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Notice to readers

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.

Additional information concerning this issue

In the fourth 2010 edition of the Statistical Bulletin we have updated the tables on Risk Concentration (TDB30361 and TDB30401) and Multiple-bank borrowing (TDB30431, TDB30446, TDB30466 and TDB30476); in particular, in Tables TDB30466 and TDB30476 we have introduced the NACE 2007 classification to give clients' economic activity.


In the online version, the new tables can be found from June 2010 except for those with the new NACE classification for which the historic series is given from March 2009.

For more details, please see the Glossary in this publication and the "Additional information concerning this issue" in the third 2010 edition.

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

Key to symbols and information in the index

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

1	BIP on-line:	☒	Table distributed on the “BIP on-line statistical database” with the same characteristics
		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	Frequency:	Q	Quarterly
		H	Half-yearly
		A	Annual
3	Source:	1	Supervisory returns
		2	Central Credit Register
		3	Survey of lending rates
		4	Survey of deposit rates
		5	Archives of intermediary identification data
		6	Bank of Italy
4	Universe:	[ba]	Banks
		[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	Table identification code		
7	Description of the table		
8	Identification code for table on the “BIP on-line statistical database”		
9	Page on which table appears in this issue		

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Structural information

Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary
identification data

September 2010

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
a. TOTAL	775	33,613	245	25,904
b. PIEDMONT	32	2,694	22	2,478
Alessandria	1	304	1	298
Asti	1	163	1	149
Biella	4	135	4	132
Cuneo	13	523	5	406
Novara	1	215	1	212
Turin	11	1,130	9	1,066
Verbano-Cusio-Ossola	1	90	1	85
Vercelli	-	134	-	130
c. VALLE D'AOSTA	1	98	-	77
Aosta	1	98	-	77
d. LIGURIA	6	962	5	926
Genoa	4	519	3	508
Imperia	-	121	-	108
La Spezia	1	136	1	133
Savona	1	186	1	177
e. LOMBARDY	180	6,606	70	4,714
Bergamo	13	765	3	539
Brescia	16	961	5	598
Como	3	375	-	262
Cremona	7	292	2	198
Lecco	3	240	1	141
Lodi	4	164	1	109
Mantua	4	332	1	262
Milan	121	2,066	54	1,570
Monza-Brianza	5	483	1	337
Pavia	-	336	-	283
Sondrio	4	123	2	27
Varese	-	469	-	388
f. TRENTINO-ALTO ADIGE	105	974	9	333
Bolzano	55	416	5	152
Trento	50	558	4	181
g. VENETO	59	3,619	13	2,544
Belluno	1	187	-	125
Padua	12	650	3	478
Rovigo	4	185	-	121
Treviso	10	664	3	451
Venice	6	529	2	405
Verona	13	741	4	571
Vicenza	13	663	1	393

Banks

Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
37	3,074	417	4,339	76	296	5,907
-	26	9	167	1	23	656
-	-	-	3	-	3	90
-	1	-	11	-	2	60
-	2	-	-	-	1	39
-	-	8	116	-	1	151
-	2	-	-	-	1	60
-	13	1	36	1	15	183
-	4	-	1	-	-	28
-	4	-	-	-	-	45
-	-	1	21	-	-	35
-	-	1	21	-	-	35
-	7	-	23	1	6	136
-	5	-	2	1	4	52
-	2	-	10	-	1	23
-	-	-	2	-	1	25
-	-	-	9	-	-	36
5	934	45	789	60	169	1,188
1	79	9	140	-	7	203
1	130	10	215	-	18	181
-	62	3	49	-	2	99
-	16	5	77	-	1	91
-	67	2	31	-	1	66
-	12	3	42	-	1	56
-	27	3	42	-	1	70
1	282	6	88	60	126	129
-	72	4	68	-	6	55
-	28	-	24	-	1	100
2	94	-	2	-	-	43
-	65	-	11	-	5	95
1	105	94	534	1	2	297
1	65	48	197	1	2	111
-	40	46	337	-	-	186
5	396	40	667	1	12	545
-	39	1	23	-	-	52
1	41	8	130	-	1	101
-	5	4	59	-	-	47
1	78	6	130	-	5	95
-	40	4	82	-	2	44
1	51	7	116	1	3	95
2	142	10	127	-	1	111

Distribution by location (province) and institutional category of bank

TDB10207

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
h. FRIULI-VENEZIA GIULIA	25	953	7	650
Gorizia	4	109	-	65
Pordenone	3	228	1	164
Trieste	3	142	1	114
Udine	15	474	5	307
i. EMILIA ROMAGNA	57	3,531	29	2,685
Bologna	14	838	8	630
Ferrara	3	224	2	194
Forlì	11	353	5	223
Modena	7	491	4	390
Parma	2	352	2	298
Piacenza	3	217	1	155
Ravenna	5	336	3	282
Reggio Emilia	5	410	2	323
Rimini	7	310	2	190
l. MARCHE	30	1,202	10	970
Ancona	12	373	5	305
Ascoli Piceno	4	167	1	135
Fermo	4	167	1	135
Macerata	4	241	1	208
Pesaro e Urbino	8	308	2	223
m. TUSCANY	55	2,540	19	2,074
Arezzo	4	244	-	166
Florence	15	693	7	587
Grosseto	4	164	-	123
Livorno	3	211	-	185
Lucca	4	267	3	241
Massa Carrara	2	112	1	110
Pisa	5	286	2	234
Pistoia	9	195	2	146
Prato	2	142	1	125
Siena	7	226	3	157
n. UMBRIA	10	578	6	503
Perugia	8	442	4	385
Terni	2	136	2	118
o. LAZIO	67	2,765	28	2,148
Frosinone	6	206	1	141
Latina	6	191	1	137
Rieti	2	83	1	64
Rome	46	2,077	23	1,647
Viterbo	7	208	2	159
p. ABRUZZO	14	698	6	608
Chieti	5	181	3	165
L'Aquila	2	154	1	130
Pescara	2	176	1	154
Teramo	5	187	1	159

						Banks
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
1	70	15	229	2	4	176
-	6	4	37	-	1	22
-	18	2	46	-	-	39
-	8	1	18	1	2	4
1	38	8	128	1	1	111
4	401	23	434	1	11	334
-	86	6	118	-	4	59
-	10	1	20	-	-	26
-	34	6	96	-	-	30
2	87	-	13	1	1	47
-	38	-	14	-	2	45
1	52	1	9	-	1	41
-	5	2	48	-	1	18
-	46	3	39	-	2	45
1	43	4	77	-	-	23
-	36	20	196	-	-	213
-	7	7	61	-	-	48
-	2	3	30	-	-	30
-	2	3	30	-	-	30
-	3	3	30	-	-	49
-	23	6	62	-	-	57
3	129	33	335	-	2	276
2	50	2	28	-	-	38
-	21	8	84	-	1	44
-	6	4	35	-	-	28
-	6	3	20	-	-	20
-	4	1	22	-	-	29
-	-	1	2	-	-	15
1	19	2	33	-	-	38
-	6	7	42	-	1	22
-	5	1	12	-	-	6
-	12	4	57	-	-	36
-	33	4	42	-	-	84
-	22	4	35	-	-	53
-	11	-	7	-	-	31
5	294	25	263	9	60	265
2	38	3	27	-	-	61
1	35	4	19	-	-	30
-	11	1	8	-	-	31
2	207	12	163	9	60	87
-	3	5	46	-	-	56
-	8	8	82	-	-	171
-	2	2	14	-	-	54
-	2	1	22	-	-	44
-	3	1	19	-	-	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
q.	MOLISE	4	145	-	114
	Campobasso	4	110	-	91
	Isernia	-	35	-	23
r.	CAMPANIA	34	1,637	8	1,358
	Avellino	4	138	1	102
	Benevento	3	95	1	78
	Caserta	4	210	2	182
	Naples	8	822	4	732
	Salerno	15	372	-	264
s.	APULIA	30	1,414	3	1,013
	Bari	12	496	-	348
	Barletta - Andria - Trani	4	126	1	96
	Brindisi	2	121	-	84
	Foggia	2	229	1	160
	Lecce	4	262	1	194
	Taranto	6	180	-	131
t.	BASILICATA	4	249	-	164
	Matera	-	83	-	63
	Potenza	4	166	-	101
u.	CALABRIA	21	519	2	417
	Catanzaro	5	106	-	86
	Cosenza	10	202	1	144
	Crotone	3	37	1	29
	Reggio Calabria	1	135	-	127
	Vibo Valentia	2	39	-	31
v.	SICILY	36	1,762	5	1,469
	Agrigento	5	163	-	121
	Caltanissetta	6	100	-	68
	Catania	6	361	2	310
	Enna	1	66	-	51
	Messina	2	234	-	213
	Palermo	8	419	3	373
	Ragusa	2	122	-	82
	Syracuse	3	127	-	100
	Trapani	3	170	-	151
z.	SARDINIA	5	667	3	659
	Cagliari	2	211	1	209
	Carbonia Iglesias	-	34	-	34
	Medio Campidano	-	40	-	40
	Nuoro	-	65	-	65
	Ogliastra	-	26	-	26
	Olbia Tempio	-	75	-	75
	Oristano	1	81	-	75
	Sassari	2	135	2	135

						Banks
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
1	15	3	16	-	-	49
1	5	3	14	-	-	37
-	10	-	2	-	-	12
4	146	22	128	-	5	340
-	17	3	19	-	-	54
-	5	2	12	-	-	41
-	22	2	6	-	-	63
3	83	1	3	-	4	85
1	19	14	88	-	1	97
4	291	23	109	-	1	227
2	97	10	50	-	1	40
-	24	3	6	-	-	10
-	27	2	10	-	-	20
-	60	1	9	-	-	50
1	58	2	10	-	-	80
1	25	5	24	-	-	27
-	46	4	39	-	-	85
-	9	-	11	-	-	24
-	37	4	28	-	-	61
1	9	18	93	-	-	184
1	2	4	18	-	-	38
-	7	9	51	-	-	68
-	-	2	8	-	-	16
-	-	1	8	-	-	43
-	-	2	8	-	-	19
3	128	28	164	-	1	335
1	16	4	26	-	-	39
-	4	6	28	-	-	21
1	33	3	18	-	-	57
-	1	1	14	-	-	19
-	11	2	10	-	-	71
-	8	5	37	-	1	73
1	36	1	4	-	-	12
-	19	3	8	-	-	19
-	-	3	19	-	-	24
-	-	2	8	-	-	311
-	-	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

September 2010

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	18	17
Customer trading	25	22
Underwriting	8	8
Placement	57	55
Individual portfolio management	46	46
Reception of orders	53	51
Investment advice	107	101
Multilateral trading facilities management	3	3

b. NUMBER of SIMs

114

111

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

	2010 June	2010 Sept.
a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	539	534
Equity	178	177
Balanced	49	47
Bond	186	187
Liquidity	31	30
Flexible	130	135
b. NUMBER OF SICAV SUB-FUNDS	14	14
Equity	4	4
Balanced	2	2
Bond	2	2
Liquidity	1	1
Flexible	5	5
c. NUMBER OF ASSET MANAGEMENT COMPANIES	45	45
d. NUMBER OF SICAVs	2	2

Notes:

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

Distribution by prevalent activity

TDB40230

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

Source: Archives of intermediary identification data

		2010 June	2010 Sept.
a.	NUMBER OF FINANCIAL INTERMEDIARIES	192	190
	Leasing	42	42
	Factoring	36	30
	Consumer credit	35	35
	Other forms of finance	16	16
	Acquisition of shareholdings	10	10
	Issue and/or management of credit cards	16	16
	Securitization	9	10
	Foreign exchange trading and other activities	28	31

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 Sept.	2009 Dec.	2010 Mar.	2010 June	2010 Sept.
a. TOTAL STOCKS					
Loans	1,601,053	1,605,151	1,611,528	1,699,908	1,713,377
<i>of which:</i> bad debts	56,046	60,223	64,703	69,510	73,816
Deposits	872,509	919,975	900,533	946,844	923,459
b. TRANSACTIONS WITH RESIDENTS					
Loans	1,554,638	1,561,242	1,567,239	1,655,237	1,668,964
<i>of which:</i> in non-euro-area currencies	17,915	18,002	19,206	21,495	19,562
more than 12 months	-	-	-	-	-
bad debts	54,945	59,148	63,624	68,575	72,906
Deposits	856,597	905,198	885,444	930,607	907,736
<i>of which:</i> in non-euro-area currencies	21,507	19,981	16,034	14,505	12,787
c. TRANSACTIONS WITH NON-RESIDENTS					
Loans	46,413	43,905	44,285	44,666	44,409
<i>of which:</i> bad debts	1,101	1,075	1,078	934	910
Deposits	15,899	14,771	15,083	16,230	15,717

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

TDB10232

Source: Supervisory returns
Stocks in millions of euro

September 2010		Total	General government	Financial companies
a.	TOTAL	1,668,964	59,538	168,489
b.	NORTH-WEST ITALY	631,149	11,148	113,635
	Piedmont	111,713	7,156	7,493
	Valle d'Aosta	2,573	54	12
	Liguria	34,789	1,080	557
	Lombardy	482,074	2,860	105,572
c.	NORTH-EAST ITALY	393,416	5,083	27,297
	Trentino-Alto Adige	39,994	452	1,132
	Veneto	155,719	1,759	6,992
	Friuli-Venezia Giulia	31,907	411	2,565
	Emilia-Romagna	165,796	2,461	16,608
d.	CENTRAL ITALY	381,985	32,068	23,506
	Marche	43,522	959	2,137
	Tuscany	114,199	2,573	8,446
	Umbria	20,510	379	74
	Lazio	203,754	28,158	12,849
e.	SOUTHERN ITALY	177,415	7,723	2,069
	Abruzzo	24,337	393	130
	Molise	3,755	92	38
	Campania	72,063	4,506	1,334
	Apulia	52,325	1,314	528
	Basilicata	6,403	304	18
	Calabria	18,531	1,113	21
f.	ISLANDS	84,999	3,516	1,981
	Sicily	60,185	3,114	541
	Sardinia	24,814	402	1,440

Note:

**Banks**

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
858,257	264,000	152,741	426,048	97,414	485,264
319,536	102,824	50,245	163,002	28,577	158,251
53,049	18,062	8,549	25,706	7,677	36,338
1,511	599	333	572	237	759
17,842	3,834	2,732	11,144	2,344	12,966
247,135	80,329	38,631	125,581	18,319	108,188
229,001	78,084	41,523	104,267	26,265	105,769
24,502	6,339	4,763	12,607	3,805	10,103
93,094	34,273	15,426	41,700	10,349	43,524
16,089	6,744	2,425	6,470	2,348	10,495
95,316	30,728	18,910	43,490	9,763	41,647
195,368	51,663	37,667	102,269	19,275	111,767
23,609	9,101	5,316	8,756	3,765	13,052
60,765	17,639	10,152	30,840	8,158	34,256
11,705	4,342	2,305	4,609	1,772	6,580
99,290	20,581	19,894	58,064	5,580	57,878
80,338	23,718	16,279	38,374	15,123	72,161
13,197	5,348	2,991	4,579	2,275	8,341
1,799	610	455	679	447	1,379
33,294	8,291	5,693	18,849	4,122	28,806
21,920	6,683	4,764	9,680	5,416	23,147
3,124	864	760	1,373	758	2,199
7,004	1,922	1,617	3,215	2,104	8,289
34,014	7,710	7,027	18,137	8,174	37,315
23,315	5,148	4,397	12,974	5,830	27,385
10,699	2,563	2,630	5,163	2,343	9,930

Distribution by customer location (geographical area) and economic activity

TDB10255

Banks

Source: Supervisory returns
Stocks in millions of euro

September 2010		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	955,672	348,114	255,266	214,643	95,461	42,188
	Agricultural, forestry and fishing	38,885	10,610	12,762	7,773	4,865	2,875
	Mining and quarrying	3,935	811	640	2,134	214	136
	Manufacturing	235,391	90,315	74,160	42,962	21,585	6,369
	Electricity, gas, steam and air conditioning supply	25,452	12,088	3,775	5,736	2,465	1,386
	Water supply, sewerage, waste management and remediation activities	10,109	2,774	2,278	3,109	1,301	646
	Construction	164,786	54,149	44,762	39,895	17,981	8,000
	Wholesale and retail trade, repair of motor vehicles and motorcycles	141,371	45,629	36,399	29,121	20,313	9,908
	Transportation and storage	35,290	9,377	6,900	9,325	6,311	3,376
	Accommodation and food service activities	38,496	9,206	12,276	8,806	5,043	3,166
	Information and communication	19,431	8,023	2,390	7,887	801	331
	Financial and insurance activities	38,860	19,192	9,233	7,848	1,781	805
	Real estate activities	116,448	48,500	31,389	28,945	5,579	2,035
	Professional, scientific and technical activities	44,923	23,147	8,902	10,253	1,775	846
	Administrative and support service activities	18,967	6,944	4,083	5,364	1,863	712
	All remaining activities (sections O, P,Q,R,S,T)	23,084	7,139	5,299	5,468	3,583	1,596

Note: Any discrepancies between data from the Central Credit Register and the Statistical Supervisory Reports are due to the introduction of the new NACE classification.

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

TDB10281		Banks				
Source: Supervisory returns Stocks: in millions of euro						
September 2010	Total	North West	North East	Centre	South	Islands
a. CURRENT ACCOUNTS	254,642	97,136	73,815	52,032	20,719	10,939
General Government	8,339	1,808	681	3,752	883	1,216
Financial and insurance corporations	25,117	15,545	3,980	3,543	918	1,130
Non-financial corporations	180,811	67,541	57,377	35,967	13,995	5,931
Producer households	17,594	5,018	5,214	3,401	2,555	1,406
Consumer households	22,782	7,224	6,563	5,370	2,369	1,256
b. MORTGAGE LOANS	866,447	303,248	203,957	209,260	101,877	48,105
General government	40,879	8,027	3,942	22,786	5,277	848
Financial and insurance corporations	29,213	22,106	2,172	3,985	289	661
Non-financial corporations	357,340	126,651	95,851	82,396	36,338	16,104
Producer households	60,483	18,360	16,508	12,275	8,626	4,714
<i>of which: for house purchase</i>	22,032	6,515	5,339	4,797	3,381	2,000
Consumer households	378,532	128,105	85,485	87,817	51,347	25,778
<i>of which: for house purchase</i>	316,338	109,948	70,628	72,119	41,809	21,835
c. LOANS SECURED BY PLEDGE OF SALARY	9,496	1,881	970	1,738	3,275	1,631
Producer households	10	1	1	3	2	2
Consumer households	9,486	1,880	969	1,735	3,273	1,629
d. PERSONAL LOANS	28,739	7,539	4,689	6,106	6,481	3,924
Non-financial corporations	1	..	..	..	..	..
Producer households	965	265	180	173	204	143
Consumer households	27,772	7,274	4,508	5,933	6,277	3,781
e. FACTORING	4,323	1,387	589	1,356	768	223
General government	254	25	40	96	79	14
Financial and insurance corporations	26	13	-	13	1	-
Non-financial corporations	3,865	1,275	532	1,182	670	207
Producer households	32	5	2	9	13	3
Consumer households	147	69	16	56	5	..
f. FINANCIAL LEASING	22,001	8,647	6,587	4,258	1,750	758
General government	136	11	76	28	6	15
Financial and insurance corporations	75	42	15	15	3	1
Non-financial corporations	19,883	7,885	5,988	3,850	1,504	656
Producer households	1,306	502	369	221	150	64
Consumer households	600	208	139	145	87	23

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

September 2010

	Total	North-West	North-East	Centre	South	Islands
Factoring: nominal value of credits acquired pro-soluto	18,341	4,695	2,881	6,320	3,235	1,210
Factoring: advances to assignor	10,425	3,861	1,373	3,065	1,784	342
nominal value of credits acquired pro-solvendo	18,182	6,545	2,445	5,670	2,960	562
Total exposure in respect of finance leases	95,067	36,481	25,202	20,381	9,299	3,703
Receivables for consumer credit	56,794	15,119	8,332	12,541	12,752	8,051
Other finance	12,857	4,801	1,858	2,988	2,235	974

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

September 2010

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Factoring: Nominal value of receivables acquired pro-soluto	18,341	6,296	244	8,772	758	2,270
Factoring: advances to assignor	10,425	16	803	9,165	105	335
Nominal value of receivables acquired pro-solvendo	18,182	35	881	16,101	154	1,011
Total exposure in respect of finance leases	95,059	529	1,082	85,050	5,155	3,243
Receivables for consumer credit	56,794	-	-	-	-	-
Other finance	12,857	97	1,154	5,599	1,174	4,833

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

September 2010		Total	Banks	Financial intermediaries
a. TOTAL		114,664	57,870	56,794
b. NORTH-WEST ITALY		29,765	14,646	15,119
Piedmont		8,464	4,302	4,161
Valle d'Aosta		233	129	105
Liguria		2,850	1,336	1,513
Lombardy		18,218	8,879	9,339
c. NORTH-EAST ITALY		16,973	8,641	8,332
Trentino-Alto Adige		961	559	402
Veneto		7,114	3,457	3,658
Friuli-Venezia Giulia		1,974	1,003	970
Emilia-Romagna		6,924	3,622	3,302
d. CENTRAL ITALY		24,737	12,196	12,541
Marche		2,371	1,288	1,083
Tuscany		7,369	3,133	4,236
Umbria		1,713	848	865
Lazio		13,285	6,927	6,357
e. SOUTHERN ITALY		26,989	14,237	12,752
Abruzzo		2,692	1,367	1,325
Molise		569	274	295
Campania		11,123	5,969	5,154
Apulia		7,413	3,777	3,636
Basilicata		974	489	484
Calabria		4,219	2,361	1,859
f. ISLANDS		16,199	8,148	8,051
Sicily		11,953	6,064	5,889
Sardinia		4,246	2,085	2,162

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							
September 2010		International claims	of which:				Local claims in local currency
			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	391,749	79,030	51,629	71,369	189,720	334,104
b.	EUROPE	324,588	68,683	45,800	57,490	152,615	314,772
of which:							
	Albania	476	69	-	134	273	362
	Austria	23,115	3,674	2,160	3,306	13,976	55,628
	Belgium	6,031	4,056	499	595	882	638
	Bosnia and Herzegovina	485	2	12	87	384	2,144
	Bulgaria	3,508	152	14	743	2,598	2,294
	Czech Republic	3,482	91	157	508	2,726	7,999
	Croatia	13,962	421	121	2,720	10,699	8,698
	Denmark	1,926	492	505	86	842	-
	Finland	835	375	32	105	323	-
	France	40,283	15,302	9,183	1,943	13,855	2,182
	Germany	41,708	7,998	4,009	12,557	17,144	159,446
	Greece	2,898	150	45	640	2,062	654
	Ireland	10,653	1,515	581	2,445	6,112	1,177
	Liechtenstein	88	..	-	20	68	-
	Luxembourg	18,857	3,319	1,878	4,451	9,208	1,964
	Malta	622	43	114	7	458	-
	Montenegro	6	5	..	1	..	-
	Norway	2,523	916	513	141	953	-
	Netherlands	17,498	2,218	2,044	2,665	10,571	230
	Poland	9,089	1,265	115	1,799	5,909	26,024
	Portugal	3,590	636	1,068	323	1,563	..
	United Kingdom	43,503	15,090	14,095	7,472	6,846	5,156
	Romania	7,601	411	389	2,270	4,531	2,170
	Russia	11,946	773	1,541	1,925	7,707	7,527
	Serbia	4,031	454	219	1,072	2,286	1,527
	Slovakia	736	118	8	237	373	13,134
	Slovenia	1,491	150	255	81	1,006	4,396
	Spain	20,007	3,436	3,954	1,966	10,651	1,511
	Sweden	1,940	369	618	147	806	-
	Switzerland	8,782	3,955	543	2,013	2,271	2,232
	Turkey	4,130	737	296	1,435	1,662	-
	Hungary	10,817	158	173	1,971	8,514	6,121
c.	ASIA	16,323	3,823	1,661	3,717	7,122	3,846
of which:							
	Saudi Arabia	383	66	55	165	97	-
	China	2,013	1,158	425	154	275	456
	South Korea	1,267	1,018	63	72	115	-
	Philippines	221	1	-	6	214	-
	Japan	2,314	149	23	1,696	446	==
	India	1,378	506	36	385	451	8
	Indonesia	850	8	22	16	803	-

Distribution by country, type of customer and residual maturity

TDB30274						Banks	
		of which:					
		International claims	banks		non-banks		Local claims in local currency
			residual maturity		residual maturity		
			up to 1 year	more than 1 year	up to 1 year	more than 1 year	
ASIA (cont.)							
	Iran	722	104	407	36	174	-
	Israel	86	11	..	22	54	-
	Kazakhstan	3,195	230	181	269	2,514	2,186
	Malaysia	159	31	14	4	109	-
	Pakistan	18	..	..	..	17	-
	Qatar	1,455	17	143	101	1,194	-
	Taiwan	29	14	..	3	12	4
	Thailand	63	16	..	31	15	-
d.	AFRICA	3,239	387	417	950	1,486	3,318
	of which: Algeria	166	14	2	78	73	-
	Egypt	1,298	239	43	627	389	3,318
	Morocco	96	7	28	14	48	-
	South Africa	453	86	173	44	150	-
	Tunisia	145	26	96	17	6	-
e.	AMERICA	26,168	4,387	2,372	5,978	13,431	11,796
	of which: Argentina	293	27	98	112	56	..
	Brazil	1,205	318	31	302	553	-
	Canada	2,907	598	176	1,396	737	-
	Chile	925	364	227	40	294	..
	Colombia	42	27	-	9	5	-
	Cuba	71	16	54	..	2	-
	Mexico	931	27	3	300	602	-
	Peru	89	20	19	48	1	..
	United States	19,451	2,963	1,750	3,706	11,032	11,796
	Uruguay	14	1	-	6	7	-
	Venezuela	139	..	7	14	118	-
f.	OCEANIA	3,479	222	492	501	2,263	2
	of which: Australia	2,467	204	492	324	1,446	2
	New Zealand	47	18	1	18	11	-
g.	OFF-SHORE CENTRES	13,184	1,528	881	1,919	8,855	371
	of which: Bahamas	320	136	-	101	83	-
	Cayman Islands	5,013	469	540	262	3,741	-
	Gibraltar	59	-	-	20	38	-
	Hong Kong	706	290	13	142	261	254
	Jersey, C.I.	1,767	49	167	145	1,406	-
	Singapore	1,065	222	14	166	663	117
h.	INTERNATIONAL ORGANIZATIONS	3,768	-	2	810	2,956	

Notes:

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

TDC30021							Banks
Source: Central Credit Register Stocks in millions of euro							
September 2010		Facilities granted	of which: short-term	Used margin	of which: short-term	In non-euro-area currencies	with real security
a.	ITALY	1,896,993	843,247	1,364,591	430,537	19,652	584,024
	General government	78,269	26,058	51,192	7,859	99	392
	Financial companies	288,101	153,822	196,420	92,577	2,661	15,403
	Non-Financial companies	1,180,026	601,257	794,469	293,046	14,147	309,914
	of which:industry	411,130	255,276	243,921	110,008	4,807	48,282
	building	188,916	77,647	149,438	50,532	748	88,713
	services	562,186	260,842	386,890	128,281	8,569	165,338
	Producer households	81,766	26,960	70,847	16,457	381	44,158
	Consumer households and nec	263,339	33,301	247,216	19,641	2,340	211,410
b.	NORTH-WEST ITALY	767,266	362,607	532,893	179,727	8,921	197,042
	General government	16,287	6,421	9,246	1,415	70	94
	Financial companies	188,753	103,534	130,795	60,964	1,973	9,220
	Non-Financial companies	457,737	232,423	298,126	105,515	5,341	111,546
	of which:industry	166,387	102,103	96,692	41,785	1,992	19,553
	building	63,706	23,988	49,625	15,230	207	30,585
	services	223,927	104,885	148,803	47,680	3,138	59,783
	Producer households	22,867	7,544	19,646	4,517	138	12,350
	Consumer households and nec	79,794	12,070	73,629	7,019	1,394	62,928
c.	NORTH-EAST ITALY	477,007	222,330	342,052	113,666	4,084	148,540
	General government	8,938	2,198	4,216	608	-	84
	Financial companies	59,677	25,389	41,486	16,554	397	2,471
	Non-Financial companies	315,935	175,932	212,299	85,303	3,041	80,124
	of which:industry	123,492	80,705	71,833	33,658	1,488	14,193
	building	52,516	25,543	40,859	16,579	314	22,713
	services	133,343	66,510	94,807	33,517	1,232	40,852
	Producer households	24,312	8,443	20,788	5,106	174	12,679
	Consumer households and nec	66,490	9,803	61,907	5,794	467	52,352
d.	CENTRAL ITALY	421,050	169,765	301,832	86,386	3,559	135,559
	General government	37,033	9,013	27,900	2,819	30	178
	Financial companies	34,531	20,765	20,361	12,286	291	3,584
	Non-Financial companies	272,858	127,472	182,461	63,650	2,944	73,645
	of which:industry	82,771	50,416	48,665	22,291	1,050	7,684
	building	45,827	17,263	36,982	11,592	77	22,082
	services	139,816	58,231	93,002	28,792	1,806	41,534
	Producer households	16,384	5,020	14,489	3,184	49	9,359
	Consumer households and nec	59,324	7,166	55,876	4,257	234	48,331

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

TDC30021				Banks			
		Facilities granted	<i>of which:</i> short-term	Used margin	<i>of which:</i> short-term	in non-euro-area currencies	with real security
e.	SOUTHERN ITALY	157,930	63,303	126,578	35,465	2,568	68,028
	General government	11,032	5,541	6,499	1,339	-	10
	Financial companies	3,001	2,779	1,810	1,589	1	81
	Non-Financial companies	93,237	47,863	70,539	28,190	2,328	29,633
	<i>of which:</i> industry	28,477	17,087	19,960	9,436	226	4,927
	building	18,879	8,115	15,385	5,349	143	9,024
	services	43,968	21,835	33,538	12,834	1,959	14,868
	Producer households	11,962	3,952	10,492	2,458	18	6,499
	Consumer households and nec	37,890	2,904	36,571	1,757	219	31,401
f.	ISLANDS	73,740	25,242	61,235	15,293	520	34,855
	General government	4,981	2,886	3,331	1,678	-	26
	Financial companies	2,139	1,355	1,969	1,185	-	46
	Non-Financial companies	40,260	17,567	31,043	10,388	492	14,966
	<i>of which:</i> industry	10,003	4,965	6,772	2,838	51	1,925
	building	7,988	2,738	6,587	1,783	6	4,308
	services	21,131	9,382	16,740	5,458	434	8,301
	Producer households	6,240	2,001	5,433	1,192	2	3,271
	Consumer households and nec	19,841	1,358	19,232	814	26	16,398

Note: Short term represents a maturity of less than 12 months. Up to March 2009 the concept refers to a maturity up to 18 months. Table has been updated in March 2011.

Distribution by total credit used

TDB30126

Banks and financial intermediaries referred to in Art. 107 of the
1993 Banking LawSource: Central Credit Register
Stocks in millions of euro
Size classes in euro

September 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
Number of borrowers	5,860,432	2,078,316	1,413,484	1,097,419	282,086
Facilities granted	2,216,368	115,992	147,325	198,802	116,805
used margin	1,670,689	103,344	138,073	181,657	95,034
<i>of which: backed by real security</i>	<i>753,991</i>	<i>77,415</i>	<i>121,373</i>	<i>151,834</i>	<i>56,905</i>
Unused margin	581,444	14,244	10,660	19,651	24,315
Overshoot	35,765	1,595	1,408	2,507	2,543

Note:

Distribution by total credit used

TDB30126

Banks and financial intermediaries referred to in Art. 107 of
the 1993 Banking LawSource: Central Credit Register
Stocks in millions of euro
Size classes in euro

	da 500,000 a 1,000,000	da 1,000,000 a 2,500,000	da 2,500,000 a 5,000,000	da 5,000,000 a 25,000,000	oltre 25,000,000
Number of borrowers	131,309	90,746	32,793	24,993	4,532
Facilities granted	119,381	183,021	149,307	325,719	795,160
used margin	90,108	137,351	111,348	239,651	568,868
<i>of which: backed by real security</i>	<i>42,018</i>	<i>60,475</i>	<i>46,884</i>	<i>90,305</i>	<i>106,054</i>
Unused margin	32,191	49,930	41,395	93,670	235,649
Overshoot	2,918	4,261	3,436	7,602	9,356

Note: This table has been updated in March 2011.

Distribution by type of transaction and total credit granted

TDB30136						Banks
Source: Central Credit Register Stocks in millions of euro Size classes in euro						
September 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. SHORT-TERM LOANS in euro						
Facilities granted	829,970	14,751	12,626	23,668	34,322	45,836
Used margin	421,158	7,300	6,326	12,411	18,392	24,616
of which:backed by real security	32,195	467	534	1,173	2,044	3,077
Overshoot	21,304	1,023	666	1,119	1,417	1,623
unused margin	430,116	8,473	6,966	12,376	17,347	22,843
b. SHORT-TERM LOANS: in non-euro-area currencies						
Facilities granted	12,647	36	57	137	252	375
Used margin	9,282	38	54	133	238	359
of which:backed by real security	666	5	8	21	37	57
Overshoot	439	7	3	11	17	28
unused margin	3,803	4	7	16	31	44
c. MEDIUM AND LONG-TERM LOANS: in euro						
Facilities granted	1,041,000	55,817	72,148	102,556	51,947	45,034
Used margin	923,299	55,895	72,028	101,721	50,809	43,685
of which:backed by real security	546,200	41,251	65,111	91,606	40,857	32,505
Overshoot	10,942	486	531	709	566	711
unused margin	128,644	407	650	1,543	1,704	2,060
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies						
Facilities granted	11,564	176	312	839	415	321
Used margin	10,377	176	314	842	417	328
of which:backed by real security	4,623	157	282	761	269	65
Overshoot	146	1	4	6	6	13
unused margin	1,334	1	2	3	5	7

Note: Short term represents a maturity of less than 12 months. Up to March 2009 the concept refers to a maturity up to 18 months.

Distribution by type of transaction and total credit granted

TDB30136		Banks			
Source: Central Credit Register Stocks in millions of euro Size classes in euro					
		from 1.000.000 to 2.500.000	from 2.500.000 to 5.000.000	from 5.000.000 to 25.000.000	more than 25.000.000
a. SHORT-TERM LOANS in euro					
Facilities granted		76,747	66,197	161,706	392,737
Used margin		40,922	34,692	80,248	192,298
of which: backed by real security		5,521	4,580	8,123	6,310
Overshoot		2,335	1,839	3,879	4,042
unused margin		38,160	33,344	85,336	204,480
b. SHORT-TERM LOANS: in non-euro-area currencies					
Facilities granted		755	801	2,365	7,869
Used margin		666	689	2,086	4,986
of which: backed by real security		108	103	221	106
Overshoot		31	22	151	135
unused margin		120	134	430	3,018
c. MEDIUM AND LONG-TERM LOANS: in euro					
Facilities granted		69,781	59,283	135,203	448,016
Used margin		66,418	55,609	123,884	350,437
of which: backed by real security		48,832	39,818	82,442	102,714
Overshoot		899	726	1,876	2,831
unused margin		4,262	4,400	13,195	100,410
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies					
Facilities granted		500	424	899	7,677
Used margin		506	423	848	6,513
of which: backed by real security		91	84	270	2,644
Overshoot		16	11	16	64
unused margin		10	12	66	1,228

Note:

Distribution by type of transaction and total credit granted

TDB30136

Banks and financial intermediaries referred to in Art. 107 of the
1993 Banking LawSource: Central Credit Register
Stocks in millions of euro
Size classes in euro

September 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
Facilities granted	2,216,368	107,527	140,892	187,200	105,926
Used margin	1,670,689	100,277	134,578	175,221	88,737
<i>of which: backed by real security</i>	753,991	76,283	120,052	149,735	55,781
Unused margin	581,444	8,938	7,692	14,072	19,369
Overshoot	35,765	1,688	1,379	2,093	2,180

Note:

Distribution by type of transaction and total credit granted

TDB30136

Banks

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

	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
Facilities granted	105,140	167,609	142,351	337,315	919,700
Used margin	82,043	127,219	106,109	240,554	607,800
<i>of which:</i> backed by real security	39,449	56,796	45,683	92,896	115,787
Unused margin	25,622	43,873	39,012	102,987	319,076
Overshoot	2,525	3,483	2,771	6,226	7,176

Note: This table has been updated in March 2011.

Distribution by customer location (region) and total credit granted

TDB30146										Banks
Source: Central Credit Register Stocks in millions of euro Size classes in euro										
September 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 1,000,00	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000	
a. TOTAL										
Number of borrowers	1,496,42	916,745	826,741	296,324	154,386	114,018	43,988	36,575	7,433	
Facilities granted	70,779	85,144	127,200	86,937	91,568	147,783	126,705	300,173	856,300	
Used margin	63,411	78,722	115,107	69,856	68,989	108,512	91,413	207,067	554,234	
b. PIEMONTE										
Number of borrowers	107,197	66,122	57,119	21,155	11,012	8,239	3,044	2,492	449	
Facilities granted	5,057	6,103	8,675	6,148	6,519	10,668	8,774	20,286	44,238	
Used margin	4,566	5,565	7,674	4,778	4,750	7,428	6,017	12,976	28,605	
c. VALLE D'AOSTA										
Number of borrowers	3,324	1,715	1,668	695	304	211	70	56	10	
Facilities granted	156	157	258	204	176	261	209	411	856	
Used margin	129	137	221	159	128	183	149	269	590	
d. LIGURIA										
Number of borrowers	34,614	20,760	20,435	7,637	3,362	2,246	869	644	158	
Facilities granted	1,609	1,900	3,105	2,193	1,940	2,877	2,524	5,536	14,125	
Used margin	1,404	1,734	2,805	1,777	1,466	2,066	1,767	3,674	8,647	
e. LOMBARDY										
Number of borrowers	233,576	173,075	172,244	63,905	35,876	28,262	11,743	10,625	2,529	
Facilities granted	11,155	16,162	26,446	18,582	21,088	36,567	33,736	88,629	358,056	
Used margin	9,646	14,818	23,636	14,396	15,353	25,797	23,577	58,739	234,572	
f. TRENTINO-ALTO ADIGE										
Number of borrowers	36,157	22,555	26,023	12,043	6,236	4,530	1,656	1,134	172	
Facilities granted	1,709	2,120	4,187	3,644	3,836	6,171	4,982	9,248	10,844	
Used margin	1,360	1,828	3,669	3,013	3,071	4,931	3,895	7,017	6,669	
g. VENETO										
Number of borrowers	140,966	99,643	88,767	32,292	18,449	13,775	5,282	4,438	791	
Facilities granted	6,789	9,394	13,653	9,618	11,040	18,028	15,468	37,174	58,480	
Used margin	6,035	8,704	12,327	7,614	8,218	13,133	10,927	25,207	40,045	
h. FRIULI-VENEZIA GIULIA										
Number of borrowers	43,200	27,636	19,696	6,604	3,527	2,534	977	808	127	
Facilities granted	2,081	2,576	2,985	1,948	2,108	3,320	2,799	6,917	8,987	
Used margin	1,916	2,445	2,731	1,579	1,580	2,428	1,946	4,612	5,745	
i. EMILIA-ROMAGNA										
Number of borrowers	123,609	83,720	82,795	31,921	17,528	13,164	5,326	4,455	936	
Facilities granted	5,862	7,776	12,667	9,305	10,515	17,280	15,483	37,155	99,973	
Used margin	4,948	7,000	11,170	7,099	7,486	12,027	10,653	24,448	63,046	
l. MARCHE										
Number of borrowers	46,416	29,499	26,805	10,809	5,901	4,186	1,495	1,101	174	
Facilities granted	2,200	2,732	4,071	3,183	3,469	5,256	4,059	8,329	11,422	
Used margin	1,911	2,489	3,658	2,571	2,643	3,914	2,913	5,840	7,346	

Distribution by customer location (region) and total granted

TDB30146		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
m. TUSCANY									
Number of borrow-	102,611	66,297	68,717	24,769	12,682	9,133	3,376	2,613	424
Facilities granted	4,866	6,189	10,713	7,384	7,667	12,224	10,056	21,203	42,328
Used margin	4,324	5,709	9,777	6,082	5,968	9,332	7,472	15,418	27,885
n. UMBRIA									
Number of borrow-	28,339	16,192	12,575	4,830	2,512	1,735	668	535	91
Facilities granted	1,344	1,499	1,932	1,475	1,512	2,287	1,948	4,451	3,944
Used margin	1,229	1,407	1,752	1,231	1,191	1,787	1,485	3,179	2,668
o. LAZIO									
Number of borrow-	135,194	78,442	81,300	26,355	11,366	8,295	3,072	3,025	817
Facilities granted	6,355	7,283	12,788	7,567	6,539	10,318	8,525	23,688	149,034
Used margin	5,798	6,831	11,999	6,515	5,269	8,016	6,677	18,254	89,730
p. ABRUZZO									
Number of borrow-	38,258	21,342	15,785	5,467	2,808	2,080	763	593	82
Facilities granted	1,818	1,964	2,429	1,632	1,679	2,648	2,202	4,558	4,885
Used margin	1,654	1,832	2,186	1,325	1,296	2,014	1,684	3,210	3,221
q. MOLISE									
Number of borrow-	7,018	3,442	2,472	941	460	265	113	70	13
Facilities granted	331	317	377	280	277	349	335	552	486
Used margin	305	296	338	243	218	272	258	409	311
r. CAMPANIA									
Number of borrow-	98,812	50,795	42,691	14,113	6,772	4,870	1,759	1,349	226
Facilities granted	4,598	4,713	6,586	4,143	3,920	6,064	4,787	10,696	18,834
Used margin	4,258	4,426	6,102	3,477	3,089	4,716	3,646	8,004	13,657
s. APULIA									
Number of borrow-	92,867	50,946	36,747	10,755	5,112	3,559	1,277	907	144
Facilities granted	4,370	4,717	5,565	3,168	3,090	4,671	3,765	7,514	8,250
Used margin	4,078	4,479	5,145	2,622	2,383	3,559	2,857	5,457	5,652
t. BASILICATA									
Number of borrow-	12,308	5,401	3,819	1,393	681	464	172	132	19
Facilities granted	573	493	585	431	421	602	487	1,085	1,059
Used margin	539	458	532	361	324	455	334	811	825
u. CALABRIA									
Number of borrow-	39,186	17,508	12,767	4,126	2,010	1,302	422	280	42
Facilities granted	1,827	1,610	1,975	1,227	1,183	1,598	1,180	2,025	2,942
Used margin	1,702	1,511	1,808	1,008	944	1,268	920	1,595	1,706
v. SICILY									
Number of borrow-	125,236	56,064	38,866	11,984	5,602	3,780	1,372	911	153
Facilities granted	5,892	5,153	5,906	3,507	3,349	4,902	3,945	7,430	11,952
Used margin	5,537	4,866	5,432	2,894	2,577	3,767	3,046	5,322	9,142
z. SARDINIA									
Number of borrow-	47,541	25,591	15,450	4,530	2,186	1,388	532	407	76
Facilities granted	2,198	2,296	2,305	1,306	1,250	1,703	1,450	3,295	5,613
Used margin	2,083	2,197	2,154	1,123	1,044	1,427	1,201	2,635	4,181

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30171

Source: Central Credit Register
Stocks in millions of euros

September 2010

		Total		
		Facilities granted	Used margin	Overshoot
a. TOTAL		2,561,625	1,827,074	41,228
b. GENERAL GOVERNMENT		86,095	59,332	1,441
	central government	26,146	21,192	678
	Local government	59,706	38,061	747
	Social security funds	244	80	17
c. FINANCIAL COMPANIES		507,788	288,516	2,289
	Monetary financial institutions	214,689	86,727	606
	Other financial intermediaries	276,315	189,168	1,341
	Financial auxiliaries	13,131	9,621	227
	Insurance companies and pension funds	3,654	3,001	117
d. NON-FINANCIAL COMPANIES		1,311,097	914,320	27,426
	Public companies	34,416	15,078	124
	Private companies	1,152,203	800,278	24,131
	Associations of non-financial companies	1,541	979	25
	Craft non-financial quasi-companies	42,776	32,418	1,014
	Other non-financial quasi-companies	80,163	65,570	2,134
e. HOUSEHOLDS		502,079	477,632	5,837
	Producer households	98,558	87,046	2,354
	Consumer households	403,522	390,587	3,484
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS		12,299	9,235	135
g. REST OF THE WORLD		131,991	69,746	3,951
	General government	1,534	1,172	4
	Monetary financial institutions	58,790	20,747	2,845
	Other financial institutions	37,694	24,360	574
	Non-financial companies	30,553	21,773	501
	Households	1,689	1,606	29
	Non-profit institutions serving households	15	12	1
	International organizations and other institutions	1,719	79	1
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS		208	146	4

Note: The data include transactions with non-resident customers. The data include interbank transactions.

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

Banks			Financial companies		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
2,238,902	1,518,017	37,301	322,724	309,057	3,928
77,886	51,002	1,202	8,209	8,330	240
24,371	19,368	630	1,776	1,824	49
53,273	31,556	556	6,433	6,505	191
243	79	17	2	2	1
501,663	282,460	2,236	6,125	6,057	53
214,255	86,296	606	435	431	1
273,037	185,942	1,300	3,279	3,227	41
10,729	7,232	215	2,403	2,389	12
3,644	2,991	116	10	11	1
1,176,702	792,625	24,697	134,396	121,696	2,729
33,080	13,880	112	1,336	1,198	13
1,033,928	694,056	21,713	118,275	106,222	2,418
1,434	895	24	107	85	2
37,271	26,986	915	5,506	5,433	100
70,990	56,810	1,936	9,173	8,760	199
333,363	309,351	5,070	168,716	168,282	768
81,310	70,434	2,096	17,248	16,612	258
252,054	238,917	2,974	151,469	151,670	510
11,534	8,518	103	765	717	33
129,010	67,151	3,864	2,981	2,596	88
1,534	1,172	4	-	-	-
58,788	20,745	2,844	3	2	1
37,426	24,091	568	268	269	7
28,121	19,729	429	2,432	2,045	73
1,410	1,326	21	279	280	9
15	12	1	1	1	1
1,719	79	1	1	1	-
193	131	4	15	15	1

Distribution by customer economic activity

TDB30181

Source: Central Credit Register
Stocks in millions of euro

September 2010

		Total		
		Facilities granted	Used Margin	Overshoot
a.	TOTAL	1,419,521	1,009,378	29,927
	Agricultural, forestry and fishing	39,986	34,560	971
	Mining and quarrying	3,862	2,688	92
	Manufacturing	399,376	248,407	6,945
	Electricity, gas, steam and air conditioning supply	43,387	27,517	390
	Water supply, sewerage, waste management and remediation activities	16,947	11,175	293
	Construction	214,242	172,329	6,693
	Wholesale and retail trade, repair of motor vehicles and motorcycles	226,500	147,480	4,171
	Transportation and storage	58,098	42,443	1,141
	Accommodation and food service activities	41,905	37,227	921
	Information and communication	39,879	21,605	586
	Financial and insurance activities	28,490	17,755	440
	Real estate activities	155,219	142,029	4,449
	Professional, scientific and technical activities	77,381	46,877	1,265
	Administrative and support service activities	31,591	23,385	803
	All remaining activities (sections O, P,Q,R,S,T)	31,902	25,215	605

Note:Any discrepancies between data from the Central Credit Register and the Statistical Supervisory Reports are due to the introduction of the new NACE classification.

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

Banks			Financial intermediaries		
Facilities granted	Used Margin	Overshoot	Facilities granted	Used Margin	Overshoot
1,266,407	869,745	26,921	153,114	139,634	3,006
38,271	33,040	949	1,716	1,521	22
3,451	2,280	83	412	408	9
360,837	214,156	6,321	38,540	34,252	624
39,524	24,529	380	3,863	2,989	10
15,126	9,465	256	1,822	1,711	37
198,276	157,527	6,207	15,967	14,802	486
201,442	125,782	3,849	25,058	21,699	323
47,065	32,438	926	11,033	10,006	216
38,092	33,461	838	3,813	3,766	84
36,383	18,595	529	3,497	3,010	58
27,501	16,784	427	990	972	14
126,490	113,329	3,603	28,729	28,701	847
72,884	42,763	1,210	4,498	4,115	55
26,508	18,731	681	5,083	4,655	123
25,382	19,606	528	6,520	5,609	77

Distribution by customer segment of economic activity and total credit granted

TDB30156

Banks

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

September 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
	Total					
a. TOTAL						
Number of borrowers	4,224,433	1,496,429	916,745	826,741	296,324	154,386
Facilities granted	1,895,181	70,779	85,144	127,200	86,937	91,568
Used margin	1,364,116	63,411	78,722	115,107	69,856	68,989
b. GENERAL GOVERNMENT						
Number of borrowers	7,317	481	578	1,070	1,243	1,221
Facilities granted	77,886	24	54	190	426	815
Used margin	51,002	146	41	117	213	396
c. FINANCIAL COMPANIES						
Number of borrowers	8,363	1,982	1,091	1,236	818	507
Facilities granted	287,389	91	100	196	238	295
Used margin	196,145	102	70	151	183	197
d. NON-FINANCIAL COMPANIES						
Number of borrowers	910,232	198,215	114,309	149,173	135,029	108,960
Facilities granted	1,176,532	9,208	10,550	24,486	42,513	66,315
Used margin	792,518	6,424	7,421	17,496	30,425	47,786
<i>of which: industry</i>						
Number of borrowers	194,904	29,793	20,042	29,969	31,187	28,145
Facilities granted	410,818	1,408	1,868	4,999	9,982	17,423
Used margin	243,796	923	1,179	3,143	6,199	10,780
<i>of which: building</i>						
Number of borrowers	158,418	27,638	16,731	23,420	24,164	22,526
Facilities granted	188,125	1,291	1,551	3,891	7,724	13,852
Used margin	148,919	850	1,066	2,761	5,743	10,765
<i>of which: services</i>						
Number of borrowers	539,336	137,304	75,369	92,922	76,998	56,122
Facilities granted	560,222	6,348	6,930	15,115	23,923	33,650
Used margin	385,849	4,503	5,014	11,198	17,733	25,062
e. PRODUCER HOUSEHOLDS						
Number of borrowers	570,757	211,442	111,090	115,196	51,261	19,823
Facilities granted	81,295	9,774	10,130	17,834	14,863	11,212
Used margin	70,420	8,078	8,896	15,848	12,769	9,431
f. CONSUMER HOUSEHOLDS AND NEC						
Number of borrowers	2,680,700	1,062,438	681,847	553,253	104,757	22,253
Facilities granted	263,772	50,723	63,620	83,474	28,009	12,108
Used margin	247,560	47,966	61,743	80,641	25,556	10,528

Note:

Distribution by customer segment of economic activity and total credit granted

TDB30156

Banks

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

		from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL					
Number of borrowers		114,018	43,988	36,575	7,433
Facilities granted		147,783	126,705	300,173	856,300
Used margin		108,512	91,413	207,067	554,234
b. GENERAL GOVERNMENT					
Number of borrowers		1,168	522	562	389
Facilities granted		1,704	1,661	5,287	67,729
Used margin		912	934	2,750	45,490
c. FINANCIAL COMPANIES					
Number of borrowers		519	314	645	600
Facilities granted		741	1,011	6,741	277,976
Used margin		448	531	3,280	190,605
d. NON-FINANCIAL COMPANIES					
Number of borrowers		95,676	39,880	34,026	6,335
Facilities granted		125,431	115,002	278,537	504,196
Used margin		90,509	82,481	193,386	313,545
<i>of which:industry</i>					
Number of borrowers		26,009	11,869	11,458	2,596
Facilities granted		34,749	35,500	100,700	204,164
Used margin		21,070	21,264	59,087	119,666
<i>of which:building</i>					
Number of borrowers		22,128	9,420	7,426	955
Facilities granted		28,820	26,317	55,387	49,267
Used margin		23,129	21,558	45,106	37,140
<i>of which:services</i>					
Number of borrowers		45,575	17,675	14,428	2,712
Facilities granted		59,068	50,445	116,565	247,946
Used margin		43,961	37,380	84,467	154,845
e. PRODUCER HOUSEHOLDS					
Number of borrowers		8,340	1,450	432	7
Facilities granted		9,850	4,000	2,896	202
Used margin		8,374	3,469	2,542	177
f. CONSUMER HOUSEHOLDS AND NEC					
Number of borrowers		7,295	1,466	739	75
Facilities granted		8,975	4,309	5,664	5,181
Used margin		7,449	3,455	4,359	3,612

Note:

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

TDB10420

Source: Supervisory returns
Stocks in millions of euro

September 2010

September 2010		Investment in construction				
		Total	Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a.	TOTAL	1,154,241	2,904	87,769	1,536	71,667
b.	NORTH-WEST ITALY	424,015	149	28,695	452	20,197
	Piedmont	78,601	47	5,221	218	3,723
	Valle d'Aosta	2,081	17	217	2	237
	Liguria	29,146	11	1,357	29	1,258
	Lombardy	314,187	74	21,899	202	14,979
c.	NORTH-EAST ITALY	266,403	296	19,799	491	17,949
	Trentino-Alto Adige	26,872	124	2,423	204	2,438
	Veneto	106,354	67	7,956	126	7,854
	Friuli-Venezia Giulia	24,540	66	1,722	56	1,301
	Emilia-Romagna	108,636	39	7,698	105	6,356
d.	CENTRAL ITALY	265,200	186	22,219	156	20,161
	Marche	30,504	19	3,379	80	1,526
	Tuscany	78,836	61	6,634	35	7,178
	Umbria	14,252	7	1,641	17	1,293
	Lazio	141,607	100	10,565	23	10,164
e.	SOUTHERN ITALY	130,143	102	11,272	178	10,150
	Abruzzo	17,904	43	2,257	23	1,142
	Molise	2,460	8	252	10	244
	Campania	53,453	21	2,962	13	4,845
	Apulia	38,535	7	4,154	95	2,667
	Basilicata	4,320	6	395	9	354
	Calabria	13,470	18	1,252	28	898
f.	ISLANDS	64,033	2,170	5,785	259	3,210
	Sicily	45,272	1,595	3,531	117	1,782
	Sardinia	18,762	576	2,254	142	1,429

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
3,119	103,040	2,152	299,219	1,133	60,588	5,553	511,114
1,145	41,917	163	105,634	205	22,504	1,410	201,545
447	7,608	27	23,246	81	3,576	477	33,929
1	328	..	509	1	105	18	646
87	2,344	18	9,286	34	3,439	192	11,092
612	31,636	117	72,593	89	15,384	723	155,878
1,077	25,484	586	67,242	268	11,841	1,513	119,859
112	1,359	327	3,823	106	1,381	408	14,168
493	11,645	78	28,156	39	4,728	390	44,823
157	2,723	88	6,378	74	865	304	10,808
316	9,758	93	28,886	49	4,868	411	50,060
400	19,368	357	69,812	138	16,208	1,215	114,978
192	1,508	27	6,948	64	1,591	503	14,668
61	5,424	27	21,925	43	6,475	200	30,772
56	876	17	3,186	11	745	73	6,330
91	11,560	286	37,753	21	7,396	439	63,209
322	12,566	90	37,982	332	5,976	835	50,338
115	1,372	14	4,587	211	770	141	7,229
25	216	..	705	13	137	27	821
53	6,429	62	15,621	21	2,656	187	20,584
63	3,202	6	12,645	66	1,781	240	13,610
7	429	2	935	6	191	35	1,951
58	917	7	3,489	15	441	204	6,142
174	3,705	957	18,548	191	4,060	580	24,394
130	2,879	161	13,877	86	2,754	465	17,896
45	826	796	4,671	105	1,305	116	6,498

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

TDB10430

Source: Supervisory returns
Flows in millions of euro

3rd quarter 2010

		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
a. TOTAL	102,410	45	5,578	47	3,513
b. NORTH-WEST ITALY	38,290	..	1,865	15	1,088
Piedmont	6,671	..	320	4	155
Valle d'Aosta	209	-	12	..	15
Liguria	2,558	..	104	1	32
Lombardy	28,852	..	1,429	9	886
c. NORTH-EAST ITALY	23,629	9	1,228	18	893
Trentino-Alto Adige	2,113	2	162	9	113
Veneto	9,326	7	443	4	352
Friuli-Venezia Giulia	2,193	-	127	2	70
Emilia-Romagna	9,997	..	496	3	357
d. CENTRAL ITALY	24,017	1	1,511	9	861
Marche	2,778	1	201	5	70
Tuscany	6,439	..	326	2	366
Umbria	995	..	84	1	68
Lazio	13,805	..	899	1	356
e. SOUTHERN ITALY	10,528	1	697	3	554
Abruzzo	1,681	..	193	..	74
Molise	221	..	16	..	15
Campania	3,820	..	180	1	218
Apulia	3,222	..	223	1	179
Basilicata	270	..	17	..	13
Calabria	1,314	..	68	1	56
f. ISLANDS	5,946	33	278	1	117
Sicily	4,515	22	187	..	86
Sardinia	1,430	11	91	1	30

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
160	13,291	46	12,297	112	2,781	268	64,272
54	6,536	1	4,185	4	1,169	57	23,316
25	820	..	918	3	141	16	4,268
..	77	-	28	-	3	1	74
3	171	..	397	..	343	5	1,502
26	5,467	1	2,843	1	682	35	17,472
47	2,986	26	2,874	4	595	73	14,875
1	112	2	192	-	57	11	1,453
29	1,681	21	1,296	2	290	21	5,179
9	192	..	317	2	54	27	1,392
9	1,003	2	1,069	..	193	15	6,850
32	2,178	2	2,931	4	671	71	15,746
22	194	..	317	3	56	45	1,864
4	459	..	836	1	205	4	4,234
5	77	-	137	..	32	1	590
2	1,447	1	1,641	-	377	21	9,059
18	1,222	2	1,544	99	232	31	6,125
8	126	..	203	89	28	5	955
3	31	-	31	..	6	1	117
5	462	2	571	1	95	10	2,276
1	485	-	544	10	82	9	1,687
..	22	-	44	-	7	1	168
1	97	..	151	..	14	6	922
9	369	16	763	1	115	36	4,210
8	236	..	577	-	66	33	3,300
1	132	16	186	1	49	2	911

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

TDB10460

 Source: Supervisory returns
 Stocks in millions of euro

September 2010

		Total			Construction of farm building		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	15,779	618	15,161	8,211	143	8,068
b.	NORTH-WEST ITALY	4,770	85	4,686	2,598	53	2,544
	Piedmont	1,353	26	1,327	726	9	717
	Valle d'Aosta	44	2	42	35	1	34
	Liguria	103	..	103	57	..	57
	Lombardy	3,270	57	3,214	1,780	42	1,737
c.	NORTH-EAST ITALY	4,673	218	4,455	2,332	26	2,306
	Trentino-Alto Adige	492	106	386	227	5	222
	Veneto	1,849	30	1,819	888	6	882
	Friuli-Venezia Giulia	455	46	409	196	10	186
	Emilia-Romagna	1,877	36	1,841	1,021	5	1,016
d.	CENTRAL ITALY	3,519	99	3,420	2,012	16	1,996
	Marche	502	58	444	185	2	183
	Tuscany	1,623	19	1,604	967	5	962
	Umbria	347	9	337	217	2	215
	Lazio	1,048	13	1,035	644	7	637
e.	SOUTHERN ITALY	1,918	122	1,796	875	29	846
	Abruzzo	167	10	156	58	..	58
	Molise	65	8	57	22	..	22
	Campania	522	25	497	282	7	275
	Apulia	766	29	737	370	6	364
	Basilicata	139	5	134	54	..	54
	Calabria	260	44	216	89	16	73
f.	ISLANDS	899	95	804	394	18	376
	Sicily	571	74	496	183	4	179
	Sardinia	328	21	307	211	14	197

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
4,637	213	4,425	2,931	263	2,668
1,486	30	1,456	687	2	686
436	17	419	192	..	191
6	..	6	3	..	3
30	..	30	15	..	15
1,013	13	1,000	477	1	476
1,457	66	1,391	884	126	758
79	3	75	186	97	89
691	23	668	270	2	268
179	14	165	81	22	59
509	26	483	347	5	342
735	57	678	771	25	746
200	37	163	117	18	99
319	12	307	337	2	335
69	4	64	61	3	58
147	3	144	257	2	254
705	45	660	338	47	291
71	5	65	38	5	33
30	2	28	13	6	7
142	4	138	98	15	83
265	12	253	131	11	120
60	1	59	25	4	21
138	22	116	34	7	27
254	15	240	250	62	188
177	13	164	211	57	154
77	1	76	39	5	34

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

TDB10470

Source: Supervisory returns
Flows in millions of euro

3rd quarter 2010

		Total			Construction of farm buildings		
		Total	Subsidized	Non - subsidized	Total	Subsidized	Non - subsidized
a.	TOTAL	936	21	914	287	6	282
b.	NORTH-WEST ITALY	312	8	304	77	5	73
	Piedmont	82	1	81	19	-	19
	Valle d'Aosta	6	-	6	5	-	5
	Liguria	6	-	6	2	-	2
	Lombardy	218	7	211	51	5	47
c.	NORTH-EAST ITALY	302	4	298	100	..	99
	Trentino-Alto Adige	28	..	28	16	..	16
	Veneto	134	1	133	40	-	40
	Friuli-Venezia Giulia	19	2	18	6	..	6
	Emilia-Romagna	121	1	120	38	..	38
d.	CENTRAL ITALY	180	7	173	60	..	59
	Marche	34	6	29	10	..	9
	Tuscany	67	..	67	28	..	28
	Umbria	12	1	11	6	..	6
	Lazio	67	..	67	16	-	16
e.	SOUTHERN ITALY	95	1	93	31	..	31
	Abruzzo	11	..	11	4	-	4
	Molise	4	..	4	..	-	..
	Campania	27	..	27	11	..	11
	Apulia	29	..	29	11	..	11
	Basilicata	4	-	4	2	-	2
	Calabria	19	1	18	3	-	3
f.	ISLANDS	47	1	46	20	..	19
	Sicily	35	1	33	15	..	15
	Sardinia	12	..	12	4	..	4

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
517	16	501	131	..	131
205	3	202	29	-	29
52	1	51	10	-	10
1	-	1	..	-	..
4	-	4	..	-	..
148	2	146	19	-	19
170	4	166	32	..	32
9	..	9	3	-	3
80	1	79	14	-	14
12	2	10	2	..	2
70	1	69	13	..	13
68	7	61	53	..	53
20	5	15	5	..	5
23	..	23	16	-	16
6	1	5	..	-	..
19	..	19	32	-	32
55	1	54	9	..	9
6	..	6	1	-	1
3	..	3	..	-	..
14	..	14	2	-	2
14	..	14	4	..	4
2	-	2	..	-	..
16	1	15	1	-	1
19	1	17	9	..	9
13	1	12	6	-	6
6	..	6	3	..	3

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

TDB10440

Source: Supervisory returns
Stocks in millions of euro

September 2010

		Total	South and depressed areas	Industry	
				SMEs	Other firms
a.	TOTAL	16,410	94	1,486	778
b.	NORTH-WEST ITALY	3,506	44	508	194
	Piedmont	1,314	30	131	39
	Valle d'Aosta	33	..	..	6
	Liguria	371	5	18	5
	Lombardy	1,789	9	359	143
c.	NORTH-EAST ITALY	4,179	4	559	325
	Trentino-Alto Adige	1,280	-	18	75
	Veneto	1,139	2	250	82
	Friuli-Venezia Giulia	745	-	110	55
	Emilia-Romagna	1,015	1	181	113
d.	CENTRAL ITALY	2,469	4	285	145
	Marche	879	..	190	50
	Tuscany	430	2	13	37
	Umbria	181	..	20	21
	Lazio	980	2	63	37
e.	SOUTHERN ITALY	1,913	33	84	94
	Abruzzo	588	2	25	7
	Molise	83	3	4	1
	Campania	362	6	19	28
	Apulia	483	13	15	36
	Basilicata	65	6	2	3
	Calabria	331	3	20	19
f.	ISLANDS	4,344	9	49	22
	Sicily	2,566	8	32	19
	Sardinia	1,778	2	17	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
744	548	4,190	2,345	363	5,697	166	81
103	129	391	806	60	1,238	33	15
25	75	87	422	56	418	30	15
..	1	17	2	-	6	..	-
46	..	109	107	..	80	-	-
32	52	177	275	4	734	3	..
414	174	789	459	38	1,378	40	5
103	47	414	49	..	569	3	-
95	20	99	250	2	315	24	1
116	73	144	60	..	186	..	-
100	34	131	99	35	308	12	4
82	90	481	494	9	858	23	17
42	29	47	431	3	87	..	..
5	36	79	25	5	227	2	..
16	8	37	14	..	65	-	-
19	17	319	24	1	478	21	16
32	79	145	451	238	699	58	41
27	7	23	86	230	141	41	34
..	3	2	23	..	47	-	-
1	29	71	57	1	145	4	1
1	25	9	169	5	197	13	5
..	1	6	15	..	31	..	..
2	14	35	101	1	137	..	-
114	77	2,384	136	17	1,523	13	4
54	54	999	41	17	1,330	13	4
59	23	1,385	95	..	193	-	-

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

TDB10450

Source: Supervisory returns
Flows in millions of euro

3rd quarter 2010

		Total	South and depressed areas	Industry	
				SMEs	Other firms
a.	TOTAL	673	1	79	35
b.	NORTH-WEST ITALY	142	..	15	11
	Piedmont	61	..	3	..
	Valle d'Aosta	1	-	-	1
	Liguria	9	..	..	..
	Lombardy	70	..	12	10
c.	NORTH-EAST ITALY	152	1	30	16
	Trentino-Alto Adige	26	-	..	3
	Veneto	56	..	14	6
	Friuli-Venezia Giulia	39	-	13	5
	Emilia-Romagna	30	1	3	3
d.	CENTRAL ITALY	111	-	30	5
	Marche	76	-	26	3
	Tuscany	12	-	1	1
	Umbria	7	-	2	..
	Lazio	16	-	..	..
e.	SOUTHERN ITALY	167	..	4	3
	Abruzzo	111	-	3	-
	Molise	4	-	..	-
	Campania	21	..	..	2
	Apulia	23	-	-	1
	Basilicata	1	-	-	..
	Calabria	8	-	..	..
f.	ISLANDS	102	..	1	..
	Sicily	71	..	..	..
	Sardinia	31	-	1	..

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
36	29	67	109	92	185	41	16
2	14	8	32	1	47	13	5
1	2	3	21	1	18	13	5
-	-	-	..	-	-
-	-	3	5	-	1	-	-
1	11	2	6	-	28	..	..
19	11	9	21	1	38	7	..
3	..	3	1	-	14	2	-
4	2	2	12	-	13	4	..
5	7	1	5	-	4	..	-
8	2	3	3	1	6	1	..
10	1	4	32	..	28	1	..
9	..	1	31	-	5	..	-
..	..	..	..	..	7	..	-
1	..	2	..	..	2	-	-
-	..	..	1	-	14	..	..
1	1	3	19	89	34	13	8
1	..	..	5	89	4	9	8
..	-	-	2	-	2	-	-
-	..	3	2	-	12	2	..
-	..	..	7	..	13	2	1
-	-	..	..	-	1	-	-
..	..	..	4	..	3	..	-
4	4	43	5	..	37	8	2
4	4	16	3	..	36	8	2
1	..	27	1	-	1	-	-

Distribution by customer location (region)

TDB30309

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

Source: Central Credit Register
Stocks in millions of euro

September 2010

Facilities granted

Used margin

Overshoot

a. TOTAL	119,608	114,345	2,443
<i>of which: transactions of financial intermediaries</i>	<i>98,831</i>	<i>95,843</i>	<i>2,050</i>
Piedmont	8,112	7,757	132
Valle d'Aosta	245	211	3
Liguria	2,211	2,101	41
Lombardy	36,029	34,530	578
Trentino-Alto Adige	2,906	2,757	21
Veneto	14,781	14,045	180
Friuli-Venezia Giulia	2,643	2,560	40
Emilia-Romagna	11,909	11,459	191
Marche	4,586	4,266	81
Tuscany	7,370	6,969	142
Umbria	1,355	1,276	25
Lazio	12,159	11,604	512
Abruzzo	1,718	1,643	56
Molise	184	183	9
Campania	4,819	4,757	183
Apulia	2,613	2,479	81
Basilicata	276	266	13
Calabria	1,266	1,233	59
Sicily	2,554	2,442	81
Sardinia	1,880	1,817	27

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

Distribution by customer location (region)

TDB30315		Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law				
Source: Central Credit Register Stocks in millions of euro						
September 2010		Nominal value of receivables assigned			Advances granted	
		of which:			facilities	
		Totale	with recourse	without recourse	granted	used margin
a.	TOTAL	31,382	18,088	13,294	34,994	24,034
	of which: transactions of financial intermediaries	26,698	15,218	11,480	28,757	19,848
	Piedmont	3,044	1,713	1,332	3,362	2,468
	Valle d'Aosta	32	32	-	64	32
	Liguria	715	418	297	954	598
	Lombardy	9,574	4,116	5,458	10,333	7,428
	Trentino-Alto Adige	181	89	93	247	161
	Veneto	1,425	929	497	1,707	1,030
	Friuli-Venezia Giulia	255	169	87	354	208
	Emilia-Romagna	2,008	1,168	841	2,780	1,539
	Marche	233	188	46	226	146
	Tuscany	1,184	775	410	1,506	894
	Umbria	545	204	341	697	506
	Lazio	7,450	4,294	3,156	7,953	5,850
	Abruzzo	293	263	30	343	266
	Molise	73	72	2	83	35
	Campania	2,670	2,284	387	2,613	1,762
	Apulia	514	438	76	548	337
	Basilicata	87	47	40	94	46
	Calabria	334	315	20	242	166
	Sicily	466	411	56	575	358
	Sardinia	307	172	135	323	214

Note: 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							
September 2010		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	144,314	4,379	11,811	119,517	2,743	5,864
b.	NORTH-WEST ITALY	56,029	596	4,921	48,058	689	1,764
	Piedmont	7,739	148	276	6,886	185	244
	Valle d'Aosta	245	1	..	225	6	13
	Liguria	4,035	42	13	3,862	46	73
	Lombardy	44,010	406	4,632	37,087	452	1,433
c.	NORTH-EAST ITALY	34,473	350	2,240	28,488	1,085	2,309
	Trentino-Alto Adige	3,928	146	33	3,100	241	408
	Veneto	8,847	106	1,088	6,914	260	479
	Friuli-Venezia Giulia	6,220	19	783	5,192	130	97
	Emilia-Romagna	15,479	80	337	13,282	455	1,325
d.	CENTRAL ITALY	44,121	2,416	4,410	36,008	395	892
	Marche	1,493	21	88	1,148	96	140
	Tuscany	7,368	20	1,335	5,651	144	218
	Umbria	593	11	2	517	28	36
	Lazio	34,667	2,364	2,986	28,692	127	498
e.	SOUTHERN ITALY	6,496	682	137	4,703	378	596
	Abruzzo	918	17	4	645	85	166
	Molise	158	1	..	118	10	29
	Campania	3,463	548	88	2,502	120	205
	Apulia	1,281	16	43	1,031	87	103
	Basilicata	211	1	1	153	20	37
	Calabria	465	99	2	254	54	56
f.	ISLANDS	3,194	334	102	2,259	196	303
	Sicily	1,745	316	15	1,262	86	65
	Sardinia	1,449	18	86	997	110	238

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

September 2010		Total	North West	North East	Centre	South	Islands
a.	SIGHT AND OVERNIGHT DEPOSITS	8,575	3,593	2,330	1,542	776	335
	General government	451	64	25	336	8	19
	Financial corporations	366	309	39	15	2	..
	Non-financial corporation	720	96	489	81	31	22
	Producer households	63	9	12	12	19	11
	Consumer households	6,976	3,115	1,765	1,098	716	283
b.	WITH AGREED MATURITY	59,400	17,092	26,500	11,761	2,899	1,148
	General government	130	24	23	75	6	1
	Financial corporations	37,860	9,276	22,388	6,189	..	6
	Non-financial corporation	4,204	1,930	1,171	792	250	61
	Producer households	348	57	93	106	55	38
	Consumer households	16,857	5,804	2,824	4,600	2,588	1,041
c.	UNREDEEMABLE AT NOTICE	69,385	16,764	14,933	13,465	16,402	7,821
	General government	1,599	54	371	412	582	180
	Financial corporations	284	120	100	31	22	11
	Non-financial corporation	2,738	512	688	530	776	232
	Producer households	2,496	308	637	418	755	379
	Consumer households	62,268	15,771	13,136	12,074	14,267	7,020
d.	CUSTOMER CURRENT ACCOUNTS	743,619	272,094	161,200	183,773	86,596	39,955
	General government	31,694	5,467	5,253	14,602	3,577	2,795
	Financial corporations	57,377	31,229	9,514	14,871	1,000	764
	Non-financial corporation	158,714	61,122	37,690	39,307	14,366	6,228
	Producer households	39,929	12,271	9,951	7,698	6,891	3,119
	Consumer households	455,905	162,006	98,793	107,295	60,762	27,048
e.	SAVING CERTIFICATES AND CDs ISSUED	26,757	5,357	8,551	4,830	5,748	2,271
	General government	31	..	6	21	4	..
	Financial corporations	636	186	63	369	9	9
	Non-financial corporation	1,292	370	500	237	137	49
	Producer households	1,057	168	350	211	251	77
	Consumer households	23,740	4,633	7,632	3,992	5,348	2,135

Notes:

Distribution by customer location (region)

TDB10263

Banks and Bancoposta

Source: supervisory returns
Stocks in millions of euro

September 2010

Total

a.	TOTAL	1,159,827
b.	NORTH-WEST ITALY	368,971
	Piedmont	88,130
	Valle d'Aosta	3,488
	Liguria	31,312
	Lombardy	246,041
c.	NORTH-EAST ITALY	249,632
	Trentino-Alto Adige	20,416
	Veneto	114,047
	Friuli-Venezia Giulia	25,731
	Emilia-Romagna	89,438
d.	CENTRAL ITALY	271,014
	Marche	27,472
	Tuscany	65,625
	Umbria	13,911
	Lazio	164,006
e.	SOUTHERN ITALY	192,538
	Abruzzo	22,958
	Molise	5,391
	Campania	80,421
	Apulia	50,618
	Basilicata	9,076
	Calabria	24,073
f.	ISLANDS	77,671
	Sicily	55,244
	Sardinia	22,427

Notes:

Distribution by type of derivative and customer sector of economic activity

TDB30595

Banks

Source: supervisory returns
Stocks in millions of euro

September 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	-	-	94,987	-	-	95,124
Credit default swap	854	1,807	63,208	-	874	58,939
Credit default option	-	15	-	-	-	-
Total rate of return swap	-	630	205	-	-	219
Other credit derivatives	-	-	12	-	-	115

Notes:

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

TDB30586

Banks

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

September 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
a. TOTAL						
Number of holders	34,539	449	2,342	6,546	12,770	12,016
Intrinsic value	7,983	13	23	154	789	6,902
b. NORTH-WEST ITALY						
Number of holders	12,619	155	926	2,258	4,551	4,582
Intrinsic value	2,943	3	9	50	264	2,596
c. NORTH-EAST ITALY						
Number of holders	9,672	187	807	1,999	3,284	3,277
Intrinsic value	1,665	7	7	44	186	1,393
d. CENTRAL ITALY						
Number of holders	6,971	61	374	1,316	2,705	2,430
Intrinsic value	2,451	2	5	36	198	2,164
e. SOUTHERN ITALY						
Number of holders	3,764	36	165	671	1,577	1,264
Intrinsic value	662	1	2	18	96	539
f. ISLAND						
Number of holders	1,513	10	70	302	653	463
Intrinsic value	262	..	1	6	45	210

Note: The total includes the positive intrinsic value of all the financial contracts outstanding regardless of whether credit has been granted.

Distribution by customer segment of economic activity and total credit granted

TDB30591

Banks

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

September 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
a. TOTAL						
Number of holders	41,169	1,159	5,204	7,345	13,249	13,019
Intrinsic value	75,881	31	102	218	1,523	65,804
b. GENERAL GOVERNMENT						
Number of holders	285	-	11	24	94	147
Intrinsic value	4,566	-	3	4	34	4,508
c. FINANCIAL COMPANIES						
Number of holders	425	6	6	37	55	259
Intrinsic value	10,655	1	48	4	26	5,014
d. NON-FINANCIAL COMPANIES						
Number of holders	31,730	281	1,405	5,554	12,211	11,933
Intrinsic value	7,905	12	19	141	756	6,876
<i>of which: industry</i>						
Number of holders	11,382	49	225	1,349	4,240	5,423
Intrinsic value	2,368	1	3	27	201	2,126
building						
Number of holders	4,057	29	156	723	1,613	1,483
Intrinsic value	793	6	2	14	88	650
services						
Number of holders	15,644	200	993	3,362	6,082	4,818
Intrinsic value	4,634	5	13	97	445	4,018
e. PRODUCER HOUSEHOLDS						
Number of holders	2,807	168	937	992	558	82
Intrinsic value	72	1	3	12	33	20
f. CONSUMER HOUSEHOLDS AND NEC						
Number of holders	4,814	692	2,783	633	152	58
Intrinsic value	117	3	8	14	16	42
g. REST OF THE WORLD						
Number of holders	477	1	8	27	46	215
Intrinsic value	23,424	6	20	13	578	20,452

Note: The total includes the positive intrinsic value of all the financial contracts outstanding regardless of whether credit has been granted.
 The data include transactions with non-resident customers. The data include interbank transactions.

Distribution by type of security and type of deposit

TDB40082

Source: Supervisory returns
Stocks in millions of euro

September 2010

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
a. TOTAL	1,867,510	749,831	201,595
Italian government securities	588,864	185,346	49,307
<i>of which:</i> BOTs	56,918	21,701	1,859
CCTs	96,385	34,657	4,977
BTPs	389,443	122,025	41,061
Other debt securities	681,466	285,127	50,067
<i>of which:</i> in non-euro-area currencies	33,384	13,987	1,376
Equity securities	271,174	82,300	82,749
<i>of which:</i> in non-euro-area currencies	30,654	5,991	1,030
Units of collective investment undertakings	316,570	194,455	16,770
Other securities and the like	3,806	1,280	1,283

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
78,693	48,166	4,809	1,472,242	685,772	174,766
30,761	17,174	2,166	423,350	165,495	45,588
1,103	753	95	30,494	20,880	1,705
9,619	5,782	779	65,639	28,308	3,657
16,833	8,216	995	305,854	111,958	39,249
19,396	10,258	823	577,256	269,797	46,212
1,279	731	62	21,504	12,783	1,185
3,883	2,497	286	216,038	76,126	67,937
795	479	49	13,275	5,293	879
24,573	18,185	1,532	248,388	172,246	13,635
-	-	-	2,988	1,037	784

Distribution by customer location (region) and type of account

TDB40087

Source: Supervisory returns
Stocks in millions of euro

September 2010

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,867,510	749,831	201,595
b.	NORTH-WEST ITALY	955,953	349,308	60,941
	Piedmont	180,090	95,937	16,464
	Valle d'Aosta	3,021	1,810	241
	Liguria	47,238	32,402	3,155
	Lombardy	725,604	219,159	41,081
c.	NORTH-EAST ITALY	404,259	188,296	30,190
	Trentino-Alto Adige	15,533	9,227	1,348
	Veneto	115,186	68,740	11,716
	Friuli-Venezia Giulia	123,923	16,312	1,493
	Emilia-Romagna	149,617	94,018	15,633
d.	CENTRAL ITALY	404,534	123,043	100,701
	Marche	16,819	12,508	3,250
	Tuscany	66,465	44,086	7,495
	Umbria	9,318	7,172	829
	Lazio	311,932	59,276	89,128
e.	SOUTHERN ITALY	73,001	64,543	6,852
	Abruzzo	7,388	6,254	697
	Molise	1,261	1,095	163
	Campania	35,005	30,975	3,052
	Apulia	21,015	18,875	2,029
	Basilicata	2,158	1,945	209
	Calabria	6,173	5,398	700
f.	ISLANDS	29,763	24,640	2,911
	Sicily	22,602	19,278	1,941
	Sardinia	7,161	5,362	971

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
78,693	48,166	4,809	1,472,242	685,772	174,766
40,803	23,056	2,053	674,282	319,340	45,326
13,213	4,442	401	159,766	89,719	14,403
61	60	1	2,872	1,729	234
1,680	1,421	86	38,918	30,525	2,832
25,849	17,132	1,566	472,726	197,367	27,857
19,456	12,711	1,221	370,407	172,097	25,819
1,192	789	21	12,952	8,236	1,119
8,400	3,129	378	102,335	64,049	10,283
894	756	109	119,853	15,362	1,185
8,969	8,037	712	135,267	84,449	13,233
14,177	8,773	928	333,773	111,319	95,992
1,034	883	110	14,224	11,431	2,079
5,231	3,070	275	56,978	39,948	6,156
457	414	37	8,623	6,605	714
7,455	4,407	506	253,948	53,335	87,044
3,147	2,708	435	66,319	59,872	5,404
368	291	77	6,776	5,836	544
32	24	8	1,114	1,030	82
1,342	1,194	147	31,694	28,792	2,433
1,119	959	158	18,980	17,290	1,587
110	101	8	1,983	1,805	175
177	139	38	5,772	5,119	582
1,111	918	172	27,462	23,143	2,225
655	544	99	21,073	18,292	1,469
456	374	73	6,389	4,851	755

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns
Flows in millions of euro

3rd quarter 2010		Total	Banks	SIMs
a. TOTAL SECURITIES		950,602	871,854	78,748
Italian government securities		449,164	438,297	10,867
<i>of which:</i> BOTs		96,635	95,907	729
CCT		72,063	70,523	1,539
BTPs		239,747	231,579	8,168
Other debt securities		238,871	231,323	7,548
Equity securities		237,050	178,382	58,668
Other securities		4,825	3,160	1,665
b. TOTAL DERIVATIVE INSTRUMENTS		2,680,494	2,609,570	70,924
Futures		893,479	862,976	30,502
<i>of which:</i> on Italian government securities		15,127	15,127	-
on interest rates		333,360	333,360	-
on stock indices		193,623	164,264	29,359
Swaps and forward rate agreements		1,011,756	1,011,756	-
<i>of which:</i> interest rate swaps		718,186	718,186	-
currency swaps		2,714	2,714	-
Forward rate agreements		287,705	287,705	-
Options on securities		62,265	33,635	28,630
<i>of which:</i> on Italian government securities		107	107	-
on debt securities		690	690	-
on equity securities		60,792	32,163	28,630
Options on futures or stock indices		580,015	576,899	3,116
<i>of which:</i> on futures on Italian government securities		21,158	21,158	-
on stock indices or futures on stock indices		93,866	90,782	3,083
Foreign currency options		28,998	28,984	14
Interest rate options		89,548	89,548	-
Other derivative instruments		14,433	5,771	8,662

Notes: The data include transactions with non-residents and interbank transactions. Securities are valued at the contract price (debt securities, ex coupon). For the methods of measuring derivative instruments, see the corresponding item in the glossary. Transactions are considered when they are concluded, even if they have not been settled. the amounts are shown net of commissions.

Distribution of portfolio by type of security

TDB40520

Source: Supervisory returns
Stocks and flows in millions of euro

3rd quarter 2010

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTAFOLIO	85,216	77,733	430,023
	Italian government securities	37,199	27,083	177,237
	<i>of which:</i> BOTs	3,903	3,823	7,048
	CCTs	5,473	4,079	27,106
	BTPs	23,911	15,062	129,139
	Other debt securities	16,201	18,998	127,048
	<i>of which:</i> in non-euro-area currencies	986	1,114	2,556
	Equity securities	4,988	5,211	51,260
	<i>of which:</i> in non-euro-area currencies	1,301	1,109	1,921
	Units of collective investment undertakings	17,176	17,004	116,062
	Other securities and the like	13,192	13,331	304

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
18,628	16,136	91,200	9,419	10,094	9,978	57,170	51,503	328,844
9,607	7,874	46,884	552	489	2,142	27,040	18,720	128,210
868	433	1,598	199	153	199	2,836	3,237	5,250
2,027	2,436	11,153	125	77	622	3,322	1,566	15,330
5,234	3,504	29,999	197	197	1,228	18,480	11,361	97,912
4,829	5,206	25,121	1,084	1,035	4,209	10,289	12,758	97,718
373	460	2,010	137	83	400	476	571	145
1,556	1,419	4,728	536	499	946	2,896	3,292	45,585
299	296	1,152	86	54	271	917	758	498
5,507	4,915	26,699	1,008	902	4,104	10,661	11,187	85,259
173	171	114	6,435	7,365	22	6,584	5,795	168

Information on customers and on risk

TDB30101

Banks and financial intermediaries referred to in Act. 107 of the 1993
Banking LawSource: Central Credit Register
Stocks in millions of euro

	Total		Banks		Financial intermediaries	
	2010 June	2010 Sept.	2010 June	2010 Sept.	2010 June	2010 Sept.
a. NUMBER OF BORROWERS	7,540,236	7,588,387	5,043,124	5,065,890	2,497,112	2,522,497
of which: joint borrowers	2,176,670	2,187,545	1,269,338	1,265,921	907,332	921,624
b. LOAN FACILITIES						
facilities granted	2,570,884	2,561,625	2,246,618	2,238,902	324,267	322,724
used margin	1,826,419	1,827,074	1,517,966	1,518,017	308,453	309,057
overshoot	39,277	41,228	35,185	37,301	4,093	3,928
unused margin	783,743	775,779	763,837	758,185	19,906	17,594
of which: matched loans						
facilities granted	339,159	333,383	303,097	301,012	36,062	32,371
used margin	168,691	165,996	145,229	144,682	23,463	21,314
term loans						
facilities granted	1,858,699	1,850,818	1,572,881	1,562,864	285,819	287,954
used margin	1,491,490	1,491,314	1,209,176	1,206,134	282,315	285,180
revocable loans						
facilities granted	372,872	377,276	370,486	374,878	2,387	2,399
used margin	166,101	169,640	163,425	167,077	2,677	2,564
c. GUARANTEES GRANTED TO CUSTOMERS						
facilities granted	425,381	427,248	419,705	417,396	5,677	9,852
used margin	236,423	242,951	231,348	235,189	5,076	7,762
d. BAD DEBTS	127,810	131,692	68,048	72,118	59,763	59,574
e. NUMBER OF GUARANTORS	3,999,334	4,036,098	3,021,374	3,045,815	977,960	990,283
of which: joint guarantors	1,363,453	1,377,587	1,060,516	1,072,200	302,937	305,387
f. GUARANTEES RECEIVED	820,300	832,197	656,453	667,022	163,848	165,176

Note: The data include transactions with non-resident customers. The data include interbank transactions.

Distribution by amount

TDB30206

Banks

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

September 2010

Number of
borrowers

Net used

a.	TOTAL	Number of borrowers	Net used
	TOTAL	840,485	71,155
	from 250 to 30,000	573,820	4,602
	from 30,000 to 75,000	103,171	4,268
	from 75,000 to 125,000	53,849	4,479
	from 125,000 to 250,000	59,008	8,460
	from 250,000 to 500,000	24,371	6,447
	from 500,000 to 1,000,000	12,617	6,426
	from 1,000,000 to 2,500,000	8,463	9,252
	from 2,500,000 to 5,000,000	2,924	6,995
	from 5,000,000 to 25,000,000	2,045	13,336
	more than 25,000,000	217	6,895

Note: 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

TDC30031

Banks

Source: Central Credit Register
Stocks in millions of euro

September 2010

	General government	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Number of borrowers	17	877	132,816	32,125	23,039	75,373	119,686	581,170
Bad debts	28	443	47,305	16,884	9,185	20,163	7,521	15,597
b. NORTH-WEST ITALY								
Number of borrowers	2	288	36,479	8,976	6,143	21,103	26,236	140,049
Bad debts	1	157	13,558	4,965	2,550	5,878	1,654	4,721
c. NORTH-EAST ITALY								
Number of borrowers	-	176	27,186	7,593	4,794	14,473	19,716	90,547
Bad debts	-	41	11,460	4,778	2,223	4,238	1,407	2,922
d. CENTRAL ITALY								
Number of borrowers	2	230	33,088	7,689	5,354	19,618	24,752	112,455
Bad debts	3	214	12,030	3,678	2,449	5,714	1,580	3,331
e. SOUTHERN ITALY								
Number of borrowers	12	127	24,661	5,841	4,545	13,451	30,118	158,804
Bad debts	25	28	7,513	2,719	1,355	3,150	1,767	3,110
f. ISLANDS								
Number of borrowers	1	56	11,402	2,026	2,203	6,728	18,864	79,315
Bad debts	1	5	2,745	746	611	1,185	1,115	1,514

Note:

Distribution by customer branch of economic activity

TDB30221

Banks

Source: Central Credit Register
Stocks in millions of euro

September 2010		Number of borrowers	Bad debts
a. TOTAL		258,410	55,088
Agricultural, forestry and fishing		12,758	2,544
Mining and quarrying		368	128
Manufacturing		47,805	17,421
Electricity, gas, steam and air conditioning supply		85	42
Water supply, sewerage, waste management and remediation activities		614	300
Construction		48,533	10,713
Wholesale and retail trade, repair of motor vehicles and		70,554	9,943
Transportation and storage		10,713	1,582
Accommodation and food service activities		20,850	2,190
Information and communication		4,599	882
Financial and insurance activities		846	618
Real estate activities		9,317	4,849
Professional, scientific and technical activities		6,589	1,066
Administrative and support service activities		8,238	1,417
All remaining activities (sections O, P,Q,R,S,T)		10,059	1,122

Note: Any discrepancies between data from the Central Credit Register and the Statistical Supervisory Reports are due to the introduction of the new NACE classification.

Distribution by customer sector and sub-sector of economic activity

TDB30231		Banks and financial intermediaries referred to in Act. 107 of the 1993 Banking Law		
Source: Central Credit Register				
Stocks in millions of euro				
September 2010		Total	Banks	Financial intermediaries
a.	TOTAL	131,692	72,118	59,574
b.	GENERAL GOVERNMENT	78	28	51
	Central government	2	1	1
	Local government	77	28	50
	Social security funds	-	-	-
c.	FINANCIAL COMPANIES	1,273	443	830
	Monetary financial institutions	-	-	-
	Other financial intermediaries	1,116	360	757
	Financial auxiliaries	150	82	69
	Insurance companies and pension funds	8	3	6
d.	NON-FINANCIAL COMPANIES	86,839	47,305	39,534
	Public companies	140	39	102
	Private companies	72,966	40,033	32,934
	Associations of non-financial companies	176	51	125
	Craft non-financial quasi-companies	3,485	2,143	1,342
	Other non-financial quasi-companies	10,073	5,041	5,033
e.	HOUSEHOLDS	40,865	22,777	18,089
	Producer households	14,801	7,522	7,279
	Consumer households	26,065	15,256	10,810
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	489	339	150
g.	REST OF THE WORLD	1,186	964	223
	General government	1	1	-
	Monetary financial institutions	75	72	3
	Other financial institutions	656	615	42
	Non-financial companies	389	222	167
	Households	66	54	12
	Non-profit institutions serving households	1	1	-
	International organizations and the other institutions	1	-	1
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	6	4	3

Note: The data include transactions with non-resident customers. The data include interbank transactions.

Distribution by customer location (region)

TDB30241

Banks

Source: Central Credit Register
Flows in millions of euro

3rd quarter 2010		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	61,538	3,210	22,104	462
b.	INORTH-WEST ITALY	15,601	940	5,722	159
	Piedmont	4,101	195	1,493	25
	Valle d'Aosta	83	3	53	1
	Liguria	1,325	49	662	12
	Lombardy	10,092	695	3,514	123
c.	NORD-EAST ITALY	10,644	770	3,117	83
	Trentino-Alto Adige	539	47	256	12
	Veneto	4,192	335	1,279	32
	Friuli-Venezia Giulia	870	67	252	7
	Emilia-Romagna	5,043	322	1,330	34
d.	CENTRAL ITALY	11,456	672	4,529	106
	Marche	1,375	100	500	43
	Tuscany	3,514	221	1,327	22
	Umbria	687	39	268	3
	Lazio	5,880	313	2,434	39
e.	SOUTHERN ITALY	15,169	553	5,415	77
	Abruzzo	1,234	57	435	9
	Molise	188	6	97	4
	Campania	7,742	330	2,329	26
	Apulia	3,201	85	1,691	25
	Basilicata	353	9	146	5
	Calabria	2,451	68	717	9
f.	ISLANDS	8,668	277	3,321	38
	Sicily	7,152	228	2,675	31
	Sardinia	1,516	49	646	8

Note: The bad debts deleted in the quarter include the positions written off. Data refer to flows within the banking system.

Distribution by customer segment of economic activity

TDB30251

Banks

Source: Central Credit Register
Flows in millions of euro

3rd quarter 2010

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	61,538	3,210	22,105	462
General government	-	-	-	-
Financial companies	60	11	15	30
Non-financial companies	6,732	1,853	2,315	195
<i>of which: industry</i>	<i>1,380</i>	<i>528</i>	<i>527</i>	<i>77</i>
building	1,371	410	320	35
services	3,900	877	1,423	79
Producer households	6,963	275	2,699	56
Consumer households and nec	47,237	1,051	16,890	178

Note: The bad debts deleted in the quarter include the positions written off. Data refer to flows within the banking system.

Distribution by customer economic activity

TDB30226		Banks
Source: Central Credit Register Stocks in millions of euro		
September 2010	Bad debts (gross of writeoffs)	of which: backed by real security
a. TOTAL	63,485	18,601
Agricultural, forestry and fishing	2,655	1,295
Mining and quarrying	139	56
Manufacturing	21,095	4,517
Electricity, gas, steam and air conditioning supply	43	9
Water supply, sewerage, waste management and remediation activities	332	66
Construction	12,211	4,444
Wholesale and retail trade, repair of motor vehicles and	11,630	2,285
Transportation and storage	1,813	379
Accommodation and food service activities	2,274	1,085
Information and communication	1,023	144
Financial and insurance activities	703	277
Real estate activities	5,211	2,872
Professional, scientific and technical activities	1,234	291
Administrative and support service activities	1,590	326
All remaining activities (sections O, P,Q,R,S,T)	1,247	455

Note:

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

TDC30033

Banks

Source: Central Credit Register
Stocks in millions of euro

September 2010

	General government	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Bad debts (gross of writeoffs)	28	540	55,412	20,547	10,613	23,092	7,804	15,854
of which: backed by real security	..	195	17,742	5,128	4,333	7,702	3,203	8,105
b. NORTH-WEST ITALY								
Bad debts (gross of writeoffs)	..	192	16,327	6,229	2,996	6,923	1,692	4,772
of which: backed by real security	..	95	4,621	1,211	1,177	2,129	739	2,953
c. NORTH-EAST ITALY								
Bad debts (gross of writeoffs)	-	73	13,608	5,921	2,551	4,886	1,449	2,957
of which: backed by real security	-	11	4,399	1,314	1,166	1,799	671	1,650
d. CENTRAL ITALY								
Bad debts (gross of writeoffs)	3	232	14,035	4,434	2,832	6,568	1,666	3,405
of which: backed by real security	-	81	4,515	1,183	1,113	2,108	712	1,619
e. SOUTHERN ITALY								
Bad debts (gross of writeoffs)	25	39	8,418	3,127	1,530	3,448	1,837	3,177
of which: backed by real security	-	8	3,014	1,091	597	1,173	688	1,316
f. ISLANDS								
Bad debts (gross of writeoffs)	..	4	3,024	837	703	1,266	1,160	1,544
of which: backed by real security	-	1	1,193	329	281	493	392	567

Note:

Distribution by customer location (region)

TDB30260					Banks	
Source: Central Credit Register Stocks and flows in millions of euro						
June 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
a.	TOTAL	789,836	75,059	1.11	65,087	5,764
b.	NORTH-WEST ITALY	191,798	21,468	1.13	16,885	1,807
	Piedmont	56,296	4,718	1.15	4,672	436
	Valle d'Aosta	1,395	113	1.02	101	1
	Liguria	19,652	1,388	1.11	1,482	139
	Lombardy	114,455	15,250	1.12	10,630	1,231
c.	NORTH-EAST ITALY	128,757	16,553	1.11	11,557	1,395
	Trentino-Alto Adige	8,016	1,322	1.13	645	120
	Veneto	50,745	7,313	1.10	4,703	628
	Friuli-Venezia Giulia	11,516	1,202	1.11	994	107
	Emilia-Romagna	58,480	6,715	1.12	5,215	541
d.	CENTRAL ITALY	162,340	18,085	1.10	12,601	1,279
	Marche	22,853	2,993	1.11	1,702	158
	Tuscany	50,361	5,421	1.11	3,572	400
	Umbria	11,482	1,175	1.10	911	92
	Lazio	77,644	8,495	1.09	6,416	629
e.	SOUTHERN ITALY	202,982	13,266	1.12	15,535	938
	Abruzzo	17,756	1,707	1.15	1,342	159
	Molise	3,777	403	1.33	285	15
	Campania	91,789	5,176	1.11	7,218	439
	Apulia	53,592	3,724	1.11	3,549	173
	Basilicata	6,810	701	1.08	416	17
	Calabria	29,258	1,555	1.10	2,725	136
f.	ISLANDS	103,959	5,688	1.11	8,509	344
	Sicily	79,423	3,760	1.12	6,813	259
	Sardinia	24,536	1,928	1.09	1,696	85

Notes:

Distribution by type of default

TDB30261		Banks		
Source: supervisory returns Stocks in millions of euro				
		2010-Q3	2010-Q2	2010-Q1
a. IMPAIRED LOANS				
Bad debts		73,783	69,457	64,797
Substandard loans		52,441	51,868	51,328
Restructured loans		11,803	10,845	9,234
Overdue / overdrawn loans		15,321	13,885	13,449
b. TOTAL LOANS		1,737,786	1,725,187	1,703,759

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

September 2010

Substandard loans

		Total resident non-bank sector	Non-financial corporations	Producer households	Consumer households
a.	TOTAL	51,510	34,302	4,787	10,326
b.	NORTH-WEST ITALY	16,576	11,313	1,139	3,229
	Piedmont and Valle d'Aosta	2,605	1,563	279	630
	Liguria	851	552	103	195
	Lombardy	13,120	9,198	758	2,404
c.	NORTH-EAST ITALY	12,900	8,503	1,185	2,338
	Trentino-Alto Adige	1,662	1,153	248	258
	Veneto	5,329	3,802	432	983
	Friuli-Venezia Giulia	825	566	93	158
	Emilia-Romagna	5,083	2,982	412	940
d.	CENTRAL ITALY	11,766	8,230	1,080	2,215
	Marche	1,361	796	206	354
	Tuscany	4,472	3,219	483	679
	Umbria	783	528	102	152
	Lazio	5,150	3,686	289	1,030
e.	SOUTHERN ITALY	6,693	4,178	867	1,580
	Abruzzo and Molise	1,285	853	157	230
	Campania	2,730	1,790	232	695
	Apulia and Basilicata	1,780	1,058	297	415
	Calabria	767	410	154	202
f.	ISLANDS	3,575	2,079	516	963
	Sicily	2,540	1,335	381	807
	Sardinia	1,035	744	135	156

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

Restructured loans	Overdue / overdrawn loans			
	Total resident non-bank sector	Non-financial corporation	Producer households	Consumer households
11,332	15,049	8,019	1,293	5,061
6,546	4,322	2,190	325	1,442
455	629	276	74	273
43	235	81	30	119
6,048	3,458	1,833	221	1,051
2,967	3,477	2,082	316	1,010
37	297	171	29	72
1,647	1,439	877	129	430
88	259	139	33	76
1,194	1,482	895	125	432
1,464	4,072	2,386	310	1,171
71	491	250	59	181
859	1,140	610	137	372
26	246	117	31	93
508	2,195	1,409	83	525
256	2,079	852	217	995
49	426	231	51	135
98	791	299	58	431
104	602	240	70	290
5	223	72	33	117
98	1,099	509	126	443
75	757	298	89	353
23	342	212	37	90

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

TDB30446

Source: Central Credit Register

Size classes in euro

Numbers in unit

September 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	4,224,433	1,496,429	916,745	826,741	296,324	154,386
	<i>of which:</i> 1 facility	3,612,834	1,468,092	848,895	696,878	169,678	57,596
	2 facilities	373,334	27,285	63,985	106,190	82,905	46,124
	3-4 facilities	174,762	1,042	3,840	23,358	41,102	43,154
	more than 4 facilities	63,503	10	25	315	2,639	7,512
b.	GENERAL GOVERNMENT	7,318	481	579	1,070	1,243	1,221
	<i>of which:</i> 1 facility	4,251	475	538	850	832	658
	2 facilities	1,966	6	41	217	353	465
	3-4 facilities	883	-	-	3	58	94
	more than 4 facilities	218	-	-	-	-	4
c.	FINANCIAL COMPANIES	8,378	1,988	1,091	1,239	819	509
	<i>of which:</i> 1 facility	5,834	1,895	837	850	451	257
	2 facilities	1,493	89	229	293	227	134
	3-4 facilities	647	4	24	95	129	88
	more than 4 facilities	404	-	1	1	12	30
d.	NON-FINANCIAL COMPANIES	910,281	198,224	114,314	149,183	135,034	108,968
	<i>of which:</i> 1 facility	516,395	190,412	85,984	85,621	56,645	33,981
	2 facilities	200,557	7,540	26,718	49,727	48,127	33,711
	3-4 facilities	134,590	264	1,608	13,675	28,398	35,031
	more than 4 facilities	58,739	8	4	160	1,864	6,245
e.	PRODUCER HOUSEHOLDS	570,841	211,470	111,108	115,211	51,270	19,826
	<i>of which:</i> 1 facility	466,680	204,019	93,411	83,606	25,917	6,816
	2 facilities	75,578	7,178	16,528	25,468	16,192	6,363
	3-4 facilities	25,486	273	1,158	6,040	8,588	5,692
	more than 4 facilities	3,097	-	11	97	573	955
f.	CONSUMER HOUSEHOLDS AND NEC	2,680,748	1,062,456	681,854	553,259	104,761	22,254
	<i>of which:</i> 1 facility	2,576,134	1,049,813	661,096	520,135	83,250	14,577
	2 facilities	90,851	12,141	19,726	29,640	17,505	5,233
	3-4 facilities	12,744	500	1,023	3,428	3,819	2,172
	more than 4 facilities	1,019	2	9	56	187	272

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

TDB30446

Source: Central Credit Register

Size classes in euro

Numbers in unit

September 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	114,018	43,988	36,575	7,433
of which: 1 facility	31,465	9,025	5,556	752
2 facilities	27,196	7,825	4,670	721
3-4 facilities	38,722	13,685	8,335	1,070
more than 4 facilities	16,635	13,453	18,014	4,890
b. GENERAL GOVERNMENT	1,168	522	562	389
of which: 1 facility	461	164	143	49
2 facilities	475	170	157	80
3-4 facilities	216	163	193	156
more than 4 facilities	16	25	69	104
c. FINANCIAL COMPANIES	519	314	647	600
of which: 1 facility	276	170	319	184
2 facilities	129	58	138	156
3-4 facilities	81	44	79	91
more than 4 facilities	33	42	111	169
d. NON-FINANCIAL COMPANIES	95,681	39,882	34,027	6,338
of which: 1 facility	23,631	7,492	4,631	487
2 facilities	22,313	6,835	4,103	466
3-4 facilities	34,355	12,609	7,750	800
more than 4 facilities	15,382	12,946	17,543	4,585
e. PRODUCER HOUSEHOLDS	8,343	1,450	432	7
of which: 1 facility	2,152	238	53	1
2 facilities	2,292	316	55	-
3-4 facilities	2,942	574	147	2
more than 4 facilities	957	322	177	4
f. CONSUMER HOUSEHOLDS AND NEC	7,298	1,467	739	75
of which: 1 facility	4,124	679	276	15
2 facilities	1,855	399	194	14
3-4 facilities	1,076	279	159	18
more than 4 facilities	243	110	110	28

Note:

Distribution by customer location (region) and number of facilities

TDB30431

Source: Central Credit Register
Stocks in millions of euro

September 2010		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilitites granted	used margin	number of borrowers
a.	TOTAL	1,895,075	1,364,067	4,224,433	508,380	438,741	3,612,834
b.	NORTH-WEST ITALY	765,987	532,150	1,191,241	184,719	151,935	1,003,934
	Piedmont	116,630	82,692	297,087	30,975	26,540	253,781
	Valle d'Aosta	2,688	1,965	8,670	953	794	7,522
	Liguria	35,862	25,440	98,139	11,987	10,290	85,271
	Lombardy	610,807	422,052	787,345	140,805	114,310	657,360
c.	NORTH-EAST ITALY	476,767	341,977	1,064,563	127,621	111,359	895,179
	Trentino-Alto Adige	46,841	35,570	120,805	17,996	15,068	105,213
	Veneto	179,879	132,978	435,533	55,593	49,888	367,884
	Friuli-Venezia Giulia	33,788	25,096	113,658	10,564	9,434	98,778
	Emilia-Romagna	216,260	148,333	394,567	43,468	36,969	323,304
d.	CENTRAL ITALY	420,404	301,849	908,897	104,333	92,439	774,996
	Marche	44,834	33,470	139,933	12,432	11,052	114,414
	Tuscany	122,838	92,362	317,637	34,657	31,289	263,547
	Umbria	20,445	16,013	74,989	6,014	5,470	62,520
	Lazio	232,287	160,004	376,338	51,230	44,628	334,515
e.	SOUTHERN ITALY	158,211	126,898	684,930	60,116	54,414	603,493
	Abruzzo	23,884	18,545	96,123	8,166	7,351	82,384
	Molise	3,292	2,659	16,063	1,278	1,176	13,808
	Campania	64,471	51,809	239,526	23,222	20,598	212,161
	Apulia	45,182	36,603	219,736	18,463	17,091	194,981
	Basilicata	5,752	4,672	27,042	2,094	1,934	23,560
	Calabria	15,629	12,609	86,440	6,894	6,263	76,599
f.	ISLANDS	73,706	61,194	374,802	31,591	28,594	335,232
	Sicily	52,237	43,029	270,434	22,299	20,135	240,225
	Sardinia	21,469	18,165	104,368	9,291	8,458	95,007

Note: Only loan facilities are considered.

Banks

2 facilities			3-4 facilities			more than 4 facilities		
facilities granted	'usedmargin'	number of borrowers	facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
233,342	168,873	373,334	289,242	198,600	174,762	864,112	557,853	63,503
100,463	67,595	110,539	107,840	71,527	54,972	372,965	241,092	21,796
13,802	9,986	26,798	18,799	12,233	12,386	53,054	33,933	4,122
353	238	812	755	505	282	626	428	54
4,546	2,997	8,170	7,931	4,976	3,489	11,399	7,177	1,209
81,761	54,374	74,759	80,355	53,813	38,815	307,886	199,555	16,411
54,229	40,930	100,945	79,977	53,156	49,357	214,941	136,532	19,082
8,220	6,513	11,004	8,711	5,623	3,701	11,914	8,366	887
22,235	16,716	40,073	30,978	20,624	19,979	71,073	45,749	7,597
3,654	2,781	9,016	5,063	3,373	4,261	14,507	9,508	1,603
20,120	14,920	40,852	35,225	23,535	21,416	117,448	72,909	8,995
45,455	34,211	81,249	61,923	44,308	38,619	208,693	130,891	14,033
7,466	6,134	14,921	7,589	5,296	7,618	17,348	10,987	2,980
13,870	10,954	31,342	24,384	16,679	16,390	49,928	33,440	6,358
2,439	1,967	7,315	3,469	2,546	3,695	8,523	6,029	1,459
21,680	15,155	27,671	26,482	19,786	10,916	132,894	80,435	3,236
22,011	17,245	52,941	26,657	19,595	21,984	49,428	35,643	6,512
3,185	2,567	8,463	3,832	2,727	3,912	8,700	5,900	1,364
518	377	1,471	586	442	627	911	663	157
8,540	6,819	17,867	10,201	7,727	7,209	22,508	16,665	2,289
6,368	4,829	16,143	7,649	5,570	6,715	12,703	9,114	1,897
860	659	2,213	980	692	1,008	1,818	1,387	261
2,539	1,995	6,784	3,408	2,437	2,513	2,788	1,914	544
11,185	8,893	27,660	12,846	10,014	9,830	18,085	13,694	2,080
8,067	6,277	20,934	9,126	7,057	7,561	12,745	9,560	1,714
3,118	2,615	6,726	3,720	2,957	2,269	5,339	4,134	366

Distribution by customer segment of economic activity and total credit granted

TDB30466		Banks					
Source: Central Credit Register Size classes in euro							
September 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							
Average number of banks per borrower		1.27	1.02	1.08	1.19	1.63	2.16
First banks share of total credit granted(%)		64	99	97	94	84	75
b. GENERAL GOVERNMENT							
Average number of banks per borrower		1.70	1.01	1.07	1.21	1.38	1.56
First banks share of total credit granted(%)		63	100	98	93	90	88
c. FINANCIAL COMPANIES							
Average number of banks per borrower		1.78	1.05	1.26	1.41	1.69	1.93
First banks share of total credit granted(%)		79	98	91	88	84	82
d. NON-FINANCIAL COMPANIES							
Average number of banks per borrower		1.93	1.04	1.26	1.53	1.88	2.31
First banks share of total credit granted(%)		51	98	90	83	77	71
<i>of which: industry</i>							
Average number of banks per borrower		2.53	1.05	1.28	1.62	2.08	2.69
First banks share of total credit granted(%)		40	98	89	80	71	62
<i>of which: building</i>							
Average number of banks per borrower		1.85	1.04	1.23	1.48	1.77	2.04
First banks share of total credit granted(%)		66	99	91	85	80	78
<i>of which: services</i>							
Average number of banks per borrower		1.75	1.04	1.27	1.52	1.84	2.23
First banks share of total credit granted(%)		55	98	90	84	78	73
e. PRODUCER HOUSEHOLDS							
Average number of banks per borrower		1.26	1.04	1.17	1.34	1.73	2.20
First banks share of total credit granted(%)		85	99	94	90	83	77
f. CONSUMER HOUSEHOLDS AND NEC							
Average number of banks per borrower		1.05	1.01	1.03	1.07	1.25	1.51
First banks share of total credit granted(%)		96	100	99	98	95	91

Note: 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

TDB30466		Banks			
Source: Central Credit Register					
Size classes in euro					
September 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					
Average number of banks per borrower		2.75	3.57	4.90	7.72
First banks share of totalcredit-granted(%)		69	63	54	53
b. GENERAL GOVERNMENT					
Average number of banks per borrower		1.87	2.24	2.65	3.89
First banksshare of totalcredit-granted(%)		83	82	80	60
c. FINANCIAL COMPANIES					
Average number of banks per borrower		1.94	2.22	2.82	5.07
First banks share of totalcredit-granted(%)		83	82	80	79
d. NON-FINANCIAL COMPANIES					
Average number of banks per borrower		2.87	3.68	5.06	8.28
First banks share of totalcredit-granted(%)		67	61	52	37
of which:industry					
Average number of banks per borrower		3.51	4.58	6.26	9.58
First banks share of total credit granted(%)		54	48	40	31
of which:building					
Average number of banks per borrower		2.37	2.94	3.88	7.10
First banks share of total credit granted(%)		76	72	65	48
of which:services					
Average number of banks per borrower		2.75	3.50	4.71	7.41
First banks share of total credit granted(%)		69	64	56	41
e. PRODUCER HOUSEHOLDS					
Average number of banks per borrower		2.66	3.31	4.30	4.29
First banks share oft otal credit granted(%)		75	72	65	58
f. CONSUMER HOUSEHOLDS AND NEC					
Average number of banks per borrower		1.76	2.08	2.60	4.19
First banks share of total credit granted(%)		89	85	79	58

Note:

Lending and deposit rates

Distribution by initial period of rate fixation, customer location (geographical area) and segment of economic activity - outstanding transactions

TDB30821

Sample of banks

 Sources: Survey of lending rates
 Percentages

September 2010		Total	Società non finanziarie	of which:			Producer households	Consumer households and nec
				industry	building	services		
a. ITALY								
Initial period of rate fixation:								
up to 1 year		2.94	3.25	3.13	3.54	3.21	3.77	2.63
from 1 to 5 years		3.14	2.86	3.07	3.37	2.63	5.12	4.48
more than 5 years		4.69	4.59	4.07	4.60	4.85	5.52	5.23
b. NORTH-WEST ITALY								
Initial period of rate fixation:								
up to 1 year		2.73	3.10	3.02	3.37	3.06	3.63	2.55
from 1 to 5 years		2.58	2.50	3.04	3.19	2.14	4.93	4.20
more than 5 years		4.06	4.22	4.06	4.18	4.32	5.43	5.19
c. NORTH-EAST ITALY								
Initial period of rate fixation:								
up to 1 year		2.88	3.10	3.00	3.44	3.03	3.50	2.59
from 1 to 5 years		3.38	2.48	1.96	3.01	3.04	4.81	4.64
more than 5 years		4.70	4.09	3.61	3.75	4.46	5.39	5.23
d. CENTRAL ITALY								
Initial period of rate fixation:								
up to 1 year		3.08	3.31	3.15	3.58	3.27	3.83	2.68
from 1 to 5 years		3.28	3.16	4.03	3.53	2.80	5.18	4.50
more than 5 years		4.82	4.78	3.74	4.75	5.18	5.49	5.11
e. SHOUTERN ITALY								
Initial period of rate fixation:								
up to 1 year		3.67	3.99	3.90	4.12	3.97	4.51	2.78
from 1 to 5 years		4.70	4.60	4.91	4.41	4.50	5.50	5.15
more than 5 years		5.26	5.38	5.23	5.21	5.52	5.65	5.34
f. ISLANDS								
Initial period of rate fixation:								
up to 1 year		3.47	3.79	3.80	3.90	3.74	4.39	2.76
from 1 to 5 years		4.81	4.66	3.97	4.02	5.18	5.59	5.38
more than 5 years		5.28	4.99	4.30	5.08	5.30	5.61	5.43

Note: 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								
September 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	5.59	9.54	9.25	8.17	6.85	5.62	2.78
b.	NORTH-WEST ITALY	4.94	9.89	9.36	8.08	6.66	5.41	2.28
	Piedmont	5.92	9.84	9.25	8.14	6.87	5.50	2.79
	Valle d'Aosta	8.19	9.45	8.44	8.20	9.48	7.60	3.91
	Liguria	6.83	10.87	10.12	8.69	7.03	5.64	3.51
	Lombardy	4.61	9.77	9.30	7.99	6.55	5.38	2.19
c.	NORTH-EAST ITALY	5.60	9.01	8.21	7.11	6.00	5.05	3.53
	Trentino-Alto Adige	4.19	6.52	5.84	5.33	4.38	3.61	2.82
	Veneto	6.10	9.71	8.99	7.63	6.58	5.42	3.79
	Friuli-Venezia Giulia	6.44	10.55	9.17	7.96	6.92	5.80	3.36
	Emilia-Romagna	5.61	8.95	8.26	7.22	6.11	5.32	3.53
d.	CENTRAL ITALY	5.74	9.38	9.28	8.60	7.33	6.08	3.07
	Marche	6.97	9.56	8.63	8.37	7.40	6.39	4.72
	Tuscany	6.27	9.46	9.47	8.74	7.70	6.44	3.09
	Umbria	7.39	9.57	9.35	8.19	7.63	6.56	5.74
	Lazio	5.07	9.22	9.34	8.63	7.00	5.78	2.86
e.	SOUTHERN ITALY	7.38	9.82	10.51	9.42	8.20	6.99	3.90
	Abruzzo	7.29	10.35	10.04	8.64	7.81	6.90	4.54
	Molise	7.41	10.50	9.58	9.18	7.68	6.86	4.65
	Campania	7.79	9.84	10.71	9.78	8.73	7.39	4.31
	Apulia	6.56	9.47	10.45	9.06	7.78	6.38	3.10
	Basilicata	7.25	7.90	10.61	9.49	7.63	6.43	4.74
	Calabria	8.85	10.65	10.75	10.19	8.49	7.90	5.05
f.	ISLANDS	6.15	9.64	9.79	9.06	8.14	6.30	2.28
	Sicily	6.69	9.49	9.91	9.17	8.25	6.02	2.30
	Sardinia	5.19	10.13	9.48	8.75	7.85	6.98	2.26

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

September 2010

September 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.	ITALY	3.68	2.58	2.91	4.75	6.49
	up to 250,000	6.80	2.85	5.35	5.56	9.96
	from 250,000 to 1,000,000	5.72	2.86	5.15	5.61	8.66
	from 1,000,000 to 5,000,000	4.48	2.76	4.60	5.23	7.13
	from 5,000,000 to 25,000,000	3.36	2.61	2.46	4.56	5.82
	more than 25,000,000	2.39	2.39	2.35	3.69	3.94
b.	NORTH-EAST ITALY	3.55	2.52	2.52	4.37	6.19
	up to 250,000	7.23	2.75	5.26	5.52	10.39
	from 250,000 to 1,000,000	5.88	2.75	4.96	5.50	8.70
	from 1,000,000 to 5,000,000	4.51	2.65	4.50	4.96	7.00
	from 5,000,000 to 25,000,000	3.23	2.53	3.85	4.45	5.70
	more than 25,000,000	2.18	2.41	1.87	3.19	3.47
c.	NORTH-WEST ITALY	3.33	2.55	2.49	4.28	5.92
	up to 250,000	6.24	2.78	5.05	5.45	9.13
	from 250,000 to 1,000,000	5.20	2.81	4.80	5.34	7.56
	from 1,000,000 to 5,000,000	4.07	2.72	4.12	4.81	6.23
	from 5,000,000 to 25,000,000	3.07	2.57	1.24	3.99	5.16
	more than 25,000,000	2.27	2.32	2.38	3.49	4.10
d.	CENTRAL ITALY	3.98	2.59	3.16	4.89	6.64
	up to 250,000	6.56	2.93	5.39	5.52	9.89
	from 250,000 to 1,000,000	5.64	2.91	5.25	5.64	9.07
	from 1,000,000 to 5,000,000	4.57	2.83	4.73	5.44	7.63
	from 5,000,000 to 25,000,000	3.66	2.69	2.62	4.81	6.32
	more than 25,000,000	2.75	2.36	2.91	4.21	4.19
e.	SOUTHERN ITALY	4.47	2.87	4.73	5.43	7.92
	up to 250,000	7.11	3.11	5.54	5.68	10.52
	from 250,000 to 1,000,000	6.41	3.13	5.52	5.75	9.74
	from 1,000,000 to 5,000,000	5.17	2.97	5.21	5.49	8.38
	from 5,000,000 to 25,000,000	3.95	2.78	4.01	4.95	7.05
	more than 25,000,000	3.16	2.67	3.10	4.30	4.90
f.	ISLANDS	4.47	2.82	4.80	5.18	7.74
	up to 250,000	6.75	2.99	5.62	5.58	9.85
	from 250,000 to 1,000,000	6.25	3.07	5.49	5.72	9.20
	from 1,000,000 to 5,000,000	5.14	2.97	5.17	5.49	8.21
	from 5,000,000 to 25,000,000	4.00	2.77	4.12	5.17	6.48
	more than 25,000,000	2.60	2.61	3.51	3.44	4.48

Notes: Only lending in euros is considered.

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

TDB30850

Sample of Banks

Source: Survey of lending rates
Percentages

September 2010

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
a. MATCHED LOANS	3.68	3.55	3.33	3.98	4.47	4.47
<i>of which:</i> discount lending	5.41	4.58	4.25	5.56	6.13	6.54
advance on loan selling for factoring	2.73	2.91	2.58	2.53	2.95	2.74
b. TERM LOANS	2.74	2.61	2.63	2.81	3.26	3.16
Initial period of rate fixation:						
up to 1 year	2.58	2.52	2.55	2.59	2.87	2.82
more than 1 year	4.15	3.59	3.70	4.28	5.31	5.14
<i>of which:</i> leasing	4.10	4.09	4.05	4.02	4.48	4.31
Initial period of rate fixation:						
up to 1 year	4.01	3.97	4.04	3.92	4.26	4.10
more than 1 year	4.74	4.70	4.18	4.67	5.83	5.29
c. REVOCABLE LOANS	6.49	6.19	5.92	6.64	7.92	7.74

Notes: Only lending in euros is considered

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

TDB30861

Sample of banks

Source: Survey of lending rates
Percentages

September 2010

September 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	3.68	2.60	4.75	6.49	1.99	3.84
Agricultural, forestry and fishing	4.23	2.76	5.38	6.52	3.15	4.02
Mining and quarrying	3.93	2.63	5.32	7.07	2.48	3.65
Manufacturing	3.49	2.59	4.59	7.18	1.60	4.01
Electricity, gas, steam and air conditioning supply	2.74	2.13	2.62	3.44	1.64	3.36
Water supply, sewerage, waste management and remediation activities	3.78	2.45	4.70	4.81	2.72	3.34
Construction	4.63	2.71	4.75	6.44	3.00	3.74
Wholesale and retail trade, repair of motor vehicles and motorcycles	3.37	2.75	5.45	7.63	2.66	4.31
Transportation and storage	4.27	2.39	4.83	6.82	2.56	3.95
Accommodation and food service activities	4.49	2.66	5.34	7.44	2.33	3.94
Information and communication	4.50	2.83	3.14	5.51	1.63	4.44
Financial and insurance activities	2.05	2.29	3.42	4.04	1.70	3.11
Real estate activities	4.05	2.67	4.89	5.15	2.79	3.50
Professional, scientific and technical activities	3.53	2.02	4.61	4.79	1.45	4.28
Administrative and support service activities	4.22	2.70	5.04	6.76	1.26	4.15
All remaining activities (sections O, P,Q,R,S,T)	3.99	2.69	5.37	7.08	2.74	4.53

Note: Only lending in euros is considered. As to the new term loans in the quarter, the rates refer to the APRC (see Methodological Appendix).

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

TDB30870

Sample of banks

Source: Survey of lending rates
Percentages

September 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
ITALY	1.94	2.70	3.76	3.26	4.47	4.27
North-west Italy	2.13	3.74	3.40	3.19	3.91	4.46
North-east Italy	2.51	4.22	3.60	3.15	4.06	3.63
Central Italy	1.30	1.44	4.00	3.27	4.69	4.09
Southern Italy	3.11	4.78	4.15	3.53	5.41	4.70
Islands	2.65	4.49	4.26	3.74	5.09	4.76

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						
September 2010		Total	of which:			revocable loans
			Term loans			
			initial period of rate fixation			
			up to 1 year	from 1 to 5 years	more than 5 years	
a.	ITALY	3.28	2.41	4.51	5.25	5.02
b.	NORTH-WEST ITALY	3.04	2.32	4.22	5.19	4.84
	Piedmont	3.25	2.39	4.42	5.17	5.06
	Valle d'Aosta	3.25	2.41	4.81	4.51	7.35
	Liguria	3.26	2.35	4.57	5.18	5.94
	Lombardy	2.96	2.30	4.15	5.21	4.67
c.	NORTH-EAST ITALY	3.05	2.38	4.66	5.24	4.87
	Trentino-Alto Adige	3.19	2.77	3.66	5.21	4.61
	Veneto	2.96	2.28	4.77	5.24	4.54
	Friuli-Venezia Giulia	3.22	2.30	5.79	5.26	5.48
	Emilia-Romagna	3.07	2.41	4.65	5.24	5.22
d.	CENTRAL ITALY	3.41	2.49	4.60	5.12	4.73
	Marche	3.32	2.60	4.89	5.02	5.71
	Tuscany	3.12	2.37	4.14	4.90	5.26
	Umbria	3.59	2.87	4.83	5.19	6.31
	Lazio	3.58	2.49	4.90	5.24	4.11
e.	SOUTHERN ITALY	3.83	2.55	5.19	5.36	6.36
	Abruzzo	3.77	2.58	5.36	5.28	7.24
	Molise	3.96	2.50	4.96	5.32	8.43
	Campania	3.84	2.61	5.15	5.40	6.18
	Apulia	3.80	2.48	5.11	5.35	5.88
	Basilicata	3.81	2.53	4.81	5.30	5.99
	Calabria	3.89	2.51	5.66	5.39	7.44
f.	ISLANDS	3.79	2.49	5.55	5.46	7.05
	Sicily	3.70	2.46	5.61	5.48	6.78
	Sardinia	4.06	2.60	5.46	5.42	8.51

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

September 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
a.	ITALY	2.40	2.29	5.25	5.14
b.	NORTH-WEST ITALY	2.32	2.23	5.14	5.10
	Piedmont and Valle d'Aosta	2.40	2.26	5.09	5.07
	Liguria	2.29	2.23	5.14	5.07
	Lombardy	2.30	2.22	5.16	5.12
c.	NORTH-EAST ITALY	2.28	2.24	5.26	5.18
	Trentino-Alto Adige	2.74	2.61	5.33	5.15
	Veneto	2.19	2.14	5.27	5.20
	Friuli-Venezia Giulia	2.25	2.17	5.32	5.18
	Emilia Romagna	2.34	2.28	5.22	5.16
d.	CENTRAL ITALY	2.52	2.37	5.08	5.02
	Marche	2.54	2.35	4.98	4.90
	Tuscany	2.37	2.27	4.89	4.70
	Umbria	2.81	2.58	5.21	4.98
	Lazio	2.62	2.41	5.18	5.18
e.	SOUTHERN ITALY	2.60	2.45	5.39	5.24
	Abruzzo and Molise	2.59	2.44	5.31	5.16
	Campania	2.66	2.50	5.42	5.29
	Apulia	2.56	2.40	5.39	5.21
	Basilicata	2.66	2.38	5.36	5.19
	Calabria	2.50	2.41	5.38	5.24
f.	ISLANDS	2.51	2.35	5.46	5.34
	Sicily	2.50	2.33	5.48	5.34
	Sardinia	2.56	2.43	5.41	5.33

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

September 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
ITALY	2.60	2.46	3.89	3.45
NORTH-WEST ITALY	2.55	2.43	3.88	3.43
NORTH-EAST ITALY	2.50	2.38	4.02	3.58
CENTRAL ITALY	2.60	2.48	3.72	3.35
SOUTHERN ITALY	2.76	2.60	3.96	3.54
ISLANDS	2.81	2.63	4.06	3.60

Notes: Only lending in euros to the consumer households is considered.

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

TDB30921

Sample of banks

Source: Survey of ending rates
Percentages

September 2010

	Total	Non-financial companies	di cui:			Producer households	Consumer households and ne
			Industry	building	services		
a. ITALY	4.63	4.81	4.24	5.66	4.93	7.47	4.97
b. NORTH-WEST ITALY	4.24	4.55	4.10	5.56	4.57	7.55	4.86
Piedmont and Valle d'Aosta	4.89	4.95	4.54	5.74	5.05	7.68	5.11
Liguria	5.70	5.60	4.89	5.85	-	8.49	5.73
Lombardy	4.01	4.38	3.95	5.48	4.37	7.40	4.70
c. NORTH-EAST ITALY	4.33	4.30	3.81	5.11	4.44	6.62	4.86
Trentino-Alto Adige	3.76	3.69	3.10	4.18	3.73	5.37	4.46
Veneto	4.39	4.34	3.78	5.32	4.60	6.92	4.58
Friuli-Venezia Giulia	4.67	4.57	3.97	5.46	5.23	7.53	5.34
Emilia-Romagna	4.37	4.37	3.91	5.20	4.41	6.76	5.22
d. CENTRAL ITALY	4.93	5.19	4.47	5.95	5.33	7.53	4.75
Marche	4.86	4.72	4.03	5.70	5.05	7.37	5.64
Tuscany	5.06	5.35	4.65	6.38	5.60	7.91	5.20
Umbria	5.12	4.96	4.40	6.18	4.99	7.83	6.16
Lazio	4.84	5.27	4.59	5.79	5.28	7.06	4.45
e. SOUTHERN ITALY	5.93	5.96	5.46	6.51	6.06	8.40	5.80
Campania	6.08	6.23	6.00	6.75	6.17	8.53	5.76
Abruzzo and Molise	5.65	5.48	4.78	6.21	5.89	8.29	6.24
Apulia and Basilicata	5.54	5.61	5.09	6.20	5.62	8.39	5.48
Calabria	7.25	7.22	6.94	7.59	7.23	8.36	6.24
f. ISLANDS	5.52	6.10	5.83	6.52	6.08	8.20	6.13
Sicily	5.76	6.05	5.92	6.48	5.98	8.16	6.20
Sardinia	5.00	6.22	5.62	6.62	6.35	8.36	5.97

Note: Only lending in euros is considered.

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

TDB30951		Sample of banks					
Source: Survey of deposit rates Percentages							
September 2010		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	ITALY	0.35	0.81	0.60	0.48	0.22	0.24
b.	NORTH-EAST ITALY	0.32	0.72	0.51	0.45	0.20	0.24
	Piedmont	0.29	0.66	0.72	0.45	0.17	0.18
	Valle d'Aosta	0.38	0.70	1.79	0.56	0.15	0.16
	Liguria	0.27	0.86	0.62	0.40	0.17	0.21
	Lombardy	0.34	0.71	0.44	0.45	0.22	0.26
c.	NORTH-WEST ITALY	0.38	1.02	0.52	0.55	0.27	0.25
	Trentino-Alto Adige	0.50	1.23	1.38	0.69	0.25	0.24
	Veneto	0.36	1.06	0.45	0.54	0.25	0.24
	Friuli-Venezia Giulia	0.40	0.99	0.52	0.62	0.22	0.19
	Emilia-Romagna	0.38	0.90	0.57	0.53	0.29	0.29
d.	CENTRAL ITALY	0.41	0.82	0.77	0.53	0.22	0.25
	Marche	0.32	0.97	0.81	0.46	0.22	0.25
	Tuscany	0.32	0.82	0.55	0.44	0.23	0.24
	Umbria	0.37	0.96	0.48	0.52	0.24	0.28
	Lazio	0.46	0.82	0.80	0.57	0.21	0.25
e.	SOUTHERN ITALY	0.25	0.58	0.51	0.35	0.18	0.20
	Abruzzo	0.36	0.48	0.51	0.57	0.31	0.29
	Molise	0.30	0.73	0.65	0.33	0.17	0.24
	Campania	0.20	0.51	0.51	0.28	0.13	0.17
	Apulia	0.28	0.75	0.49	0.36	0.20	0.23
	Basilicata	0.32	0.57	0.58	0.31	0.22	0.30
	Calabria	0.18	0.41	0.18	0.25	0.12	0.16
f.	ISLANDS	0.33	0.80	0.79	0.42	0.22	0.25
	Sicily	0.31	0.68	0.66	0.43	0.22	0.26
	Sardinia	0.36	0.89	0.83	0.39	0.23	0.24

Note: As of June 2010 customers' economic activity is no longer observed. Only deposits in euros are 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									
September 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.	TOTAL	0.14	0.17	0.25	0.57	0.10	0.15	0.27	0.52
b.	NORTH-WEST ITALY	0.13	0.16	0.24	0.53	0.10	0.15	0.27	0.53
	Piedmont	0.12	0.14	0.22	0.54	0.08	0.12	0.22	0.46
	Valle d'Aosta	0.12	0.13	0.21	0.67	0.06	0.09	0.18	0.46
	Liguria	0.12	0.16	0.25	0.48	0.09	0.13	0.24	0.52
	Lombardy	0.14	0.17	0.25	0.53	0.11	0.16	0.29	0.54
c.	NORTH-EAST ITALY	0.16	0.20	0.32	0.67	0.10	0.15	0.31	0.58
	Trentino-Alto Adige	0.17	0.20	0.28	0.82	0.14	0.16	0.28	0.49
	Veneto	0.17	0.20	0.32	0.65	0.09	0.13	0.29	0.58
	Friuli-Venezia Giulia	0.14	0.17	0.29	0.75	0.07	0.11	0.24	0.48
	Emilia-Romagna	0.15	0.21	0.32	0.64	0.11	0.18	0.34	0.61
d.	CENTRAL ITALY	0.16	0.18	0.24	0.62	0.11	0.16	0.25	0.49
	Marche	0.14	0.18	0.28	0.60	0.10	0.17	0.30	0.57
	Tuscany	0.18	0.20	0.27	0.52	0.12	0.18	0.28	0.49
	Umbria	0.19	0.20	0.27	0.67	0.12	0.18	0.34	0.64
	Lazio	0.13	0.15	0.21	0.65	0.10	0.14	0.23	0.48
e.	SOUTHERN ITALY	0.11	0.14	0.21	0.45	0.08	0.12	0.23	0.47
	Abruzzo	0.19	0.24	0.35	0.71	0.12	0.18	0.34	0.68
	Molise	0.12	0.14	0.24	0.42	0.08	0.13	0.28	0.64
	Campania	0.08	0.10	0.15	0.37	0.06	0.09	0.17	0.39
	Apulia	0.12	0.16	0.23	0.47	0.09	0.15	0.27	0.54
	Basilicata	0.13	0.15	0.22	0.42	0.11	0.20	0.37	0.58
	Calabria	0.09	0.11	0.17	0.30	0.07	0.11	0.20	0.40
f.	ISLANDS	0.16	0.18	0.25	0.53	0.13	0.18	0.30	0.56
	Sicily	0.14	0.16	0.25	0.56	0.11	0.17	0.32	0.61
	Sardinia	0.19	0.21	0.25	0.48	0.16	0.21	0.25	0.42

Notes: Only deposit in euros is considered.

Information on the Bank of Italy

TDB40605

Bank of Italy

Source: Bank of Italy
Stocks in millions of euro

	2010 July	2010 Aug.	2010 Sept.
a. TOTAL	341,947	335,555	313,941
b. GOLD AND GOLD RECEIVABLES	79,690	79,690	75,721
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	37,791	37,275	35,144
receivables from the IMF	9,782	9,749	9,257
securities	25,940	25,598	23,727
current accounts and other deposits	1,443	1,348	1,304
reverse operations	622	575	852
other claims	5	4	4
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	2,301	2,603	2,156
financial counterparties	2,301	2,603	2,156
of which: securities	383	383	351
reverse operations	-	331	-
other claims	1,918	1,888	1,805
general government	-	-	-
other counterparties	-	-	-
e. CLAIMS ON NON-EURO-AREA RESIDENTS	11	11	11
claims on non-euro-area EU central banks	-	-	-
securities	-	-	-
other claims	11	11	11
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	39,760	35,571	30,110
main refinancing operations	12,540	8,404	5,157
longer-term refinancing operations	27,220	27,167	24,943
fine-tuning reverse operations	-	-	10
structural reverse operations	-	-	-
marginal lending facility	-	-	-
credits related to margin calls	-	-	-
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	484	617	1,537
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS	73,037	75,776	77,342
securities held for monetary policy purposes	16,658	16,707	16,805
other securities	56,379	59,068	60,537

TDB40605

Bank of Italy

	2010 July	2010 Aug.	2010 Sept.
<i>(cont)</i>			
i. GENERAL GOVERNMENT DEBT	17,693	17,693	17,667
I. INTRA-EUROSISTEM CLAIMS	41,536	36,071	23,395
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)	33,601	28,136	15,459
m ITEMS TO BE SETTLED	6	6	8
n. OTHER ASSETS	48,170	48,597	48,838
Euro-area coins	19	18	17
investments of reserves and provisions	34,623	35,074	35,469
intangible fixed assets	39	39	40
tangible fixed assets	3,450	3,460	3,471
accrued income and prepaid expenses	2,237	2,255	2,153
deferred tax assets	6,020	6,020	6,020
sundry	1,782	1,731	1,668
o. EXPENSE FOR THE YEAR	1,468	1,647	2,012

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 July	2010 Aug.	2010 Sept.
a. TOTAL	341,947	335,555	313,941
b. BANKNOTES IN CIRCULATION	135,175	134,079	133,983
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	19,357	19,545	13,528
current accounts (covering the minimum reserve system)	17,425	19,230	13,340
deposit facility	1,873	315	154
fixed-term deposits	60	-	33
fine-tuning reverse operations	-	-	-
deposits related to margin calls	-	-	-
d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS	-	-	-
e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	61,785	56,066	46,354
general government	61,773	56,057	46,335
of which: treasury payment account	60,797	55,177	45,470
sinking fund for the redemption of government securities	705	705	729
other liabilities	271	175	136
other counterparties	12	8	18
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	666	754	1,634
liabilities to non-euro-area EU central banks	..	..	..
other liabilities	666	754	1,634
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	559	537	466
financial sector counterparties	-	-	-
general government	559	537	466
other counterparties	-	-	-
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	324	123	299
deposits and balances	2	2	2
other liabilities	322	121	297
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	7,922	7,922	7,496
l. INTRA-EUROSISTEM LIABILITIES	6,019	5,711	4,926
promissory notes covering debt certificates issued by the ECB	-	-	-
net liabilities related to the allocation of euro banknotes within the Eurosystem	6,019	5,711	4,926
other intra-Eurosystem liabilities (net)	-	-	-

TDB40615

Bank of Italy

		2010 July	2010 Aug.	2010 Sept.
	<i>(cont.)</i>			
m	ITEMS TO BE SETTLED	32	29	19
n.	OTHER LIABILITIES	1,762	1,685	1,979
	Bank of Italy drafts	222	145	153
	accrued expenses and deferred income	22	19	223
	sundry	1,518	1,520	1,603
o.	PROVISIONS	8,006	8,006	8,006
	provisions for specific risks	1,454	1,454	1,454
	sundry staff-related provisions	6,552	6,552	6,552
p.	REVALUATION ACCOUNTS	68,184	68,184	62,060
q.	PROVISION FOR GENERAL RISKS	7,796	7,796	7,796
r.	CAPITAL AND RESERVES	20,687	20,687	20,687
	capital	..	..	..
	ordinary and extraordinary reserves	12,947	12,947	12,947
	other reserves	7,740	7,740	7,740
s.	NET PROFITS FOR DISTRIBUTION	-	-	-
t.	INCOME FOR THE YEAR	3,674	4,432	4,709
u.	MEMORANDUM ACCOUNTS	316,549	322,770	307,507

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 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:

$$r(\%) = (\text{Amounts disbursed} * 365) / \text{Products}$$

Until March 2010 interest rates were observed together with the economic activity of customers, in accordance with the classification referred to in Circular No. 140/1991. As of June 2010 customers' economic activity is no longer observed.

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 10033). With effect from December 2008 Circular 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 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. As a consequence of Regulation ECB/2008/32 and some changes made to supervisory reports, June 2010 marks a break in the series on deposits and loans. In particular the loan series now includes all loans that have been securitized or otherwise transferred but which do not satisfy the criteria for derecognition laid down in IAS39, as for the preparation of banks' financial statements. This has led to the recognition of assets that had previously been cancelled and the related liabilities, with a consequent increase in the series on loans and deposits.

In the June 2010 reports the earlier ownership classification referred to in Circular 140/1991 is replaced by ISTAT's NACE classification. Accordingly as of that date the breakdown by "macro-activity" of loans to the productive sector comprises: "Industry" = Sections from B to E, "Construction" = Section F, "Service sector" = Sections from G to T.

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 Circ. 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 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.

In the June 2010 reports the earlier ownership classification referred to in Circular 140/1991 is replaced by ISTAT's NACE classification. Accordingly as of that date the breakdown by "macro-activity" of loans to the productive sector comprises: "Industry" = Sections from B to E, "Construction" = Section F, "Service sector" = Sections from G to T.

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.

As lending rates in the June 2010 reports the earlier ownership classification referred to in Circular 140/1991 is replaced by ISTAT's NACE classification. Accordingly as of that date the breakdown by "macro-activity" of loans to the productive sector comprises: "Industry" = Sections from B to E, "Construction" = Section F, "Service sector" = Sections from G to T.

3.4 Classifications of intermediaries up to 31 December 1994

A) Legal classification of former "banks" (aziende di credito): the institutions were attributed on the basis of the institutional criterion provided for in Article 5 of the 1936 Banking Law, now repealed. Central credit institutions were shown separately, in consideration of their operational specificity. Branches of foreign banks in Italy were included among "ordinary credit banks".

B) Classification by size of banks raising mainly short-term funds: the classification was introduced into the Bank of Italy's statistics in 1967.

On that occasion it was decided to:

- consider only a sample of banks (348 out of a total of 1,236) accounting for around 98 per cent of the banking system's total deposits;
- classify commercial banks and savings banks separately, owing to the differences in their institutional arrangements and behaviour;
- adopt as a ranking parameter an index of operational capacity represented by the sum of customer deposits, special credit institution deposits, third-party funds under administration, and capital and reserves (average of quarterly data for 1967);
- divide commercial banks and savings banks into five size groups (major, large, average, small and minor);
- determine identical minimum class values for commercial banks and savings banks (respectively 1,000, 500, 200 and 50 billion lire) that were likely to ensure a sufficiently large spread between the marginal unit of each group and the first unit of the next group;
- hold the definition of the classes and distribution of the banks among them constant from one year to the next and revise the ranking every five years, in order to have continuous series for an interval long enough to allow temporal analyses but not so long as to render the characteristic size of each group devoid of meaning.

At the end of the first two five-year periods the ranking was revised according to the above general classification criteria and by applying the 5-year rate of increase in the ranking parameter recorded for commercial banks and savings banks as a whole to the boundaries between classes.

In 1983 the reference parameter was extended to include banks' net fund-raising abroad, in order to keep it consistent with the concept of potential domestic credit on which the classification is based. At the same time, the boundaries between classes were revised so as to maximize the distance, as measured by the parameter, between the last bank of each class and the first bank of the next. In 1988, when the sample of banks was revised, marginal adjustments were made to the group classed as "minor".

The classification by size, used in the Bulletins up to 31 December 1994, referred to all "banks raising mainly short-term funds" in operation. The criteria defining the groups of banks was consistent with those, described above, applied to the sample, with the exception of the last class ("minor" banks), which comprised banks not included in the sample. As of the data for 1994, the breakdown by size of banks raising mainly short-term funds into former "banks" (aziende di credito) and former savings banks has been dropped.

C) Institutional classification of special credit institutions. Breakdown of special credit institutions by institutional specialization into the following groups: industrial credit institutions, sections for financing public works, real estate credit institutions, agricultural credit institutions.

As of the Bulletin based on data for March 1992, the classifications by institutional category of banks and special credit institutions described in the preceding paragraph and at points A) and C) have been dropped since they were no longer significant following the structural changes in the banking system subsequent to the implementation of the "Amato Law".

3.5 Specific events

Time-series analysis of the statistical distributions must take account of specific events (e.g. the initiation of bankruptcy proceedings, disposal of bad debts) regarding individual reporting intermediaries that can introduce breaks into the time series or misalignments between the information flows from different sources. The most important and most recent events of this kind are as follows:

As of June 1996: following the start of the voluntary liquidation procedure by Isveimer, there are breaks in the time series based on supervisory returns. There may also be misalignments between these series and those drawn from reports to the Central Credit Register.

As of December 1996: there is a break in the series of bad 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 counterparties 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 where 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.

As of June 2010: some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of performing loans amounting to about \$460 million, which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

As of June 2010 the loan series now includes all loans that have been securitized or otherwise transferred but which do not satisfy the criteria for derecognition laid down in IAS. This has led to the rerecognition of assets that had previously been cancelled and the related liabilities, with a consequent increase in the series on loans and deposits.

As of June 2010 the loan series derived from Supervisory reports include all loans that have been securitized, or otherwise transferred, but which do not satisfy the criteria for derecognition laid down in International Accounting Standards (IAS). This has led to the rerecognition of assets that had previously been cancelled and the related liabilities, with a consequent increase in the series on loans and, albeit less significantly, on deposits. The overall impact on the data has been estimated with a regional and sector breakdown and it is available in the iPDF version of 2010 - III edition of the Statistical Bulletin.

As of September 2010, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of loans amounting to about 153 million (including 53 million of bad debts), which has led to the de-recognition of the loans in question.

Glossary

Glossary of terms in the tables

ADJUSTED BAD DEBTS	the total loans outstanding when a borrower is reported to the Central Credit Register: a) as a bad debt by the only bank that disbursed credit; b) as a bad debt by one bank and as having an overshoot by the only other bank exposed; c) as a bad debt by one bank and the amount of the bad debt is at least 70% of its exposure towards the banking system or as having overshoots equal to or more than 10% of its total loans outstanding; d) as a bad debt by at least two banks for amounts equal to or more than 10% of its total loans outstanding.
AMOUNT BACKED BY REAL SECURITY	LOAN FACILITIES: see item LOAN FACILITIES - FACILITIES GRANTED AMOUNT BACKED BY REAL SECURITY: 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).
APRC	the conventional summary of the cost of credit. It is the rate that equalizes, on an annual basis, the sum of the present values of all the amounts making up the financing disbursed by the creditor and the sum of the present values of all repayment instalments (see the Minister of the Treasury Decree of 8 July 1992 on consumer credit).
ASSETS UNDER MANAGEMENT (PORTFOLIO MANAGEMENT SERVICES)	the end-of-period value of the portfolio, liquid assets in respect of management contracts, interest accrued at the reporting reference date and other assets and liabilities related to the management function attributable to customers. 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.
ECONOMIC ACTIVITY	Grouping of units on the basis of their prevalent economic activity. As of June 2010 customers' economic activity is classified using the NACE 2007 classification published by Istat (www.istat.it/strumenti/definizioni/ateco). In compliance with the confidentiality constraints concerning information, in some cases Section and Division aggregates are calculated. In particular, customers' economic activity is divided into the individual Sections from A to N and the combined Sections from O to T. For Section C, details are given for the following Divisions: 19, 22, 23, 24, 25, 26, 28 and 31 and for the following combinations of Divisions: 10 + 11 + 12; 13 + 14 + 15; 17 + 18, 20 + 21; 29 + 30; and 16 + 32 + 33. For Section J details are also given for Division 61. In some tables of the Bulletin the economic activity is shown instead at the level of the macro-activities "industry". (Sections B to E); "construction" (Section F) and "services" (Sections G to T). An english version of the ATECO classification (NACE rev.2) is available at the following web page: http://ec.europa.eu/eurostat following the path Statistics/standard code lists/item 36
BAD DEBTS	the total loans outstanding to persons who have been declared insolvent or who are in a basically comparable situation, regardless of the security held and gross of writedowns effected and net of writeoffs for forecast losses. Any differences between data drawn from supervisory reports and the Central Credit Register stem from marginal differences between the legal provisions governing the data collection methods of the two systems.
BAD DEBTS (GROSS OF WRITEOFFS)	the total loans outstanding to persons who have been declared insolvent or who are in a basically comparable situation, regardless of the security held and gross of writedowns and writeoffs for forecast losses. The amount shown for the part backed by real security does not include the actual value of the security in the case of liens owing to the difficulty in most cases of determining the amount.
BAD DEBTS DELETED	the amount of loans outstanding to persons no longer reported to the Central Credit Register as bad debts in the reference period. In particular, pursuant to Circular 139/1991, risk positions no longer have to be reported among bad debts when: - 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.

BAD DEBTS: NET USED	BAD DEBTS: see item BAD DEBTS: BORROWER (NUMBER) USED MARGIN: the amount of credit actually disbursed to a customer.
BAD DEBTS: NUMBER OF BORROWERS	BAD DEBTS: the total loans outstanding to persons who have been declared insolvent or who are in a basically comparable situation, regardless of the security held and gross of writedowns effected and net of writeoffs for forecast losses. Any differences between data drawn from supervisory reports and the Central Credit Register stem from marginal differences between the legal provisions governing the data collection methods of the two systems. BORROWERS (NUMBER) physical and legal persons and holders of joint account who have been the object, at the reference date, of one or more reports to the Central Credit Register on the granting of loans or guarantees.
BANKS (NUMBER)	Number of banks with headquarters in the province.
BANKS WITH THEIR HEAD OFFICE IN THE SOUTH	comprises the regions of Southern Italy and the Islands.
BORROWERS (NUMBER)	physical and legal persons and holders of joint account who have been the object, at the reference date, of one or more reports to the Central Credit Register on the granting of loans or guarantees.
BRANCH LOCATION	Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
BRANCHES (NUMBER)	the operational units that carry on directly with the public all or some of the activities of the bank; branches carrying on special operations fall within the definition, representative offices are excluded.
CENTRAL ITALY	comprises the following regions: Tuscany, Marche, Umbria and Lazio.
COLLECTIVE INVESTMENT UNDERTAKINGS (UNITS OF)	comprising Undertakings for Collective Investment in Transferable Securities (UCITS) and real-estate investment funds. In the statistical distributions of the Bulletin, UCITS comprise the following types of institutional investors: open-end securities investment funds and SICAVs.
CREDIT DERIVATIVES: PURCHASE OF PROTECTION	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".
CREDIT DERIVATIVES: SALE OF PROTECTION	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".
CUSTOMER BRANCH OF ECONOMIC ACTIVITY	Grouping of institutional units on the basis of the prevalent productive activity. The method of classifying customers is described in detail in the manual "Istruzioni relative alla classificazione della clientela per settori e gruppi di 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 (ESA). In order to ensure the confidentiality of information, in some tables it has been necessary to aggregate the data of some of the branches in "macrobranches".
CUSTOMER LOCATION	Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.

**CUSTOMER SECTORS AND
SEGMENTS OF ECONOMIC
ACTIVITY**

groupings of institutional units on the basis of their principal economic function. The classification is on three levels: sectors, sub-sectors and sub-groups. Groupings of sectors, sub-sectors and NACE sections/division (see item) of economic activity are called "segments". The method of classifying customers is described in detail in the Circ. No.140/1991 "Istruzioni relative alla classificazione della clientela per settori e gruppi di attivita' economica" published by the Bank of Italy and available on the website (only in Italian). The present classification, which has been in force since June 1998, is based on criteria consistent with those used by the National Statistical Office (ISTAT), which, in turn, reflect those used in the European System of National and Regional Accounts (ESA95). "Resident customers" comprise persons belonging to general government, financial companies, non-financial corporations, households, non-profit institutions serving households and unclassifiable and unclassified units. In the tables based on Central Credit Register and interest rate data, "Ordinary resident customers" are defined excluding the following from financial companies: the central banking authorities, other MFIs: banks, other MFIs: money market funds, and other MFIs: other MFIs: other intermediaries. In the tables based on supervisory returns and default rates, "Ordinary resident customers" are defined excluding only the following from financial companies; other MFIs: banks.

**CUSTOMER SECURITIES HELD
FOR CUSTODY/MANAGEMENT
(AT FAIR VALUE)**

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.

CUSTOMER TRADING

buying and selling securities and financial derivatives for customers.

DEPOSITS

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.

DEPOSITS AND POSTAL SAVINGS

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).

**DERIVATES TRADING
(QUARTERLY FLOW)**

derivative instruments are contracts serving to modify the exposure of the parties to market risks. As a rule they provide for the settlement at a specified future date of the difference between the price (or rate of return) prevailing at that date of a reference financial instrument and that determined in the contract or for the delivery or receipt at a future date of a financial instrument at a predetermined price. In the data on trading, derivative contracts with an underlying security are valued on the basis of the agreed price, those without an underlying security on the basis of the notional capital. Some instruments are an exception in this respect and are valued as follows: stock index options and futures, on the basis of the notional capital multiplied by the value of the index at the date the contract was concluded; futures options, on the basis of the notional capital multiplied by the price agreed for the futures contract; futures on debt securities, on the basis of the notional capital multiplied by the price agreed for the futures contract. Where transactions in derivative instruments are carried out on organized markets, purchases and sales serving to close positions of the opposite sign are not counted.

**ECONOMIC PURPOSE OF THE
INVESTMENT**

Intended to identify the nature and location of the investment and durable goods financed, regardless of the economic classification and location 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".

END-QUARTER PORTFOLIO STOCKS (PORTFOLIO MANAGEMENT SERVICES)	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).
FACTORING - ADVANCES ON RECEIVABLES FACILITIES GRANTED	FACTORING - ADVANCES ON RECEIVABLES 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. FACILITIES GRANTED : the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
FACTORING - ADVANCES ON RECEIVABLES FACILITIES USED MARGIN	FACTORING - ADVANCES ON RECEIVABLES : see item FACTORING - ADVANCES ON RECEIVABLES ; - FACILITIES GRANTED USED MARGIN : the amount of credit actually disbursed to a customer.
FINANCIAL DERIVATES: INTRINSIC VALUE	is the positive intrinsic value of the transaction or, in other words, shows the intermediary's claim on the counterparty at the reference date of the report, after taking account of any netting agreement between the parties in the contract.
FUND-RAISING IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)	the amount of the liquid assets and financial instruments customers entrusted to the intermediary for management in the reference period.
GUARANTEES GRANTED	transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party.
GUARANTEES GRANTED TO CUSTOMERS : FACILITIES GRANTED	GUARANTEES GRANTED TO CUSTOMERS : transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party. FACILITIES GRANTED : the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
GUARANTEES GRANTED TO CUSTOMERS : USED MARGIN	GUARANTEES GRANTED TO CUSTOMERS : see item GUARANTEES GRANTED TO CUSTOMERS - FACILITIES GRANTED USED MARGIN : it is the amount of the guarantees actually granted.
GUARANTEES RECEIVED - AMOUNT GUARANTEED	Amount of credit for which third parties have given collateral or personal guarantees.
GUARANTEES RECEIVED - TOTAL NUMBER OF GUARANTORS	Number of persons who have given collateral or personal guarantees to credit intermediaries with the aim of strengthening the expectation of the fulfilment of customers' obligations towards them. Until March 2010 the information referred exclusively to personal guarantees.
HISTORICAL DEFAULT RATES FOR COHORTS OF BORROWERS	Given a cohort of borrowers covered by the Central Credit Register for the first time in a given year, the "historical default rate" for each subsequent year is the ratio of the number of such borrowers who become "adjusted bad debtors" (see above) during the year to the original number of borrowers belonging to the cohort in question.
HOME AND CORPORATE BANKING: PERSONAL SERVICES	telematic (information and transaction) customer services. Includes interbank corporate banking and cash management services but excludes phone banking services.
IMPAIRED LOANS - CUSTOMERS - OVERDUE / OVERDRAWN LOANS	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.
IMPAIRED LOANS - CUSTOMERS - RESTRUCTURED LOANS	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.
INDIVIDUAL PORTFOLIO MANAGEMENT	
INITIAL PERIOD OF RATE FIXATION	the contractually agreed period during which the interest rate may not be changed. This classification variable has a value only for matched loans and term loans. However, revocable loans are conventionally included in the "variable interest rate or fixed up to 1 year" duration class.

INTERNATIONAL CLAIMS	calculated on the basis of supervisory data (Sections 5.1 and 5.2 of the system of automated prudential returns) in a manner similar to that adopted by the Bank for International Settlements in compiling its consolidated international statistics on banks' external claims. The aggregate includes all the claims (such as loans, securities, etc.) of Italian banks (including their foreign branches and subsidiaries) on non-residents except for intragroup positions and loans granted to local customers by their foreign units in the currency of the country in which the unit is located. The claims of the Italian branches of foreign banks are also excluded. Counterparties are classified (by country and sector of economic activity) on the basis of the principal debtor criterion with no account taken of any guarantees granted or received that could shift the risk to third parties. The classification of countries, including offshore centres, is that adopted by the Bank for International Settlements.
ISLANDS	comprises the following regions: Sicily and Sardinia.
LOAN FACILITIES - FACILITIES GRANTED	LOAN FACILITIES: 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. FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
LOAN FACILITIES - OVERSHOOT	LOAN FACILITIES: see item LOAN FACILITIES - FACILITIES GRANTED OVERSHOOT: The positive difference between credit used, excluding bad debts, and credit granted. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show unused margins or intermediaries that report the same customer.
LOAN FACILITIES - UNUSED MARGIN	LOAN FACILITIES: see item LOAN FACILITIES - FACILITIES GRANTED UNUSED MARGIN: Positive difference between credit granted and credit used. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show overshoots or intermediaries that report the same customer.
LOAN FACILITIES - USED MARGIN	LOAN FACILITIES: see item LOAN FACILITIES - FACILITIES GRANTED USED MARGIN: The amount of credit actually disbursed to a customer.
LOANS	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.
LOANS FACILITIES: NUMBER OF BORROWERS	LOAN FACILITIES: see item LOAN FACILITIES - FACILITIES GRANTED BORROWERS (NUMBER) physical and legal persons and holders of joint account who have been the object, at the reference date, of one or more reports to the Central Credit Register on the granting of loans or guarantees.
LOCAL CLAIMS IN LOCAL CURRENCY	The aggregate includes all the loans granted by the foreign units of Italian banks to local customers in the currency of the country in which the unit is located. The methods of calculation are similar to those used for "International claims" (see above).
MATCHED LOANS: FACILITIES GRANTED	MATCHED LOANS: classification used by the Central Credit Register for credit transactions with a form of predetermined redemption, such as loans granted to make receivables from third parties immediately available to customers. FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
MATCHED LOANS: USED MARGIN	MATCHED LOANS: see item MATCHED LOANS: - FACILITIES GRANTED USED MARGIN: the amount of credit actually disbursed to a customer.
MUNICIPALITIES SERVED BY BANKS	Municipalities in which at least one bank branch is in operation.

NET FUND-RAISING IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)	fund-raising/subscriptions in the reference period net of redemptions.
NEW ADJUSTED BAD DEBTS	the total loan exposure of persons who for the first time in the reference quarter meet one of the conditions for qualifying as an "adjusted bad debt".
NEW BAD DEBTS	the amount of loans to persons reported to the Central Credit Register as bad debts for the first time in the reference period.
NORTH-EAST ITALY	comprises the following regions: Trentino Alto Adige, Veneto, Friuli-Venezia Giulia and Emilia Romagna.
NORTH-WEST ITALY	comprises the following regions: Piedmont, Valle d'Aosta, Liguria and Lombardy.
NUMBER OF ATMS IN OPERATION	Computer terminals for use by the public permitting cash transactions to be carried out with the immediate updating of customers' accounts; they may also perform other banking services such as giro and credit transfers and/or provide account information.
OFFSHORE CENTRES	financial centres in which the intermediation of funds raised and invested mainly in other countries takes place owing to favourable regulatory and/or tax treatment of banking and financial activities; e.g. the Cayman Islands, Singapore and Hong Kong.
PHONE BANKING	services that can be accessed by entering personal identification numbers by telephone and those that permit interaction with an operator but still require the entry of personal identification numbers.
POS - NUMBER	computer terminals belonging to the reporting intermediary installed at retail outlets by means of which customers can use credit or debit cards. The procedure is managed either directly by the intermediary or group of intermediaries offering the service or by a third party.
PROPRIETARY TRADING	buying and selling securities and financial derivatives for the intermediaries' portfolio not held as a fixed asset.
RECEIVABLES FOR CONSUMER CREDIT	Pursuant to Article 121 of the Consolidated Law on Banking, consumer credit is taken to mean the granting of credit in the course of a trade, business or profession in the form of deferred payment, a loan or other similar financial accommodation to a natural person acting for purposes outside his business, trade or profession (a consumer).
RECEPTION OF ORDERS	the activity of receiving and transmitting or executing orders to buy or sell securities or derivative instruments on behalf of customers.
REDEMPTIONS IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)	the amount of liquid assets and securities (or the value of the units of collective investment undertakings) returned to customers in the reference period.

REPORTING INSTITUTION

REPORTING INSTITUTIONS - persons that send in the returns from which the information published is drawn. The following classifications are adopted for banks: MAJOR CATEGORIES OF BANKS - the classification of banks into three groups based on type of fund-raising (short, medium and long-term), size (major, 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 (D.lgs.148/1988).

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: FACILITIES GRANTED

REVOCABLE LOANS: classification used by the Central Credit Register for overdrafts FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.

REVOCABLE LOANS: USED MARGIN

REVOCABLE LOANS - USED MARGIN: see item REVOCABLE LOANS - FACILITIES GRANTED USED MARGIN: the amount of credit actually disbursed to a customer.

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 subsidizes 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.
TERM LOANS: FACILITIES GRANTED	TERM LOANS: classification used by the Central Credit Register for credit transactions with a contractual term and no form of predetermined redemption. FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
TERM LOANS: OVERSHOOT	TERM LOANS: see item TERM LOANS - FACILITIES GRANTED OVERSHOOT: the positive difference between credit used, excluding bad debts, and credit granted. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show unused margins or intermediaries that report the same customer.
TERM LOANS: USED MARGIN	TERM LOANS: see item TERM LOANS - FACILITIES GRANTED USED MARGIN: the amount of credit actually disbursed to a customer.
TOTAL CREDIT GRANTED (SIZE CLASSES)	the sum of the loan facilities granted to each borrower by all the intermediaries reporting to the Central Credit Register.
TOTAL CREDIT USED (SIZE CLASSES)	the sum of the loan facilities disbursed to each borrower by all the intermediaries reporting to the Central Credit Register.
TOTAL EXPOSURE IN RESPECT OF FINANCE LEASES	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).
TOTAL NUMBER OF EMPLOYEES BY BRANCH LOCATION	Numbers of employees for which a formal employment relationship exists. The information is provided with reference to establishments operating in Italy.
UNDERWRITING	Placement of securities the successful outcome of which is guaranteed by the intermediary. Includes transactions involving the intermediary's prior subscription to or outright purchase of the securities in question.
USED MARGIN	the amount of credit actually disbursed to a customer; in the case of "guarantees issued to customers", the amount of the guarantees actually granted.

