



BANCA D'ITALIA  
EUROSISTEMA

# Statistical Bulletin

quarter 2 - 2010

quarter

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## Statistical Bulletin

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## Statistical publications and distribution options

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The Bank of Italy publishes a quarterly statistical bulletin and a series of supplements (most of which are monthly).

The statistical information is available on the Bank's website ([www.bancaditalia.it](http://www.bancaditalia.it), in the Statistical section) in pdf format and in the [BIP on-line statistical database](#).

On the Internet the information is available in both Italian and English. Further details can be found on the Internet in the Statistics section referred to above.

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## Notice to readers

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I. The appendix contains 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 publication also includes 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.

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### Additional information concerning this issue

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As of this edition, greater geographical detail is available in the on-line version of the *Statistical Bulletin* for the following tables:

TDB10254 – Consumer credit, by province instead of by region

TDB40087 - Customer assets under management (fair value), by province instead of by region

TDB10289 - Non-bank finance, by region instead of by geographical area

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Discrepancies between the sum of columns or of rows and the totals are due not allocated items.

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## Key to symbols and information in the index

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

1	<b>BIP on-line:</b>	☒	Table distributed on the “BIP on-line statistical database” with the same characteristics
		Ø	Table distributed on the “BIP on-line statistical database” with greater disaggregation of data
		O	Table distributed on the “BIP on-line statistical database” only
2	<b>Frequency:</b>	Q	Quarterly
		H	Half-yearly
		A	Annual
3	<b>Source:</b>	1	Supervisory returns
		2	Central Credit Register
		3	Survey of lending rates
		4	Survey of deposit rates
		5	Archives of intermediary identification data
		6	Bank of Italy
4	<b>Universe:</b>	[ba]	Banks
		[bp]	Bancoposta
		[sb]	Sample of banks
		[fi]	Financial intermediaries referred to in Art. 107 of the 1993 Banking Law
		[ci]	Collective investment undertakings
		[sf]	Securities firms (SIMs)
		[bi]	Bank of Italy
5			Table appearing in this issue
6	<b>Table identification code</b>		
7	<b>Description of the table</b>		
8	<b>Identification code for table on the “BIP on-line statistical database”</b>		
9	<b>Page on which table appears in this issue</b>		

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### **GLOSSARY**

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# Structural information

## Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary  
identification data

March 2010

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
<b>a. TOTAL</b>	<b>785</b>	<b>33,922</b>	<b>247</b>	<b>26,290</b>
<b>b. PIEDMONT</b>	<b>32</b>	<b>2,712</b>	<b>22</b>	<b>2,495</b>
Alessandria	1	308	1	302
Asti	1	162	1	148
Biella	4	135	4	132
Cuneo	13	521	5	404
Novara	1	216	1	213
Turin	11	1,144	9	1,080
Verbano-Cusio-Ossola	1	90	1	85
Vercelli	-	136	-	131
<b>c. VALLE D'AOSTA</b>	<b>1</b>	<b>96</b>	<b>-</b>	<b>77</b>
Aosta	1	96	-	77
<b>d. LIGURIA</b>	<b>6</b>	<b>970</b>	<b>5</b>	<b>933</b>
Genoa	4	523	3	511
Imperia	-	123	-	110
La Spezia	1	137	1	134
Savona	1	187	1	178
<b>e. LOMBARDY</b>	<b>186</b>	<b>6,687</b>	<b>70</b>	<b>4,813</b>
Bergamo	13	767	3	543
Brescia	17	962	5	606
Como	3	376	-	266
Cremona	7	297	2	206
Lecco	3	239	1	143
Lodi	4	163	1	109
Mantua	4	336	1	266
Milan	131	2,589	55	1,946
Pavia	-	343	-	291
Sondrio	4	125	2	29
Varese	-	490	-	408
<b>f. TRENTINO-ALTO ADIGE</b>	<b>106</b>	<b>973</b>	<b>9</b>	<b>335</b>
Bolzano	56	416	5	153
Trento	50	557	4	182
<b>g. VENETO</b>	<b>59</b>	<b>3,632</b>	<b>13</b>	<b>2,567</b>
Belluno	1	194	-	132
Padua	12	654	3	485
Rovigo	4	183	-	120
Treviso	10	675	3	463
Venice	6	527	2	404
Verona	13	739	4	572
Vicenza	13	660	1	391

**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>	
<b>37</b>	<b>3,065</b>	<b>421</b>	<b>4,264</b>	<b>80</b>	<b>303</b>	<b>5,911</b>
-	<b>27</b>	<b>9</b>	<b>166</b>	<b>1</b>	<b>24</b>	<b>657</b>
-	-	-	3	-	3	91
-	1	-	11	-	2	60
-	2	-	-	-	1	39
-	-	8	116	-	1	151
-	2	-	-	-	1	60
-	13	1	35	1	16	182
-	4	-	1	-	-	29
-	5	-	-	-	-	45
-	-	<b>1</b>	<b>19</b>	-	-	<b>35</b>
-	-	1	19	-	-	35
-	<b>8</b>	-	<b>23</b>	<b>1</b>	<b>6</b>	<b>136</b>
-	6	-	2	1	4	52
-	2	-	10	-	1	23
-	-	-	2	-	1	25
-	-	-	9	-	-	36
<b>5</b>	<b>930</b>	<b>46</b>	<b>768</b>	<b>65</b>	<b>176</b>	<b>1,187</b>
1	78	9	139	-	7	202
1	127	11	210	-	19	180
-	61	3	47	-	2	100
-	15	5	75	-	1	91
-	66	2	29	-	1	66
-	12	3	41	-	1	56
-	27	3	42	-	1	70
1	357	10	148	65	138	184
-	27	-	24	-	1	100
2	94	-	2	-	-	43
-	66	-	11	-	5	95
<b>1</b>	<b>103</b>	<b>95</b>	<b>533</b>	<b>1</b>	<b>2</b>	<b>298</b>
1	65	49	196	1	2	111
-	38	46	337	-	-	187
<b>5</b>	<b>397</b>	<b>40</b>	<b>656</b>	<b>1</b>	<b>12</b>	<b>546</b>
-	39	1	23	-	-	54
1	41	8	126	-	2	101
-	5	4	58	-	-	47
1	79	6	128	-	5	95
-	39	4	82	-	2	44
1	51	7	114	1	2	95
2	143	10	125	-	1	110



## Distribution by location (province) and institutional category of bank

TDB10207

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
<b>h. FRIULI-VENEZIA GIULIA</b>	<b>25</b>	<b>953</b>	<b>7</b>	<b>652</b>
Gorizia	4	110	-	67
Pordenone	3	228	1	164
Trieste	3	142	1	115
Udine	15	473	5	306
<b>i. EMILIA ROMAGNA</b>	<b>57</b>	<b>3,593</b>	<b>29</b>	<b>2,751</b>
Bologna	14	846	8	639
Ferrara	3	228	2	198
Forlì	11	357	5	228
Modena	7	504	4	402
Parma	2	364	2	310
Piacenza	3	223	1	161
Ravenna	5	341	3	287
Reggio Emilia	5	418	2	332
Rimini	7	312	2	194
<b>l. MARCHE</b>	<b>30</b>	<b>1,217</b>	<b>10</b>	<b>989</b>
Ancona	12	378	5	311
Ascoli Piceno	6	281	2	235
Macerata	4	245	1	212
Pesaro e Urbino	8	313	2	231
<b>m. TUSCANY</b>	<b>58</b>	<b>2,559</b>	<b>20</b>	<b>2,100</b>
Arezzo	4	246	-	168
Florence	16	700	8	595
Grosseto	4	165	-	125
Livorno	3	212	-	187
Lucca	4	270	3	244
Massa Carrara	2	114	1	112
Pisa	6	285	2	236
Pistoia	9	196	2	147
Prato	2	144	1	127
Siena	8	227	3	159
<b>n. UMBRIA</b>	<b>10</b>	<b>578</b>	<b>6</b>	<b>504</b>
Perugia	8	442	4	386
Terni	2	136	2	118
<b>o. LAZIO</b>	<b>64</b>	<b>2,779</b>	<b>27</b>	<b>2,174</b>
Frosinone	6	207	1	144
Latina	6	193	1	139
Rieti	2	83	1	64
Rome	43	2,086	22	1,665
Viterbo	7	210	2	162
<b>p. ABRUZZO</b>	<b>14</b>	<b>705</b>	<b>6</b>	<b>616</b>
Chieti	5	182	3	166
L'Aquila	2	155	1	131
Pescara	2	178	1	157
Teramo	5	190	1	162

						<b>Banks</b>
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>	
<b>1</b>	<b>71</b>	<b>15</b>	<b>227</b>	<b>2</b>	<b>3</b>	<b>176</b>
-	6	4	36	-	1	22
-	18	2	46	-	-	39
-	8	1	18	1	1	4
1	39	8	127	1	1	111
<b>4</b>	<b>402</b>	<b>23</b>	<b>429</b>	<b>1</b>	<b>11</b>	<b>334</b>
-	86	6	117	-	4	59
-	11	1	19	-	-	26
-	34	6	95	-	-	30
2	87	-	14	1	1	47
-	38	-	14	-	2	45
1	52	1	9	-	1	41
-	5	2	48	-	1	18
-	46	3	38	-	2	45
1	43	4	75	-	-	23
-	<b>34</b>	<b>20</b>	<b>194</b>	-	-	<b>213</b>
-	7	7	60	-	-	48
-	3	4	43	-	-	59
-	3	3	30	-	-	49
-	21	6	61	-	-	57
<b>3</b>	<b>130</b>	<b>35</b>	<b>326</b>	-	<b>3</b>	<b>276</b>
2	51	2	27	-	-	38
-	21	8	82	-	2	44
-	6	4	34	-	-	28
-	6	3	19	-	-	20
-	4	1	22	-	-	29
-	-	1	2	-	-	15
1	19	3	30	-	-	38
-	6	7	42	-	1	22
-	5	1	12	-	-	6
-	12	5	56	-	-	36
-	<b>32</b>	<b>4</b>	<b>42</b>	-	-	<b>84</b>
-	21	4	35	-	-	53
-	11	-	7	-	-	31
<b>5</b>	<b>293</b>	<b>24</b>	<b>253</b>	<b>8</b>	<b>59</b>	<b>265</b>
2	38	3	25	-	-	61
1	35	4	19	-	-	30
-	11	1	8	-	-	31
2	206	11	156	8	59	87
-	3	5	45	-	-	56
-	<b>8</b>	<b>8</b>	<b>81</b>	-	-	<b>171</b>
-	2	2	14	-	-	54
-	2	1	22	-	-	44
-	3	1	18	-	-	31
-	1	4	27	-	-	42

## Distribution by location (province) and institutional category of bank

TDB10207

		Total		Banks established as società per azioni	
		Banks	Branches	Banks	Branches
<b>q.</b>	<b>MOLISE</b>	<b>4</b>	<b>145</b>	<b>-</b>	<b>115</b>
	Campobasso	4	110	-	92
	Isernia	-	35	-	23
<b>r.</b>	<b>CAMPANIA</b>	<b>34</b>	<b>1,648</b>	<b>8</b>	<b>1,373</b>
	Avellino	4	138	1	102
	Benevento	3	95	1	78
	Caserta	4	210	2	183
	Naples	8	830	4	742
	Salerno	15	375	-	268
<b>s.</b>	<b>APULIA</b>	<b>32</b>	<b>1,432</b>	<b>5</b>	<b>1,038</b>
	Bari	17	620	2	447
	Brindisi	2	122	-	87
	Foggia	2	243	1	172
	Lecce	5	267	2	199
	Taranto	6	180	-	133
<b>t.</b>	<b>BASILICATA</b>	<b>4</b>	<b>250</b>	<b>-</b>	<b>166</b>
	Matera	-	84	-	64
	Potenza	4	166	-	102
<b>u.</b>	<b>CALABRIA</b>	<b>21</b>	<b>526</b>	<b>2</b>	<b>425</b>
	Catanzaro	5	106	-	87
	Cosenza	10	201	1	143
	Crotone	3	38	1	30
	Reggio Calabria	1	140	-	132
	Vibo Valentia	2	41	-	33
<b>v.</b>	<b>SICILY</b>	<b>37</b>	<b>1,799</b>	<b>5</b>	<b>1,507</b>
	Agrigento	5	168	-	126
	Caltanissetta	6	104	-	72
	Catania	6	373	2	323
	Enna	1	69	-	54
	Messina	2	235	-	214
	Palermo	9	425	3	379
	Ragusa	2	123	-	83
	Syracuse	3	128	-	101
	Trapani	3	174	-	155
<b>z.</b>	<b>SARDINIA</b>	<b>5</b>	<b>668</b>	<b>3</b>	<b>660</b>
	Cagliari	2	213	1	211
	Carbonia Iglesias	-	34	-	34
	Medio Campidano	-	40	-	40
	Nuoro	-	65	-	65
	Ogliastra	-	26	-	26
	Olbia Tempio	-	75	-	75
	Oristano	1	81	-	75
	Sassari	2	134	2	134

Notes:

						<b>Banks</b>
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>	
<b>1</b>	<b>15</b>	<b>3</b>	<b>15</b>	-	-	<b>48</b>
1	5	3	13	-	-	36
-	10	-	2	-	-	12
<b>4</b>	<b>143</b>	<b>22</b>	<b>127</b>	-	<b>5</b>	<b>340</b>
-	17	3	19	-	-	54
-	5	2	12	-	-	41
-	21	2	6	-	-	63
3	81	1	3	-	4	85
1	19	14	87	-	1	97
<b>4</b>	<b>289</b>	<b>23</b>	<b>104</b>	-	<b>1</b>	<b>227</b>
2	119	13	53	-	1	47
-	26	2	9	-	-	20
-	62	1	9	-	-	53
1	58	2	10	-	-	80
1	24	5	23	-	-	27
-	<b>46</b>	<b>4</b>	<b>38</b>	-	-	<b>85</b>
-	9	-	11	-	-	24
-	37	4	27	-	-	61
<b>1</b>	<b>9</b>	<b>18</b>	<b>92</b>	-	-	<b>185</b>
1	2	4	17	-	-	38
-	7	9	51	-	-	68
-	-	2	8	-	-	16
-	-	1	8	-	-	44
-	-	2	8	-	-	19
<b>3</b>	<b>128</b>	<b>29</b>	<b>163</b>	-	<b>1</b>	<b>337</b>
1	16	4	26	-	-	40
-	4	6	28	-	-	21
1	33	3	17	-	-	57
-	1	1	14	-	-	19
-	11	2	10	-	-	71
-	8	6	37	-	1	74
1	36	1	4	-	-	12
-	19	3	8	-	-	19
-	-	3	19	-	-	24
-	-	<b>2</b>	<b>8</b>	-	-	<b>311</b>
-	-	1	2	-	-	66
-	-	-	-	-	-	20
-	-	-	-	-	-	23
-	-	-	-	-	-	44
-	-	-	-	-	-	20
-	-	-	-	-	-	26
-	-	1	6	-	-	56
-	-	-	-	-	-	56

## Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

March 2010

Companies authorized

Companies operating

## a. ACTIVITIES

Proprietary trading	18	17
Customer trading	26	23
Underwriting	8	8
Placement	61	59
Individual portfolio management	48	47
Reception of orders	54	53
Investment advice	109	101
Multilateral trading facilities management	3	3

## b. NUMBER of SIMs

115

113

## 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: Archive of intermediary identification data

	2009 Dec.	2010 Mar.
<b>a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS</b>	<b>541</b>	<b>541</b>
Equity	193	187
Balanced	48	48
Bond	186	188
Liquidity	31	30
Flexible	112	117
<b>b. NUMBER OF SICAV SUB-FUNDS</b>	<b>14</b>	<b>14</b>
Equity	4	4
Balanced	2	2
Bond	2	2
Liquidity	1	1
Flexible	5	5
<b>c. NUMBER OF ASSET MANAGEMENT COMPANIES</b>	<b>50</b>	<b>44</b>
<b>d. NUMBER OF SICAVs</b>	<b>2</b>	<b>2</b>

**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

	2009 Dec.	2010 Mar.
<b>a. NUMBER OF FINANCIAL INTERMEDIARIES</b>	<b>173</b>	<b>177</b>
Leasing	41	41
Factoring	38	38
Consumer credit	35	34
Other forms of finance	14	15
Acquisition of shareholdings	10	10
Issue and/or management of credit cards	16	16
Securitization	9	9
Foreign exchange trading and other activities	10	14

**Notes:**

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

## **Information on banking and financial business**





TDC40010

Banks

Source: Supervisory returns  
Stocks in millions of euro

	2009 Mar.	2009 June	2009 Sept.	2009 Dec.	2010 Mar.
<b>a. TOTAL STOCKS</b>					
Loans	1,598,672	1,608,114	1,601,053	1,605,151	1,611,518
<i>of which:</i> bad debts	45,683	49,963	56,046	60,223	64,703
Deposits	838,331	868,467	872,509	919,975	900,533
<b>b. TRANSACTIONS WITH RESIDENTS</b>					
Loans	1,555,479	1,564,860	1,554,638	1,561,243	1,567,228
<i>of which:</i> in non-euro-area currencies	20,202	18,745	17,915	18,002	19,206
more than 12 months	-	-	-	-	-
bad debts	44,760	48,868	54,945	59,148	63,624
Deposits	822,338	852,653	856,597	905,198	885,444
<i>of which:</i> in non-euro-area currencies	25,281	22,672	21,507	19,981	16,034
<b>c. TRANSACTIONS WITH NON-RESIDENTS</b>					
Loans	43,191	43,244	46,413	43,905	44,285
<i>of which:</i> bad debts	922	1,095	1,101	1,075	1,078
Deposits	15,978	15,800	15,899	14,771	15,083

**Notes:** Loans with maturity of more than 12 months to resident customers include those eligible for official support for the setting up companies abroad. Data of medium and long-term loans for previous periods are available on-line.

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

TDB10231

Source: Supervisory returns  
Stocks in millions of euro

March 2010		Total	General government	Financial companies
<b>a. TOTAL</b>		<b>1,567,228</b>	<b>59,372</b>	<b>163,351</b>
<b>b. NORTH-WEST ITALY</b>		<b>598,388</b>	<b>11,213</b>	<b>113,895</b>
	Piedmont	106,112	7,213	7,998
	Valle d'Aosta	2,439	58	16
	Liguria	32,521	1,035	521
	Lombardy	457,315	2,907	105,360
<b>c. NORTH-EAST ITALY</b>		<b>367,121</b>	<b>4,967</b>	<b>24,408</b>
	Trentino-Alto Adige	38,522	449	1,046
	Veneto	144,283	1,707	5,979
	Friuli-Venezia Giulia	29,999	420	2,551
	Emilia-Romagna	154,317	2,390	14,832
<b>d. CENTRAL ITALY</b>		<b>358,212</b>	<b>32,301</b>	<b>21,028</b>
	Marche	41,263	942	2,497
	Tuscany	105,910	2,598	6,428
	Umbria	19,379	394	64
	Lazio	191,661	28,368	12,039
<b>e. SOUTHERN ITALY</b>		<b>163,952</b>	<b>7,844</b>	<b>2,099</b>
	Abruzzo	22,895	445	144
	Molise	3,542	93	44
	Campania	66,387	4,384	1,277
	Apulia	47,935	1,454	588
	Basilicata	6,015	317	25
	Calabria	17,179	1,152	20
<b>f. ISLANDS</b>		<b>79,555</b>	<b>3,046</b>	<b>1,922</b>
	Sicily	55,955	2,600	522
	Sardinia	23,600	446	1,401

Notes:



**Banks**

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
<b>838,634</b>	<b>263,965</b>	<b>120,491</b>	<b>437,583</b>	<b>91,355</b>	<b>414,516</b>
<b>312,742</b>	<b>102,397</b>	<b>35,048</b>	<b>171,573</b>	<b>26,024</b>	<b>134,514</b>
52,686	18,598	6,612	26,619	6,949	31,267
1,464	610	277	570	224	677
17,900	3,858	2,317	11,569	2,149	10,916
240,692	79,331	25,843	132,815	16,702	91,654
<b>222,310</b>	<b>76,532</b>	<b>31,668</b>	<b>108,916</b>	<b>24,332</b>	<b>91,105</b>
24,196	6,134	3,855	13,517	3,584	9,247
90,581	32,711	11,368	44,538	9,454	36,561
15,677	6,518	1,900	6,777	2,250	9,101
91,856	31,169	14,546	44,085	9,044	36,195
<b>191,800</b>	<b>54,081</b>	<b>32,125</b>	<b>101,499</b>	<b>18,569</b>	<b>94,514</b>
22,910	8,744	4,462	9,217	3,613	11,301
60,035	17,012	7,553	33,166	7,911	28,938
11,358	4,205	2,028	4,677	1,687	5,876
97,497	24,121	18,082	54,440	5,358	48,399
<b>78,142</b>	<b>23,147</b>	<b>15,256</b>	<b>37,484</b>	<b>14,542</b>	<b>61,323</b>
13,113	5,069	2,887	4,837	2,169	7,024
1,740	552	438	685	437	1,227
32,436	8,448	5,419	18,099	4,016	24,274
21,093	6,385	4,266	9,432	5,146	19,654
3,037	890	740	1,267	741	1,894
6,723	1,803	1,506	3,164	2,033	7,250
<b>33,640</b>	<b>7,807</b>	<b>6,394</b>	<b>18,111</b>	<b>7,887</b>	<b>33,059</b>
22,824	5,068	4,096	12,649	5,620	24,389
10,816	2,739	2,298	5,461	2,267	8,670

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

TDB10235

Banks

Source: Supervisory returns  
Stocks in millions of euro

March 2010		Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	<b>929,989</b>	<b>338,766</b>	<b>246,642</b>	<b>210,369</b>	<b>92,685</b>	<b>41,527</b>
	Agricultural, forestry and fishery products	39,183	10,535	12,335	8,103	5,162	3,047
	Fuel and power products	45,321	17,041	4,515	17,931	3,159	2,675
	Ores and metals	11,843	7,861	2,581	739	544	119
	Non-metallic minerals and products	18,504	4,821	7,178	3,913	1,774	817
	Chemical products	11,929	7,176	2,282	1,455	743	272
	Metal products, except transport equipment	30,333	13,401	9,775	3,698	2,928	530
	Agricultural and industrial machinery	24,680	10,643	10,665	2,251	926	195
	Office and data processing machines, etc.	4,258	1,803	1,529	505	290	132
	Electrical goods	14,705	5,652	4,729	2,945	1,056	323
	Transport equipment	11,622	4,386	2,865	2,291	1,702	378
	Food and tobacco products	29,438	7,661	10,897	4,067	5,020	1,794
	Textiles, clothing and footwear	26,031	8,840	7,159	6,763	3,018	251
	Paper and paper products	13,737	5,220	4,197	3,105	911	305
	Rubber and plastic products	10,863	5,234	2,741	1,586	993	310
	Other manufactured products	22,215	5,938	8,301	5,302	2,051	623
	Building and construction	131,604	38,467	34,602	34,251	16,937	7,348
	Wholesale and retail trade services, recovery and repair services	135,694	44,615	34,676	27,837	18,968	9,599
	Lodging and catering services	36,755	8,707	12,051	8,012	4,917	3,068
	Inland transport services	16,567	4,010	3,915	6,014	1,887	741
	Maritime and air transport services	8,847	1,683	660	1,601	2,852	2,051
	Auxiliary transport services	12,403	4,647	2,167	3,879	1,242	467
	Communication services	8,532	3,255	327	4,730	104	117
	Other market services	264,922	117,172	66,495	59,392	15,498	6,366

Notes:

## Distribution by technical form, customer location ( geographical area) and sector of economic activity

TDB10281		Banks				
Source: Supervisory returns Stocks: in millions of euro						
March 2010	Total	North West	North East	Centre	South	Islands
<b>a. CURRENT ACCOUNTS</b>	<b>249,725</b>	<b>94,271</b>	<b>72,499</b>	<b>51,274</b>	<b>20,683</b>	<b>10,999</b>
General Government	7,248	1,638	566	3,169	836	1,038
Financial and insurance corporations	25,449	15,146	4,129	4,180	958	1,035
Non-financial corporations	177,357	65,488	56,323	35,318	13,985	6,243
Producer households	17,363	4,857	5,093	3,411	2,564	1,438
Consumer households	22,308	7,141	6,387	5,196	2,340	1,244
<b>b. MORTGAGE LOANS</b>	<b>792,764</b>	<b>279,664</b>	<b>185,711</b>	<b>192,420</b>	<b>91,226</b>	<b>43,744</b>
General government	41,682	7,935	3,956	23,529	5,409	852
Financial and insurance corporations	30,686	23,554	2,080	4,289	272	490
Non-financial corporations	349,517	125,069	92,523	80,737	35,514	15,675
Producer households	55,330	16,324	14,883	11,546	8,144	4,433
<i>of which: for house purchase</i>	<i>19,150</i>	<i>5,385</i>	<i>4,550</i>	<i>4,386</i>	<i>3,024</i>	<i>1,805</i>
Consumer households	315,549	106,781	72,269	72,319	41,887	22,294
<i>of which: for house purchase</i>	<i>260,450</i>	<i>90,840</i>	<i>59,206</i>	<i>58,329</i>	<i>33,322</i>	<i>18,754</i>
<b>c. LOANS SECURED BY PLEDGE OF SALARY</b>	<b>8,687</b>	<b>1,710</b>	<b>874</b>	<b>1,566</b>	<b>3,026</b>	<b>1,511</b>
Producer households	8	1	1	3	2	2
Consumer households	8,678	1,708	872	1,564	3,025	1,509
<b>d. PERSONAL LOANS</b>	<b>32,035</b>	<b>8,596</b>	<b>5,328</b>	<b>6,724</b>	<b>7,212</b>	<b>4,174</b>
Non-financial corporations	1	..	..	..	..	..
Producer households	997	274	190	196	202	135
Consumer households	31,037	8,322	5,138	6,528	7,010	4,039
<b>e. FACTORING</b>	<b>4,474</b>	<b>1,743</b>	<b>639</b>	<b>1,259</b>	<b>683</b>	<b>150</b>
General government	322	35	116	124	35	12
Financial and insurance corporations	19	4	6	9	-	-
Non-financial corporations	3,947	1,635	515	1,042	623	132
Producer households	60	5	3	29	17	5
Consumer households	126	63	..	54	8	..
<b>f. FINANCIAL LEASING</b>	<b>21,823</b>	<b>7,917</b>	<b>6,007</b>	<b>5,074</b>	<b>1,918</b>	<b>908</b>
General government	140	9	75	35	6	15
Financial and insurance corporations	151	36	16	97	2	1
Non-financial corporations	19,496	7,179	5,416	4,503	1,621	778
Producer households	1,533	518	394	308	219	94
Consumer households	502	175	106	130	71	20

**Notes:** The data do not include bad debts, advances on bills subject to final payment or cash advances on credit cards.

## Distribution by technical form and customer location (geographical area)

TDB10289

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

Source: Supervisory returns  
Stocks in millions of euro

March 2010

	Total	North-West	North-East	Centre	South	Islands
Factoring: nominal value of credits acquired pro-soluto	18,760	5,138	2,867	6,184	3,426	1,146
Factoring: advances to assignor	11,879	4,859	1,633	3,121	1,912	355
nominal value of credits acquired pro-solvendo	19,099	7,292	2,676	5,375	3,196	560
Total exposure in respect of finance leases	89,527	35,504	23,324	18,785	8,638	3,277
Receivables for consumer credit	56,631	14,995	8,343	12,408	12,856	8,029
Other finance	10,523	4,110	1,452	2,318	1,775	868

**Notes:** Transactions are considered to be with recourse/without recourse if, regardless of the form of the contract, the risks and rewards related to the assets involved in the transaction are not/are fully transferred to the factor in accordance with IAS 39 (so-called derecognition). The distribution by branch of economic activity of the counterparty of the nominal value of credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors.

## Distribution by technical form and customer segment of economic activity

TDB10288

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

Source: Supervisory returns  
Stocks in millions of euro

March 2010

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Factoring: Nominal value of receivables acquired pro-soluto	18,760	5,536	177	9,950	1,111	1,986
Factoring: advances to assignor	11,879	42	948	10,426	110	353
Nominal value of receivables acquired pro-solvendo	19,099	63	779	17,088	162	1,007
Total exposure in respect of finance leases	89,526	523	756	80,155	4,917	3,175
Receivables for consumer credit	56,631	-	-	-	-	-
Other finance	10,523	58	841	3,982	834	4,809

**Notes:** Transactions are considered to be with/without recourse if, regardless of the form of the contract, the risks and rewards related to the assets involved in the transaction are not/are fully transferred to the factor in accordance with IAS 39 (so-called derecognition). The distribution by branch of economic activity of the counterpart of the nominal value of credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The credits for the issue/management of credit cards and consumer credit can mostly be linked to the "consumer household" 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 euro

March 2010		Total	Banks	Financial intermediaries
a.	<b>TOTAL</b>	<b>110,498</b>	<b>53,866</b>	<b>56,631</b>
b.	<b>NORTH-WEST ITALY</b>	<b>28,529</b>	<b>13,534</b>	<b>14,995</b>
	Piedmont	8,132	4,006	4,126
	Valle d'Aosta	222	118	104
	Liguria	2,716	1,242	1,474
	Lombardy	17,459	8,168	9,291
c.	<b>NORTH-EAST ITALY</b>	<b>16,408</b>	<b>8,064</b>	<b>8,343</b>
	Trentino-Alto Adige	940	535	405
	Veneto	6,899	3,230	3,669
	Friuli-Venezia Giulia	1,898	927	971
	Emilia-Romagna	6,671	3,373	3,298
d.	<b>CENTRAL ITALY</b>	<b>23,651</b>	<b>11,244</b>	<b>12,408</b>
	Marche	2,332	1,230	1,102
	Tuscany	7,045	2,852	4,192
	Umbria	1,637	789	848
	Lazio	12,637	6,372	6,265
e.	<b>SOUTHERN ITALY</b>	<b>26,250</b>	<b>13,394</b>	<b>12,856</b>
	Abruzzo	2,595	1,257	1,338
	Molise	551	254	298
	Campania	10,921	5,649	5,272
	Apulia	7,176	3,541	3,636
	Basilicata	945	466	479
	Calabria	4,062	2,228	1,834
f.	<b>ISLANDS</b>	<b>15,660</b>	<b>7,631</b>	<b>8,029</b>
	Sicily	11,570	5,688	5,882
	Sardinia	4,090	1,943	2,147

## Notes:

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

## Distribution by country, type of customer and residual maturity

TDB30274							Banks
Source: Supervisory returns							
Stocks in millions of euro							
March 2010		of which:				Local claims in local currency	
International claims	banks		non-banks				
	residual maturity		residual maturity				
	up to 1 year	more than 1 year	up to 1 year	more than 1 year			
a. TOTAL	390,191	81,516	50,148	77,686	180,841	408,126	
b. EUROPE	321,898	70,785	43,718	65,348	142,047	382,413	
of which:	Albania	492	90	-	131	270	364
	Austria	23,166	3,656	2,596	3,371	13,542	58,604
	Belgium	5,185	3,516	418	355	896	585
	Bosnia and Herzegovina	611	91	15	77	427	1,971
	Bulgaria	3,675	275	49	843	2,509	2,183
	Czech Republic	2,999	96	67	595	2,241	7,340
	Croatia	13,290	486	131	3,365	9,308	8,904
	Denmark	2,653	963	664	188	839	-
	Finland	988	374	66	163	384	-
	France	42,164	15,276	12,993	5,211	8,685	2,530
	Germany	44,437	8,566	5,409	14,027	16,435	152,737
	Greece	4,223	748	207	610	2,659	869
	Ireland	11,665	1,703	685	3,431	5,846	1,305
	Liechtenstein	134	35	-	27	72	-
	Luxembourg	21,271	3,656	2,621	5,146	9,849	2,546
	Malta	514	36	113	36	329	-
	Montenegro	1,902	374	19	616	892	-
	Norway	2,284	792	538	219	735	-
	Netherlands	19,140	3,030	1,940	2,618	11,551	155
	Poland	7,027	114	35	1,455	5,422	25,236
	Portugal	5,108	989	1,426	1,491	1,203	..
	United Kingdom	32,665	13,082	6,149	6,318	7,116	7,084
	Romania	7,307	160	511	2,132	4,503	2,312
	Russia	10,174	785	1,489	1,799	6,101	7,295
	Serbia	2,629	57	417	811	1,344	1,028
	Slovakia	708	87	16	273	333	12,601
	Slovenia	1,338	157	229	120	832	4,193
	Spain	20,517	6,142	2,627	2,295	9,453	1,730
	Sweden	1,991	411	541	239	801	-
	Switzerland	8,399	3,324	493	2,533	2,048	1,923
	Turkey	3,371	629	177	1,190	1,376	-
	Hungary	11,308	303	140	1,915	8,950	7,378
c. ASIA	15,868	3,611	1,975	2,847	7,436	4,215	
of which:	Saudi Arabia	455	137	63	152	102	-
	China	2,358	1,507	454	128	269	421
	South Korea	812	567	69	69	108	-
	Philippines	240	1	..	8	231	-
	Japan	2,777	191	19	958	1,610	==
	India	1,020	345	57	139	478	9
	Indonesia	869	31	..	10	827	

## Distribution by country, type of customer and residual maturity

TDB30274						Banks	
		of which:					
		International claims	banks residual maturity		non-banks residual maturity		Local claims in local currency
			up to 1 year	more than 1 year	up to 1 year	more than 1 year	
ASIA (cont.)							
	Iran	745	114	428	31	173	-
	Israel	96	11	..	26	59	..
	Kazakhstan	3,229	180	343	618	2,088	2,381
	Malaysia	177	35	18	12	112	-
	Pakistan	20	1	..	1	18	-
	Qatar	771	6	145	179	441	-
	Taiwan	20	16	-	3	1	3
	Thailand	86	30	..	36	20	-
d.	AFRICA	3,016	477	341	576	1,623	3,403
	of which: Algeria	134	16	4	34	80	-
	Egypt	1,219	242	72	273	632	3,403
	Morocco	96	38	-	7	51	-
	South Africa	427	82	173	11	161	-
	Tunisia	136	34	76	22	5	-
e.	AMERICA	27,430	4,650	2,478	5,148	15,154	17,684
	of which: Argentina	348	59	90	160	39	..
	Brazil	1,167	293	97	192	585	-
	Canada	1,810	366	99	624	721	-
	Chile	1,005	374	267	59	305	..
	Colombia	34	19	6	5	5	-
	Cuba	77	23	52	..	2	-
	Mexico	1,020	5	3	175	837	-
	Peru	189	95	31	62	1	1
	United States	21,520	3,397	1,826	3,812	12,484	17,682
	Uruguay	10	-	-	3	6	-
	Venezuela	151	..	7	18	125	-
f.	OCEANIA	3,512	242	593	507	2,170	2
	of which: Australia	2,496	231	593	331	1,340	2
	New Zealand	45	11	..	2	32	-
g.	OFF-SHORE CENTRES	14,186	1,752	1,040	1,938	9,456	409
	of which: Bahamas	513	280	71	80	82	-
	Cayman Islands	4,894	392	555	222	3,725	-
	Gibraltar	67	-	-	5	62	-
	Hong Kong	878	360	13	162	343	214
	Jersey, C.I.	1,831	26	208	121	1,476	-
	Singapore	1,036	131	11	147	746	195
h.	INTERNATIONAL ORGANIZATIONS	3,978	-	2	1,048	2,927	

Notes:

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

TDC30020							Banks
Source: Central Credit Register							
Stocks in millions of euro							
March 2010		of which:		of which:			
	Facilities granted	short-term	Used margin	short-term	in non-euro-area currencies	with real security	
a.	ITALY	1,902,021	856,890	1,352,720	427,599	19,096	577,723
	General government	80,457	30,746	53,748	9,241	71	366
	Financial companies	283,986	152,034	191,088	92,429	2,184	14,680
	Non-financial companies	1,185,323	609,204	785,867	287,900	14,077	306,194
	of which: industry	431,725	263,887	244,123	106,081	5,117	49,986
	building	147,129	65,123	112,388	39,785	505	62,980
	services	587,298	271,399	414,041	136,899	8,407	185,402
	Producer households	80,274	27,126	68,955	16,269	385	43,188
	Consumer households and nec	262,361	33,085	245,809	19,065	2,291	210,045
b.	NORTH-WEST ITALY	766,340	364,057	516,440	170,813	8,868	194,549
	General government	17,253	7,357	10,522	1,657	68	98
	Financial companies	182,905	100,859	116,262	54,510	1,654	8,202
	Non-financial companies	461,086	235,514	294,815	103,143	5,631	109,903
	of which: industry	169,464	105,064	94,132	39,902	2,227	19,790
	building	43,852	18,740	33,428	11,053	200	19,064
	services	243,167	109,676	163,518	50,981	3,184	69,231
	Producer households	22,168	7,495	18,831	4,345	129	11,973
	Consumer households and nec	80,282	12,031	74,021	6,782	1,310	63,252
c.	NORTH-EAST ITALY	463,693	215,771	329,682	103,912	4,142	146,047
	General government	8,508	3,792	4,405	729	-	85
	Financial companies	47,862	15,222	34,889	8,695	401	2,509
	Non-financial companies	317,033	178,063	208,668	83,531	3,062	79,369
	of which: industry	125,530	82,478	71,152	32,927	1,543	14,948
	building	40,868	20,838	30,154	12,566	219	15,321
	services	143,974	71,240	102,560	36,258	1,281	46,807
	Producer households	23,555	8,423	19,900	4,977	184	12,350
	Consumer households and nec	64,919	9,589	60,364	5,614	488	50,831
d.	CENTRAL ITALY	438,714	185,701	320,607	101,605	3,278	135,601
	General government	37,800	9,784	29,109	3,635	3	152
	Financial companies	47,635	31,815	35,999	26,555	128	3,629
	Non-financial companies	272,812	128,981	181,745	62,282	2,854	73,155
	of which: industry	97,704	53,867	52,158	20,882	1,068	8,232
	building	37,942	15,336	29,282	9,660	43	16,800
	services	132,672	58,108	96,460	30,674	1,737	45,834
	Producer households	16,333	5,136	14,402	3,258	51	9,169
	Consumer households and nec	60,295	7,175	56,627	4,136	238	48,922

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

TDC30020		Banks				
	Facilities granted	of which:		Used margin	of which:	
		short-term			short-term	in non-euro-area currencies
						with real security
<b>e. SOUTHERN ITALY</b>	<b>159,629</b>	<b>64,973</b>		<b>125,816</b>	<b>35,468</b>	<b>2,276</b>
General government	11,831	6,014		6,788	1,301	-
Financial companies	3,337	2,852		2,066	1,582	1
Non-financial companies	94,203	48,888		69,851	28,259	2,026
of which: industry	29,145	17,589		20,029	9,566	208
building	17,308	7,700		13,653	4,891	37
services	45,594	22,619		34,300	13,107	1,777
Producer households	11,935	4,013		10,371	2,446	20
Consumer households and nec	37,358	2,911		35,938	1,725	228
<b>f. ISLANDS</b>	<b>73,646</b>	<b>26,387</b>		<b>60,175</b>	<b>15,801</b>	<b>533</b>
general government	5,066	3,799		2,923	1,920	-
Financial companies	2,246	1,285		1,873	1,087	..
Non-financial companies	40,190	17,758		30,788	10,685	505
of which: industry	9,882	4,889		6,652	2,804	69
building	7,158	2,509		5,872	1,615	6
services	21,891	9,757		17,204	5,878	429
Producer households	6,283	2,059		5,449	1,243	2
Consumer households and nec	19,507	1,380		18,859	809	26

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 euro  
 Size classes in euro

## March 2010

	<i>from 30,000 to 75,000</i>	<i>from 75,000 to 125,000</i>	<i>from 125,000 to 250,000</i>	<i>from 250,000 to 500,000</i>	<i>from 500,000 to 1,000,000</i>
Number of borrowers	2,193,210	1,430,283	1,103,556	309,076	154,964
Facilities granted	108,165	139,847	183,557	105,136	107,572
Used margin	100,435	133,090	170,749	86,807	82,807
<i>of which:</i> backed by real security	76,886	118,300	144,729	53,626	39,725
Unused margin	9,329	8,156	14,911	20,488	27,251
Overshoot	1,600	1,399	2,103	2,159	2,486

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 euro  
 Size classes in euro

## March 2010

	<i>from 1,000,000 to 2,500,000</i>	<i>from 2,500,000 to 5,000,000</i>	<i>from 5,000,000 to 25,000,000</i>	<i>more than 25,000,000</i>
Number of borrowers	111,742	41,450	33,735	6,758
Facilities granted	171,860	143,739	334,908	914,103
Used margin	128,815	105,564	234,183	595,341
<i>of which: backed by real security</i>	<i>58,024</i>	<i>45,618</i>	<i>89,972</i>	<i>112,419</i>
Unused margin	46,597	40,963	106,983	326,954
Overshoot	3,552	2,788	6,258	8,193

Notes:



## Distribution by total credit used

TDB30125

Banks

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

## March 2010

	<i>from</i> 30,000 <i>to</i> 75,000	<i>from</i> 75,000 <i>to</i> 125,000	<i>from</i> 125,000 <i>to</i> 250,000	<i>from</i> 250,000 <i>to</i> 500,000	<i>from</i> 500,000 <i>to</i> 1,000,000
Number of borrowers	1,428,298	860,007	717,003	221,241	109,749
Facilities granted	82,719	94,435	138,062	99,185	104,597
Used margin	69,978	84,101	120,587	75,839	76,493
<i>of which:</i> backed by real security	45,195	68,442	93,894	43,514	38,014
Unused margin	14,431	11,697	19,837	25,712	30,789
Overshoot	1,691	1,362	2,361	2,366	2,685

Notes:

## Distribution by total credit used

TDB30125

Banks

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

## March 2010

	<i>from</i> 1,000,000 to 2,500,000	<i>from</i> 2,500,000 to 5,000,000	<i>from</i> 5,000,000 to 25,000,000	<i>more than</i> 25,000,000
Number of borrowers	76,503	27,449	20,411	3,778
Facilities granted	162,413	131,657	277,901	734,120
Used margin	117,778	95,005	198,072	509,150
<i>of which: backed by real security</i>	57,951	45,424	85,847	98,691
Unused margin	48,607	39,945	86,856	234,175
Overshoot	3,972	3,293	7,027	9,205

Notes:

## Distribution by type of transaction and total credit granted

TDB30135

Banks

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

## March 2010

<i>from</i> 30,000 <i>to</i> 75,000	<i>from</i> 75,000 <i>to</i> 125,000	<i>from</i> 125,000 <i>to</i> 250,000	<i>from</i> 250,000 <i>to</i> 500,000	<i>from</i> 500,000 <i>to</i> 1,000,000
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a. SHORT-TERM LOANS  
in euros

Facilities granted	16,458	13,995	25,792	36,968	48,879
Used margin	7,905	6,923	13,389	19,358	25,773
<i>of which:</i> backed by real security	545	586	1,255	2,116	3,184
Overshoot	939	706	1,192	1,395	1,737

b. SHORT-TERM LOANS:  
in non-euro-area currencies

Facilities granted	40	65	153	271	406
Used margin	43	62	155	256	395
<i>of which:</i> backed by real security	5	8	23	45	58
Overshoot	8	5	19	15	31

c. MEDIUM AND LONG-TERM LOANS:  
in euros

Facilities granted	58,793	74,435	101,976	51,429	46,415
Used margin	58,826	74,153	100,838	50,157	44,727
<i>of which:</i> backed by real security	43,720	66,969	90,465	39,814	33,090
Overshoot	526	544	657	564	638

d. MEDIUM AND LONG-TERM LOANS:  
in non-euro-area currencies

Facilities granted	195	328	771	355	310
Used margin	195	331	776	361	312
<i>of which:</i> backed by real security	172	296	689	202	59
Overshoot	1	5	8	12	9

Notes:

## Distribution by type of transaction and total credit granted

TDB30135		Banks			
Source: Central Credit Register Stocks in millions of euro Size classes in euro					
March 2010		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
<b>a. SHORT-TERM LOANS in euros</b>					
Facilities granted		80,080	67,657	161,147	391,331
Used margin		41,651	34,507	77,020	187,221
of which: backed by real security		5,638	4,413	7,633	5,674
Overshoot		2,400	1,752	3,672	4,118
<b>b. SHORT-TERM LOANS: in non-euro-area currencies</b>					
Facilities granted		809	812	2,387	7,971
Used margin		710	723	2,024	4,300
of which: backed by real security		111	101	172	82
Overshoot		31	38	75	249
<b>c. MEDIUM AND LONG-TERM LOANS: in euros</b>					
Facilities granted		72,161	60,062	132,637	434,020
Used margin		68,318	55,917	120,053	338,427
of which: backed by real security		50,197	40,119	79,625	96,133
Overshoot		894	802	1,663	2,904
<b>d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies</b>					
Facilities granted		509	378	916	8,052
Used margin		514	380	840	6,640
of which: backed by real security		86	93	300	2,468
Overshoot		17	9	15	32

Notes:

## Distribution by customer location (region) and total credit granted

TDB30145

Banks

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

<b>March 2010</b>	from 30,000 to 75,000	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
<b>a. TOTAL</b>									
Number of borrowers	1,559,65	909,598	764,187	260,699	138,471	99,911	37,221	30,106	6,016
Facilities granted	75,486	88,823	128,693	89,023	96,010	153,559	128,909	297,087	841,374
Used margin	66,968	81,470	115,157	70,132	71,206	111,193	91,527	199,936	536,587
<b>b. PIEMONTE</b>									
Number of borrowers	113,067	65,811	51,816	18,300	9,826	7,140	2,582	1,987	374
Facilities granted	5,471	6,419	8,717	6,259	6,813	10,963	8,944	19,522	46,214
Used margin	4,779	5,819	7,636	4,740	4,868	7,474	6,028	12,368	29,938
<b>c. VALLE D'AOSTA</b>									
Number of borrowers	3,421	1,713	1,557	608	270	169	60	40	10
Facilities granted	163	165	264	207	184	251	215	385	906
Used margin	134	143	222	155	132	167	154	270	584
<b>d. LIGURIA</b>									
Number of borrowers	37,921	21,232	18,952	6,589	2,937	1,954	699	562	125
Facilities granted	1,823	2,075	3,213	2,236	2,011	2,986	2,417	5,714	13,776
Used margin	1,598	1,893	2,895	1,806	1,517	2,135	1,690	3,724	8,774
<b>e. LOMBARDY</b>									
Number of borrowers	250,028	176,395	161,313	56,236	32,092	24,756	9,812	8,703	2,052
Facilities granted	12,241	17,346	27,154	19,270	22,318	38,170	34,112	87,347	349,304
Used margin	10,499	15,758	23,949	14,573	15,854	26,442	23,318	56,580	215,397
<b>f. TRENTINO-ALTO ADIGE</b>									
Number of borrowers	37,621	22,009	24,026	10,622	5,660	4,149	1,473	966	139
Facilities granted	1,812	2,153	4,156	3,617	3,916	6,339	5,067	9,263	10,302
Used margin	1,424	1,834	3,601	2,943	3,117	5,034	3,915	6,901	6,184
<b>g. VENETO</b>									
Number of borrowers	145,548	97,448	81,181	28,894	16,671	12,124	4,588	3,714	649
Facilities granted	7,143	9,561	13,545	9,945	11,589	18,682	15,931	36,473	50,308
Used margin	6,273	8,770	12,068	7,683	8,436	13,295	11,129	23,865	32,632
<b>h. FRIULI-VENEZIA GIULIA</b>									
Number of borrowers	43,441	26,423	17,671	5,724	3,208	2,231	830	672	107
Facilities granted	2,142	2,570	2,936	1,964	2,232	3,434	2,895	6,648	8,817
Used margin	1,981	2,403	2,628	1,547	1,652	2,475	1,999	4,240	5,545
<b>i. EMILIA-ROMAGNA</b>									
Number of borrowers	129,030	82,978	76,848	27,799	15,804	11,734	4,574	3,746	778
Facilities granted	6,262	8,137	12,968	9,547	10,948	18,140	15,827	37,595	90,029
Used margin	5,195	7,244	11,322	7,110	7,625	12,411	10,690	23,774	58,861
<b>l. MARCHE</b>									
Number of borrowers	50,660	30,545	25,361	9,730	5,319	3,568	1,211	879	122
Facilities granted	2,467	2,983	4,274	3,349	3,696	5,467	4,150	8,368	10,689
Used margin	2,140	2,708	3,796	2,634	2,737	4,014	2,853	5,620	6,799

## Distribution by customer location (region) and total granted

TDB30145		Banks								
		from 30,000 to 75,000	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
<b>m. TUSCANY</b>										
Number of borrowers		109,868	67,449	65,549	22,470	11,667	8,246	3,019	2,207	363
Facilities granted		5,329	6,608	11,109	7,686	8,101	12,662	10,447	20,842	36,579
Used margin		4,694	6,075	10,069	6,278	6,307	9,615	7,723	14,844	24,137
<b>n. UMBRIA</b>										
Number of borrowers		29,317	16,024	11,719	4,389	2,298	1,580	560	469	67
Facilities granted		1,425	1,557	1,975	1,512	1,595	2,431	1,924	4,492	3,590
Used margin		1,294	1,451	1,775	1,241	1,245	1,853	1,418	3,150	2,333
<b>o. LAZIO</b>										
Number of borrowers		140,863	79,001	75,506	22,740	9,967	7,029	2,558	2,392	623
Facilities granted		6,784	7,719	12,890	7,616	6,876	10,766	8,866	24,169	167,024
Used margin		6,142	7,197	11,977	6,455	5,486	8,378	6,934	18,410	108,743
<b>p. ABRUZZO</b>										
Number of borrowers		39,226	20,819	14,516	4,865	2,586	1,770	643	469	74
Facilities granted		1,902	2,015	2,438	1,661	1,784	2,742	2,229	4,388	5,108
Used margin		1,724	1,865	2,166	1,318	1,366	2,071	1,662	3,025	3,340
<b>q. MOLISE</b>										
Number of borrowers		7,237	3,484	2,265	826	371	256	98	54	13
Facilities granted		349	337	377	283	257	394	336	516	462
Used margin		318	311	334	252	200	294	251	373	319
<b>r. CAMPANIA</b>										
Number of borrowers		101,136	49,840	39,207	12,404	5,940	4,089	1,396	1,098	178
Facilities granted		4,804	4,845	6,603	4,188	4,103	6,259	4,788	10,696	18,012
Used margin		4,413	4,510	6,040	3,477	3,199	4,825	3,637	7,675	12,945
<b>s. APULIA</b>										
Number of borrowers		94,037	49,390	33,331	9,319	4,573	3,098	1,082	758	115
Facilities granted		4,525	4,802	5,516	3,165	3,158	4,732	3,728	7,328	9,139
Used margin		4,198	4,523	5,056	2,562	2,416	3,548	2,750	5,211	5,446
<b>t. BASILICATA</b>										
Number of borrowers		12,196	5,013	3,368	1,265	602	417	144	98	20
Facilities granted		580	481	567	439	422	634	497	920	1,185
Used margin		542	441	506	352	324	459	335	664	952
<b>u. CALABRIA</b>										
Number of borrowers		38,849	16,541	11,525	3,609	1,809	1,063	334	217	33
Facilities granted		1,844	1,593	1,936	1,226	1,261	1,612	1,150	2,000	2,818
Used margin		1,708	1,478	1,752	998	990	1,266	875	1,536	1,598
<b>v. SICILY</b>										
Number of borrowers		126,329	53,710	34,966	10,411	4,932	3,346	1,128	743	119
Facilities granted		6,070	5,177	5,821	3,525	3,409	5,086	3,878	7,110	11,746
Used margin		5,689	4,868	5,299	2,874	2,629	3,936	2,914	5,041	7,958
<b>z. SARDINIA</b>										
Number of borrowers		49,860	23,773	13,510	3,899	1,939	1,192	430	332	55
Facilities granted		2,351	2,279	2,233	1,328	1,335	1,810	1,508	3,311	5,366
Used margin		2,224	2,178	2,064	1,135	1,106	1,501	1,250	2,664	4,103

Notes:

## Distribution by customer sector and sub-sector of economic activity

TDB30170

Source: Central Credit Register  
Stocks in millions of euros

March 2010

		Total		
		Facilities granted	Used margin	Overshoot
<b>a.</b>	<b>TOTAL</b>	<b>2,564,758</b>	<b>1,816,707</b>	<b>40,805</b>
<b>b.</b>	<b>GENERAL GOVERNMENT</b>	<b>86,489</b>	<b>60,031</b>	<b>1,802</b>
	Central government	26,843	21,644	823
	Local government	59,423	38,355	976
	Social security funds	223	32	3
<b>c.</b>	<b>FINANCIAL COMPANIES</b>	<b>506,701</b>	<b>295,365</b>	<b>3,068</b>
	Monetary financial institutions	218,475	99,128	768
	Other financial intermediaries	240,476	161,507	1,532
	Financial auxiliaries	44,145	31,918	682
	Insurance companies and pension funds	3,605	2,811	85
<b>d.</b>	<b>NON-FINANCIAL COMPANIES</b>	<b>1,322,045</b>	<b>908,175</b>	<b>27,478</b>
	Public companies	34,332	18,124	242
	Private companies	1,161,249	790,886	24,048
	Associations of non-financial companies	1,648	1,064	40
	Craft non-financial quasi-companies	43,527	32,287	977
	Other non-financial quasi-companies	81,288	65,814	2,171
<b>e.</b>	<b>HOUSEHOLDS</b>	<b>490,827</b>	<b>465,417</b>	<b>6,155</b>
	Producer households	97,060	84,971	2,482
	Consumer households	393,767	380,446	3,673
<b>f.</b>	<b>NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>11,948</b>	<b>8,834</b>	<b>165</b>
<b>g.</b>	<b>REST OF THE WORLD</b>	<b>138,244</b>	<b>71,964</b>	<b>1,982</b>
	General government	1,636	1,093	1
	Monetary financial institutions	63,217	21,924	991
	Other financial institutions	37,581	24,895	600
	Non-financial companies	32,410	22,396	353
	Households	1,664	1,582	37
	Non-profit institutions serving households	14	11	1
	International organizations and other institutions	1,722	63	-
<b>h.</b>	<b>UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>220</b>	<b>165</b>	<b>13</b>

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
<b>2,251,408</b>	<b>1,518,982</b>	<b>36,841</b>	<b>313,350</b>	<b>297,725</b>	<b>3,964</b>
<b>80,457</b>	<b>53,748</b>	<b>1,485</b>	<b>6,032</b>	<b>6,283</b>	<b>317</b>
25,498	20,251	774	1,345	1,393	49
54,738	33,466	708	4,685	4,888	268
222	31	3	1	1	-
<b>500,867</b>	<b>289,751</b>	<b>3,037</b>	<b>5,834</b>	<b>5,614</b>	<b>32</b>
218,016	98,672	767	459	456	1
237,522	158,752	1,505	2,954	2,756	27
41,734	29,525	679	2,411	2,393	3
3,596	2,802	85	9	9	..
<b>1,185,323</b>	<b>785,867</b>	<b>24,689</b>	<b>136,721</b>	<b>122,308</b>	<b>2,788</b>
33,024	17,021	230	1,308	1,104	12
1,040,589	683,866	21,576	120,660	107,020	2,472
1,480	967	36	168	97	4
38,064	26,889	871	5,464	5,398	106
72,168	57,125	1,976	9,121	8,688	195
<b>331,261</b>	<b>306,502</b>	<b>5,417</b>	<b>159,566</b>	<b>158,915</b>	<b>738</b>
80,274	68,955	2,230	16,786	16,016	253
250,987	237,548	3,187	142,780	142,899	486
<b>11,168</b>	<b>8,110</b>	<b>135</b>	<b>779</b>	<b>723</b>	<b>30</b>
<b>135,184</b>	<b>69,347</b>	<b>1,943</b>	<b>3,060</b>	<b>2,617</b>	<b>40</b>
1,622	1,079	1	14	14	..
63,216	21,923	990	1	1	1
37,255	24,573	596	326	322	3
29,996	20,417	324	2,414	1,978	28
1,360	1,282	31	304	300	7
14	10	1	1	1	-
1,722	63	-	..	..	-
<b>205</b>	<b>151</b>	<b>13</b>	<b>14</b>	<b>14</b>	<b>..</b>



## Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register  
Stocks in millions of euro

March 2010

		Total		
		Facilities granted	Used margin	Overshot
a.	<b>TOTAL</b>	<b>1,419,105</b>	<b>993,146</b>	<b>29,960</b>
	Agricultural, forestry and fishery products	41,413	35,564	1,192
	Fuel and power products	87,652	46,588	503
	Ores and metals	23,704	13,694	267
	Non-metallic minerals and products	31,639	19,515	589
	Chemical products	22,423	12,372	302
	Metal products, except transport equipment	54,518	32,993	1,015
	Agricultural and industrial machinery	47,889	27,450	657
	Office and data processing machines, etc..	7,705	4,572	99
	Electrical goods	26,661	15,577	416
	Transport equipment	20,804	14,719	434
	Food and tobacco products	46,248	29,535	692
	Textiles, clothing and footwear	42,591	25,473	1,174
	Paper and paper products	22,938	15,528	311
	Rubber and plastic products	19,861	12,264	299
	Other manufactured products	33,303	22,759	902
	Building and construction	172,646	134,545	5,146
	Wholesale and retail trade services, recovery and repair services	229,939	146,491	4,061
	Lodging and catering services	41,470	37,513	1,064
	Inland transport services	25,998	19,708	634
	Maritime and air transport services	13,543	9,959	127
	Auxiliary transport services	21,627	14,920	332
	Communication services	19,235	8,648	129
	Other market services	365,300	292,761	9,615

Notes:

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

Banks			Financial intermediaries		
Facilities granted	Used margin	Overshot	Facilities granted	Used margin	Overshot
<b>1,265,597</b>	<b>854,822</b>	<b>26,919</b>	<b>153,507</b>	<b>138,324</b>	<b>3,041</b>
39,597	33,868	1,165	1,816	1,696	26
83,590	43,317	480	4,062	3,271	23
21,393	11,983	254	2,311	1,711	13
29,404	17,407	544	2,235	2,107	45
20,883	10,999	274	1,540	1,373	28
47,153	26,291	901	7,365	6,702	114
43,208	23,242	599	4,681	4,208	58
6,673	3,682	89	1,031	890	10
23,111	12,688	375	3,550	2,889	41
16,701	11,169	363	4,103	3,550	70
42,386	26,312	637	3,863	3,223	54
39,656	22,737	1,100	2,934	2,736	74
19,932	12,705	273	3,005	2,824	38
17,660	10,220	263	2,200	2,044	36
30,371	19,952	828	2,931	2,808	75
157,135	120,740	4,793	15,512	13,805	353
203,478	124,041	3,714	26,461	22,450	347
37,731	33,823	966	3,738	3,690	98
19,579	13,999	474	6,419	5,709	161
12,072	8,834	107	1,471	1,125	20
18,495	11,934	292	3,132	2,986	40
18,360	7,941	117	875	707	12
317,029	246,938	8,310	48,270	45,822	1,305

## Distribution by customer segment of economic activity and total credit granted

TDB30155

Banks

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

March 2010

		from 30,000 to 75,000	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
<b>a. TOTAL</b>						
Number of borrowers		1,559,655	909,598	764,187	260,699	138,471
Facilities granted		75,486	88,823	128,693	89,023	96,010
Used margin		66,968	81,470	115,157	70,132	71,206
<b>b. GENERAL GOVERNMENT</b>						
Number of borrowers		520	569	1,029	1,195	1,134
Facilities granted		26	56	189	428	798
Used margin		22	46	116	236	421
<b>c. FINANCIAL COMPANIES</b>						
Number of borrowers		2,179	1,051	1,118	672	401
Facilities granted		101	102	195	226	272
Used margin		68	73	149	178	189
<b>d. NON-FINANCIAL COMPANIES</b>						
Number of borrowers		215,454	120,979	152,387	133,469	103,463
Facilities granted		10,250	11,763	27,155	47,072	72,650
Used margin		7,083	8,158	19,221	33,229	51,704
<i>of which: industry</i>						
Number of borrowers		44,995	27,153	37,089	35,036	28,741
Facilities granted		2,157	2,647	6,650	12,448	20,321
Used margin		1,429	1,682	4,197	7,645	12,333
<i>of which: building</i>						
Number of borrowers		26,844	16,455	22,592	22,782	19,668
Facilities granted		1,287	1,600	4,049	8,058	13,828
Used margin		858	1,087	2,871	5,927	10,542
<i>of which: services</i>						
Number of borrowers		139,171	74,770	89,336	72,613	52,790
Facilities granted		6,594	7,262	15,854	25,493	36,919
Used margin		4,637	5,192	11,671	18,799	27,511
<b>e. PRODUCER HOUSEHOLDS</b>						
Number of borrowers		224,034	109,625	104,988	43,173	15,784
Facilities granted		10,611	10,652	18,127	14,643	10,643
Used margin		8,691	9,234	15,922	12,387	8,893
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>						
Number of borrowers		1,096,306	670,480	499,033	79,887	16,693
Facilities granted		53,521	65,587	82,064	25,880	10,978
Used margin		50,403	63,422	78,936	23,468	9,471

Notes:

## Distribution by customer segment of economic activity and total credit granted

TDB30155

Banks

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

March 2010

		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
<b>a. TOTAL</b>					
Number of borrowers		99,911	37,221	30,106	6,016
Facilities granted		153,559	128,909	297,087	841,374
Used margin		111,193	91,527	199,936	536,587
<b>b. GENERAL GOVERNMENT</b>					
Number of borrowers		1,078	472	496	324
Facilities granted		1,680	1,649	5,502	70,128
Used margin		970	1,018	2,891	47,857
<b>c. FINANCIAL COMPANIES</b>					
Number of borrowers		428	263	507	506
Facilities granted		671	909	5,670	275,834
Used margin		419	543	3,003	186,140
<b>d. NON-FINANCIAL COMPANIES</b>					
Number of borrowers		85,792	34,193	28,116	5,102
Facilities granted		133,042	118,660	277,459	486,881
Used margin		94,678	83,602	187,358	296,809
<i>of which: industry</i>					
Number of borrowers		24,415	10,492	9,765	2,198
Facilities granted		38,096	36,611	99,190	213,539
Used margin		22,283	21,261	56,078	116,603
<i>of which: building</i>					
Number of borrowers		16,715	6,204	4,198	483
Facilities granted		25,756	21,398	39,245	31,871
Used margin		20,189	16,967	30,370	22,770
<i>of which: services</i>					
Number of borrowers		42,715	16,654	13,508	2,361
Facilities granted		66,156	57,704	132,838	238,194
Used margin		49,683	42,909	96,051	155,101
<b>e. PRODUCER HOUSEHOLDS</b>					
Number of borrowers		6,246	1,005	299	7
Facilities granted		9,002	3,377	2,363	215
Used margin		7,604	2,904	2,079	191
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>					
Number of borrowers		5,827	1,156	608	60
Facilities granted		8,359	3,871	5,378	4,759
Used margin		6,896	3,119	4,007	3,203

Notes:

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

TDB10420

 Source: Supervisory returns  
 Stocks in millions of euro
**March 2010**

March 2010		Investment in construction				
		Total	Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a.	TOTAL	1,074,516	3,074	81,342	1,711	71,842
b.	NORTH-WEST ITALY	398,061	243	26,532	444	20,216
	Piedmont	73,354	112	4,779	214	3,777
	Valle d'Aosta	1,988	18	206	2	234
	Liguria	26,293	22	1,193	33	1,297
	Lombardy	296,426	91	20,353	195	14,909
c.	NORTH-EAST ITALY	244,829	304	18,753	573	17,856
	Trentino-Alto Adige	25,562	118	2,239	256	2,469
	Veneto	95,752	68	7,507	147	7,783
	Friuli-Venezia Giulia	22,848	71	1,637	57	1,247
	Emilia-Romagna	100,667	47	7,370	113	6,358
d.	CENTRAL ITALY	245,005	203	20,571	207	20,746
	Marche	28,115	16	3,248	82	1,566
	Tuscany	73,257	69	6,157	60	7,631
	Umbria	13,400	9	1,527	20	1,279
	Lazio	130,233	109	9,639	44	10,270
e.	SOUTHERN ITALY	117,566	109	10,174	201	9,843
	Abruzzo	16,185	44	2,123	25	1,099
	Molise	2,328	8	242	13	239
	Campania	48,765	22	2,622	19	4,801
	Apulia	34,079	7	3,625	104	2,492
	Basilicata	4,025	7	368	10	347
	Calabria	12,184	21	1,195	30	865
f.	ISLANDS	58,331	2,216	5,312	285	3,180
	Sicily	41,042	1,623	3,244	122	1,593
	Sardinia	17,289	592	2,068	163	1,587

Notes:

# Banks

Investment in machinery equipment, transport equipment and sundry products		Purchases of building				Other uses	
		Dwellings of consumer households		Other buildings			
		Subsidized	Non-subsidized	Subsidized	Non-subsidized		
Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized
3,667	102,092	2,167	250,010	963	58,194	5,580	483,151
1,305	41,519	173	88,985	215	21,211	1,383	195,835
507	7,574	30	19,711	83	3,488	461	32,618
1	328	..	452	1	100	16	631
106	2,289	19	7,701	37	3,270	201	10,126
692	31,328	124	61,121	94	14,354	705	152,461
1,235	24,903	539	56,895	288	11,164	1,571	110,749
143	1,401	305	3,433	112	1,361	407	13,319
553	11,247	46	23,112	44	4,384	379	40,481
167	2,752	93	5,349	79	793	293	10,310
372	9,503	95	25,001	53	4,626	492	46,639
523	19,413	371	58,070	136	16,142	1,195	107,427
224	1,536	29	5,617	62	1,564	490	13,682
89	5,449	28	18,830	42	6,247	203	28,452
77	934	19	2,680	11	718	71	6,053
132	11,493	296	30,942	22	7,613	431	59,241
393	12,627	90	30,481	113	5,667	841	47,026
134	1,430	10	3,756	16	725	144	6,678
25	207	..	607	13	131	27	814
67	6,528	64	12,438	21	2,575	185	19,424
89	3,130	6	10,136	40	1,624	244	12,582
10	431	2	744	6	178	43	1,880
67	901	9	2,800	17	434	197	5,649
211	3,630	994	15,579	211	4,010	590	22,113
157	2,838	175	11,806	89	2,754	430	16,211
54	793	819	3,773	122	1,256	160	5,902

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

TDB10430

Source: Supervisory returns  
Flows in millions of euro

## 1st quarter 2010

		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
<b>a. TOTAL</b>	<b>99,284</b>	<b>78</b>	<b>5,196</b>	<b>86</b>	<b>3,421</b>
<b>b. NORTH-WEST ITALY</b>	<b>36,731</b>	<b>5</b>	<b>1,750</b>	<b>32</b>	<b>911</b>
Piedmont	7,203	5	211	8	197
Valle d'Aosta	174	-	10	-	10
Liguria	2,340	..	71	1	52
Lombardy	27,014	..	1,458	24	652
<b>c. NORTH-EAST ITALY</b>	<b>22,851</b>	<b>4</b>	<b>1,104</b>	<b>40</b>	<b>836</b>
Trentino-Alto Adige	2,288	2	115	17	115
Veneto	9,529	..	433	11	340
Friuli-Venezia Giulia	1,959	..	75	4	58
Emilia-Romagna	9,075	1	481	8	322
<b>d. CENTRAL ITALY</b>	<b>23,757</b>	<b>3</b>	<b>1,314</b>	<b>7</b>	<b>968</b>
Marche	2,976	1	223	3	64
Tuscany	6,486	2	321	2	361
Umbria	1,014	..	78	1	54
Lazio	13,281	1	693	2	489
<b>e. SOUTHERN ITALY</b>	<b>10,452</b>	<b>32</b>	<b>693</b>	<b>3</b>	<b>545</b>
Abruzzo	1,445	31	163	..	62
Molise	232	1	20	1	8
Campania	4,013	..	153	..	216
Apulia	3,294	..	242	1	211
Basilicata	308	..	23	..	13
Calabria	1,161	..	92	..	35
<b>f. ISLANDS</b>	<b>5,493</b>	<b>33</b>	<b>336</b>	<b>3</b>	<b>161</b>
Sicily	4,388	21	212	1	97
Sardinia	1,104	12	124	2	64

Notes:

## Banks

Investment in machinery equipment, transport equipment and sundry products		Purchase of buildings				Other uses	
		Dwellings of consumer households		Other buildings			
Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized
199	10,892	36	13,299	14	3,258	296	62,508
70	4,801	..	4,458	6	1,045	65	23,587
29	757	-	917	3	188	21	4,867
..	25	-	21	-	10	..	98
7	112	..	510	1	236	5	1,346
34	3,908	..	3,011	2	610	38	17,277
61	2,866	11	3,090	3	557	89	14,190
1	225	6	164	-	90	19	1,534
35	1,640	4	1,375	2	166	26	5,497
10	128	1	263	1	29	16	1,374
16	873	1	1,288	..	271	29	5,786
34	1,600	3	3,305	3	993	62	15,464
24	198	..	300	1	85	40	2,038
5	472	..	1,250	2	356	6	3,709
4	95	..	135	-	66	1	580
2	835	3	1,620	..	485	15	9,136
23	1,283	2	1,608	2	494	49	5,718
10	119	..	187	..	65	4	802
2	16	-	40	..	8	1	134
1	512	2	661	1	220	9	2,238
5	500	..	530	1	143	10	1,652
..	25	..	43	..	18	1	184
3	110	..	147	-	40	24	709
10	343	18	838	1	170	31	3,550
9	265	1	636	..	113	29	3,004
1	78	17	202	..	57	2	546



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

TDB10460

Source: Supervisory returns  
Stocks in millions of euro

## March 2010

		Total			Construction of farm building		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>a.</b>	<b>TOTAL</b>	<b>15,593</b>	<b>677</b>	<b>14,917</b>	<b>8,341</b>	<b>157</b>	<b>8,184</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>4,735</b>	<b>79</b>	<b>4,656</b>	<b>2,749</b>	<b>45</b>	<b>2,704</b>
	Piedmont	1,367	30	1,337	789	11	778
	Valle d'Aosta	45	2	43	37	2	35
	Liguria	105	..	105	62	..	62
	Lombardy	3,218	47	3,171	1,861	32	1,830
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>4,549</b>	<b>242</b>	<b>4,307</b>	<b>2,294</b>	<b>31</b>	<b>2,263</b>
	Trentino-Alto Adige	476	113	363	213	6	206
	Veneto	1,813	39	1,774	876	8	869
	Friuli-Venezia Giulia	439	47	392	194	11	183
	Emilia-Romagna	1,822	43	1,778	1,012	7	1,005
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>3,519</b>	<b>117</b>	<b>3,402</b>	<b>2,055</b>	<b>27</b>	<b>2,028</b>
	Marche	508	61	447	187	2	185
	Tuscany	1,660	32	1,628	1,033	15	1,018
	Umbria	350	10	340	218	3	215
	Lazio	1,002	14	987	618	8	610
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>1,881</b>	<b>135</b>	<b>1,746</b>	<b>858</b>	<b>32</b>	<b>825</b>
	Abruzzo	175	12	163	65	..	64
	Molise	68	9	59	25	..	25
	Campania	502	28	473	269	7	262
	Apulia	748	34	714	349	7	343
	Basilicata	138	5	133	51	..	51
	Calabria	250	46	204	98	18	80
<b>f.</b>	<b>ISLANDS</b>	<b>910</b>	<b>103</b>	<b>807</b>	<b>385</b>	<b>21</b>	<b>363</b>
	Sicily	576	77	499	165	4	161
	Sardinia	334	26	308	220	18	202

Notes:

## Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>4,402</b>	<b>242</b>	<b>4,159</b>	<b>2,851</b>	<b>277</b>	<b>2,574</b>
<b>1,305</b>	<b>33</b>	<b>1,272</b>	<b>682</b>	<b>2</b>	<b>680</b>
391	18	373	187	..	186
6	..	6	3	..	3
27	..	27	16	..	16
880	14	866	477	1	475
<b>1,396</b>	<b>77</b>	<b>1,319</b>	<b>859</b>	<b>134</b>	<b>725</b>
70	4	66	194	103	91
673	29	643	264	2	262
180	13	167	66	23	42
474	31	443	335	5	330
<b>739</b>	<b>64</b>	<b>674</b>	<b>725</b>	<b>26</b>	<b>699</b>
209	41	168	112	18	94
306	15	291	321	3	318
70	4	65	62	3	59
154	4	150	230	3	227
<b>687</b>	<b>52</b>	<b>636</b>	<b>335</b>	<b>51</b>	<b>284</b>
73	7	66	38	5	32
29	2	27	14	7	7
137	5	132	95	16	79
269	15	254	130	12	118
62	1	61	24	4	20
117	21	95	35	7	28
<b>274</b>	<b>17</b>	<b>258</b>	<b>251</b>	<b>65</b>	<b>186</b>
198	14	184	213	59	154
77	2	74	38	6	32

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

TDB10470

Source: Supervisory returns  
Flows in millions of euro

## 1st quarter 2010

		Total			Construction of farm buildings		
		Total	Subsidized	Non - subsidized	Total	Subsidized	Non - subsidized
<b>a.</b>	<b>TOTAL</b>	<b>763</b>	<b>35</b>	<b>728</b>	<b>275</b>	<b>12</b>	<b>263</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>287</b>	<b>18</b>	<b>269</b>	<b>99</b>	<b>11</b>	<b>88</b>
	Piedmont	82	4	78	26	..	26
	Valle d'Aosta	1	-	1	..	-	..
	Liguria	5	..	5	2	..	2
	Lombardy	199	14	185	71	11	60
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>226</b>	<b>6</b>	<b>219</b>	<b>77</b>	<b>..</b>	<b>76</b>
	Trentino-Alto Adige	23	..	23	14	-	14
	Veneto	109	2	107	34	-	34
	Friuli-Venezia Giulia	19	3	16	8	..	8
	Emilia-Romagna	75	2	73	21	..	21
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>128</b>	<b>8</b>	<b>119</b>	<b>56</b>	<b>1</b>	<b>55</b>
	Marche	31	8	23	6	1	6
	Tuscany	58	..	57	30	..	30
	Umbria	12	..	12	3	..	3
	Lazio	27	..	27	16	-	16
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>91</b>	<b>2</b>	<b>89</b>	<b>33</b>	<b>..</b>	<b>33</b>
	Abruzzo	12	..	11	4	-	4
	Molise	3	..	3	1	-	1
	Campania	29	..	29	9	..	9
	Apulia	35	..	35	16	-	16
	Basilicata	6	-	6	2	-	2
	Calabria	6	1	5	2	-	2
<b>f.</b>	<b>ISLANDS</b>	<b>32</b>	<b>1</b>	<b>30</b>	<b>11</b>	<b>..</b>	<b>11</b>
	Sicily	17	1	16	6	..	6
	Sardinia	15	..	14	5	..	5

Notes:

## Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>391</b>	<b>21</b>	<b>370</b>	<b>98</b>	<b>2</b>	<b>95</b>
<b>161</b>	<b>6</b>	<b>155</b>	<b>28</b>	<b>1</b>	<b>27</b>
50	4	46	6	-	6
1	-	1	..	-	..
3	-	3	-	-	-
107	2	105	22	1	21
<b>115</b>	<b>5</b>	<b>110</b>	<b>34</b>	<b>1</b>	<b>33</b>
5	..	5	4	-	4
60	2	59	15	-	15
8	3	6	3	1	2
41	1	40	13	-	13
<b>55</b>	<b>7</b>	<b>48</b>	<b>17</b>	<b>1</b>	<b>16</b>
21	7	15	4	1	3
19	..	19	8	..	8
7	..	7	2	-	2
8	..	8	2	-	2
<b>43</b>	<b>2</b>	<b>41</b>	<b>15</b>	<b>..</b>	<b>15</b>
6	..	6	2	..	2
2	..	2	..	-	..
13	..	13	7	-	7
16	..	16	4	-	4
3	-	3	1	-	1
3	1	2	1	-	1
<b>17</b>	<b>1</b>	<b>16</b>	<b>4</b>	<b>-</b>	<b>4</b>
8	1	7	3	-	3
9	..	9	1	-	1

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

TDB10440

Source: Supervisory returns  
Stocks in millions of euro

March 2010

		Total	South and depressed areas	Industry	
				SMEs	Other firms
a.	TOTAL	17,272	149	1,736	773
b.	NORTH-WEST ITALY	3,764	33	597	196
	Piedmont	1,426	28	153	43
	Valle d'Aosta	34	..	..	5
	Liguria	417	4	24	5
	Lombardy	1,886	1	419	144
c.	NORTH-EAST ITALY	4,518	16	640	322
	Trentino-Alto Adige	1,340	-	47	66
	Veneto	1,233	9	281	79
	Friuli-Venezia Giulia	759	..	107	55
	Emilia-Romagna	1,186	7	205	121
d.	CENTRAL ITALY	2,663	19	315	146
	Marche	898	6	189	46
	Tuscany	494	4	24	39
	Umbria	207	..	25	17
	Lazio	1,064	9	76	43
e.	SOUTHERN ITALY	1,804	50	119	87
	Abruzzo	423	5	27	8
	Molise	89	2	9	1
	Campania	383	7	32	29
	Apulia	491	26	21	30
	Basilicata	79	6	3	2
	Calabria	340	4	26	17
f.	ISLANDS	4,522	31	66	21
	Sicily	2,607	20	48	18
	Sardinia	1,915	11	18	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
<b>793</b>	<b>589</b>	<b>4,280</b>	<b>2,514</b>	<b>178</b>	<b>6,047</b>	<b>213</b>	<b>89</b>
<b>118</b>	<b>132</b>	<b>432</b>	<b>854</b>	<b>68</b>	<b>1,293</b>	<b>41</b>	<b>13</b>
32	80	98	444	62	457	29	13
1	1	19	2	-	6	..	-
51	..	118	117	..	97	-	-
34	51	196	290	6	733	12	-
<b>441</b>	<b>183</b>	<b>809</b>	<b>531</b>	<b>34</b>	<b>1,488</b>	<b>56</b>	<b>3</b>
114	51	399	55	..	603	4	-
110	24	110	276	2	309	34	1
116	69	154	62	..	195	1	-
101	39	145	139	31	382	16	2
<b>76</b>	<b>100</b>	<b>518</b>	<b>528</b>	<b>10</b>	<b>916</b>	<b>35</b>	<b>17</b>
31	30	45	443	3	100	2	..
5	43	89	42	5	238	4	..
18	8	40	17	..	80	-	-
21	18	343	26	1	497	29	17
<b>39</b>	<b>87</b>	<b>149</b>	<b>458</b>	<b>47</b>	<b>700</b>	<b>67</b>	<b>51</b>
32	8	19	89	36	149	50	44
..	3	3	21	..	48	1	-
3	32	71	58	2	144	5	2
2	28	10	182	8	174	11	5
..	2	7	16	..	41	..	..
2	14	39	92	1	144	..	-
<b>120</b>	<b>87</b>	<b>2,373</b>	<b>143</b>	<b>19</b>	<b>1,648</b>	<b>15</b>	<b>6</b>
54	55	1,012	40	19	1,332	10	1
65	32	1,361	103	..	316	5	5

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

TDB10450

Source: Supervisory returns  
Flows in millions of euro

## 1st quarter 2010

		Total	South and depressed areas	Industry	
				SMEs	Other firms
a.	TOTAL	781	5	100	37
b.	NORTH-WEST ITALY	185	1	25	6
	Piedmont	73	1	7	1
	Valle d'Aosta	1	..	-	..
	Liguria	14	-	..	..
	Lombardy	98	-	18	4
c.	NORTH-EAST ITALY	238	..	31	21
	Trentino-Alto Adige	48	-	..	7
	Veneto	89	..	16	5
	Friuli-Venezia Giulia	33	-	7	4
	Emilia-Romagna	67	..	8	5
d.	CENTRAL ITALY	126	1	29	2
	Marche	69	1	27	1
	Tuscany	17	..	1	..
	Umbria	8	-	1	..
	Lazio	32	1	..	..
e.	SOUTHERN ITALY	129	2	9	7
	Abruzzo	59	1	4	..
	Molise	5	..	..	-
	Campania	14	..	1	2
	Apulia	21	1	..	3
	Basilicata	2	..	-	..
	Calabria	28	..	4	1
f.	ISLANDS	103	1	5	1
	Sicily	69	1	5	1
	Sardinia	34	..	-	-

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
<b>37</b>	<b>33</b>	<b>94</b>	<b>137</b>	<b>41</b>	<b>235</b>	<b>62</b>	<b>26</b>
<b>2</b>	<b>15</b>	<b>21</b>	<b>36</b>	<b>2</b>	<b>69</b>	<b>7</b>	<b>2</b>
..	2	7	28	..	22	6	2
..	-	-	..	-	..	..	-
2	-	6	5	-	1	..	-
..	14	8	3	2	47	1	-
<b>23</b>	<b>9</b>	<b>24</b>	<b>36</b>	<b>6</b>	<b>66</b>	<b>20</b>	<b>2</b>
12	1	7	4	-	14	3	-
3	1	9	18	..	25	12	..
4	4	2	4	-	8	..	-
4	4	6	11	6	19	5	1
<b>6</b>	<b>3</b>	<b>4</b>	<b>31</b>	<b>..</b>	<b>37</b>	<b>12</b>	<b>9</b>
4	2	1	28	-	5	1	-
..	1	1	2	..	11	1	-
2	..	..	..	-	3	-	-
..	..	2	1	-	18	10	9
<b>1</b>	<b>1</b>	<b>3</b>	<b>31</b>	<b>32</b>	<b>25</b>	<b>18</b>	<b>13</b>
1	..	..	6	31	4	13	10
-	-	-	3	-	2	-	-
-	..	2	3	-	5	..	..
-	-	..	1	1	10	5	2
-	-	..	1	-	1	-	-
..	1	1	17	..	2	..	-
<b>4</b>	<b>4</b>	<b>42</b>	<b>2</b>	<b>1</b>	<b>38</b>	<b>5</b>	<b>..</b>
3	4	12	1	1	37	4	..
1	..	30	1	-	1	..	..



## 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 euro

March 2010

Facilities granted

Used margin

Overshoot

<b>a. TOTAL</b>	<b>121,005</b>	<b>115,705</b>	<b>2,481</b>
<i>of which: transactions of financial intermediaries</i>	<i>96,839</i>	<i>93,896</i>	<i>2,027</i>
Piedmont	8,143	7,821	133
Valle d'Aosta	280	240	6
Liguria	2,313	2,239	41
Lombardy	35,914	34,372	606
Trentino-Alto Adige	2,940	2,822	18
Veneto	15,009	14,269	186
Friuli-Venezia Giulia	2,674	2,590	36
Emilia-Romagna	12,102	11,589	148
Marche	4,591	4,301	101
Tuscany	7,490	7,061	138
Umbria	1,320	1,248	34
Lazio	12,963	12,446	557
Abruzzo	1,760	1,695	56
Molise	192	193	8
Campania	4,891	4,787	183
Apulia	2,550	2,444	71
Basilicata	267	264	8
Calabria	1,308	1,190	54
Sicily	2,480	2,368	70
Sardinia	1,818	1,765	25

**Notes:** The data refer to the outstanding principal amount of financial leasing contracts.

## 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 euro

March 2010

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
<b>a. TOTAL</b>	<b>32,459</b>	<b>16,976</b>	<b>15,483</b>	<b>37,934</b>	<b>25,388</b>
<i>of which: transactions of financial intermediaries</i>	<i>27,882</i>	<i>14,150</i>	<i>13,732</i>	<i>31,760</i>	<i>21,448</i>
Piedmont	3,254	1,685	1,569	3,702	2,595
Valle d'Aosta	31	31	..	53	27
Liguria	774	361	413	1,000	657
Lombardy	10,340	4,115	6,225	11,110	7,565
Trentino-Alto Adige	210	110	101	295	203
Veneto	1,614	945	669	1,999	1,231
Friuli-Venezia Giulia	246	115	131	362	192
Emilia-Romagna	2,120	1,007	1,112	3,186	1,879
Marche	259	191	68	268	164
Tuscany	1,298	712	586	1,736	959
Umbria	495	188	308	697	457
Lazio	6,896	3,446	3,451	8,220	6,083
Abruzzo	371	324	46	459	358
Molise	101	100	1	90	38
Campania	2,743	2,258	486	2,841	1,859
Apulia	540	461	79	611	345
Basilicata	97	52	45	160	66
Calabria	325	308	17	229	178
Sicily	455	388	67	636	348
Sardinia	289	179	110	280	185

**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) and segment of economic activity

TDB40100		Banks					
Source: Supervisory returns Stocks in millions of euros							
March 2010		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	145,187	3,725	14,719	118,109	2,683	5,952
b.	NORTH-WEST ITALY	58,523	613	7,829	47,604	647	1,830
	Piedmont	7,716	164	276	6,828	155	293
	Valle d'Aosta	251	1	..	224	7	20
	Liguria	4,064	46	16	3,885	46	71
	Lombardy	46,492	401	7,537	36,667	439	1,447
c.	NORTH-EAST ITALY	34,257	333	2,355	28,212	1,073	2,284
	Trentino-Alto Adige	3,817	133	30	3,007	235	413
	Veneto	8,934	114	1,103	6,983	255	478
	Friuli-Venezia Giulia	6,113	17	781	5,098	123	93
	Emilia-Romagna	15,393	69	442	13,123	460	1,299
d.	CENTRAL ITALY	42,798	2,158	4,320	35,000	387	932
	Marche	1,490	20	86	1,143	94	147
	Tuscany	7,395	17	1,324	5,686	141	227
	Umbria	593	7	1	517	28	39
	Lazio	33,320	2,113	2,909	27,654	123	519
e.	SOUTHERN ITALY	6,181	287	136	4,782	373	604
	Abruzzo	909	11	4	648	81	165
	Molise	161	1	..	121	11	28
	Campania	3,144	151	88	2,570	119	217
	Apulia	1,296	16	42	1,046	89	103
	Basilicata	202	1	..	146	20	36
	Calabria	469	108	1	252	54	55
f.	ISLANDS	3,428	334	79	2,511	203	301
	Sicily	2,026	317	14	1,540	90	66
	Sardinia	1,401	17	65	971	113	235

Notes:

## B.6.5.1

## DEPOSITS

Distribution by technical form, customer location (geographical area) and customer sector of economic activity

TDB10269

Banks

Source: supervisory returns  
Stocks in millions of euro

March 2010		Total	North West	North East	Centre	South	Islands
a.	<b>SIGHT AND OVERNIGHT DEPOSITS</b>	<b>7,585</b>	<b>3,629</b>	<b>1,599</b>	<b>1,341</b>	<b>649</b>	<b>367</b>
	General government	180	5	6	132	12	25
	Financial corporations	251	232	6	3	1	8
	Non-financial corporation	242	59	70	76	27	10
	Producer households	60	8	17	12	13	11
	Consumer households	6,853	3,325	1,500	1,119	597	312
b.	<b>WITH AGREED MATURITY</b>	<b>21,855</b>	<b>8,828</b>	<b>4,656</b>	<b>4,654</b>	<b>2,592</b>	<b>1,124</b>
	General government	78	19	24	29	6	1
	Financial corporations	3,657	2,035	909	688	1	26
	Non-financial corporation	3,542	1,841	1,009	465	213	14
	Producer households	334	50	102	86	58	38
	Consumer households	14,243	4,883	2,613	3,387	2,314	1,046
c.	<b>UNREDEEMABLE AT NOTICE</b>	<b>71,756</b>	<b>17,728</b>	<b>15,310</b>	<b>14,013</b>	<b>16,707</b>	<b>7,997</b>
	General government	1,543	61	348	379	574	181
	Financial corporations	298	125	92	43	28	10
	Non-financial corporation	2,899	579	722	572	803	223
	Producer households	2,492	321	628	425	739	380
	Consumer households	64,523	16,643	13,520	12,593	14,564	7,203
d.	<b>CUSTOMER CURRENT ACCOUNTS</b>	<b>752,571</b>	<b>277,806</b>	<b>158,989</b>	<b>190,455</b>	<b>86,067</b>	<b>39,254</b>
	General government	28,896	4,386	5,200	12,372	3,820	3,118
	Financial corporations	69,323	37,129	10,744	19,819	1,032	599
	Non-financial corporation	163,319	63,097	36,717	43,656	14,107	5,742
	Producer households	39,144	12,142	9,737	7,639	6,642	2,984
	Consumer households	451,889	161,051	96,590	106,969	60,467	26,811
e.	<b>SAVING CERTIFICATES AND CDs ISSUED</b>	<b>31,677</b>	<b>6,457</b>	<b>10,211</b>	<b>5,937</b>	<b>6,474</b>	<b>2,597</b>
	General government	39	3	6	24	5	..
	Financial corporations	658	202	52	386	9	8
	Non-financial corporation	1,329	401	519	238	122	50
	Producer households	1,295	223	419	262	298	93
	Consumer households	28,356	5,628	9,215	5,026	6,041	2,446

Notes:

## Distribution by customer location (region)

TDB10263

Banks and Bancoposta

Source: supervisory returns  
Stocks in millions of euro

March 2010

Total

<b>a. TOTAL</b>	<b>1,134,718</b>
<b>b. NORTH-WEST ITALY</b>	<b>367,870</b>
Piedmont	87,447
Valle d'Aosta	3,072
Liguria	31,985
Lombardy	245,366
<b>c. NORTH-EAST ITALY</b>	<b>226,386</b>
Trentino-Alto Adige	19,852
Veneto	92,015
Friuli-Venezia Giulia	25,775
Emilia-Romagna	88,743
<b>d. CENTRAL ITALY</b>	<b>271,943</b>
Marche	27,159
Tuscany	65,214
Umbria	13,916
Lazio	165,654
<b>e. SOUTHERN ITALY</b>	<b>191,428</b>
Abruzzo	22,751
Molise	5,462
Campania	80,028
Apulia	50,008
Basilicata	9,111
Calabria	24,068
<b>f. ISLANDS</b>	<b>77,090</b>
Sicily	55,119
Sardinia	21,972

Notes:

## Distribution by type of derivative and customer sector of economic activity

TDB30595

Banks

Source: supervisory returns  
Stocks in millions of euro

## March 2010

	Purchase of protection			Sale of protection		
	General government	Financial companies	Rest of the world	General government	Financial companies	Rest of the world
Credit default swap index	-	20	39,114	-	20	39,562
Credit default swap	842	397	60,432	-	1,110	53,937
Credit default option	-	15	75	-	-	-
Total rate of return swap	-	630	208	-	-	246
Other credit derivatives	-	50	17	-	-	235

Notes:

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

TDB30585

Banks

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

March 2010		Total	from 30,000 to 75,000	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
<b>a. TOTAL</b>							
Number of holders		35,089	562	2,784	7,175	13,293	11,275
Intrinsic value		7,129	20	31	172	833	6,073
<b>b. NORTH-WEST ITALY</b>							
Number of holders		12,955	222	1,148	2,500	4,769	4,316
Intrinsic value		2,673	3	11	59	273	2,327
<b>c. NORTH-EAST ITALY</b>							
Number of holders		9,796	205	925	2,219	3,447	3,000
Intrinsic value		1,474	11	12	47	213	1,191
<b>d. CENTRAL ITALY</b>							
Number of holders		6,980	79	417	1,399	2,752	2,333
Intrinsic value		2,172	5	5	38	196	1,929
<b>e. SOUTHERN ITALY</b>							
Number of holders		3,857	41	219	749	1,657	1,191
Intrinsic value		585	1	2	22	105	455
<b>f. ISLAND</b>							
Number of holders		1,501	15	75	308	668	435
Intrinsic value		225	..	1	6	47	171

Notes:

## Distribution by customer segment of economic activity and total credit granted

TDB30590

Banks

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

March 2010		Total	from 30,000 to 75,000	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
<b>a. TOTAL</b>							
Number of holders		42,404	1,617	6,602	8,119	13,841	12,225
Intrinsic value		57,526	34	174	385	1,601	55,332
<b>b. GENERAL GOVERNMENT</b>							
Number of holders		404	4	22	66	149	163
Intrinsic value		2,501	5	4	14	51	2,427
<b>c. FINANCIAL COMPANIES</b>							
Number of holders		718	6	21	44	143	504
Intrinsic value		28,921	6	57	157	261	28,441
<b>d. NON-FINANCIAL COMPANIES</b>							
Number of holders		32,049	323	1,672	6,090	12,763	11,201
Intrinsic value		7,067	19	27	158	805	6,057
<i>of which: industry</i>							
<i>Number of holders</i>		11,473	50	344	1,673	4,467	4,939
<i>Intrinsic value</i>		2,430	1	5	35	226	2,163
<b>building</b>							
<i>Number of holders</i>		3,859	30	207	839	1,644	1,139
<i>Intrinsic value</i>		517	..	8	20	95	394
<b>services</b>							
<i>Number of holders</i>		15,992	242	1,082	3,436	6,321	4,911
<i>Intrinsic value</i>		3,993	18	14	100	460	3,400
<b>e. PRODUCER HOUSEHOLDS</b>							
Number of holders		3,040	239	1,112	1,085	530	74
Intrinsic value		62	1	4	14	28	16
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>							
Number of holders		5,879	1,043	3,759	805	202	70
Intrinsic value		85	3	11	11	18	42
<b>g. REST OF THE WORLD</b>							
Number of holders		314	2	16	29	54	213
Intrinsic value		18,891	..	72	31	438	18,350

Notes:



## Distribution by type of security and type of deposit

TDB40082

Source: Supervisory returns  
Stocks in millions of euro

March 2010

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
<b>a.</b>	<b>TOTAL</b>	<b>1,854,750</b>	<b>742,204</b>	<b>202,849</b>
	Italian government securities	546,939	182,941	47,524
	<i>of which:</i> BOTs	56,638	22,600	2,245
	CCTs	94,964	34,938	4,816
	BTPs	349,289	117,904	39,077
	Other debt securities	721,135	282,750	50,163
	<i>of which:</i> in non-euro-area currencies	45,680	14,961	1,523
	Equity securities	288,712	87,337	86,095
	<i>of which:</i> in non-euro-area currencies	33,297	6,027	1,248
	Units of collective investment undertakings	288,392	186,074	16,120
	Other securities and the like	3,659	1,225	1,213

Notes:

## 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
<b>75,981</b>	<b>47,275</b>	<b>4,562</b>	<b>1,430,277</b>	<b>678,982</b>	<b>177,417</b>
27,617	15,788	2,004	382,966	164,651	44,099
738	478	77	33,508	22,048	2,128
9,355	5,486	757	59,907	28,921	3,513
14,354	7,524	893	268,744	108,655	37,482
19,027	9,961	823	594,807	267,752	46,926
958	626	47	22,189	13,938	1,322
4,356	2,842	297	224,789	80,573	71,641
776	505	47	11,785	5,274	1,086
24,884	18,605	1,436	220,462	163,431	13,192
..	..	-	2,896	993	751

## Distribution by customer location (region) and type of account

TDB40087

Source: Supervisory returns  
Stocks in millions of euro

March 2010

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
<b>a.</b>	<b>TOTAL</b>	<b>1,854,750</b>	<b>742,204</b>	<b>202,849</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>924,159</b>	<b>340,508</b>	<b>60,689</b>
	Piedmont	163,550	95,675	16,639
	Valle d'Aosta	2,971	1,806	226
	Liguria	45,077	32,016	3,171
	Lombardy	712,561	211,010	40,653
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>402,025</b>	<b>189,875</b>	<b>30,512</b>
	Trentino-Alto Adige	15,262	9,050	1,266
	Veneto	114,528	70,035	11,366
	Friuli-Venezia Giulia	122,298	16,388	1,615
	Emilia-Romagna	149,937	94,402	16,264
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>426,166</b>	<b>122,190</b>	<b>102,211</b>
	Marche	16,234	12,277	2,949
	Tuscany	71,942	44,177	8,314
	Umbria	9,084	7,086	791
	Lazio	328,906	58,650	90,157
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>73,394</b>	<b>65,161</b>	<b>6,609</b>
	Abruzzo	7,297	6,267	645
	Molise	1,269	1,104	163
	Campania	35,371	31,479	2,965
	Apulia	21,094	18,899	1,982
	Basilicata	2,152	1,963	185
	Calabria	6,210	5,448	668
<b>f.</b>	<b>ISLANDS</b>	<b>29,007</b>	<b>24,470</b>	<b>2,829</b>
	Sicily	21,729	18,997	1,863
	Sardinia	7,278	5,473	966

Notes:

# 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
<b>75,981</b>	<b>47,275</b>	<b>4,562</b>	<b>1,430,277</b>	<b>678,982</b>	<b>177,417</b>
<b>39,508</b>	<b>22,134</b>	<b>1,905</b>	<b>606,570</b>	<b>311,719</b>	<b>46,313</b>
13,270	4,482	390	143,265	89,530	15,066
69	68	1	2,818	1,717	219
1,639	1,415	60	36,761	30,177	2,755
24,530	16,168	1,453	423,726	190,296	28,273
<b>18,007</b>	<b>12,731</b>	<b>1,182</b>	<b>369,391</b>	<b>173,403</b>	<b>26,107</b>
1,122	791	17	12,521	8,057	1,063
7,157	3,277	357	103,078	64,839	10,030
766	668	94	118,241	15,532	1,310
8,963	7,994	713	135,551	84,975	13,704
<b>14,429</b>	<b>8,942</b>	<b>923</b>	<b>360,769</b>	<b>110,236</b>	<b>97,666</b>
1,138	943	106	13,757	11,134	1,939
5,347	3,237	293	63,966	39,849	6,860
482	432	43	8,362	6,502	667
7,462	4,330	481	274,684	52,751	88,200
<b>3,047</b>	<b>2,652</b>	<b>389</b>	<b>66,702</b>	<b>60,535</b>	<b>5,171</b>
337	288	49	6,749	5,851	519
34	26	8	1,121	1,040	79
1,307	1,164	138	32,000	29,328	2,356
1,112	958	153	19,009	17,302	1,501
99	92	7	1,995	1,836	155
159	124	35	5,828	5,177	561
<b>990</b>	<b>815</b>	<b>163</b>	<b>26,845</b>	<b>23,089</b>	<b>2,160</b>
530	435	92	20,364	18,150	1,409
460	380	71	6,480	4,938	751



## **Information on securities business**

## Distribution of portfolio by type of security

TDB40520

Source: Supervisory returns  
Stocks and flows in millions of euro

## 1st quarter 2010

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>a.</b>	<b>TOTAL PORTAFOLIO</b>	<b>106,365</b>	<b>89,986</b>	<b>412,721</b>
	Italian government securities	38,779	31,892	156,348
	<i>of which:</i> BOTs	5,631	4,513	8,203
	CCTs	5,607	7,820	27,894
	BTPs	23,911	15,889	105,156
	Other debt securities	29,494	23,959	138,368
	<i>of which:</i> in non-euro-area currencies	1,454	1,099	1,687
	Equity securities	6,079	5,422	52,495
	<i>of which:</i> in non-euro-area currencies	1,534	1,179	1,740
	Units of collective investment undertakings	27,095	22,114	116,451
	Other securities and the like	9,374	10,820	316

**Notes:** The data include transactions with non-residents.

## Banks, securities firms and collective investment undertakings

Banks			Securities firms			Collective investment undertakings		
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
<b>18,944</b>	<b>16,736</b>	<b>92,548</b>	<b>5,732</b>	<b>6,100</b>	<b>9,257</b>	<b>81,688</b>	<b>67,149</b>	<b>310,916</b>
7,894	7,988	44,837	961	925	2,120	29,924	22,979	109,391
467	497	1,649	187	176	108	4,977	3,840	6,446
1,951	3,192	13,421	165	342	740	3,491	4,286	13,733
4,423	3,441	25,347	556	366	1,164	18,932	12,083	78,646
6,799	5,825	26,376	1,663	1,200	3,980	21,033	16,935	108,012
567	492	1,292	115	42	198	772	565	197
1,777	1,772	5,437	642	578	935	3,661	3,072	46,124
463	408	1,146	86	65	229	985	706	365
6,281	4,825	26,786	1,273	1,010	3,710	19,541	16,278	85,956
196	214	63	1,407	2,546	14	7,771	8,060	238





## **Information on customers and on risk**

TDB30100

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

Source: Central Credit Register  
Stocks in millions of euro

	Total		Banks		Financial intermediaries	
	2009 Dec.	2010 Mar.	2009 Dec.	2010 Mar.	2009 Dec.	2010 Mar.
<b>a. NUMBER OF BORROWERS</b>	<b>6,895,862</b>	<b>6,961,731</b>	<b>4,888,152</b>	<b>5,003,909</b>	<b>2,484,087</b>	<b>2,428,622</b>
of which: joint	2,100,125	2,114,562	1,227,529	1,267,389	911,840	881,908
<b>b. LOAN FACILITIES</b>						
facilities granted	2,289,313	2,287,135	1,966,641	1,974,245	322,672	312,890
used margin	1,693,657	1,697,593	1,386,507	1,400,325	307,150	297,268
overshoot	39,971	39,055	35,980	35,094	3,991	3,962
unused margin	635,628	628,598	616,114	609,014	19,513	19,584
of which: <b>matched loans</b>						
facilities granted	346,316	338,568	306,672	302,625	39,645	35,944
used margin	170,820	161,938	144,186	139,147	26,634	22,791
<b>term loans</b>						
facilities granted	1,610,263	1,620,152	1,329,579	1,345,368	280,683	274,784
used margin	1,364,681	1,377,860	1,086,645	1,105,820	278,036	272,039
<b>revocable loans</b>						
facilities granted	332,734	328,415	330,390	326,252	2,344	2,162
used margin	158,155	157,795	155,676	155,357	2,479	2,438
<b>c. GUARANTEES GRANTED TO CUSTOMERS</b>						
facilities granted	211,020	215,291	206,787	210,388	4,233	4,903
used margin	148,515	153,128	144,979	148,767	3,536	4,361
<b>d. BAD DEBTS</b>	<b>118,921</b>	<b>123,792</b>	<b>59,694</b>	<b>63,947</b>	<b>59,227</b>	<b>59,845</b>
<b>e. NUMBER OF GUARANTORS</b>	<b>2,953,472</b>	<b>2,966,960</b>	<b>2,423,547</b>	<b>2,443,265</b>	<b>657,643</b>	<b>649,514</b>
of which: joint	860,726	865,142	739,792	746,356	145,310	142,849
<b>f. GUARANTEES RECEIVED</b>	<b>638,834</b>	<b>646,127</b>	<b>511,985</b>	<b>519,815</b>	<b>126,849</b>	<b>126,313</b>

**Notes:** The data include transactions with non-resident customers.

## Distribution by amount

TDB30205

Banks

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

March 2010		Number of borrowers	Bad debts
a.	<b>TOTAL</b>	<b>767,639</b>	<b>62,873</b>
	from 250 to 30,000	553,177	4,578
	from 30,000 to 75,000	92,229	4,396
	from 75,000 to 125,000	43,358	4,247
	from 125,000 to 250,000	44,650	7,657
	from 250,000 to 500,000	17,362	5,967
	from 500,000 to 1,000,000	8,479	5,896
	from 1,000,000 to 2,500,000	5,392	8,198
	from 2,500,000 to 5,000,000	1,741	6,001
	from 5,000,000 to 25,000,000	1,154	10,494
	more than 25,000,000	97	5,440

**Notes:** The size classes of bad debts are calculated on the basis of each borrower's total bad debts as reported to the Central Credit Register by all banks.

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

TDC30030

Banks

Source: Central Credit Register  
Stocks in millions of euro

## March 2010

	General govern- ment	Financial compa- nies	Non- financial companies	of which:			Producer house- holds	Consumer households
				industry	building	services		
<b>a. ITALY</b>								
Number of borrowers	15	809	124,591	35,283	18,850	67.928	111.801	525.046
Bad debts	26	512	41,396	15,474	6,741	18.143	6.974	13.720
<b>b. NORTH-WEST ITALY</b>								
Number of borrowers	1	266	34,333	9,756	4,817	19.446	24.317	126.095
Bad debts	..	226	11,820	4,520	1,765	5.411	1.499	4.119
<b>c. NORTH-EAST ITALY</b>								
Number of borrowers	-	152	25,229	7,876	3,777	13.219	18.043	79.522
Bad debts	-	26	10,047	4,340	1,581	3.929	1.298	2.515
<b>d. CENTRAL ITALY</b>								
Number of borrowers	2	215	31,190	8,784	4,460	17.467	23.302	102.540
Bad debts	3	228	10,561	3,502	1,763	5.108	1.467	2.963
<b>e. SOUTHERN ITALY</b>								
Number of borrowers	11	125	23,231	6,499	3,918	11.910	28.376	144.462
Bad debts	23	27	6,533	2,445	1,097	2.666	1.670	2.778
<b>f. ISLANDS</b>								
Number of borrowers	1	51	10,608	2,368	1,878	5.886	17.763	72.427
Bad debts	..	4	2,435	666	536	1.030	1.040	1.345

Notes:

## Distribution by customer branch of economic activity

TDB30220

Banks

Source: Central Credit Register  
Stocks in millions of euro

March 2010

Number of  
borrowers

Bad debts

<b>a. TOTAL</b>	<b>236,392</b>	<b>48,370</b>
Agricultural, forestry and fishery products	12,891	2,466
Fuel and power products	418	62
Ores and metals	634	291
Non-metallic minerals and products	3,471	954
Chemical products	1,288	371
Metal products, except transport equipment	7,065	2,300
Agricultural and industrial machinery	3,518	1,436
Office and data processing machines, etc.	1,444	334
Electrical goods	3,713	1,299
Transport equipment	1,728	854
Food and tobacco products	7,860	1,815
Textiles, clothing and footwear	11,781	3,347
Paper and paper products	2,871	893
Rubber and plastic products	1,817	709
Other manufactured products	8,613	1,973
Building and construction	40,346	8,069
Wholesale and retail trade services, recovery and repair services	64,385	8,831
Lodging and catering services	17,197	1,899
Inland transport services	8,547	831
Maritime and air transport services	174	215
Auxiliary transport services	2,674	501
Communication services	728	101
Other market services	33,229	8,818

Notes:

## Distribution by customer sector and sub-sector of economic activity

TDB30230		Banks and financial intermediaries referred to in Act. 107 of the 1993 Banking Law		
Source: Central Credit Register Stocks in millions of euro				
March 2010		Total	Banks	Financial intermediaries
a.	<b>TOTAL</b>	<b>123,876</b>	<b>64,029</b>	<b>59,847</b>
b.	<b>GENERAL GOVERNMENT</b>	<b>77</b>	<b>26</b>	<b>52</b>
	Central government	1	..	1
	Local government	76	26	51
	Social security funds	-	-	-
c.	<b>FINANCIAL COMPANIES</b>	<b>1,571</b>	<b>512</b>	<b>1,060</b>
	Monetary financial institutions	-	-	-
	Other financial intermediaries	1,423	438	985
	Financial auxiliaries	140	71	69
	Insurance companies and pension funds	8	2	5
d.	<b>NON-FINANCIAL COMPANIES</b>	<b>81,233</b>	<b>41,396</b>	<b>39,837</b>
	Public companies	137	34	104
	Private companies	68,153	34,939	33,214
	Associations of non-financial companies	173	48	125
	Craft non-financial quasi-companies	3,266	1,939	1,328
	Other non-financial quasi-companies	9,503	4,437	5,066
e.	<b>HOUSEHOLDS</b>	<b>38,200</b>	<b>20,379</b>	<b>17,821</b>
	Producer households	14,256	6,974	7,282
	Consumer households	23,944	13,405	10,539
f.	<b>NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>456</b>	<b>312</b>	<b>144</b>
g.	<b>REST OF THE WORLD</b>	<b>1,380</b>	<b>1,155</b>	<b>225</b>
	General government	1	1	-
	Monetary financial institutions	87	84	2
	Other financial institutions	813	770	43
	Non-financial companies	419	251	168
	Households	61	50	12
	Non-profit institutions serving households	..	..	-
	International organizations and the other institutions	..	-	..
h.	<b>UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>5</b>	<b>3</b>	<b>2</b>

**Notes:** The data include transactions with non-resident customer and interbank transactions.

## Distribution by customer location (region)

TDB30240

Banks

Source: Central Credit Register  
Flows in millions of euro

1st quarter 2010		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
<b>a.</b>	<b>TOTAL</b>	<b>66,436</b>	<b>2,788</b>	<b>24,420</b>	<b>548</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>17,337</b>	<b>879</b>	<b>5,642</b>	<b>249</b>
	Piedmont	5,005	207	1,602	26
	Valle d'Aosta	103	3	43	..
	Liguria	1,468	45	650	18
	Lombardy	10,761	625	3,347	205
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>11,795</b>	<b>642</b>	<b>2,921</b>	<b>86</b>
	Trentino-Alto Adige	657	52	207	20
	Veneto	4,859	249	1,126	27
	Friuli-Venezia Giulia	927	34	231	6
	Emilia-Romagna	5,352	306	1,357	33
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>12,254</b>	<b>614</b>	<b>8,097</b>	<b>112</b>
	Marche	1,550	68	376	7
	Tuscany	3,498	185	1,056	24
	Umbria	902	36	195	4
	Lazio	6,304	325	6,470	78
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>16,520</b>	<b>438</b>	<b>4,980</b>	<b>69</b>
	Abruzzo	1,181	78	390	5
	Molise	295	6	83	1
	Campania	8,214	186	1,961	28
	Apulia	3,750	99	1,594	23
	Basilicata	412	7	131	2
	Calabria	2,668	63	821	11
<b>f.</b>	<b>ISLANDS</b>	<b>8,530</b>	<b>214</b>	<b>2,780</b>	<b>32</b>
	Sicily	6,840	151	1,703	22
	Sardinia	1,690	63	1,077	11

**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 euro

## 1st quarter 2010

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
<b>a. TOTAL</b>	<b>66,436</b>	<b>2,788</b>	<b>24,420</b>	<b>548</b>
General government	-	-	2	..
Financial companies	58	22	18	2
Non-financial companies	6,756	1,519	2,429	275
<i>of which:</i> industry	1,682	375	607	43
building	1,073	228	300	33
services	3,894	860	1,460	196
Producer households	6,510	256	3,047	63
Consumer households and nec	52,738	979	18,718	196

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

## Distribution by customer branch of economic activity

TDB30225		Banks
Source: Central Credit Register Stocks in millions of euro		
March 2010	Bad debts (gross of writeoffs)	of which: backed by real security
<b>a. TOTAL</b>	<b>55,808</b>	<b>16,236</b>
Agricultural, forestry and fishery products	2,581	1,234
Fuel and power products	79	18
Ores and metals	350	55
Non-metallic minerals and products	1,101	351
Chemical products	478	116
Metal products, except transport equipment	2,707	541
Agricultural and industrial machinery	1,749	346
Office and data processing machines, etc.	419	60
Electrical goods	1,553	348
Transport equipment	1,084	249
Food and tobacco products	2,086	636
Textiles, clothing and footwear	4,120	793
Paper and paper products	1,081	239
Rubber and plastic products	848	158
Other manufactured products	2,279	594
Building and construction	9,257	3,047
Wholesale and retail trade services, recovery and repair services	10,334	2,079
Lodging and catering services	1,977	950
Inland transport services	920	206
Maritime and air transport services	296	13
Auxiliary transport services	584	89
Communication services	110	12
Other market services	9,817	4,104

Notes:

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

TDC30032

Banks

Source: Central Credit Register  
Stocks in millions of euro

## March 2010

	General govern- ment	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				Industry	building	services		
<b>a. ITALY</b>								
Bad debts (gross of writeoffs)	26	634	48,542	18,707	7,859	20,855	7,266	13,966
of which: backed by real security	..	121	13,557	4,139	2,567	6,380	2,679	6,563
<b>b. NORTH-WEST ITALY</b>								
Bad debts (gross of writeoffs)	..	264	14,260	5,638	2,031	6,454	1,541	4,166
of which: backed by real security	..	76	3,395	913	634	1,781	620	2,414
<b>c. NORTH-EAST ITALY</b>								
Bad debts (gross of writeoffs)	-	59	11,901	5,307	1,815	4,561	1,343	2,547
of which: backed by real security	-	6	3,394	1,040	740	1,520	577	1,294
<b>d. CENTRAL ITALY</b>								
Bad debts (gross of writeoffs)	3	268	12,438	4,231	2,128	5,882	1,556	3,037
of which: backed by real security	-	32	3,476	1,001	535	1,841	600	1,311
<b>e. SOUTHERN ITALY</b>								
Bad debts (gross of writeoffs)	23	39	7,249	2,782	1,257	2,863	1,741	2,842
of which: backed by real security	-	6	2,340	914	414	870	571	1,091
<b>f. ISLANDS</b>								
Bad debts (gross of writeoffs)	..	4	2,694	749	628	1,097	1,085	1,374
of which: backed by real security	-	1	952	271	244	368	311	454

Notes:

## Distribution by customer location (region)

TDB30260

Banks

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

March 2010		Adjusted bad debts		Adjusted bad debts and bad debts ratio	New adjusted bad debts in the quarter	
		Number of borrowers	Amount		Number of borrowers	Amount
<b>a.</b>	<b>TOTAL</b>	<b>757,401</b>	<b>71,475</b>	<b>1.13</b>	<b>68,012</b>	<b>5,285</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>183,726</b>	<b>20,535</b>	<b>1.15</b>	<b>17,691</b>	<b>1,771</b>
	Piedmont	54,007	4,446	1.15	5,163	384
	Valle d'Aosta	1,364	124	1.17	109	3
	Liguria	19,229	1,314	1.08	1,519	64
	Lombardy	109,126	14,651	1.16	10,900	1,319
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>121,855</b>	<b>15,736</b>	<b>1.13</b>	<b>11,959</b>	<b>1,152</b>
	Trentino-Alto Adige	7,713	1,257	1.12	657	86
	Veneto	47,759	6,959	1.11	4,899	512
	Friuli-Venezia Giulia	10,878	1,122	1.12	957	46
	Emilia-Romagna	55,505	6,398	1.15	5,446	508
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>155,905</b>	<b>17,180</b>	<b>1.12</b>	<b>12,639</b>	<b>1,278</b>
	Marche	21,679	2,868	1.13	1,562	174
	Tuscany	48,866	5,113	1.12	3,611	420
	Umbria	10,926	1,112	1.15	905	108
	Lazio	74,434	8,087	1.11	6,561	575
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>195,352</b>	<b>12,557</b>	<b>1.12</b>	<b>16,941</b>	<b>771</b>
	Abruzzo	17,087	1,598	1.13	1,212	151
	Molise	3,593	377	1.35	302	11
	Campania	88,542	4,870	1.14	8,406	338
	Apulia	51,976	3,586	1.11	3,850	164
	Basilicata	6,623	686	1.09	426	16
	Calabria	27,531	1,440	1.09	2,745	91
<b>f.</b>	<b>ISLANDS</b>	<b>100,563</b>	<b>5,467</b>	<b>1.12</b>	<b>8,782</b>	<b>314</b>
	Sicily	76,747	3,584	1.14	7,058	227
	Sardinia	23,816	1,883	1.09	1,724	86

Notes:

## Distribution by customer segment of economic activity

TDB30270

Banks

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

## March 2010

	Adjusted bad debts		Adjusted bad debts and bad debts ratio	New adjusted bad debts in the quarter	
	Number of borrowers	Amount		Number of borrowers	Amount
<b>a. TOTAL</b>	<b>757,401</b>	<b>71,475</b>	<b>1.13</b>	<b>68,012</b>	<b>5,285</b>
General government	12	156	6.05	-	-
Financial companies	803	671	1.31	62	88
Non-financial companies	122,886	48,058	1.16	6,793	3,581
<i>of which: industry</i>	<i>34,883</i>	<i>17,889</i>	<i>1.15</i>	<i>1,688</i>	<i>1,194</i>
building	18,533	7,805	1.15	1,075	502
services	66,995	21,205	1.16	3,927	1,793
Producer households	109,918	7,726	1.10	6,716	422
Consumer households and nec	518,453	14,604	1.06	54,049	1,180

Notes:

## Distribution by type of default

TDB30261		Banks		
Source: supervisory returns Stocks in millions of euro				
		2010-Q1	2009-Q4	2009-Q3
<b>a.</b>	<b>IMPAIRED LOANS</b>			
	Bad debts	64,798	60,242	56,113
	Substandard loans	51,307	49,141	45,831
	Restructured loans	9,234	7,697	6,371
	Overdue / overdrawn loans	13,449	15,759	14,704
<b>b.</b>	<b>TOTAL LOANS</b>	<b>1,703,731</b>	<b>1,696,738</b>	<b>1,698,701</b>

**Notes:** The data are shown at book value and gross of value adjustments. They include assets disposed of and not cancelled and transactions with non-resident customers.

**Distribution by type of default, customers location (region) and sector of economic activity**

TDB30262

Source: supervisory returns  
Stocks in millions of euro

**March 2010**

## Substandard loans

	Total resident non-bank sector	Non-financial corporations	Producer households	Consumer households
<b>a. TOTAL</b>	<b>50,253</b>	<b>33,144</b>	<b>4,563</b>	<b>10,994</b>
<b>b. NORTH-WEST ITALY</b>	<b>16,311</b>	<b>11,123</b>	<b>1,100</b>	<b>3,461</b>
Piedmont and Valle d'Aosta	2,634	1,541	263	698
Liguria	583	296	88	197
Lombardy	13,094	9,286	749	2,567
<b>c. NORTH-EAST ITALY</b>	<b>12,586</b>	<b>8,216</b>	<b>1,166</b>	<b>2,513</b>
Trentino-Alto Adige	1,657	1,133	245	277
Veneto	5,518	3,923	421	1,049
Friuli-Venezia Giulia	709	417	98	187
Emilia-Romagna	4,703	2,744	402	1,000
<b>d. CENTRAL ITALY</b>	<b>11,605</b>	<b>8,013</b>	<b>997</b>	<b>2,406</b>
Marche	1,387	841	190	353
Tuscany	4,089	2,841	463	742
Umbria	756	509	88	157
Lazio	5,373	3,821	256	1,154
<b>e. SOUTHERN ITALY</b>	<b>6,228</b>	<b>3,770</b>	<b>812</b>	<b>1,620</b>
Abruzzo and Molise	1,184	799	144	240
Campania	2,510	1,569	216	712
Apulia and Basilicata	1,839	1,045	311	472
Calabria	695	357	142	195
<b>f. ISLANDS</b>	<b>3,524</b>	<b>2,021</b>	<b>488</b>	<b>995</b>
Sicily	2,460	1,240	360	841
Sardinia	1,064	781	128	154

**Notes:** The data are shown at book value and gross of value adjustments. They include assets disposed of and not cancelled.

**Banks**

Restructured loans	Overdue / overdrawn loans			
Total resident non-bank sector	Total resident non-bank sector	Non-financial corporation	Producer households	Consumer households
<b>8,830</b>	<b>13,039</b>	<b>8,170</b>	<b>1,146</b>	<b>3,489</b>
<b>5,594</b>	<b>3,117</b>	<b>2,027</b>	<b>254</b>	<b>801</b>
379	534	294	67	171
30	204	98	28	78
5,184	2,379	1,636	159	551
<b>2,052</b>	<b>3,444</b>	<b>2,392</b>	<b>272</b>	<b>711</b>
31	294	182	25	62
898	1,392	984	107	270
86	271	181	29	56
1,037	1,487	1,045	111	322
<b>779</b>	<b>3,592</b>	<b>2,350</b>	<b>308</b>	<b>869</b>
72	513	277	67	168
356	1,071	659	137	256
23	270	176	25	69
328	1,737	1,239	79	376
<b>279</b>	<b>1,879</b>	<b>887</b>	<b>199</b>	<b>740</b>
97	398	198	47	107
80	707	323	61	319
96	557	284	63	210
5	217	83	29	105
<b>126</b>	<b>1,007</b>	<b>514</b>	<b>112</b>	<b>368</b>
71	698	277	88	320
55	309	236	24	48



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

TDB30445		Banks				
Source: Central Credit Register						
Size classes in euro						
March 2010	Total	from 30,000 to 75,000	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
a. TOTAL	3,843,620	1,580,817	916,492	769,819	263,002	139,467
of which: 1 facility	3,254,921	1,551,996	841,378	635,358	139,838	48,251
2 facilities	354,736	28,260	71,095	107,427	75,597	39,973
3-4 facilities	171,412	560	4,015	26,714	44,364	42,647
more than 4 facilities	62,551	1	4	320	3,203	8,596
b. GENERAL GOVERNMENT	6,817	520	569	1,029	1,195	1,134
of which: 1 facility	4,035	514	526	814	794	622
two facilities	1,858	6	42	210	353	405
3-4 facilities	744	-	1	5	48	105
more than 4 facilities	180	-	-	-	-	2
c. FINANCIAL COMPANIES	7,125	2,179	1,051	1,118	672	401
of which: 1 facility	4,992	2,101	800	718	351	209
2 facilities	1,215	77	232	283	202	97
3-4 facilities	564	1	19	114	111	69
more than 4 facilities	354	-	-	3	8	26
d. NON-FINANCIAL COMPANIES	878,955	215,454	120,979	152,387	133,469	103,463
of which: 1 facility	490,069	207,705	88,890	82,443	51,696	29,862
2 facilities	197,499	7,699	30,416	54,012	47,628	30,569
3-4 facilities	133,327	50	1,673	15,777	31,821	35,674
more than 4 facilities	58,060	-	-	155	2,324	7,358
e. PRODUCER HOUSEHOLDS	505,161	224,034	109,625	104,988	43,173	15,784
of which: 1 facility	404,787	216,270	89,661	72,296	19,812	5,067
2 facilities	72,532	7,604	18,696	25,509	13,993	4,820
3-4 facilities	24,810	160	1,265	7,081	8,709	4,921
more than 4 facilities	3,032	-	3	102	659	976
f. CONSUMER HOUSEHOLDS AND NEC	2,370,050	1,096,306	670,480	499,033	79,887	16,693
of which: facility	2,281,478	1,083,828	649,297	469,693	63,597	10,909
2 facilities	76,490	12,132	20,195	25,817	12,627	3,784
3-4 facilities	11,191	345	987	3,465	3,459	1,768
more than 4 facilities	891	1	1	58	204	232

Notes:

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

TDB30445		Banks			
Source: Central Credit Register					
Size classes in euro					
March 2010		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		100,451	37,353	30,186	6,033
of which: 1 facility					
		26,175	7,058	4,203	664
2 facilities					
		22,363	6,059	3,435	527
3-4 facilities					
		34,647	11,242	6,482	741
more than 4 facilities					
		17,266	12,994	16,066	4,101
b. GENERAL GOVERNMENT		1,078	472	496	324
of which: 1 facility					
		409	133	148	75
two facilities					
		454	170	138	80
3-4 facilities					
		201	141	149	94
more than 4 facilities					
		14	28	61	75
c. FINANCIAL COMPANIES		428	263	507	506
of which: 1 facility					
		226	138	260	189
2 facilities					
		106	43	84	91
3-4 facilities					
		66	41	70	73
more than 4 facilities					
		30	41	93	153
d. NON-FINANCIAL COMPANIES		85,792	34,193	28,116	5,102
of which: 1 facility					
		19,836	5,861	3,419	357
2 facilities					
		18,531	5,318	2,985	341
3-4 facilities					
		31,307	10,441	6,028	556
more than 4 facilities					
		16,118	12,573	15,684	3,848
e. PRODUCER HOUSEHOLDS		6,246	1,005	299	7
of which: 1 facility					
		1,487	167	26	1
2 facilities					
		1,664	209	37	-
3-4 facilities					
		2,195	377	99	3
more than 4 facilities					
		900	252	137	3
f. CONSUMER HOUSEHOLDS AND NEC		5,827	1,156	608	60
of which: facility					
		3,363	555	222	14
2 facilities					
		1,456	293	175	11
3-4 facilities					
		810	216	126	15
more than 4 facilities					
		198	92	85	20

Notes:

## D.4.5.2

## NUMBER OF BORROWERS

### Distribution by customer location (region) and number of facilities

TDB30430

Source: Central Credit Register  
Stocks in millions of euro

March 2010		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	TOTAL	1,902,021	1,352,720	4,183,338	506,416	424,906	3,573,673
b.	NORTH-WEST ITALY	766,340	516,440	1,189,734	184,914	144,910	1,003,041
	Piedmont	119,524	84,171	294,520	30,965	26,360	251,386
	Valle d'Aosta	2,748	1,970	8,577	983	810	7,447
	Liguria	36,326	26,177	100,200	12,485	10,425	87,153
	Lombardy	607,742	404,122	786,437	140,481	107,316	657,055
c.	NORTH-EAST ITALY	463,693	329,682	1,043,536	121,253	104,473	875,277
	Trentino-Alto Adige	46,744	35,087	118,310	17,694	14,651	102,656
	Veneto	173,454	125,150	425,839	49,483	43,666	358,541
	Friuli-Venezia Giulia	33,718	24,607	109,782	10,161	9,023	95,095
	Emilia-Romagna	209,777	144,837	389,605	43,916	37,133	318,985
d.	CENTRAL ITALY	438,714	320,607	912,440	108,640	93,499	778,151
	Marche	45,583	33,558	143,011	12,651	11,206	117,254
	Tuscany	119,614	90,339	321,669	35,767	32,282	267,027
	Umbria	20,565	15,870	74,681	6,095	5,507	62,303
	Lazio	252,952	180,840	373,079	54,126	44,505	331,567
e.	SOUTHERN ITALY	159,629	125,816	670,263	60,455	53,873	589,382
	Abruzzo	24,345	18,681	94,501	8,080	7,248	80,792
	Molise	3,326	2,678	16,062	1,311	1,187	13,855
	Campania	64,450	51,295	235,300	23,291	20,274	207,895
	Apulia	46,242	36,156	214,823	18,732	17,059	190,541
	Basilicata	5,748	4,631	26,026	2,033	1,887	22,560
	Calabria	15,517	12,375	83,551	7,009	6,219	73,739
f.	ISLANDS	73,646	60,175	367,365	31,154	28,150	327,822
	Sicily	52,056	41,752	264,713	21,953	19,662	234,640
	Sardinia	21,590	18,423	102,652	9,201	8,488	93,182

Notes: Only loan facilities are considered.

## 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
<b>223,156</b>	<b>166,018</b>	<b>368,346</b>	<b>287,688</b>	<b>193,181</b>	<b>176,615</b>	<b>884,761</b>	<b>568,614</b>	<b>64,704</b>
<b>90,907</b>	<b>65,066</b>	<b>109,296</b>	<b>113,769</b>	<b>70,626</b>	<b>55,387</b>	<b>376,750</b>	<b>235,838</b>	<b>22,010</b>
14,475	10,396	26,443	18,483	11,716	12,512	55,601	35,699	4,179
298	205	790	613	330	284	854	624	56
4,353	2,988	8,268	7,468	4,775	3,537	12,021	7,990	1,242
71,781	51,477	73,795	87,206	53,805	39,054	308,274	191,524	16,533
<b>55,790</b>	<b>41,088</b>	<b>99,144</b>	<b>76,547</b>	<b>52,187</b>	<b>49,663</b>	<b>210,102</b>	<b>131,933</b>	<b>19,452</b>
8,233	6,527	10,971	8,934	5,697	3,776	11,884	8,213	907
21,768	15,993	39,326	30,750	20,701	20,167	71,454	44,790	7,805
3,805	2,845	8,821	6,011	4,185	4,297	13,741	8,554	1,569
21,984	15,723	40,026	30,853	21,605	21,423	113,023	70,376	9,171
<b>43,357</b>	<b>34,387</b>	<b>80,611</b>	<b>58,584</b>	<b>41,713</b>	<b>39,211</b>	<b>228,133</b>	<b>151,008</b>	<b>14,467</b>
7,386	6,000	14,878	7,863	5,325	7,799	17,682	11,028	3,080
13,982	11,073	31,412	22,637	15,707	16,686	47,228	31,277	6,544
2,427	1,901	7,141	3,413	2,491	3,720	8,631	5,971	1,517
19,562	15,412	27,180	24,671	18,191	11,006	154,592	102,732	3,326
<b>21,512</b>	<b>16,637</b>	<b>51,809</b>	<b>26,131</b>	<b>19,304</b>	<b>22,414</b>	<b>51,530</b>	<b>36,003</b>	<b>6,658</b>
3,298	2,604	8,327	3,820	2,718	3,962	9,147	6,111	1,420
493	362	1,426	600	466	611	921	663	170
8,356	6,606	17,602	10,129	7,544	7,436	22,674	16,871	2,367
5,863	4,536	15,522	7,527	5,503	6,863	14,120	9,058	1,897
869	640	2,211	1,029	737	997	1,817	1,367	258
2,632	1,888	6,721	3,026	2,335	2,545	2,851	1,933	546
<b>11,589</b>	<b>8,841</b>	<b>27,486</b>	<b>12,658</b>	<b>9,350</b>	<b>9,940</b>	<b>18,245</b>	<b>13,833</b>	<b>2,117</b>
8,203	6,146	20,725	9,059	6,554	7,608	12,841	9,389	1,740
3,387	2,695	6,761	3,598	2,796	2,332	5,404	4,444	377

## Distribution by customer segment of economic activity and total credit granted

TDB30465

Banks

Source: Central Credit Register  
Size classes in euro

March 2010		Total	from 30,000 to 75,000	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
<b>a. TOTAL</b>							
Average number of banks per borrower		1.28	1.01	1.08	1.21	1.72	2.28
First bank's share of total credit granted (%)		63	99	96	93	82	73
<b>b. GENERAL GOVERNMENT</b>							
Average number of banks per borrower		1.65	1.01	1.07	1.21	1.37	1.56
First bank's share of total credit granted (%)		62	99	97	92	90	87
<b>c. FINANCIAL COMPANIES</b>							
Average number of banks per borrower		1.83	1.03	1.25	1.48	1.70	1.94
First bank's share of total credit granted (%)		77	98	90	86	82	81
<b>d. NON-FINANCIAL COMPANIES</b>							
Average number of banks per borrower		1.95	1.03	1.27	1.57	1.96	2.41
First bank's share of total credit granted (%)		51	98	89	82	75	70
of which: <b>industry</b>							
Average number of banks per borrower		2.38	1.03	1.29	1.64	2.15	2.80
First bank's share of total credit granted (%)		39	98	88	79	69	61
of which: <b>building</b>							
Average number of banks per borrower		1.82	1.02	1.23	1.48	1.78	2.09
First bank's share of total credit granted (%)		65	98	90	84	79	77
of which: <b>services</b>							
Average number of banks per borrower		1.80	1.03	1.28	1.57	1.93	2.33
First bank's share of total credit granted (%)		56	97	88	82	76	72
<b>e. PRODUCER HOUSEHOLDS</b>							
Average number of banks per borrower		1.28	1.03	1.19	1.39	1.84	2.31
First bank's share of total credit granted (%)		84	98	92	88	81	76
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>							
Average number of banks per borrower		1.04	1.01	1.03	1.06	1.26	1.53
First bank's share of total credit granted (%)		96	99	98	98	93	90

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

## D.4.5.3 AVERAGE NUMBER OF BANKS PER BORROWER

### Distribution by customer segment of economic activity and total credit granted

TDB30465		Banks			
Source: Central Credit Register					
Size classes in euro					
March 2010		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
<b>a. TOTAL</b>					
Average number of banks per borrower		2.90	3.80	5.22	8.11
First bank's share of total credit granted (%)		67	61	53	52
<b>b. GENERAL GOVERNMENT</b>					
Average number of banks per borrower		1.88	2.29	2.56	3.39
First bank's share of total credit granted (%)		82	79	80	59
<b>c. FINANCIAL COMPANIES</b>					
Average number of banks per borrower		1.97	2.37	2.95	5.76
First bank's share of total credit granted (%)		83	80	77	77
<b>d. NON-FINANCIAL COMPANIES</b>					
Average number of banks per borrower		3.01	3.91	5.38	8.71
First bank's share of total credit granted (%)		65	60	51	37
of which: <b>industry</b>					
Average number of banks per borrower		3.67	4.82	6.52	9.93
First bank's share of total credit granted (%)		53	46	39	29
of which: <b>building</b>					
Average number of banks per borrower		2.51	3.21	4.47	8.44
First bank's share of total credit granted (%)		74	69	61	46
of which: <b>services</b>					
Average number of banks per borrower		2.84	3.62	4.85	7.57
First bank's share of total credit granted (%)		69	64	56	42
<b>e. PRODUCER HOUSEHOLDS</b>					
Average number of banks per borrower		2.80	3.41	4.64	4.71
First bank's share of total credit granted (%)		73	70	64	57
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>					
Average number of banks per borrower		1.74	2.10	2.59	3.93
First bank's share of total credit granted (%)		88	85	78	59

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

 Sources: Survey of lending rates  
 Percentages

March 2010		Total	Non-financial companies	of which:			Producer households	Consumer households and nec
				industry	building	services		
a.	<b>ITALY</b>							
	Initial period of rate fixation:							
	up to 1 year	2.98	3.28	3.17	3.64	3.24	3.94	2.69
	from 1 to 5 years	3.41	3.01	3.21	3.19	2.79	5.02	4.58
	more than 5 years	4.87	4.57	3.95	4.93	4.80	5.50	5.41
b.	<b>NORTH-WEST ITALY</b>							
	Initial period of rate fixation:							
	up to 1 year	2.76	3.13	3.13	3.52	3.04	3.78	2.64
	from 1 to 5 years	2.64	2.42	2.72	2.66	2.17	4.95	4.40
	more than 5 years	4.51	4.23	4.09	4.47	4.25	5.51	5.39
c.	<b>NORTH-EAST ITALY</b>							
	Initial period of rate fixation:							
	up to 1 year	2.95	3.12	3.06	3.43	3.09	3.60	2.68
	from 1 to 5 years	4.02	3.31	3.70	3.75	2.83	4.87	4.82
	more than 5 years	4.81	4.09	3.42	3.78	4.53	5.52	5.37
d.	<b>CENTRAL ITALY</b>							
	Initial period of rate fixation:							
	up to 1 year	3.03	3.31	2.99	3.67	3.37	4.02	2.72
	from 1 to 5 years	3.47	3.36	3.34	3.14	3.40	4.22	4.34
	more than 5 years	4.82	4.68	3.55	5.14	5.16	5.05	5.29
e.	<b>SHOUTERN ITALY</b>							
	Initial period of rate fixation:							
	up to 1 year	3.77	4.10	4.01	4.22	4.10	4.76	2.84
	from 1 to 5 years	4.96	4.77	4.87	4.95	4.63	5.80	5.48
	more than 5 years	5.40	5.42	5.07	5.46	5.60	5.77	5.54
f.	<b>ISLANDS</b>							
	Initial period of rate fixation:							
	up to 1 year	3.59	3.87	3.81	3.98	3.86	4.70	2.80
	from 1 to 5 years	4.85	4.82	3.86	5.54	5.15	5.93	4.19
	more than 5 years	5.45	5.15	4.22	5.71	5.33	5.79	5.60

**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 euro								
March 2010		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	5.61	9.97	9.37	8.29	6.83	5.50	2.63
b.	NORTH-WEST ITALY	4.96	10.13	9.34	8.27	6.69	5.42	2.20
	Piedmont	5.92	10.24	9.44	8.41	6.79	5.59	2.58
	Valle d'Aosta	7.68	9.37	8.37	8.27	9.07	5.07	4.58
	Liguria	6.74	10.95	10.18	8.64	6.99	5.51	2.88
	Lombardy	4.64	9.97	9.18	8.17	6.63	5.37	2.13
c.	NORTH-EAST ITALY	5.57	9.01	8.21	7.15	5.92	4.86	3.47
	Trentino-Alto Adige	3.92	6.44	5.54	5.10	4.10	3.35	2.57
	Veneto	6.10	9.88	9.12	7.79	6.59	5.20	3.72
	Friuli-Venezia Giulia	6.21	8.89	8.58	7.48	6.35	5.24	3.63
	Emilia-Romagna	5.66	9.07	8.35	7.29	6.09	5.17	3.50
d.	CENTRAL ITALY	5.82	10.12	9.75	8.76	7.38	5.92	2.83
	Marche	6.96	9.65	9.40	8.51	7.22	6.03	4.58
	Tuscany	6.04	10.45	9.74	8.86	7.66	6.19	2.43
	Umbria	6.93	9.69	9.50	8.31	7.14	5.92	4.43
	Lazio	5.31	10.07	9.93	8.84	7.26	5.74	2.81
e.	SOUTHERN ITALY	7.40	10.92	10.75	9.59	8.22	6.88	3.61
	Abruzzo	7.42	11.11	10.38	9.11	7.98	6.79	4.23
	Molise	7.77	10.78	10.09	9.37	7.59	7.26	3.99
	Campania	7.88	11.29	10.86	9.94	8.74	7.24	4.29
	Apulia	6.61	10.28	10.74	9.27	7.75	6.34	2.83
	Basilicata	7.34	11.10	10.66	9.49	8.02	6.13	4.41
	Calabria	7.96	11.11	11.02	9.98	8.33	7.56	2.25
f.	ISLANDS	6.36	10.20	10.00	9.10	8.04	6.17	2.12
	Sicily	7.01	10.42	10.26	9.33	8.16	5.99	2.27
	Sardinia	5.21	9.56	9.35	8.54	7.74	6.58	1.98

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 euro

March 2010

March 2010		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.	<b>ITALY</b>	<b>3.86</b>	<b>2.52</b>	<b>3.02</b>	<b>4.73</b>	<b>6.48</b>
	up to 250,000	6.94	2.88	5.09	5.65	10.20
	from 250,000 to 1,000,000	6.02	2.85	4.99	5.50	8.72
	from 1,000,000 to 5,000,000	4.70	2.72	4.52	5.25	7.08
	from 5,000,000 to 25,000,000	3.39	2.56	3.57	4.44	5.68
	more than 25,000,000	2.42	2.28	2.28	3.67	3.75
b.	<b>NORTH-EAST ITALY</b>	<b>3.79</b>	<b>2.43</b>	<b>2.36</b>	<b>4.39</b>	<b>6.16</b>
	up to 250,000	7.26	2.76	5.37	5.64	10.41
	from 250,000 to 1,000,000	6.19	2.70	5.00	5.42	8.78
	from 1,000,000 to 5,000,000	4.76	2.59	4.45	4.83	7.01
	from 5,000,000 to 25,000,000	3.32	2.47	3.70	4.20	5.66
	more than 25,000,000	2.25	2.26	1.66	3.40	3.27
c.	<b>NORTH-WEST ITALY</b>	<b>3.43</b>	<b>2.51</b>	<b>3.18</b>	<b>4.33</b>	<b>5.85</b>
	up to 250,000	6.27	2.85	5.25	5.59	9.11
	from 250,000 to 1,000,000	5.38	2.85	4.96	5.39	7.54
	from 1,000,000 to 5,000,000	4.20	2.70	4.25	4.88	6.12
	from 5,000,000 to 25,000,000	3.08	2.50	3.75	4.04	4.95
	more than 25,000,000	2.24	2.25	2.02	3.45	4.01
d.	<b>CENTRAL ITALY</b>	<b>4.12</b>	<b>2.54</b>	<b>3.38</b>	<b>4.72</b>	<b>6.74</b>
	up to 250,000	6.61	2.96	3.76	5.46	10.47
	from 250,000 to 1,000,000	5.94	2.91	4.10	5.22	9.21
	from 1,000,000 to 5,000,000	4.78	2.79	4.08	5.48	7.63
	from 5,000,000 to 25,000,000	3.63	2.65	2.75	4.72	6.14
	more than 25,000,000	2.77	2.27	3.29	3.99	3.98
e.	<b>SOUTHERN ITALY</b>	<b>4.68</b>	<b>2.85</b>	<b>4.91</b>	<b>5.50</b>	<b>8.01</b>
	up to 250,000	7.68	3.13	5.86	5.82	11.18
	from 250,000 to 1,000,000	6.93	3.11	5.75	5.80	9.88
	from 1,000,000 to 5,000,000	5.53	2.95	5.41	5.63	8.35
	from 5,000,000 to 25,000,000	4.03	2.78	4.06	4.93	7.03
	more than 25,000,000	3.11	2.59	3.11	4.33	4.67
f.	<b>ISLANDS</b>	<b>4.77</b>	<b>2.77</b>	<b>4.99</b>	<b>5.35</b>	<b>7.84</b>
	up to 250,000	7.40	3.01	6.01	5.78	10.15
	from 250,000 to 1,000,000	6.77	3.05	5.85	5.84	9.22
	from 1,000,000 to 5,000,000	5.55	2.91	5.18	5.68	8.13
	from 5,000,000 to 25,000,000	4.05	2.73	4.22	4.93	6.31
	more than 25,000,000	2.58	2.44	3.55	3.38	4.17

Notes: Only lending in euros is considered.

**E.1.5.4**
**LENDING RATES ON LOAN FACILITIES TO THE PRODUCTIVE SECTOR**

**Distribution by initial period of rate fixation, type of transaction and customer location (geographical area)-outstanding transactions**

TDB30850		Sample of Banks					
Source: Survey of lending rates Percentages							
March 2010		Non-financial companies and producer households					
		ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
<b>a.</b>	<b>MATCHED LOANS</b>	<b>3.86</b>	<b>3.79</b>	<b>3.43</b>	<b>4.12</b>	<b>4.68</b>	<b>4.77</b>
	of which: discount lending	5.45	4.83	4.15	5.46	6.24	6.82
	advance on loan selling for factoring	2.87	2.93	2.27	2.90	3.05	3.45
<b>b.</b>	<b>TERM LOANS</b>	<b>2.70</b>	<b>2.54</b>	<b>2.61</b>	<b>2.78</b>	<b>3.29</b>	<b>3.16</b>
	Initial period of rate fixation:						
	up to 1 year	2.52	2.43	2.51	2.54	2.85	2.77
	more than 1 year	4.19	3.53	4.02	4.29	5.40	5.31
	of which: leasing	4.23	4.13	4.36	4.14	4.52	4.26
	Initial period of rate fixation:						
	up to 1 year	4.18	4.03	4.38	4.12	4.40	4.13
	more than 1 year	4.58	4.65	4.11	4.34	5.72	5.01
<b>c.</b>	<b>REVOCABLE LOANS</b>	<b>6.48</b>	<b>6.16</b>	<b>5.85</b>	<b>6.74</b>	<b>8.01</b>	<b>7.84</b>

**Notes:** Only lending in euros is considered

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

TDB30860

Sample of banks

Source: Survey of lending rates  
Percentages

## March 2010

March 2010	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
TOTAL	3.86	2.54	4.73	6.48	1.82	4.50
Agricultural, forestry and fishery products	4.05	2.76	5.43	6.69	3.17	5.01
Fuel and power products	2.62	1.91	2.85	2.76	0.55	1.98
Ores and metals	2.15	2.31	4.13	4.27	2.14	5.41
Non-metallic minerals and products	3.55	2.50	4.85	7.75	2.54	4.81
Chemical products	3.13	2.38	4.08	6.88	2.35	5.23
Metal products, except transport equipment	4.14	2.67	5.38	8.80	2.91	5.51
Agricultural and industrial machinery	3.89	2.50	4.92	8.28	2.68	4.11
Office and data processing machines, etc.	4.13	2.56	5.38	7.35	2.68	5.94
Electrical goods	3.71	2.60	3.99	7.81	2.84	5.56
Transport equipment	4.19	2.85	4.53	6.63	2.65	5.67
Food and tobacco products	3.21	2.46	4.49	5.41	2.39	3.58
Textiles, clothing and footwear	3.85	2.68	4.86	8.59	2.78	5.34
Paper and paper products	3.80	2.70	3.91	7.51	2.22	4.85
Rubber and plastic products	3.47	2.77	5.01	8.29	2.79	4.46
Other manufactured products	3.90	2.78	5.25	8.69	2.97	4.67
Building and construction	4.88	2.66	4.92	6.65	2.90	4.33
Wholesale and retail trade services, recovery and repair services	3.53	2.72	5.42	7.56	2.74	5.26
Lodging and catering services	4.68	2.67	5.45	7.26	2.35	5.06
Inland transport services	4.50	2.31	4.80	7.85	3.16	4.68
Maritime and air transport services	3.58	2.48	4.39	4.66	1.59	5.56
Auxiliary transport services	4.56	2.20	4.87	6.98	2.30	5.60
Communication services	5.19	2.99	1.64	4.69	0.91	4.33
Other market services	4.26	2.50	4.82	5.27	2.32	4.57

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

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

TDB30870

Sample of banks

Source: Survey of lending rates  
Percentages

March 2010	Non-financial companies			Product 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
<b>ITALY</b>	<b>1.75</b>	<b>2.47</b>	<b>4.30</b>	<b>3.23</b>	<b>4.90</b>	<b>5.34</b>
North-west Italy	2.27	2.43	4.65	3.26	4.71	5.36
North-east Italy	2.46	3.18	3.44	3.12	4.85	4.49
Central Italy	0.93	1.75	4.83	3.18	4.57	5.45
Southern Italy	3.14	4.80	4.31	3.39	5.36	5.67
Islands	2.54	3.88	4.43	3.50	5.36	5.77

**Notes:** Only lending in euros is considered.

**Distribution by type of transaction, initial period of rate fixation and customer location (region)  
- outstanding transactions**

TDB30880		Sample of banks				
Source: Survey of lending rates Percentages						
March 2010		Total	of which:			
			Term loans			revocable loans
			initial period of rate fixation			
			up to 1 year	from 1 to 5 years	more than 5 years	
a.	ITALY	3.45	2.45	4.74	5.43	5.20
b.	NORTH-WEST ITALY	3.23	2.38	4.42	5.40	4.93
	Piedmont	3.49	2.42	4.94	5.40	5.18
	Valle d'Aosta	3.50	2.43	5.95	4.78	7.86
	Liguria	3.44	2.31	4.38	5.41	6.51
	Lombardy	3.12	2.38	4.18	5.41	4.70
c.	NORTH-EAST ITALY	3.21	2.44	4.83	5.38	5.12
	Trentino-Alto Adige	3.59	3.29	3.34	5.45	4.40
	Veneto	3.09	2.25	4.98	5.33	4.91
	Friuli-Venezia Giulia	3.37	2.30	5.48	5.35	5.39
	Emilia-Romagna	3.19	2.40	4.88	5.44	5.57
d.	CENTRAL ITALY	3.55	2.51	4.78	5.31	4.93
	Marche	3.42	2.62	5.14	5.19	5.53
	Tuscany	3.24	2.37	4.13	5.10	5.60
	Umbria	3.75	2.92	5.73	5.42	6.28
	Lazio	3.77	2.54	5.20	5.42	4.28
e.	SOUTHERN ITALY	4.04	2.57	5.53	5.57	6.64
	Abruzzo	3.95	2.58	5.46	5.45	7.53
	Molise	4.12	2.50	5.23	5.50	8.38
	Campania	4.10	2.68	5.53	5.60	6.79
	Apulia	3.97	2.46	5.50	5.56	5.79
	Basilicata	4.09	2.53	5.27	5.51	6.34
	Calabria	4.12	2.53	6.14	5.62	7.74
f.	ISLANDS	3.99	2.48	4.21	5.63	7.50
	Sicily	3.90	2.45	3.69	5.64	7.35
	Sardinia	4.23	2.60	5.71	5.60	8.28

**Notes:** Only lending in euros is considered

Distributed by initial period of rate fixation customer location (region) and total credit granted - outstanding transactions

TDB30890

Sample of banks

Source: Survey of lending rates  
Percentages  
Size classes in euro

March 2010

		Initial period of rate fixation up to 1 year		Initial period of rate fixation more than 1 year	
		up to 1 year 125,000	more than 125,000	up to 125,000	more than 125,000
<b>a.</b>	<b>ITALY</b>	<b>2.44</b>	<b>2.32</b>	<b>5.43</b>	<b>5.35</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>2.42</b>	<b>2.30</b>	<b>5.39</b>	<b>5.34</b>
	Piedmont and Valle d'Aosta	2.46	2.29	5.34	5.31
	Liguria	2.27	2.19	5.43	5.30
	Lombardy	2.41	2.31	5.42	5.36
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>2.29</b>	<b>2.25</b>	<b>5.37</b>	<b>5.34</b>
	Trentino-Alto Adige	2.84	2.71	5.51	5.46
	Veneto	2.17	2.12	5.33	5.30
	Friuli-Venezia Giulia	2.26	2.17	5.40	5.29
	Emilia Romagna	2.35	2.28	5.41	5.37
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>2.56</b>	<b>2.39</b>	<b>5.27</b>	<b>5.22</b>
	Marche	2.55	2.38	5.24	5.15
	Tuscany	2.37	2.27	5.12	4.90
	Umbria	2.86	2.59	5.44	5.26
	Lazio	2.70	2.46	5.33	5.38
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>2.63</b>	<b>2.47</b>	<b>5.59</b>	<b>5.47</b>
	Abruzzo and Molise	2.61	2.44	5.44	5.38
	Campania	2.72	2.55	5.62	5.51
	Apulia	2.56	2.39	5.61	5.44
	Basilicata	2.67	2.35	5.61	5.39
	Calabria	2.55	2.39	5.59	5.51
<b>f.</b>	<b>ISLANDS</b>	<b>2.51</b>	<b>2.32</b>	<b>5.63</b>	<b>5.52</b>
	Sicily	2.49	2.29	5.64	5.52
	Sardinia	2.59	2.42	5.59	5.51

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 business in the quarter**

TDB30900

Sample of banks

Source: Survey of lending rates  
Percentages  
Size classes in euro

**March 2010**

	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
<b>ITALY</b>	<b>2.43</b>	<b>2.32</b>	<b>4.98</b>	<b>4.75</b>
NORTH-WEST ITALY	2.47	2.36	4.94	4.72
NORTH-EAST ITALY	2.30	2.23	4.79	4.52
CENTRAL ITALY	2.39	2.30	4.96	4.74
SOUTHERN ITALY	2.53	2.40	5.08	4.88
ISLANDS	2.61	2.44	5.26	4.92

**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 ending rates Percentages								
March 2010		Total	Non-financial companies	of which:			Producer households	Consumer households and nec
				industry	building	services		
a.	<b>ITALY</b>	<b>4.76</b>	<b>4.95</b>	<b>4.48</b>	<b>5.78</b>	<b>5.07</b>	<b>7.74</b>	<b>5.14</b>
b.	<b>NORTH-WEST ITALY</b>	<b>4.39</b>	<b>4.73</b>	<b>4.42</b>	<b>5.84</b>	<b>4.71</b>	<b>7.80</b>	<b>4.97</b>
	Piedmont and Valle d'Aosta	5.07	5.15	4.84	5.86	5.24	7.86	5.23
	Liguria	5.81	5.68	4.99	6.51	5.80	8.48	6.19
	Lombardy	4.15	4.57	4.29	5.77	4.51	7.71	4.76
c.	<b>NORTH-EAST ITALY</b>	<b>4.42</b>	<b>4.40</b>	<b>4.01</b>	<b>5.05</b>	<b>4.57</b>	<b>6.68</b>	<b>5.10</b>
	Trentino-Alto Adige	3.61	3.54	3.12	3.99	3.58	4.98	4.30
	Veneto	4.52	4.49	4.03	5.25	4.76	7.18	4.94
	Friuli-Venezia Giulia	4.67	4.59	4.00	5.35	5.18	7.09	5.33
	Emilia-Romagna	4.49	4.49	4.12	5.19	4.60	6.89	5.53
d.	<b>CENTRAL ITALY</b>	<b>5.05</b>	<b>5.32</b>	<b>4.68</b>	<b>5.87</b>	<b>5.52</b>	<b>7.99</b>	<b>4.89</b>
	Marche	4.93	4.78	4.19	5.59	5.12	7.59	5.48
	Tuscany	5.10	5.48	4.94	6.04	5.73	8.12	5.51
	Umbria	5.13	4.97	4.49	5.98	5.07	7.80	6.14
	Lazio	5.04	5.45	4.79	5.86	5.54	8.20	4.58
e.	<b>SOUTHERN ITALY</b>	<b>6.08</b>	<b>6.13</b>	<b>5.59</b>	<b>6.86</b>	<b>6.23</b>	<b>8.81</b>	<b>6.05</b>
	Campania	6.33	6.46	6.19	7.18	6.38	8.97	6.17
	Abruzzo and Molise	5.79	5.61	4.83	6.52	6.04	8.77	6.57
	Apulia and Basilicata	5.73	5.81	5.29	6.47	5.85	8.80	5.57
	Calabria	6.94	7.27	6.95	8.11	7.09	8.63	6.46
f.	<b>ISLANDS</b>	<b>5.76</b>	<b>6.29</b>	<b>6.17</b>	<b>6.75</b>	<b>6.21</b>	<b>8.67</b>	<b>6.40</b>
	Sicily	6.09	6.30	6.48	6.70	6.12	8.78	6.58
	Sardinia	5.05	6.29	5.56	6.86	6.47	8.29	5.98

## Notes:

Only lending in euros is considered.

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

TDB30950		Sample of banks								
Source: Survey of deposit rates Percentages										
March 2010		Total	General government	Financial companies	Non financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	ITALY	0.31	0.74	0.41	0.43	0.44	0.37	0.43	0.22	0.24
b.	NORTH-EAST ITALY	0.30	0.66	0.39	0.40	0.43	0.36	0.39	0.21	0.24
	Piedmont	0.25	0.67	0.45	0.40	0.36	0.26	0.44	0.17	0.18
	Valle d'Aosta	0.31	0.54	1.52	0.47	0.68	0.26	0.31	0.16	0.14
	Liguria	0.28	0.74	0.62	0.41	0.43	0.50	0.39	0.18	0.21
	Lombardy	0.32	0.65	0.36	0.40	0.45	0.38	0.37	0.23	0.27
c.	NORTH-WEST ITALY	0.33	0.93	0.35	0.48	0.48	0.43	0.50	0.26	0.24
	Trentino-Alto Adige	0.45	1.09	0.92	0.61	0.45	0.42	0.71	0.25	0.23
	Veneto	0.31	0.96	0.32	0.47	0.51	0.40	0.45	0.25	0.22
	Friuli-Venezia Giulia	0.33	0.89	0.22	0.50	0.51	0.51	0.49	0.19	0.18
	Emilia-Romagna	0.34	0.86	0.48	0.47	0.44	0.45	0.51	0.28	0.28
d.	CENTRAL ITALY	0.35	0.75	0.47	0.45	0.46	0.38	0.46	0.23	0.24
	Marche	0.28	0.72	0.68	0.38	0.45	0.32	0.32	0.23	0.24
	Tuscany	0.31	0.75	0.47	0.38	0.45	0.37	0.35	0.24	0.26
	Umbria	0.31	0.84	0.28	0.46	0.43	0.33	0.50	0.24	0.25
	Lazio	0.38	0.75	0.47	0.49	0.47	0.39	0.51	0.22	0.23
e.	SOUTHERN ITALY	0.24	0.52	0.35	0.34	0.37	0.29	0.34	0.19	0.20
	Abruzzo	0.37	0.48	0.41	0.57	0.57	0.45	0.62	0.34	0.31
	Molise	0.29	0.58	0.54	0.35	0.41	0.35	0.29	0.20	0.24
	Campania	0.19	0.52	0.29	0.26	0.25	0.20	0.28	0.13	0.16
	Apulia	0.26	0.62	0.33	0.37	0.46	0.33	0.34	0.21	0.22
	Basilicata	0.31	0.45	0.10	0.33	0.29	0.28	0.36	0.24	0.29
	Calabria	0.18	0.37	0.24	0.25	0.20	0.25	0.27	0.13	0.16
f.	ISLANDS	0.32	0.75	0.75	0.39	0.35	0.32	0.42	0.24	0.25
	Sicily	0.30	0.67	0.60	0.40	0.38	0.31	0.43	0.22	0.25
	Sardinia	0.35	0.81	0.80	0.37	0.29	0.34	0.40	0.26	0.24

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 euro

March 2010

		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.	<b>TOTAL</b>	<b>0.16</b>	<b>0.19</b>	<b>0.26</b>	<b>0.49</b>	<b>0.10</b>	<b>0.16</b>	<b>0.27</b>	<b>0.47</b>
b.	<b>NORTH-WEST ITALY</b>	<b>0.15</b>	<b>0.18</b>	<b>0.25</b>	<b>0.45</b>	<b>0.10</b>	<b>0.16</b>	<b>0.28</b>	<b>0.49</b>
	Piedmont	0.14	0.16	0.23	0.46	0.08	0.12	0.23	0.39
	Valle d'Aosta	0.14	0.14	0.23	0.55	0.06	0.09	0.17	0.33
	Liguria	0.14	0.17	0.27	0.47	0.09	0.13	0.25	0.49
	Lombardy	0.15	0.18	0.26	0.45	0.11	0.18	0.30	0.52
c.	<b>NORTH-EAST ITALY</b>	<b>0.17</b>	<b>0.21</b>	<b>0.31</b>	<b>0.57</b>	<b>0.10</b>	<b>0.16</b>	<b>0.30</b>	<b>0.53</b>
	Trentino-Alto Adige	0.18	0.21	0.29	0.70	0.14	0.16	0.28	0.45
	Veneto	0.19	0.22	0.32	0.54	0.09	0.14	0.28	0.51
	Friuli-Venezia Giulia	0.15	0.17	0.27	0.58	0.07	0.11	0.23	0.45
	Emilia-Romagna	0.16	0.21	0.31	0.56	0.11	0.18	0.35	0.57
d.	<b>CENTRAL ITALY</b>	<b>0.18</b>	<b>0.20</b>	<b>0.26</b>	<b>0.51</b>	<b>0.11</b>	<b>0.17</b>	<b>0.26</b>	<b>0.43</b>
	Marche	0.15	0.19	0.28	0.48	0.10	0.17	0.30	0.48
	Tuscany	0.21	0.23	0.29	0.42	0.13	0.19	0.30	0.46
	Umbria	0.21	0.21	0.28	0.55	0.12	0.18	0.31	0.47
	Lazio	0.15	0.17	0.23	0.53	0.10	0.15	0.23	0.41
e.	<b>SOUTHERN ITALY</b>	<b>0.13</b>	<b>0.16</b>	<b>0.23</b>	<b>0.42</b>	<b>0.08</b>	<b>0.13</b>	<b>0.23</b>	<b>0.41</b>
	Abruzzo	0.22	0.28	0.40	0.69	0.12	0.20	0.37	0.70
	Molise	0.14	0.17	0.28	0.43	0.08	0.13	0.27	0.61
	Campania	0.10	0.11	0.17	0.33	0.07	0.10	0.17	0.33
	Apulia	0.15	0.18	0.26	0.46	0.09	0.15	0.27	0.44
	Basilicata	0.14	0.17	0.25	0.42	0.12	0.20	0.36	0.52
	Calabria	0.12	0.13	0.19	0.28	0.07	0.11	0.20	0.36
f.	<b>ISLANDS</b>	<b>0.17</b>	<b>0.20</b>	<b>0.26</b>	<b>0.48</b>	<b>0.13</b>	<b>0.18</b>	<b>0.30</b>	<b>0.51</b>
	Sicily	0.15	0.18	0.26	0.50	0.11	0.17	0.31	0.55
	Sardinia	0.21	0.23	0.27	0.45	0.16	0.21	0.26	0.40

Notes: Only deposit in euros is considered.



## **Information on the Bank of Italy**



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Bank of Italy

Source: Bank of Italy  
Stocks in millions of euro

	2009 Oct.	2009 Nov.	2009 Dec.
<b>a. TOTAL</b>	-	-	<b>307,146</b>
<b>b. GOLD AND GOLD RECEIVABLES</b>	-	-	<b>60,410</b>
<b>c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	-	-	<b>31,782</b>
receivables from the IMF	-	-	8,380
securities	-	-1	21,568
current accounts and other deposits	-	-	1,525
reverse operations	-	-	307
other claims	-	-	4
<b>d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	-	-	<b>1,658</b>
financial counterparties	-	-	1,658
of which: securities	-	-	446
reverse operations	-	-	-
other claims	-	-	1,213
general government	-	-	-
other counterparties	-	-	-
<b>e. CLAIMS ON NON-EURO-AREA RESIDENTS</b>	-	-	<b>11</b>
claims on non-euro-area EU central banks	-	-	-
securities	-	-	-
other claims	-	-	11
<b>f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	-	-	<b>27,156</b>
main refinancing operations	-	-	1,945
longer-term refinancing operations	-	-	25,193
fine-tuning reverse operations	-	-	-
structural reverse operations	-	-	-
marginal lending facility	-	-	-
credits related to margin calls	-	-	18
<b>g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS</b>	-	-	<b>359</b>
<b>h. SECURITIES ISSUED BY EURO-AREA RESIDENTS</b>	-	-	<b>50,709</b>
securities held for monetary policy purposes	-	-	5,015
other securities	-	-	45,694



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Bank of Italy

	2009 Oct.	2009 Nov.	2009 Dec.
<i>(cont)</i>			
<b>i. GENERAL GOVERNMENT DEBT</b>	-	-	<b>17,794</b>
<b>l. INTRA-EUROSISTEM CLAIMS</b>	-	-	<b>63,211</b>
participating interest in the ECB	-	-	736
claims deriving from the transfer of foreign reserves to the ECB	-	-	7,199
net claims related to the allocation of euro banknotes within the Eurosystem	-	-	-
other intra-eurosystem claims (net)	-	-	55,276
<b>m. ITEMS TO BE SETTLED</b>	-	-	<b>3</b>
<b>n. OTHER ASSETS</b>	-	-	<b>48,163</b>
Euro-area coins	-	-	29
investments of reserves and provisions	-	-	34,883
intangible fixed assets	-	-	35
tangible fixed assets	-	-	3,426
accrued income and prepaid expenses	-	-	1,678
deferred tax assets	-	-	6,020
sundry	-	-	2,093
<b>o. EXPENSE FOR THE YEAR</b>	-	-	<b>5,890</b>

**Notes:** The figure for December 2009 will be published in the next issue.

TDB40605		Bank of Italy		
Source: Bank of Italy Stocks in millions of euro				
		2010 Jan.	2010 Feb.	2010 Mar.
<b>a. TOTAL</b>		<b>324,354</b>	<b>311,458</b>	<b>306,280</b>
<b>b. GOLD AND GOLD RECEIVABLES</b>		<b>60,410</b>	<b>60,410</b>	<b>64,887</b>
<b>c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>		<b>31,861</b>	<b>31,851</b>	<b>33,516</b>
receivables from the IMF		8,382	8,703	8,975
securities		21,484	21,029	22,329
current accounts and other deposits		1,456	1,468	1,548
reverse operations		536	647	661
other claims		4	4	4
<b>d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>		<b>1,815</b>	<b>2,069</b>	<b>2,206</b>
financial counterparties		1,815	2,069	2,206
of which: securities		541	546	457
reverse operations		-	-	-
other claims		1,274	1,523	1,749
general government		-	-	-
other counterparties		-	-	-
<b>e. CLAIMS ON NON-EURO-AREA RESIDENTS</b>		<b>11</b>	<b>15</b>	<b>15</b>
claims on non-euro-area EU central banks		-	-	-
securities		-	-	-
other claims		11	15	15
<b>f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>		<b>27,424</b>	<b>28,323</b>	<b>24,747</b>
main refinancing operations		465	3,390	1,840
longer-term refinancing operations		26,948	24,914	22,890
fine-tuning reverse operations		-	-	-
structural reverse operations		-	-	-
marginal lending facility		-	-	-
credits related to margin calls		11	18	17
<b>g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS</b>		<b>667</b>	<b>650</b>	<b>622</b>
<b>h. SECURITIES ISSUED BY EURO-AREA RESIDENTS</b>		<b>50,875</b>	<b>51,841</b>	<b>56,978</b>
securities held for monetary policy purposes		5,581	6,571	7,496
other securities		45,294	45,270	49,482

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Bank of Italy

	2010 Jan.	2010 Feb.	2010 Mar.
<i>(cont)</i>			
<b>i. GENERAL GOVERNMENT DEBT</b>	<b>17,794</b>	<b>17,744</b>	<b>17,718</b>
<b>l. INTRA-EUROSISTEM CLAIMS</b>	<b>85,514</b>	<b>70,040</b>	<b>56,637</b>
participating interest in the ECB	736	736	736
claims deriving from the transfer of foreign reserves to the ECB	7,199	7,199	7,199
net claims related to the allocation of euro banknotes within the Eurosystem	-	-	-
other intra-eurosystem claims (net)	77,579	62,104	48,702
<b>m. ITEMS TO BE SETTLED</b>	<b>11</b>	<b>11</b>	<b>9</b>
<b>n. OTHER ASSETS</b>	<b>47,860</b>	<b>48,235</b>	<b>48,344</b>
Euro-area coins	28	28	24
investments of reserves and provisions	34,625	35,026	35,066
intangible fixed assets	35	35	35
tangible fixed assets	3,426	3,426	3,426
accrued income and prepaid expenses	1,690	1,685	1,719
deferred tax assets	6,020	6,020	6,020
sundry	2,035	2,015	2,054
<b>o. EXPENSE FOR THE YEAR</b>	<b>113</b>	<b>271</b>	<b>602</b>

**Notes:** The figure for December 2009 will be published in the next issue.

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Bank of Italy

Source: Bank of Italy  
Stocks in millions of euro

	2009 Oct.	2009 Nov.	2009 Dec.
<b>a. TOTAL</b>	-	-	<b>307,146</b>
<b>b. BANKNOTES IN CIRCULATION</b>	-	-	<b>132,840</b>
<b>c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	-	-	<b>34,313</b>
current accounts (covering the minimum reserve system)	-	-	26,283
deposit facility	-	-	8,030
fixed-term deposits	-	-	-
fine-tuning reverse operations	-	-	-
deposits related to margin calls	-	-	-
<b>d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS</b>	-	-	-
<b>e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO</b>	-	-	<b>31,027</b>
general government	-	-	31,027
of which: treasury payment account	-	-	29,709
sinking fund for the redemption of government securities	-	-	37
other liabilities	-	-	1,281
other counterparties	..	1	..
<b>f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO</b>	-	-	<b>312</b>
liabilities to non-euro-area EU central banks	..	..	..
other liabilities	-	-	312
<b>g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	-	-	<b>419</b>
financial sector counterparties	-	-	-
general government	-	-	419
other counterparties	-	-	-
<b>h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	-	-	<b>2</b>
deposits and balances	-	-	2
other liabilities	-	-	..
<b>i. COUNTERPART OF SDRs ALLOCATED BY THE IMF</b>	-	-	<b>7,159</b>
<b>l. INTRA-EUROSISTEM LIABILITIES</b>	-	-	<b>10,358</b>
promissory notes covering debt certificates issued by the ECB	-	-	-
net liabilities related to the allocation of euro banknotes within the Eurosystem	-	-	10,358
other intra-Eurosystem liabilities (net)	-	-	-

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Bank of Italy

		2009 Oct.	2009 Nov.	2009 Dec.
	(cont.)			
m	<b>ITEMS TO BE SETTLED</b>	-	-	<b>16</b>
n.	<b>OTHER LIABILITIES</b>	-	-	<b>2,292</b>
	Bank of Italy drafts	-	-	384
	accrued expenses and deferred income	-	-	40
	sundry	-	-	1,868
o.	<b>PROVISIONS</b>	-	-	<b>8,006</b>
	provisions for specific risks	-	-	1,454
	sundry staff-related provisions	-	-	6,552
p.	<b>REVALUATION ACCOUNTS</b>	-	-	<b>44,968</b>
q.	<b>PROVISION FOR GENERAL RISKS</b>	-	-	<b>7,796</b>
r.	<b>CAPITAL AND RESERVES</b>	-	-	<b>20,079</b>
	capital	..	..	..
	ordinary and extraordinary reserves	-	-	12,339
	other reserves	-	-	7,740
s.	<b>NET PROFITS FOR DISTRIBUTION</b>	-	-	-
t.	<b>INCOME FOR THE YEAR</b>	-	-	<b>7,558</b>
u.	<b>MEMORANDUM ACCOUNTS</b>	-	-	<b>255,011</b>

**Notes** The figure for December 2009 will be published in the next issue.

TDB40615		Bank of Italy		
Source: Bank of Italy Stocks in millions of euro				
		2010 Jan.	2010 Feb.	2010 Mar.
<b>a. TOTAL</b>		<b>324,354</b>	<b>311,458</b>	<b>306,280</b>
<b>b. BANKNOTES IN CIRCULATION</b>		<b>129,073</b>	<b>129,196</b>	<b>131,299</b>
<b>c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>		<b>31,869</b>	<b>26,966</b>	<b>27,634</b>
current accounts (covering the minimum reserve system)		30,911	25,841	26,688
deposit facility		958	1,125	943
fixed-term deposits		-	-	-
fine-tuning reverse operations		-	-	-
deposits related to margin calls		-	-	3
<b>d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS</b>		<b>-</b>	<b>-</b>	<b>-</b>
<b>e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO</b>		<b>61,755</b>	<b>54,292</b>	<b>40,612</b>
general government		61,713	54,271	40,598
of which: treasury payment account		61,366	54,098	40,407
sinking fund for the redemption of government securities		38	38	38
other liabilities		309	135	153
other counterparties		43	21	14
<b>f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO</b>		<b>805</b>	<b>804</b>	<b>726</b>
liabilities to non-euro-area EU central banks		..	..	..
other liabilities		805	804	726
<b>g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>		<b>477</b>	<b>474</b>	<b>499</b>
financial sector counterparties		-	-	-
general government		477	474	499
other counterparties		-	-	-
<b>h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>		<b>145</b>	<b>36</b>	<b>68</b>
deposits and balances		2	2	2
other liabilities		144	34	66
<b>i. COUNTERPART OF SDRs ALLOCATED BY THE IMF</b>		<b>7,159</b>	<b>7,159</b>	<b>7,408</b>
<b>l. INTRA-EUROSISTEM LIABILITIES</b>		<b>8,106</b>	<b>6,901</b>	<b>5,946</b>
promissory notes covering debt certificates issued by the ECB		-	-	-
net liabilities related to the allocation of euro banknotes within the Eurosystem		8,106	6,901	5,946
other intra-Eurosystem liabilities (net)		-	-	-

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Bank of Italy

		2010 Jan.	2010 Feb.	2010 Mar.
	(cont.)			
m	<b>ITEMS TO BE SETTLED</b>	<b>18</b>	<b>35</b>	<b>25</b>
n.	<b>OTHER LIABILITIES</b>	<b>2,008</b>	<b>1,911</b>	<b>2,043</b>
	Bank of Italy drafts	259	234	172
	accrued expenses and deferred income	19	16	163
	sundry	1,731	1,661	1,707
o.	<b>PROVISIONS</b>	<b>8,006</b>	<b>8,006</b>	<b>8,006</b>
	provisions for specific risks	1,454	1,454	1,454
	sundry staff-related provisions	6,552	6,552	6,552
p.	<b>REVALUATION ACCOUNTS</b>	<b>44,968</b>	<b>44,968</b>	<b>50,920</b>
q.	<b>PROVISION FOR GENERAL RISKS</b>	<b>7,796</b>	<b>7,796</b>	<b>7,796</b>
r.	<b>CAPITAL AND RESERVES</b>	<b>20,079</b>	<b>20,079</b>	<b>20,079</b>
	capital	..	..	..
	ordinary and extraordinary reserves	12,339	12,339	12,339
	other reserves	7,740	7,740	7,740
s.	<b>NET PROFITS FOR DISTRIBUTION</b>	<b>1,669</b>	<b>1,669</b>	<b>1,669</b>
t.	<b>INCOME FOR THE YEAR</b>	<b>421</b>	<b>1,167</b>	<b>1,552</b>
u.	<b>MEMORANDUM ACCOUNTS</b>	<b>253,774</b>	<b>256,209</b>	<b>252,409</b>

**Notes** The figure for December 2009 will be published in the next issue.

# **Methodological Appendix**





## 1. Content of the publication

The Statistical Bulletin contains 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 for the provinces, for the sake of statistical continuity, until September 2008 the reporting framework referred to the situation at 1 January 1996 and, as of December 2008, it was extended to take account of the recently established provinces that were already operative at the same date (see the 36th update of [Circular No. 154/1991](#)).

## 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 30,000 euros;

- the total value of personal guarantees provided by the customer is at least 30,000 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 30,000 euros;
- the value of the transactions carried out by the intermediary on behalf of third parties is at least 30,000 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/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 75,000 euro.

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.

The transposition of [Directive 2004/39/EC](#) on markets in financial instruments (MiFID) with Legislative Decree 164/2007, which entered into force on 1 November 2007 broadened the range of investment services that can be performed by authorized persons. Accordingly, two new investment services have been added to securities business: "investment advice" and "operation of multilateral trading facilities".

### 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:

- a. 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).

b. 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 TDB10033). With effect from December 2008 [Circular No. 272/2008](#) ("Accounting supervisory reports") revised the statistical supervisory reports that banks are required to send to the Bank of Italy. Despite the changes made, the most important aggregates published in the Statistical Bulletin can be seen as basically continuous with the respect to the past. For specific aspects of this matter in relation to single aggregates, reference should be made to the glossary in this edition.

As regards Italian banks' foreign exposure, the report form, which already included the balance-sheet assets of foreign branches and subsidiaries, has been supplemented with information on subsidiary resident financial companies.

With the 7th update of [Circular No. 217/1996](#) "Manual for the compilation of supervisory reports by financial intermediaries entered in the special register referred to in Article 107") the supervisory reports of financial companies referred to in Article 107 have been brought into line with both the new international accounting standards and the new prudential rules. These changes in reporting standards have led to some discontinuities for non-bank-financing. The concept of maturity has been made more uniform for all the aggregates derived from supervisory reports by aligning it with that established for ECB harmonized reports. For more details, see the glossary in this edition.

### 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.

As of January 2009: following the update of [Circular No. 139 of 11 February 1991](#), the reporting threshold for the inclusion in the Central Credit register has been lowered from § 75,000 to § 30,000. Bad debts continue to be recorded without any limit on their amount. Adjusted bad debts and default rates of loan facilities have been constructed keeping the § 75,000 threshold for inclusion unchanged.

From June 2009 onwards, following the reporting changes introduced by the 12th update of [Circular No. 139](#) concerning the breakdown of the variables "original maturity" and "residual maturity" used in reports to the Central Credit Register, the concept of short term now refers to maturities of less than 12 months. Previously it had referred to a maturities of less than 18 months.

### 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" No. 218/90.

### 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 debts drawn from supervisory returns owing to the disposal and subsequent securitization of a portfolio of mortgage loans in default (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 real estate loans in default.

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 bad debts.

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 3 billion lire. In addition, following clarifications by the BIS on the classification of countries in its international statistics, some changes have been made to the table on "Foreign exposure": claims on the ECB have been included under Germany instead of under international organizations; claims on residents of Guernsey, Jersey and the Isle of Man have been included under the United Kingdom instead of under offshore centres. These changes may result in breaks in the series for the countries concerned.

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

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

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

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

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

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

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

As of March 2002: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 4 billion euros (including 1.2 billion of bad debts). Moreover, owing to decisions taken by the central bank of Argentina concerning the suspension of

the obligation to publish financial statistics, some Italian banks have not submitted complete reports on their exposures to borrowers resident in that country. Where necessary, in the table "Foreign exposure", reference has been made to the 2001 year-end data in calculating the 2002 first-quarter aggregates for Argentina.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

As of September 2005: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions

involving performing loans for a total nominal value of about 3.8 billion euros (including 287 million of bad debts).

As of December 2005: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 14.9 billion euros (including 10.2 million of bad debts).

As of March 2006: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 3.1 billion euros.

As of June 2006: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 6.3 billion euros (including 57 million of bad debts).

As of September 2006: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 4.3 billion euros.

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

As of December 2006: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 10.5 billion euros (including 190 million of bad debts).

As of March 2007: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 6.5 billion euros (including 9 million of bad debts).

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

As of September 2007: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 2.3 billion euros (including 17 million of bad debts).

As of December 2007: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 12 billion euros (including 2 billion of bad debts).

As of March 2008: 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 13 billion euros. We inform that to take account of the change in the pattern of the Italian banking system's external operations, the list of counterparts in Table TDB30274 has been updated, with the removal of the countries where the exposure is no longer significant (Ecuador, Paraguay, Nigeria and Iraq) and the addition of those Nigeria the exposure is larger (Bosnia Herzegovina, Slovak Republic, Kazakhstan, Gibraltar and Jersey).

As of June 2008: 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 15 billion euros.

As of September 2008: 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 2.2 billion euros. About \$2 billion of the increase in bad debts observed in September was due to the first reports submitted by financial intermediaries that had previously been assignees of loan portfolios.

As of December 2008: 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 6.4 billion euro.

As of March 2009: 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 11.3 billion euro (including 4.8 million of bad debts).

As of June 2009: 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 25.1 billion euros.

As of September 2009: 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 13.3 billion euros.

As of December 2009: 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 24 billion euros (including 278 million of bad debts).

As of March 2010: 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 2.5 billion euro.



## Glossary



## Glossary of terms in the tables

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<b>ADJUSTED BAD DEBTS</b>	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.
<b>ADVANCES DISBURSED (FACTORING)</b>	In the information provided by the Central Credit Register, these are advances granted against claims of the assignor that have been assigned with recourse or without recourse. In the information derived from "Supervisory statistics", the advances refer only to with-recourse assignments, including formal without-recourse assignments.
<b>APRC</b>	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).
<b>ASSETS UNDER MANAGEMENT (PORTFOLIO MANAGEMENT SERVICES)</b>	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. 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. As from December 2008 data on portfolio management services provided directly by intermediaries concerned refer only to individual portfolios.
<b>BAD DEBTS</b>	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.
<b>BAD DEBTS (GROSS OF WRITEOFFS)</b>	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.
<b>BAD DEBTS DELETED</b>	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 <a href="#">Circular 139/1991</a> , risk positions no longer have to be reported among bad debts when: - 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.
<b>BANKS (NUMBER)</b>	Number of banks with headquarters in the province.
<b>BANKS WITH THEIR HEAD OFFICE IN THE SOUTH</b>	comprises the regions of Southern Italy and the Islands.
<b>BORROWERS (NUMBER)</b>	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.
<b>BRANCH LOCATION</b>	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.
<b>BRANCHES (NUMBER)</b>	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.
<b>CENTRAL ITALY</b>	comprises the following regions: Tuscany, Marche, Umbria and Lazio.

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<b>COLLECTIVE INVESTMENT UNDERTAKINGS (UNITS OF)</b>	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.
<b>CREDIT DERIVATIVES: PURCHASE OF PROTECTION</b>	Comprises the notional value of trading credit derivatives for supervisory purposes, derivatives for hedging purposes, IAS trading derivatives not for supervisory purposes, derivatives-commitments on treasury stock, stock options. In the case of purchase of protection (sale of the risk), the data refer to the "protection seller".
<b>CREDIT DERIVATIVES: SALE OF PROTECTION</b>	Comprises the notional value of trading credit derivatives for supervisory purposes, derivatives for hedging purposes, IAS trading derivatives not for supervisory purposes, derivatives-commitments on treasury stock, stock options. In the case of sale of protection (purchase of the risk), the data refer to the "protection buyer".
<b>CUSTOMER BRANCH OF ECONOMIC ACTIVITY</b>	Grouping of institutional units on the basis of the prevalent productive activity. The method of classifying customers is described in detail in the <a href="#">Circular No.140/1991</a> "Istruzioni relative alla classificazione della clientela per settori e gruppi di attivita' 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 ( <a href="#">ESA95</a> ). 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".
<b>CUSTOMER LOCATION</b>	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.
<b>CUSTOMER SECTORS AND SEGMENTS OF ECONOMIC ACTIVITY</b>	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 item) of economic activity are called "segments". The method of classifying customers is described in detail in the <a href="#">Circular No.140/1991</a> "Istruzioni relative alla classificazione della clientela per settori e gruppi di attivita' economica" published by the Bank of Italy and available on the website. 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 ( <a href="#">ESA95</a> ).
<b>CUSTOMER SECURITIES HELD FOR CUSTODY/MANAGEMENT (AT FAIR VALUE)</b>	Comprises third-party securities (net of own liabilities in issue) held for safekeeping or administration in connection with acting as depository bank or portfolio management activity. The assets are valued at fair value (market value calculated in accordance with the rules established by international accounting standards). In the case of unlisted securities held for safekeeping or administration where the fair value is not easily determinable, the valuation is at book value.
<b>CUSTOMER TRADING</b>	buying and selling securities and financial derivatives for customers.
<b>DEPOSITS</b>	Funds raised from non-banks by banks in the form of: deposits (with agreed maturity, sight, overnight and redeemable at notice), saving certificates, certificates of deposit, and current accounts. As of December 2008 the aggregate is calculated at nominal value instead of book value and includes correspondent current accounts, surety deposits by third parties and internal bank cheques.
<b>DEPOSITS AND POSTAL SAVINGS</b>	For "Deposits", see the corresponding item of the glossary. This technical form includes current accounts reported by Bancoposta where they are published jointly with those of banks. "Postal savings" consists of postal savings books and interest-bearing postal savings certificates (including those to be redeemed by the Ministry for the Economy and Finance and Cassa Depositi e Prestiti).

<b>DERIVATES TRADING (QUARTERLY FLOW)</b>	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.
<b>ECONOMIC PURPOSE OF THE INVESTMENT</b>	Intended to identify the nature and location of the investment and durable goods financed, regardless of the economic classification and location of the customer on of the customer. In particular, a distinction is made between "Non-financial investment" and "Other investment". "Non-financial investment" is divided into "Buildings" (Dwellings, Non-residential buildings: rural, Other non-residential buildings: rural), "Civil engineering works" and "Machinery, equipment, transport equipment and sundry products" (divided in turn between rural and other). "Other investment" is divided into "Purchases of real estate" (Dwellings: consumer households, Dwellings: other persons, Other real estate: rural and Other real estate: other), "Purchases of durable goods by consumer households", "Financial investments" and "Other destinations".
<b>END-QUARTER PORTFOLIO STOCKS (PORTFOLIO MANAGEMENT SERVICES)</b>	Total end-of-period amount outstanding of financial instruments under own management, regardless of the existence of a mandate given to third parties. Portfolios managed on an individual basis are considered under own management as are funds whose management mandate has been conferred by an unauthorized person or by a person authorized in the capacity of "final customer" (e.g. a bank that delegates the management of its own portfolio).
<b>FACILITIES GRANTED</b>	the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
<b>FINANCIAL DERIVATES: INTRINSIC VALUE</b>	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.
<b>FUND-RAISING IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)</b>	the amount of the liquid assets and financial instruments customers entrusted to the intermediary for management in the reference period.
<b>GUARANTEES GRANTED</b>	transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party.
<b>GUARANTEES GRANTED TO CUSTOMERS</b>	see the item on 'Guarantees granted'.
<b>GUARANTEES RECEIVED</b>	personal guarantees issued by third parties to intermediaries in favour of their borrowers.
<b>GUARANTORS (NUMBER)</b>	persons (natural, legal and joint names) from whom reporting intermediaries have received personal guarantees.
<b>HISTORICAL DEFAULT RATES FOR COHORTS OF BORROWERS</b>	Given a cohort of borrowers covered by the Central Credit Register for the first time in a given year, the "historical default rate" for each subsequent year is the ratio of the number of such borrowers who become "adjusted bad debtors" (see above) during the year to the original number of borrowers belonging to the cohort in question.
<b>HOME AND CORPORATE BANKING: PERSONAL SERVICES</b>	telematic (information and transaction) customer services. Includes interbank corporate banking and cash management services but excludes phone banking services.
<b>IMPAIRED LOANS - CUSTOMERS - OVERDUE / OVERDRAWN LOANS</b>	Amount of loans other than those classified as bad debts, non-performing or restructured loans that, at the reference date of the report, have been overdue and overdrawn for more than 90 days.
<b>IMPAIRED LOANS - CUSTOMERS - RESTRUCTURED LOANS</b>	Amount of loans for which a bank, owing to the deterioration in the debtor's financial condition and operating results, accepts changes to the original terms and conditions of loans that cause a loss.

<b>INITIAL PERIOD OF RATE FIXATION</b>	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.
<b>INTERNATIONAL CLAIMS</b>	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.
<b>ISLANDS</b>	comprises the following regions: Sicily and Sardinia.
<b>JOINT BORROWERS (NUMBER)</b>	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.
<b>LOAN FACILITIES</b>	loans reported to the Central Credit Register net of bad debts, granted or disbursed by reporting banks. Loans do not include assets that have been transferred but not cancelled. 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.
<b>LOANS</b>	Loans disbursed by banks to non-banks calculated at face value (until September 2008 at book value) gross of adjustment items and net of repayments. The aggregate includes mortgage loans, current account overdrafts, loans secured by pledge of salaries, credit card advances, discounting of annuities, personal loans, leasing (from December 2008 according to the IAS17 definition), factoring, other financial investments (e.g. commercial paper, bill portfolio, pledge loans, loans granted from funds administered for third parties), bad debts and unpaid and protested own bills. The aggregate is net of repurchase agreements and, since December 2008, net of stock exchange repos and gross of correspondent current accounts.
<b>LOCAL CLAIMS IN LOCAL CURRENCY</b>	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).
<b>MATCHED LOANS</b>	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.
<b>MULTIPLE BANK BORROWING: NUMBER OF FACILITIES</b>	borrowing by a single customer from two or more intermediaries as revealed by the returns sent to the Central Credit Register.
<b>MUNICIPALITIES SERVED BY BANKS</b>	Municipalities in which at least one bank branch is in operation.
<b>NET FUND-RAISING IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)</b>	fund-raising/subscriptions in the reference period net of redemptions.
<b>NEW ADJUSTED BAD DEBTS</b>	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".
<b>NEW BAD DEBTS</b>	the amount of loans to persons reported to the Central Credit Register as bad debts for the first time in the reference period.
<b>NORTH-EAST ITALY</b>	comprises the following regions: Trentino Alto Adige, Veneto, Friuli-Venezia Giulia and Emilia Romagna.
<b>NORTH-WEST ITALY</b>	comprises the following regions: Piedmont, Valle d'Aosta, Liguria and Lombardy.

<b>NUMBER OF ATMS IN OPERATION</b>	Computer terminals for use by the public permitting cash transactions to be carried out with the immediate updating of customers' accounts; they may also perform other banking services such as giro and credit transfers and/or provide account information.
<b>OFFSHORE CENTRES</b>	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.
<b>OVERSHOOT</b>	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.
<b>PHONE BANKING</b>	services that can be accessed by entering personal identification numbers by telephone and those that permit interaction with an operator but still require the entry of personal identification numbers.
<b>POS - NUMBER</b>	computer terminals belonging to the reporting intermediary installed at retail outlets by means of which customers can use credit or debit cards. The procedure is managed either directly by the intermediary or group of intermediaries offering the service or by a third party.
<b>PROPRIETARY TRADING</b>	buying and selling securities and financial derivatives for the intermediaries' portfolio not held as a fixed asset.
<b>REAL SECURITY: AMOUNT BACKED</b>	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).
<b>RECEIVABLES FOR CONSUMER CREDIT</b>	Pursuant to Article 121 of the <a href="#">Consolidated Law on Banking</a> , 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).
<b>RECEPTION OF ORDERS</b>	the activity of receiving and transmitting or executing orders to buy or sell securities or derivative instruments on behalf of customers.
<b>REDEMPTIONS IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)</b>	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, 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 and as of December 2008, the second 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 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.

**SHORT TERM**

Represents a maturity of less than 12 months. Up to December 2008/March 2009 in the Supervisory reports/Central Credit Register the concept refers to a maturity up to 18 months.

**SOUTHERN ITALY**

comprises the following regions: Abruzzo, Molise, Campania, Puglia, Basilicata and Calabria.

**SUBSIDIZED LOANS - AMOUNTS  
OUTSTANDING**

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: current accounts, mortgage loans, the risk associated with the bill portfolio belonging to non-bank customers, advances not settled via current accounts, performing loans granted from funds administered for third parties, finance leases, factoring and import and export advances.

**SUBSTANDARD LOANS**

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

<b>TERM LOANS</b>	classification used by the Central Credit Register for credit transactions with a contractual term and no form of predetermined redemption.
<b>TOTAL CREDIT GRANTED (SIZE CLASSES)</b>	the sum of the loan facilities granted to each borrower by all the intermediaries reporting to the Central Credit Register.
<b>TOTAL CREDIT USED (SIZE CLASSES)</b>	the sum of the loan facilities disbursed to each borrower by all the intermediaries reporting to the Central Credit Register.
<b>TOTAL EXPOSURE IN RESPECT OF FINANCE LEASES</b>	The definition is based on IAS17. The aggregate includes outstanding contracts and leases involving goods under construction and credits of a non-financial nature (e.g. insurance payments).
<b>TOTAL NUMBER OF EMPLOYEES BY BRANCH LOCATION</b>	Numbers of employees for which a formal employment relationship exists. The information is provided with reference to establishments operating in Italy.
<b>UNDERWRITING</b>	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.
<b>UNUSED MARGIN</b>	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.
<b>USED MARGIN</b>	the amount of credit actually disbursed to a customer; in the case of "guarantees issued to customers", the amount of the guarantees actually granted.