	2.09	2.03	2.10	1.65	1.12
Other manufactured products	1.55	1.55	1.65	1.67	1.14	1.01
Building and construction	1.64	1.63	1.73	1.76	1.32	1.70
Wholesale and retail trade services, recovery and repair services	1.60	1.63	1.83	1.60	1.30	1.42
Lodging and catering services	1.43	1.67	1.36	1.27	1.24	1.34
Inland transport services	1.90	1.86	1.95	2.21	1.61	1.43
Maritime and air transport services	3.02	2.40	2.70	3.53	2.35	3.03
Auxiliary transport services	2.49	2.17	3.12	2.49	1.47	2.26
Communication services	2.06	1.90	1.86	2.43	1.04	1.59
Other market services	2.09	2.06	2.10	2.41	1.49	1.60

Notes:

Only deposit in euros is considered.

Information on the Bank of Italy

TDB40605

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	2007 Apr.	2007 May	2007 June
a. TOTAL	216,107	218,855	237,142
b. GOLD AND GOLD RECEIVABLES	39,272	39,272	37,853
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	20,544	20,850	21,849
Receivables from the IMF	1,329	1,339	1,312
Securities (other than shares)	15,013	15,170	15,463
Current accounts and other deposits	4,037	4,058	5,027
Reverse operations	163	280	45
Other claims	3	3	3
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	5,799	5,501	4,367
Financial counterparties	5,799	5,501	4,367
of which: securities (other than shares)	2,325	2,242	1,761
reverse operations	..	..	–
other claims	3,473	3,258	2,605
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	19,462	20,882	20,825
Main refinancing operations	18,145	19,119	18,819
Longer-term refinancing operations	1,317	1,763	2,006
Fine-tuning reverse operations	–	–	–
Structural reverse operations	–	–	–
Marginal lending facility	–	–	–
Credits related to margin calls	..	..	..
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	4	3	1
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)	1,768	1,768	1,704
i. GENERAL GOVERNMENT DEBT	18,176	18,176	18,150

TDB40605

Bank of Italy

	2007 Apr.	2007 May	2007 June
<i>(cont.)</i>			
I. INTRA-EUROSISTEM CLAIMS	21,670	21,992	40,768
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)	13,730	14,052	32,828
m. ITEMS TO BE SETTLED	3	3	25
n. OTHER ASSETS	88,250	89,065	89,658
Euro-area coins	38	40	36
UIC endowment fund	258	258	258
Investments of reserves and provisions	32,567	33,374	34,022
Other financial assets	39,917	39,917	39,626
Intangible fixed assets	32	33	33
Tangible fixed assets	3,863	3,863	3,839
Accrued income and prepaid expenses	1,578	1,602	1,512
Deferred tax assets	7,696	7,696	7,696
Sundry	2,302	2,284	2,636
o. EXPENSE FOR THE YEAR	1,158	1,343	1,941
p. MEMORANDUM ACCOUNTS	276,246	269,681	272,695

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	2007 Apr.	2007 May	2007 June
a. TOTAL	216,107	218,855	237,142
b. BANKNOTES IN CIRCULATION	103,064	103,714	104,982
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	16,139	12,918	19,426
Current accounts (covering the minimum reserve system)	16,138	12,917	19,425
Deposit facility	1	1	2
Fixed-term deposits	–	–	–
Fine-tuning reverse operations	–	–	–
Deposits related to margin calls	–	–	–
d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS	–	–	–
e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	21,111	26,178	38,083
General government	21,095	26,159	38,068
of which: Treasury payments account	20,497	22,063	37,522
sinking fund for the redemption of government securities	557	4,057	7
other liabilities	40	39	539
Other counterparties	16	19	15
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	214	162	212
Liabilities to non-euro-area EU central banks	90	72	97
Other liabilities	124	90	116
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	–	–	–
Financial sector counterparties	–	–	–
General government	–	–	–
Other counterparties	–	–	–
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	893	820	1,001
Deposits and balances	2	2	2
Other liabilities	891	818	999
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	797	797	788
l. INTRA-EUROSISTEM LIABILITIES	14,216	13,603	13,065
Promissory notes covering debt certificates issued by the ECB	–	–	–
Net liabilities related to the allocation of euro banknotes within the Eurosystem	14,216	13,603	13,065
Other intra-Eurosystem liabilities (net)	–	–	–

TDB40615

Bank of Italy

	2007 Apr.	2007 May	2007 June
<i>(cont.)</i>			
m. ITEMS TO BE SETTLED	19	19	37
n. OTHER LIABILITIES	1,841	1,870	1,798
Bank of Italy drafts	256	310	263
Accrued expenses and deferred income	271	266	92
Sundry	1,313	1,295	1,443
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	24,492	24,492	23,258
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	11,230
Other reserves	5,541	5,541	5,541
s. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION	134	134	–
t. INCOME FOR THE YEAR	2,095	3,053	3,396
u. MEMORANDUM ACCOUNTS	276,246	269,681	272,695

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).

As of June 2007: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 9.3 billion euros (including 1.1 billion of bad debts).

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. <p>comprises the regions of Southern Italy and the Islands.</p>
BANKS WITH THEIR HEAD OFFICE IN THE SOUTH	
BORROWERS (NUMBER)	physical and legal persons and holders of joint account who have been the object, at the reference date, of one or more reports to the Central Credit Register on the granting of loans or guarantees.
BRANCH LOCATION	location – geographical area, region, province or municipality – of the reporting banks' branches at which the records of transactions are kept. Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.

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

FUND-RAISING IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)	the amount of the liquid assets and financial instruments customers entrusted to the intermediary for management in the reference period.
FUNDS RAISED IN THE MARKET	includes bonds, subordinated loans and securities referred to in Article 117 of the 1993 Banking Law.
GUARANTEES APPLIED FOR	guarantee commitments the reporting bank has applied for on behalf of customers to other institutions that nonetheless involve its assuming risk.
GUARANTEES GRANTED	transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party.
GUARANTEES GRANTED TO CUSTOMERS FOR COMMERCIAL TRANSACTIONS	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for commercial transactions undertaken by their customers.
GUARANTEES GRANTED TO CUSTOMERS FOR FINANCIAL TRANSACTIONS	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for financial transactions undertaken by their customers.
GUARANTORS (NUMBER)	persons (natural, legal and joint names) from whom reporting intermediaries have received personal guarantees.
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.