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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

Starting with this issue, the data on "adjusted bad debts" and "loan write-off rates" are based on new, more accurate methods of calculation¹. The new time series take into account mergers involving the reporting entities, transfers of loan claims from and to the reporting entities, and loan losses. For further details, see the Methodological appendix and the Glossary.

As regards the methodological break so created, the set of tables based on the "old" methodology has been retired. Accordingly, 8 new tables have been produced (2 on adjusted bad debts² and 6 on write-off rates), broken down in the same way as their predecessors³. The tables with the breakdown by customer's branch of economic activity are now structured according to the same ATECO 2007 classification used in the rest of the publication. Finally, to facilitate the use of the data for statistical purposes, all the series now begin with March 1996. In particular, this edition the data are published as from March 2005 with a view to complete the time series within the next edition of the Bulletin.

For proper use of the data, please bear in mind that the time period covered by these tables, the Central Credit Register, from which data on adjusted bad debts and write-off rates are taken, has repeatedly and significantly modified such key rules as the reporting threshold and the group of institutions required to report (for details see the Methodological appendix).

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


1. The corresponding tables on "mortality rates by generation of loan" will be available starting with the upcoming issues; those calculated according to the previous notions can be consulted in the retired tables of the Public Data Base (BIP).

2. These now also show the flow of "borrowers classed among adjusted bad debts who have returned to performing status at the end of the period".

3. A note to each new table specifies the table that it has replaced.

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		

A STRUCTURAL INFORMATION

A1 INFORMATION ON BANKS

☐ Q 5 [ba]	A1 5.1 Banks and branches	[TDB10207]	p.	2
	distribution by location (province) and institutional category of bank			
☐ A 1 [ba-fi]	ATMs and POS terminals	[TDB10214]		
	distribution by location (province)			
☐ A 1 [ba]	Telematic customer services	[TDB10218]		
	distribution by customer location (province)			
☐ A 1 [ba]	Total number of employees	[TDB10219]		
	distribution by branch location (province) and size of bank			
○ Q 5 [ba]	Banks and branches	[TDB10212]		
	distribution by location (province) and size of bank			
○ A 1 [ba]	Number of bank branches per 100,000 inhabitants	[TDB10220]		
	distribution by branch location (province)			
○ A 5 [ba]	Branches	[TDB10194]		
	distribution by location (municipality)			

A2 INFORMATION ON NON-BANK INTERMEDIARIES

☐ Q 5 [sf]	A2 5.1 Securities firms	[TDB40210]	p.	8
	distribution by authorized activities			
☐ Q 5 [ci]	A2 5.2 Open-end securities investment funds and SICAVs	[TDB40225]	p.	9
	distribution by operational specialization			
☐ Q 5 [fi]	A2 5.3 Financial intermediaries referred to in Article 107 of the 1993 Banking Law	[TDB40230]	p.	10
	distribution by prevalent activity			

B INFORMATION ON BANKING AND FINANCIAL BUSINESS

B1 LOANS

☐ Q 1 [ba]	B1 5.1 Summary data on credit	[TDC40010]	p.	13
☐ Q 1 [ba]	B1 5.2 Loans	[TDB10232]	p.	14
	distribution by customer location (region) and segment of economic activity			

Ø Q 1) [ba]	B1 5.3 Loans	[TDB10255]	p.	16
	distribution by customer location (region) and branch of economic activity			
Ø Q 1) [ba]	B1 5.4 Loans	[TDB10281]	p.	17
	distribution by technical form, customer location (geographical area) and sector of economic activity			
Ø Q 1) [fi]	B1 5.5 Non-bank finance	[TDB10289]	p.	18
	distribution by technical form, customer location (geographical area) and sector of economic activity			
☐ Q 1) [fi]	B1 5.6 Non-bank finance	[TDB10288]	p.	19
	distribution by technical form and customer segment of economic activity			
Ø Q 1 [ba-fi]	B1 5.7 Consumer credit	[TDB10254]	p.	20
	distribution by customer location (region)			
☐ Q 1) [ba]	B15.8 Foreign exposure	[TDB30274]	p.	21
	distribution by country, type of customer and residual maturity			
Ø A 1 [ba]	Loans: number of positions	[TDB10286]		
	distribution by branch location (region)			
Ø A 1 [ba]	Loans	[TDB10194]		
	distribution by branch location (municipality)			
O Q 1 [ba]	Loans	[TDB10275]		
	distribution by customer location (province) and sectors and sub-sector of economic activity			
O H 1 [ba]	Loans	[TDB10241]		
	distribution by branch location (province) and segment of economic activity of the customers			
O Q 1 [ba]	Loans	[TDB10236]		
	distribution by customer location (province) and size of bank			

B2 LOAN FACILITIES

Ø Q 2 [ba]	B2 5.1 Loan facilities	[TDC30021]	p.	23
	distribution by customer location (geographical area) and segment of economic activity			
☐ Q 2 [ba]	B2 5.2 Loan facilities	[TDB30126]	p.	26
	distribution by total credit used			
☐ Q 2 [ba]	B2 5.3 Loan facilities	[TDB30136]	p.	28
	distribution by type of transaction and total credit granted			
☐ Q 2 [ba]	B2 5.4 Loan facilities	[TDB30136]	p.	30
	distribution by type of transaction			
☐ Q 2 [ba]	B2 5.5 Loan facilities	[TDB30146]	p.	32
	distribution by customer location (region) and total credit granted			
☐ Q 2 [ba-fi]	B2 5.6 Loan facilities	[TDB30171]	p.	34
	distribution by customer sector and sub-sector of economic activity			
☐ Q 2 [ba-fi]	B2 5.7 Loan facilities	[TDB30181]	p.	36
	distribution by customer branch of economic activity			
☐ Q 2 [ba]	B2 5.8 Loan facilities	[TDB30156]	p.	38
	distribution by customer segment of economic activity and total credit granted			
O Q 2 [ba]	Loan facilities	[TDB30166]		
	distribution by customer branch of economic activity and total credit granted			

B3 SUBSIDIZED AND MEDIUM AND LONG-TERM LOANS

Ø Q 1 [ba]	B3 5.1 Medium and long-term loans	[TDB10420]	p.	40
	distribution by economic purpose and location (region) of the investment and by terms - amounts outstanding			
Ø Q 1 [ba]	B3 5.2 Medium and long-term loans	[TDB10430]	p.	42
	distribution by economic purpose and location (region) of the investment and by terms - disbursements			
Ø Q 1 [ba]	B3 5.3 Medium and long-term loans to agriculture	[TDB10460]	p.	44
	distribution by economic purpose and location (region) of the investment and by terms - amounts outstanding			
Ø Q 1 [ba]	B3 5.4 Medium and long-term loans to agriculture	[TDB10470]	p.	46
	distribution by economic purpose and location (region) of the investment and by terms - disbursements			
Ø Q 1 [ba]	B3 5.5 Subsidized loans	[TDB10440]	p.	48
	distribution by maturity, location (region) of the investment and type of incentive law - amounts outstanding			

Ø Q 1 [ba]	B3 5.6 Subsidized loans distribution by maturity, location (region) of the investment and type of incentive law - disbursements	[TDB10450]	p.	50
B4 LEASING AND FACTORING				
Ø Q 2 [ba-fi]	B4 5.1 Leasing distribution by customer location (region)	[TDB30309]	p.	52
Ø Q 2 [ba-fi]	B4 5.2 Factoring distribution by customer location (region)	[TDB30315]	p.	53
B5 GUARANTEES				
Ø Q 1 [ba]	B5 5.1 Guarantees distribution by location (region) and customer segment of economic activity	[TDB40100]	p.	54
B6 DEPOSITS				
Ø Q 1 [ba]	B6 5.1 Deposits distribution by technical form, customer sector and location (geographical area)	[TDB10269]	p.	55
Ø Q 1 [ba-bp]	B6 5.2 Banks deposits and postal savings distribution by customer location (region)	[TDB10263]	p.	56
Ø A 1 [ba]	Deposits: number of positions distribution by branch location (region)	[TDB10283]		
Ø A 1 [ba]	Deposits distribution by branch location (municipality)	[TDB10194]		
O Q 1 [ba]	Deposits distribution by customer location (province) and sector and sub-sector of economic activity	[TDB10279]		
O H 1 [ba]	Deposits distribution by branch location (province) and customer segment of economic activity	[TDB10287]		
O Q 1 [ba]	Deposits distribution by customer location (province) and size of bank	[TDB10267]		
B7 CREDIT AND FINANCIAL DERIVATIVES				
Ø Q 1 [ba]	B7 5.1 Credit derivatives distribution by type of derivative and customer sector of economic activity	[TDB30595]	p.	57
□ Q 2 [ba]	B7 5.2 Financial derivatives in productive sector distribution by customer location (geographical area) and total credit granted	[TDB30586]	p.	58
□ Q 2 [ba]	B7 5.3 Financial derivatives distribution by customer segment of economic activity and total credit granted	[TDB30591]	p.	59
B8 CUSTOMER ASSETS UNDER MANAGEMENT				
□ Q 1 [ba]	B8 5.1 Customer assets under management (at fair value) distribution by type of securities and deposits	[TDB40082]	p.	60
Ø Q 1 [ba]	B8 5.2 Customer assets under management (at fair value) distribution by customer location (region) and type of deposits	[TDB40087]	p.	62

C INFORMATION ON SECURITIES BUSINESS

C1 ACTIVITY ON BANKS AND OTHER INTERMEDIARIES

Q 1 [ba-sf]	C.15.1 Securities and derivatives trading	[TDB40500]	p.	67
	distribution by type of security and of derivative instrument			
Q 1 [ba-sf-cj]	C1 5.2 Portfolio management services	[TDB40520]	p.	68
	distribution of portfolio by type of security			
O Q 1 [ba-sf-ci]	Portfolio management services	[TDB40535]		
	portfolio under management and net new cash flow - distribution by customer location			

D INFORMATION ON CUSTOMERS AND ON RISK

D1 SUMMARY OUTLINE

Q 2 [ba-fi]	D1 5.1 Summary based on Central credit register observations	[TDB30101]	p.	73
-------------	---------------------------------------------------------------------	------------	----	----

D2 RISK CONCENTRATION

O Q 2 [ba-fi]	Largest borrowers' share of loans facilities	[TDB30361]		
	distribution by customer location (province)			
O Q 2 [ba-fi]	Largest borrowers' share of bad debts	[TDB30401]		
	distribution by customer location (province)			

D3 QUALITY OF CREDIT

Q 2 [ba]	D3 5.1 Bad debts	[TDB30206]	p.	74
	distribution by amount			
Q 2 [ba]	D3 5.2 Bad debts	[TDC30031]	p.	75
	distribution by customer location (geographical area) and segment of economic activity			
Q 2 [ba]	D3 5.3 Bad debts	[TDB30221]	p.	76
	distribution by customer branch of economic activity			
Q 2 [ba-fi]	D3 5.4 Bad debts	[TDB30231]	p.	77
	distribution by customer sector and sub-sector of economic activity			
Q 2 [ba]	D3 5.5 Bad debts - Flows	[TDB30241]	p.	78
	distribution by customer location (region)			
Q 2 [ba]	D3 5.6 Bad debts - Flows	[TDB30251]	p.	79
	distribution by customer segment of economic activity			
Q 2 [ba]	D3 5.7 Bad debts (gross of writeoffs)	[TDB30226]	p.	80
	distribution by customer branch of economic activity			
Q 2 [ba]	D3 5.8 Bad debts (gross of writeoffs)	[TDC30033]	p.	81
	distribution by customer location (geographical area) and segment of economic activity			
Q 2 [ba]	D3 5.9 Adjusted bad debts	[TDB30265]	p.	82
	distribution by customer location (region)			
Q 2 [ba]	D3 5.10 Adjusted bad debts	[TDB30271]	p.	84
	distribution by customer segment of economic activity			
Q 1 [ba]	D3 5.11 Impaired loans	[TDB30261]	p.	86
	distribution by type of default			
Q 1 [ba]	D3 5.12 Impaired loans	[TDB30262]	p.	88
	distribution by type of default, customer location (region) and sector of economic activity			
O Q 2 [ba]	Bad debts	[TDB30211]		
	distribution by customer location (province)			

D4 MULTIPLE-BANK BORROWING

Q 2 [ba]	D4 5.1 Number of borrowers	[TDB30446]	p.	90
	distribution by customer segment of economic activity, number of facilities and total credit granted			
Q 2 [ba]	D4 5.2 Number of borrowers	[TDB30431]	p.	92
	distribution by customer location (region) and number of facilities			

Q 2 [ba]	D4 5.3 Average number of banks per borrower	[TDB30466]	p. 94
	distribution by customer segment of economic activity and total credit granted		
O Q 2 [ba]	Average number of banks per borrower	[TDB30476]	
	distribution by customer branch of economic activity and total credit granted		

D5 DEFAULT RATES FOR LOAN FACILITIES AND BORROWERS

O Q 2 [ba - fi]	D5 5.1 Quarterly default rates for loan facilities	[TDB30486]	p. 96
	distribution by customer sector of economic activity and total credit used		
O Q 2 [ba - fi]	Quarterly default rates for loan facilities	[TDB30496]	
	distribution by customer location (region) and sector of economic activity		
O Q 2 [ba - fi]	Quarterly default rates for loan facilities	[TDB30507]	
	distribution by customer location (province)		
O Q 2 [ba - fi]	Quarterly default rates for loan facilities	[TDB30516]	
	distribution by customer location (region) and total credit used		
O Q 2 [ba - fi]	Quarterly default rates for loan facilities	[TDB30524]	
	distribution by customer location (geographical area) and macrobranch of economic activity		
O Q 2 [ba - fi]	Quarterly default rates for loan facilities	[TDB30529]	
	distribution by customer location (geographical area), total credit used and macrobranch of economic activity		

E LENDING AND DEPOSIT RATES

E1 LENDING RATES

Q 3 [cb]	E1 5.1 Lending rates on loan facilities	[TDB30821]	p. 100
	distribution by initial period of rate fixation, customer location (geographical area) and customer segment of economic activity - outstanding transactions		
Q 3 [cb]	E1 5.2 Lending rates on revocable loans	[TDB30830]	p. 101
	distribution by customer location (region) and total credit granted		
Q 3 [cb]	E1 5.3 Lending rates loan facilities to the productive sector	[TDB30840]	p. 102
	distribution by initial period of rate fixation, customer location (geographical area) and total credit granted - outstanding transactions		
Q 3 [cb]	E1 5.4 Lending rates on loan facilities to the productive sector	[TDB30850]	p. 103
	distribution by initial period of rate fixation, type of transaction and customer location (geographical area) - outstanding transactions		
Q 3 [cb]	E1 5.5 Lending rates on loan facilities	[TDB30861]	p. 104
	distribution by type of transaction, initial period of rate fixation and customer branch of economic activity		
Q 3 [cb]	E1 5.6 APRC on term loans to the productive sector	[TDB30870]	p. 105
	distribution by initial period of rate fixation and customer location (geographical area) - new business in the quarter		
Q 3 [cb]	E1 5.7 Lending rates on loan facilities to consumer households	[TDB30880]	p. 106
	distribution by type of transaction, initial period of rate fixation and customer location (region) - outstanding transactions		
Q 3 [cb]	E1 5.8 Lending rates applied on loans for house purchase	[TDB30890]	p. 107
	distribution by initial period of rate fixation, customer location (region) and total credit granted - outstanding transactions		
Q 3 [cb]	E1 5.9 APRC applied to loans for house purchase	[TDB30900]	p. 108
	distribution by initial period of rate fixation, customer location (region) and total credit granted - new business in the quarter		
Q 3 [cb]	E1 5.10 Lending rates on matched and revocable loans	[TDB30921]	p. 109
	distribution by customer location (region) and segment of economic activity - outstanding transactions		
O Q 3 [cb]	Lending rates on matched and revocable loans	[TDB30931]	
	distribution by customer location (region) and branches of economic activity - outstanding transactions		
O Q 3 [cb]	Lending rates on loan facilities	[TDB30910]	
	distribution by type of transaction, customer sector and location (province)		

E2 DEPOSIT RATES

Q 4 [cb]	E2 5.1 Interest rates on sight current account deposits	[TDB30951]	p. 110
	distribution by customer location (region) and segment of economic activity		

Ø Q 4 [cb]	E1 5.2 Interest rates on sight current account deposits	[TDB30960]	p. 111
	distribution by customer location (region), segment of economic activity and size of deposits		

F INFORMATION ON THE BANK OF ITALY

	F1 BALANCE SHEET		
☐ Q 6 [bi]	F1 5.1 Assets	[TDB40605]	p. 115
☐ Q 6 [bi]	F1 5.2 Liabilities	[TDB40615]	p. 119

METHODOLOGICAL APPENDIX	p. 125
GLOSSARY	p. 139

Structural information

Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary
identification data

March 2011

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
a. TOTAL	761	33,626	233	25,405
b. PIEDMONT	31	2,700	21	2,416
Alessandria	1	307	1	299
Asti	1	164	1	149
Biella	4	135	4	130
Cuneo	13	523	5	402
Novara	1	214	1	184
Turin	11	1,133	9	1,064
Verbano-Cusio-Ossola	-	90	-	59
Vercelli	-	134	-	129
c. VALLE D'AOSTA	1	100	-	78
Aosta	1	100	-	78
d. LIGURIA	6	963	5	921
Genoa	4	519	3	507
Imperia	-	120	-	102
La Spezia	1	137	1	134
Savona	1	187	1	178
e. LOMBARDY	179	6,608	67	4,632
Bergamo	13	766	3	516
Brescia	16	971	5	592
Como	3	374	-	256
Cremona	7	293	2	197
Lecco	3	241	1	140
Lodi	4	162	1	105
Mantua	4	334	1	264
Milan	119	2,056	51	1,547
Monza-Brianza	5	486	1	332
Pavia	1	335	-	281
Sondrio	4	123	2	27
Varese	-	467	-	375
f. TRENTINO-ALTO ADIGE	105	976	9	334
Bolzano	55	417	5	153
Trento	50	559	4	181
g. VENETO	57	3,617	11	2,377
Belluno	1	187	-	122
Padua	12	650	3	455
Rovigo	4	184	-	116
Treviso	9	663	2	375
Venice	6	529	2	382
Verona	12	740	3	548
Vicenza	13	664	1	379

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>	
36	3,534	415	4,388	77	299	5,902
-	88	9	173	1	23	655
-	2	-	3	-	3	90
-	2	-	11	-	2	60
-	4	-	-	-	1	39
-	3	8	117	-	1	151
-	29	-	-	-	1	60
-	13	1	41	1	15	182
-	30	-	1	-	-	28
-	5	-	-	-	-	45
-	1	1	21	-	-	35
-	1	1	21	-	-	35
-	13	-	23	1	6	136
-	6	-	2	1	4	52
-	7	-	10	-	1	23
-	-	-	2	-	1	25
-	-	-	9	-	-	36
5	999	46	806	61	171	1,186
1	100	9	143	-	7	203
1	139	10	222	-	18	181
-	66	3	50	-	2	100
-	18	5	77	-	1	91
-	69	2	31	-	1	66
-	13	3	43	-	1	54
-	27	3	42	-	1	70
1	291	6	90	61	128	129
-	78	4	70	-	6	55
-	28	1	25	-	1	100
2	94	-	2	-	-	43
-	76	-	11	-	5	94
1	108	94	532	1	2	297
1	66	48	196	1	2	111
-	42	46	336	-	-	186
5	556	40	672	1	12	545
-	42	1	23	-	-	52
1	64	8	130	-	1	101
-	9	4	59	-	-	47
1	152	6	131	-	5	95
-	61	4	84	-	2	44
1	73	7	116	1	3	95
2	155	10	129	-	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	939	7	620
Gorizia	4	108	-	63
Pordenone	3	220	1	150
Trieste	3	141	1	112
Udine	15	470	5	295
i. EMILIA ROMAGNA	54	3,529	26	2,633
Bologna	13	840	7	615
Ferrara	3	226	2	194
Forlì	10	350	4	220
Modena	6	494	3	364
Parma	2	355	2	301
Piacenza	3	216	1	154
Ravenna	5	337	3	283
Reggio Emilia	5	406	2	317
Rimini	7	305	2	185
l. MARCHE	30	1,206	10	973
Ancona	12	376	5	308
Ascoli Piceno	4	168	1	136
Fermo	4	168	1	136
Macerata	4	241	1	207
Pesaro e Urbino	8	309	2	224
m. TUSCANY	53	2,544	18	1,978
Arezzo	4	243	-	160
Florence	15	699	7	566
Grosseto	4	164	-	121
Livorno	2	212	-	182
Lucca	4	267	3	233
Massa Carrara	2	112	1	108
Pisa	5	287	2	229
Pistoia	9	195	2	138
Prato	1	141	-	90
Siena	7	224	3	151
n. UMBRIA	10	586	6	519
Perugia	8	448	4	388
Terni	2	138	2	131
o. LAZIO	66	2,777	27	2,136
Frosinone	6	210	1	141
Latina	6	192	1	136
Rieti	2	84	1	64
Rome	45	2,080	22	1,636
Viterbo	7	211	2	159
p. ABRUZZO	14	695	6	605
Chieti	5	179	3	163
L'Aquila	2	155	1	131
Pescara	2	177	1	155
Teramo	5	184	1	156

						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	85	15	230	2	4	174
-	7	4	37	-	1	22
-	24	2	46	-	-	39
-	9	1	18	1	2	4
1	45	8	129	1	1	109
4	448	23	437	1	11	334
-	103	6	118	-	4	59
-	11	1	21	-	-	26
-	34	6	96	-	-	30
2	115	-	14	1	1	47
-	38	-	14	-	2	45
1	52	1	9	-	1	41
-	5	2	48	-	1	18
-	47	3	40	-	2	45
1	43	4	77	-	-	23
-	36	20	197	-	-	213
-	7	7	61	-	-	48
-	2	3	30	-	-	30
-	2	3	30	-	-	30
-	3	3	31	-	-	49
-	23	6	62	-	-	57
3	224	32	340	-	2	276
2	55	2	28	-	-	38
-	45	8	87	-	1	44
-	8	4	35	-	-	28
-	9	2	21	-	-	20
-	12	1	22	-	-	29
-	2	1	2	-	-	15
1	25	2	33	-	-	38
-	14	7	42	-	1	22
-	39	1	12	-	-	6
-	15	4	58	-	-	36
-	23	4	44	-	-	84
-	23	4	37	-	-	53
-	-	-	7	-	-	31
5	310	25	270	9	61	265
2	40	3	29	-	-	61
1	36	4	20	-	-	30
-	12	1	8	-	-	31
2	218	12	165	9	61	87
-	4	5	48	-	-	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	3	146	-	115
	Campobasso	3	111	-	92
	Isernia	-	35	-	23
r.	CAMPANIA	34	1,641	8	1,357
	Avellino	4	138	1	102
	Benevento	3	96	1	79
	Caserta	4	209	2	181
	Naples	8	823	4	731
	Salerno	15	375	-	264
s.	APULIA	29	1,410	3	1,008
	Bari	12	496	-	345
	Barletta - Andria - Trani	4	124	1	94
	Brindisi	2	122	-	85
	Foggia	2	229	1	160
	Lecce	4	262	1	194
	Taranto	5	177	-	130
t.	BASILICATA	4	251	-	165
	Matera	-	83	-	63
	Potenza	4	168	-	102
u.	CALABRIA	20	512	2	415
	Catanzaro	5	104	-	84
	Cosenza	9	198	1	145
	Crotone	3	37	1	29
	Reggio Calabria	1	135	-	127
	Vibo Valentia	2	38	-	30
v.	SICILY	35	1,758	4	1,463
	Agrigento	5	163	-	121
	Caltanissetta	6	99	-	67
	Catania	6	362	2	310
	Enna	1	66	-	51
	Messina	2	232	-	210
	Palermo	7	419	2	372
	Ragusa	2	121	-	82
	Syracuse	3	127	-	100
	Trapani	3	169	-	150
z.	SARDINIA	5	668	3	660
	Cagliari	2	210	1	208
	Carbonia Iglesias	-	34	-	34
	Medio Campidano	-	39	-	39
	Nuoro	-	66	-	66
	Ogliastra	-	26	-	26
	Olbia Tempio	-	76	-	76
	Oristano	1	81	-	75
	Sassari	2	136	2	136

						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	2	16	-	-	49
1	5	2	14	-	-	37
-	10	-	2	-	-	12
4	148	22	131	-	5	340
-	17	3	19	-	-	54
-	5	2	12	-	-	41
-	22	2	6	-	-	62
3	85	1	3	-	4	85
1	19	14	91	-	1	98
3	290	23	111	-	1	227
2	98	10	52	-	1	40
-	24	3	6	-	-	10
-	27	2	10	-	-	20
-	60	1	9	-	-	50
1	58	2	10	-	-	80
-	23	5	24	-	-	27
-	46	4	40	-	-	85
-	9	-	11	-	-	24
-	37	4	29	-	-	61
1	9	17	88	-	-	185
1	2	4	18	-	-	38
-	7	8	46	-	-	69
-	-	2	8	-	-	16
-	-	1	8	-	-	43
-	-	2	8	-	-	19
3	127	28	167	-	1	335
1	16	4	26	-	-	39
-	4	6	28	-	-	21
1	34	3	18	-	-	57
-	1	1	14	-	-	19
-	11	2	11	-	-	70
-	8	5	38	-	1	74
1	34	1	5	-	-	12
-	19	3	8	-	-	19
-	-	3	19	-	-	24
-	-	2	8	-	-	310
-	-	1	2	-	-	65
-	-	-	-	-	-	20
-	-	-	-	-	-	23
-	-	-	-	-	-	44
-	-	-	-	-	-	20
-	-	-	-	-	-	26
-	-	1	6	-	-	56
-	-	-	-	-	-	56

Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

March 2011

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	17	15
Customer trading	25	22
Underwriting	6	6
Placement	53	49
Individual portfolio management	45	44
Reception of orders	52	48
Investment advice	102	96
Multilateral trading facilities management	3	3

b. NUMBER of SIMs

110

105

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 Dec.	2011 Mar.
a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	545	555
Equity	173	173
Balanced	45	44
Bond	191	198
Liquidity	29	29
Flexible	155	160
b. NUMBER OF SICAV SUB-FUNDS	14	11
Equity	4	2
Balanced	2	2
Bond	2	2
Liquidity	1	1
Flexible	5	4
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 Dec.	2011 Mar.
a.	NUMBER OF FINANCIAL INTERMEDIARIES	201	199
	Leasing	42	41
	Factoring	29	29
	Consumer credit	34	34
	Other forms of finance	18	18
	Acquisition of shareholdings	9	7
	Issue and/or management of credit cards	14	12
	Securitization	10	10
	Foreign exchange trading and other activities	45	48

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

	2010 Mar.	2010 June	2010 Sept.	2010 Dec.	2011 Mar.
a. TOTAL STOCKS					
Loans	1,611,528	1,699,909	1,713,384	1,735,307	1,760,205
<i>of which:</i> bad debts	64,703	69,510	73,816	78,806	94,988
Deposits	900,533	946,844	923,459	929,984	909,253
b. TRANSACTIONS WITH RESIDENTS					
Loans	1,567,239	1,655,239	1,668,971	1,690,216	1,714,330
<i>of which:</i> in non-euro-area currencies	19,206	21,495	19,567	20,624	20,270
more than 12 months	-	-	-	-	-
bad debts	63,624	68,575	72,906	77,814	93,861
Deposits	885,444	930,607	907,736	916,227	895,443
<i>of which:</i> in non-euro-area currencies	16,034	14,505	12,787	12,758	12,684
c. TRANSACTIONS WITH NON-RESIDENTS					
Loans	44,285	44,666	44,409	45,086	45,857
<i>of which:</i> bad debts	1,078	934	910	991	1,113
Deposits	15,083	16,230	15,717	13,712	13,802

Notes: Loans with maturity of more than 12 months to resident customers include those eligible for official support for the setting up companies abroad.

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

TDB10232

Source: Supervisory returns
Stocks in millions of euro

March 2011		Total	General government	Financial companies
a. TOTAL		1,714,330	56,090	169,900
b. NORTH-WEST ITALY		645,423	11,112	115,223
	Piedmont	113,966	6,988	6,826
	Valle d'Aosta	2,594	51	19
	Liguria	36,172	1,216	637
	Lombardy	492,691	2,857	107,741
c. NORTH-EAST ITALY		405,473	5,225	27,700
	Trentino-Alto Adige	40,860	517	1,118
	Veneto	161,572	1,805	7,827
	Friuli-Venezia Giulia	32,485	375	2,339
	Emilia-Romagna	170,556	2,528	16,417
d. CENTRAL ITALY		391,189	29,600	23,227
	Marche	44,741	925	2,272
	Tuscany	116,521	2,528	8,616
	Umbria	21,233	359	77
	Lazio	208,693	25,788	12,262
e. SOUTHERN ITALY		184,008	7,505	1,717
	Abruzzo	25,070	408	116
	Molise	3,941	93	37
	Campania	74,621	4,253	1,026
	Apulia	54,443	1,355	497
	Basilicata	6,809	271	19
	Calabria	19,125	1,126	22
f. ISLANDS		88,237	2,648	2,033
	Sicily	62,694	2,247	560
	Sardinia	25,543	401	1,473

Note:

**Banks**

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
885,408	271,065	161,235	436,320	100,817	502,115
326,559	104,542	52,723	165,791	29,633	162,897
54,844	18,653	8,938	26,422	7,977	37,331
1,508	595	346	560	239	777
18,557	4,309	3,255	10,840	2,478	13,284
251,649	80,985	40,184	127,969	18,939	111,504
236,445	80,762	43,236	106,831	27,344	108,759
25,099	6,537	4,978	12,759	3,994	10,132
96,129	35,446	16,355	42,551	10,889	44,922
16,449	6,925	2,599	6,382	2,427	10,896
98,767	31,853	19,304	45,139	10,035	42,809
202,069	53,226	40,520	104,134	19,842	116,450
24,315	9,164	5,507	9,136	3,867	13,362
61,658	18,267	10,635	30,479	8,358	35,362
12,160	4,481	2,394	4,774	1,821	6,815
103,935	21,313	21,985	59,745	5,796	60,911
84,248	24,313	17,347	40,436	15,572	74,966
13,600	5,139	3,453	4,703	2,346	8,599
1,893	603	479	741	458	1,460
35,149	8,593	5,879	20,201	4,255	29,939
23,058	7,112	5,098	9,965	5,531	24,002
3,260	903	801	1,419	825	2,435
7,289	1,962	1,636	3,408	2,158	8,531
36,087	8,222	7,409	19,127	8,425	39,043
25,045	5,708	4,647	13,731	6,037	28,804
11,042	2,514	2,762	5,397	2,388	10,239

Distribution by customer location (geographical area) and economic activity

TDB10255

Banks

Source: Supervisory returns
Stocks in millions of euro

March 2011		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	986,310	356,191	263,874	221,912	99,820	44,513
	Agricultural, forestry and fishing	42,150	11,617	13,953	8,395	5,079	3,106
	Mining and quarrying	2,670	879	657	786	206	142
	Manufacturing	240,076	90,608	75,735	45,331	21,946	6,457
	Electricity, gas, steam and air conditioning supply	27,840	13,007	4,592	6,034	2,451	1,756
	Water supply, sewerage, waste management and remediation activities	10,467	2,943	2,287	3,216	1,392	628
	Construction	173,873	56,882	46,691	42,715	19,168	8,416
	Wholesale and retail trade, repair of motor vehicles and motorcycles	149,840	48,388	38,083	31,264	21,466	10,639
	Transportation and storage	36,736	9,778	7,091	9,761	6,671	3,434
	Accommodation and food service activities	40,445	9,518	13,000	9,195	5,363	3,369
	Information and communication	19,158	8,484	2,581	6,905	829	360
	Financial and insurance activities	24,036	11,983	5,388	5,053	1,097	514
	Real estate activities	125,927	53,116	33,788	30,667	6,076	2,281
	Professional, scientific and technical activities	47,092	23,805	9,880	10,652	1,874	881
	Administrative and support service activities	21,434	7,662	4,561	5,866	2,476	869
	All remaining activities (sections O, P,Q,R,S,T)	24,567	7,523	5,585	6,071	3,725	1,661

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

TDB10281		Banks				
Source: Supervisory returns Stocks: in millions of euro						
March 2011	Total	North West	North East	Centre	South	Islands
a. CURRENT ACCOUNTS	260,448	101,973	74,590	52,191	20,702	10,993
General Government	6,724	1,518	855	2,684	738	929
Financial and insurance corporations	28,497	19,325	3,769	3,436	770	1,196
Non-financial corporations	183,753	68,592	58,031	36,684	14,218	6,227
Producer households	17,525	4,966	5,186	3,390	2,565	1,418
Consumer households	23,949	7,572	6,748	5,996	2,411	1,222
b. MORTGAGE LOANS	879,732	302,873	208,971	213,661	104,628	49,599
General government	39,699	8,173	3,896	21,612	5,192	826
Financial and insurance corporations	23,345	16,004	2,124	4,383	194	639
Non-financial corporations	365,322	128,482	98,125	84,526	37,497	16,692
Producer households	62,507	19,046	17,278	12,605	8,735	4,843
<i>of which: for house purchase</i>	22,429	6,560	5,486	4,889	3,470	2,023
Consumer households	388,859	131,167	87,548	90,535	53,010	26,599
<i>of which: for house purchase</i>	324,716	112,207	72,628	74,315	43,107	22,459
c. LOANS SECURED BY PLEDGE OF SALARY	10,285	2,043	1,054	1,892	3,538	1,757
Producer households	13	1	2	4	3	3
Consumer households	10,273	2,042	1,052	1,888	3,536	1,755
d. PERSONAL LOANS	33,379	8,851	5,535	7,006	7,534	4,453
Non-financial corporations	..	..	..	..	..	..
Producer households	1,189	323	234	227	249	156
Consumer households	32,190	8,528	5,301	6,779	7,285	4,297
e. FACTORING	5,458	1,717	754	1,768	990	229
General government	551	40	90	153	221	47
Financial and insurance corporations	52	15	5	32	-	-
Non-financial corporations	4,686	1,575	657	1,528	746	180
Producer households	19	3	2	2	10	2
Consumer households	149	83	..	53	13	..
f. FINANCIAL LEASING	22,402	8,859	6,549	4,405	1,807	781
General government	135	13	75	26	5	15
Financial and insurance corporations	79	41	19	14	3	1
Non-financial corporations	20,259	8,078	5,964	3,982	1,557	678
Producer households	1,316	517	359	226	153	62
Consumer households	612	210	132	157	88	25

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

Distribution by technical form and customer location (geographical area)

TDB10289		Financial intermediaries referred to in Art. 107 of the 1993 Banking Law				
Source: Supervisory returns Stocks in millions of euro						
March 2011	Total	North-West	North-East	Centre	South	Islands
Factoring: nominal value of credits acquired pro-soluto	18,610	5,493	3,273	6,080	2,774	991
Factoring: advances to assignor	11,715	4,681	1,631	3,342	1,719	341
nominal value of credits acquired pro-solvendo	19,733	7,576	2,768	6,000	2,831	558
Total exposure in respect of finance leases	94,545	37,001	24,546	20,039	9,190	3,769
Receivables for consumer credit	53,510	13,655	7,852	11,760	12,308	7,934
Other finance	12,929	4,932	1,718	3,028	2,261	990

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. As of March 2011 the series of non-bank loans have been affected by a break due to the rerecognition in the accounts of all the loans securitized or otherwise assigned that did not satisfy the IAS rules on derecognition. In addition, as regards consumer credit, loans in connection with the issuance/management of credit cards have been excluded.

Distribution by technical form and customer segment of economic activity

TDB10288

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

Source: Supervisory returns
Stocks in millions of euro

March 2011

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
Factoring: Nominal value of receivables acquired pro-soluto	18,610	6,310	203	10,557	846	694
Factoring: advances to assignor	11,715	27	1,153	10,078	95	362
Nominal value of receivables acquired pro-solvendo	19,733	42	1,189	17,341	137	1,024
Total exposure in respect of finance leases	94,545	565	972	84,594	4,912	3,501
Receivables for consumer credit	53,510	-	-	-	-	-
Other finance	12,928	96	1,000	6,019	1,356	4,457

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. All the loans refer to positions that are not bad debts. As of March 2011 the series of non-bank loans have been affected by a break due to the rerecognition in the accounts of all the loans securitized or otherwise assigned that did not satisfy the IAS rules on derecognition. In addition, as regards consumer credit, which basically concerns the consumer household segment, loans in connection with the issuance/management of credit cards have been excluded.

Distribution by customer location (region)

TDB10254

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

Source: Supervisory returns
Stocks in millions of euro

March 2011

	Total	Banks	Financial intermediaries
a. TOTAL	110,901	57,391	53,510
b. NORTH-WEST ITALY	28,114	14,459	13,655
Piedmont	7,990	4,226	3,764
Valle d'Aosta	225	124	101
Liguria	2,749	1,309	1,439
Lombardy	17,150	8,800	8,351
c. NORTH-EAST ITALY	16,390	8,538	7,852
Trentino-Alto Adige	882	556	326
Veneto	6,923	3,403	3,520
Friuli-Venezia Giulia	1,914	995	919
Emilia-Romagna	6,671	3,584	3,087
d. CENTRAL ITALY	23,773	12,013	11,760
Marche	2,321	1,266	1,055
Tuscany	7,179	3,156	4,022
Umbria	1,684	839	845
Lazio	12,590	6,752	5,838
e. SOUTHERN ITALY	26,528	14,221	12,308
Abruzzo	2,603	1,370	1,233
Molise	551	268	283
Campania	10,870	5,952	4,918
Apulia	7,322	3,778	3,545
Basilicata	957	484	473
Calabria	4,224	2,369	1,856
f. ISLANDS	16,095	8,161	7,934
Sicily	11,869	6,055	5,814
Sardinia	4,226	2,106	2,120

Notes:

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

As of March 2011 loans in connection with the issuance/management of credit cards have been excluded.

Distribution by country, type of customer and residual maturity

TDB30274							Banks
Source: Supervisory returns							
Stocks in millions of euro							
March 2011		of which:				Local claims in local currency	
		International claims	banks		non-banks		
			residual maturity		residual maturity		
			up to 1 year	more than 1 year	up to 1 year	more than 1 year	
a.	TOTAL	380,923	68,945	52,497	67,871	191,610	322,392
b.	EUROPE	317,189	58,194	47,332	56,532	155,131	302,370
of which:							
	Albania	487	86	-	142	259	376
	Austria	23,325	2,629	4,000	3,122	13,575	50,714
	Belgium	3,991	2,724	98	421	747	673
	Bosnia and Herzegovina	634	10	12	124	489	1,974
	Bulgaria	3,934	291	23	827	2,793	2,090
	Czech Republic	3,778	134	158	516	2,969	7,937
	Croatia	15,094	394	110	2,817	11,773	8,509
	Denmark	1,786	652	396	228	510	-
	Finland	904	469	68	63	305	-
	France	38,892	13,097	9,570	1,580	14,644	2,117
	Germany	40,884	7,177	4,245	12,539	16,923	149,208
	Greece	2,663	114	49	723	1,778	643
	Ireland	9,145	984	373	2,126	5,662	967
	Liechtenstein	109	..	-	15	94	-
	Luxembourg	19,392	2,987	2,597	4,999	8,809	3,213
	Malta	639	14	124	18	484	-
	Montenegro	3	1	..	1	..	-
	Norway	2,002	279	607	92	1,025	-
	Netherlands	17,998	1,826	2,054	2,346	11,771	310
	Poland	8,692	1,171	115	1,759	5,647	25,250
	Portugal	3,079	596	838	256	1,388	-
	United Kingdom	42,406	13,866	13,533	7,890	7,117	6,445
	Romania	7,721	366	393	2,130	4,833	2,088
	Russia	10,082	826	1,373	1,091	6,792	8,689
	Serbia	3,984	591	198	994	2,201	1,783
	Slovakia	765	61	11	192	501	13,117
	Slovenia	1,472	151	251	86	984	4,721
	Spain	21,489	3,407	3,164	2,498	12,420	1,548
	Sweden	2,123	171	719	203	1,029	-
	Switzerland	8,028	1,795	1,471	1,816	2,945	2,289
	Turkey	4,047	844	162	1,406	1,634	-
	Hungary	10,247	67	177	1,971	8,032	6,146
c.	ASIA	16,482	4,537	1,389	2,734	7,822	3,928
of which:							
	Saudi Arabia	279	61	55	70	93	-
	China	2,794	1,859	424	229	282	427
	South Korea	1,013	842	27	39	105	-
	Philippines	229	1	-	22	206	-
	Japan	2,300	193	38	531	1,538	==
	India	1,559	569	43	395	552	6
	Indonesia	888	8	21	14	845	

Distribution by country, type of customer and residual maturity

TDB30274						Banks	
		of which:					
		International claims	banks residual maturity		non-banks residual maturity		Local claims in local currency
			up to 1 year	more than 1 year	up to 1 year	more than 1 year	
ASIA (cont.)							
	Iran	618	107	325	23	163	-
	Israel	92	19	..	20	52	..
	Kazakhstan	2,986	169	172	207	2,438	2,062
	Malaysia	153	35	11	5	103	-
	Pakistan	17	..	..	..	16	-
	Qatar	1,372	45	100	429	797	-
	Taiwan	23	14	..	..	8	6
	Thailand	49	12	..	27	10	-
d.	AFRICA	2,963	356	436	730	1,441	3,276
	of which: Algeria	145	7	1	92	46	-
	Egypt	1,161	244	146	411	359	3,276
	Morocco	82	19	2	19	42	-
	South Africa	403	48	163	59	133	-
	Tunisia	121	28	78	8	8	-
e.	AMERICA	24,637	3,798	2,109	5,396	13,334	12,486
	of which: Argentina	385	53	100	156	76	..
	Brazil	1,050	268	22	232	527	-
	Canada	2,824	334	242	1,387	862	-
	Chile	793	261	211	35	286	..
	Colombia	58	40	-	14	4	-
	Cuba	65	2	61	..	2	-
	Mexico	891	3	3	223	663	-
	Peru	168	90	25	50	2	1
	United States	18,057	2,728	1,438	3,187	10,704	12,485
	Uruguay	13	..	-	5	7	-
	Venezuela	139	7	..	19	113	-
f.	OCEANIA	3,206	204	458	282	2,263	2
	of which: Australia	2,174	190	457	128	1,400	2
	New Zealand	47	14	..	19	13	-
g.	OFF-SHORE CENTRES	12,916	1,826	748	1,880	8,462	329
	of which: Bahamas	492	336	-	54	103	-
	Cayman Islands	4,972	651	420	169	3,731	-
	Gibraltar	91	-	-	28	64	-
	Hong Kong	760	385	11	153	211	196
	Jersey, C.I.	1,471	29	123	152	1,167	-
	Singapore	1,047	136	15	300	596	132
h.	INTERNATIONAL ORGANIZATIONS	3,234	30	2	317	2,885	

Notes:

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

TDC30021			Banks				
Source: Central Credit Register Stocks in millions of euro							
March 2011		Facilities granted	of which: short-term	Used margin	of which: short-term	In non-euro-area currencies	with real security
a.	ITALY	1,898,860	806,001	1,393,613	422,886	20,296	589,684
	General government	74,035	23,114	46,420	6,276	75	417
	Financial companies	296,406	125,353	212,394	77,759	3,231	15,196
	Non-Financial companies	1,171,594	594,754	804,880	300,461	14,207	310,042
	of which:industry	410,118	250,723	247,008	110,504	4,528	48,872
	building	182,242	76,183	148,678	50,360	704	88,493
	services	558,387	259,691	392,431	134,728	8,937	163,937
	Producer households	82,425	26,382	72,202	16,406	358	45,191
	Consumer households and nec	268,363	34,371	252,774	20,903	2,399	215,779
b.	NORTH-WEST ITALY	763,909	336,114	544,532	169,975	9,521	200,582
	General government	15,456	5,135	8,470	1,128	69	95
	Financial companies	189,772	81,199	137,928	47,182	2,719	9,129
	Non-Financial companies	451,890	228,866	300,767	109,076	5,154	112,750
	of which:industry	163,611	99,911	97,015	42,663	1,915	19,341
	building	60,636	23,347	48,792	15,075	173	30,741
	services	223,080	103,933	151,211	50,322	3,047	60,748
	Producer households	23,162	7,373	20,086	4,459	132	12,719
	Consumer households and nec	81,631	12,857	75,669	7,786	1,439	64,827
c.	NORTH-EAST ITALY	482,684	219,736	356,504	118,974	3,863	151,631
	General government	8,421	1,872	4,083	545	-	81
	Financial companies	65,764	25,041	50,088	19,876	404	2,571
	Non-Financial companies	314,454	174,162	216,298	87,200	2,857	81,514
	of which:industry	123,317	79,795	73,756	34,537	1,416	14,634
	building	50,839	24,796	40,432	16,334	298	22,444
	services	132,780	66,203	96,456	34,501	1,135	41,634
	Producer households	24,760	8,295	21,401	5,091	161	13,204
	Consumer households and nec	67,497	9,759	63,130	5,923	437	53,342
d.	CENTRAL ITALY	420,648	163,441	302,484	83,571	3,594	132,996
	General government	34,969	8,054	25,295	1,903	6	208
	Financial companies	36,087	15,625	21,122	8,734	109	3,364
	Non-Financial companies	271,799	127,113	183,534	65,017	3,183	70,376
	of which:industry	84,621	49,337	48,744	21,009	869	7,958
	building	44,633	17,411	37,459	11,884	87	21,972
	services	137,258	58,646	92,967	31,045	2,217	37,813
	Producer households	16,415	4,911	14,690	3,186	46	9,493
	Consumer households and nec	60,379	7,370	57,027	4,522	238	49,073

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

TDC30021		Banks				
	Facilities granted	of which:	Used margin	of which:	in non-euro area currencies	with real security
		short-term		short-term		
e. SOUTHERN ITALY	158,017	61,526	128,699	35,112	2,741	69,026
General government	10,299	4,847	6,127	1,315	-	9
Financial companies	3,020	2,189	1,653	825	..	87
Non-Financial companies	93,361	47,362	72,372	28,536	2,490	30,159
of which: industry	28,420	16,939	20,402	9,535	205	4,962
building	18,487	7,905	15,405	5,223	140	9,049
services	44,241	21,651	34,656	13,190	2,145	15,224
Producer households	11,878	3,857	10,528	2,462	17	6,481
Consumer households and nec	38,575	2,993	37,268	1,826	232	31,860
f. ISLANDS	73,602	25,185	61,394	15,254	578	35,449
General government	4,889	3,205	2,445	1,385	-	24
Financial companies	1,763	1,300	1,602	1,141	-	46
Non-Financial companies	40,089	17,252	31,908	10,632	523	15,243
of which: industry	10,148	4,740	7,091	2,761	123	1,977
building	7,647	2,724	6,589	1,843	6	4,287
services	21,027	9,259	17,141	5,670	394	8,517
Producer households	6,209	1,947	5,497	1,208	2	3,294
Consumer households and nec	20,281	1,392	19,680	846	53	16,677

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 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

March 2011

	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	5,932,850	2,081,961	1,437,708	1,127,409	289,261
Facilities granted	2,231,616	115,415	149,468	202,321	117,916
used margin	1,713,560	103,597	140,546	186,790	97,279
<i>of which: backed by real security</i>	768,293	77,260	123,684	156,647	59,019
Unused margin	562,501	13,433	10,329	17,999	23,196
Overshoot	44,445	1,615	1,408	2,468	2,559

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	132,604	91,203	33,531	25,467	4,652
Facilities granted	117,453	178,363	149,877	326,336	806,240
used margin	90,854	138,072	113,838	245,914	591,313
<i>of which: backed by real security</i>	<i>42,675</i>	<i>61,099</i>	<i>47,939</i>	<i>92,741</i>	<i>106,482</i>
Unused margin	29,440	44,611	39,534	88,495	232,459
Overshoot	2,841	4,321	3,495	8,073	17,531

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						
March 2011	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	794,953	14,570	12,448	23,170	33,706	45,081
Used margin	414,045	7,409	6,390	12,542	18,615	24,822
of which:backed by real security	35,572	464	553	1,232	2,209	3,247
Overshoot	25,535	1,017	658	1,114	1,394	1,523
unused margin	406,443	8,178	6,717	11,741	16,485	21,782
b. SHORT-TERM LOANS: in non-euro-area currencies						
Facilities granted	11,048	32	55	128	234	358
Used margin	8,841	31	52	118	216	339
of which:backed by real security	697	4	8	22	34	59
Overshoot	919	4	4	7	11	24
unused margin	3,126	4	7	16	29	43
c. MEDIUM AND LONG-TERM LOANS: in euro						
Facilities granted	1,080,552	55,138	72,759	105,537	53,354	45,535
Used margin	959,272	55,229	72,570	104,734	52,340	44,355
of which:backed by real security	548,629	40,191	65,525	94,282	42,132	32,953
Overshoot	14,032	509	431	690	612	622
unused margin	135,313	418	621	1,493	1,626	1,802
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies						
Facilities granted	12,307	170	323	940	446	299
Used margin	11,455	172	324	943	445	300
of which:backed by real security	4,786	152	296	861	308	65
Overshoot	90	3	3	8	5	8
unused margin	942	1	2	4	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		75,581	65,867	162,360	360,790
Used margin		41,453	35,449	83,540	179,660
of which: backed by real security		6,006	4,925	9,324	7,188
Overshoot		2,198	1,780	3,885	8,399
unused margin		36,326	32,198	82,705	189,529
b. SHORT-TERM LOANS: in non-euro-area currencies					
Facilities granted		672	744	2,168	6,657
Used margin		590	640	1,849	4,989
of which: backed by real security		95	88	222	167
Overshoot		21	24	45	764
unused margin		104	128	363	2,432
c. MEDIUM AND LONG-TERM LOANS: in euro					
Facilities granted		69,603	59,699	133,154	484,500
Used margin		67,287	57,175	125,423	377,179
of which: backed by real security		49,007	40,670	82,534	100,085
Overshoot		1,024	800	2,141	5,485
unused margin		3,341	3,323	9,871	112,806
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies					
Facilities granted		436	392	754	8,546
Used margin		437	388	730	7,704
of which: backed by real security		88	84	252	2,672
Overshoot		10	7	18	19
unused margin		8	12	42	861

Note:

Distribution by type of transaction

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

March 2011

	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	2,231,616	107,592	143,203	191,930	107,408
Used margin	1,713,560	100,639	137,106	180,610	91,171
<i>of which: backed by real security</i>	768,293	76,127	122,368	154,721	57,997
Unused margin	562,501	8,647	7,406	13,388	18,439
Overshoot	44,445	1,694	1,309	2,069	2,202

Note:

Distribution by type of transaction

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	104,971	166,008	142,748	336,372	928,618
Used margin	83,042	128,421	108,609	245,983	629,200
<i>of which: backed by real security</i>	<i>40,335</i>	<i>57,681</i>	<i>46,983</i>	<i>94,477</i>	<i>115,805</i>
Unused margin	24,284	41,081	36,895	96,930	314,635
Overshoot	2,355	3,494	2,757	6,541	15,216

Note:

Distribution by customer location (region) and total credit granted

TDB30146										Banks
Source: Central Credit Register Stocks in millions of euro Size classes in euro										
March 2011	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	1,479,71	921,739	844,148	299,867	154,184	113,075	44,027	36,303	7,384	
Facilities granted	69,909	85,586	129,775	87,739	91,274	146,292	126,702	298,435	860,493	
Used margin	62,841	79,336	118,338	71,615	69,817	109,767	93,652	211,543	569,532	
b. PIEMONTE										
Number of borrowers	108,842	69,125	59,714	21,687	11,024	8,176	3,076	2,493	460	
Facilities granted	5,132	6,373	9,037	6,317	6,517	10,544	8,958	19,966	44,196	
Used margin	4,655	5,851	8,076	4,982	4,836	7,587	6,255	13,239	28,207	
c. VALLE D'AOSTA										
Number of borrowers	3,355	1,720	1,675	691	314	212	69	58	11	
Facilities granted	157	157	259	203	183	257	200	411	861	
Used margin	132	137	223	158	132	181	148	296	576	
d. LIGURIA										
Number of borrowers	34,296	21,413	21,251	7,765	3,436	2,257	855	651	158	
Facilities granted	1,599	1,965	3,236	2,218	1,979	2,911	2,496	5,651	13,718	
Used margin	1,409	1,813	2,959	1,828	1,524	2,154	1,777	3,965	8,915	
e. LOMBARDY										
Number of borrowers	223,443	170,788	174,860	64,334	35,693	27,932	11,835	10,526	2,485	
Facilities granted	10,657	15,944	26,767	18,525	20,831	35,854	33,805	88,041	357,353	
Used margin	9,208	14,576	24,073	14,563	15,258	25,833	24,221	59,775	243,195	
f. TRENTINO-ALTO ADIGE										
Number of borrowers	35,947	22,913	26,658	12,150	6,334	4,493	1,684	1,141	176	
Facilities granted	1,704	2,155	4,306	3,701	3,927	6,170	5,075	9,273	11,166	
Used margin	1,367	1,886	3,829	3,102	3,192	5,018	3,988	7,130	6,834	
g. VENETO										
Number of borrowers	141,725	101,238	90,333	32,643	18,167	13,665	5,262	4,439	773	
Facilities granted	6,808	9,517	13,830	9,717	10,831	17,814	15,373	37,166	65,041	
Used margin	6,059	8,847	12,576	7,815	8,194	13,161	11,124	25,798	48,134	
h. FRIULI-VENEZIA GIULIA										
Number of borrowers	43,713	28,200	20,074	6,619	3,509	2,506	998	786	134	
Facilities granted	2,108	2,629	3,041	1,951	2,102	3,262	2,845	6,619	9,332	
Used margin	1,973	2,500	2,799	1,595	1,610	2,422	2,036	4,528	5,902	
i. EMILIA-ROMAGNA										
Number of borrowers	120,989	82,488	83,376	31,999	17,331	12,992	5,203	4,372	921	
Facilities granted	5,715	7,626	12,740	9,343	10,438	17,188	15,184	36,962	99,326	
Used margin	4,843	6,863	11,334	7,248	7,600	12,209	10,729	24,906	65,687	
l. MARCHE										
Number of borrowers	46,862	29,829	27,444	10,863	5,922	4,109	1,479	1,097	171	
Facilities granted	2,223	2,769	4,190	3,226	3,519	5,247	4,101	8,338	11,505	
Used margin	1,946	2,542	3,807	2,641	2,727	3,965	3,030	5,946	7,576	

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-	101,487	65,153	67,775	24,705	12,708	9,014	3,345	2,551	424
Facilities granted	4,815	6,088	10,575	7,345	7,679	12,054	9,938	20,950	42,110
Used margin	4,307	5,636	9,700	6,157	6,073	9,434	7,576	15,564	27,912
n. UMBRIA									
Number of borrow-	28,265	16,130	12,930	4,882	2,506	1,767	632	527	91
Facilities granted	1,341	1,492	1,978	1,497	1,522	2,328	1,845	4,431	3,883
Used margin	1,229	1,398	1,810	1,267	1,224	1,860	1,405	3,264	2,677
o. LAZIO									
Number of borrow-	136,109	79,296	83,743	27,366	11,481	8,307	3,109	2,997	820
Facilities granted	6,388	7,370	13,211	7,811	6,566	10,270	8,559	23,871	149,008
Used margin	5,849	6,916	12,448	6,797	5,352	8,166	6,897	19,179	86,503
p. ABRUZZO									
Number of borrow-	39,110	21,820	16,374	5,467	2,849	2,015	786	600	85
Facilities granted	1,863	2,028	2,534	1,621	1,694	2,540	2,256	4,546	4,623
Used margin	1,714	1,903	2,318	1,344	1,321	1,988	1,760	3,281	2,995
q. MOLISE									
Number of borrow-	7,044	3,433	2,620	956	438	283	108	66	12
Facilities granted	330	318	398	285	262	384	326	496	488
Used margin	305	298	361	239	207	307	251	365	281
r. CAMPANIA									
Number of borrow-	99,336	51,685	44,658	14,500	6,759	4,890	1,763	1,361	232
Facilities granted	4,610	4,791	6,867	4,238	3,902	6,072	4,833	10,708	18,570
Used margin	4,296	4,526	6,411	3,629	3,115	4,848	3,850	8,230	13,511
s. APULIA									
Number of borrow-	89,010	50,298	37,555	10,765	5,221	3,573	1,360	920	138
Facilities granted	4,180	4,656	5,682	3,160	3,129	4,664	3,938	7,471	8,079
Used margin	3,887	4,424	5,283	2,659	2,473	3,644	3,033	5,541	5,653
t. BASILICATA									
Number of borrow-	12,317	5,617	4,036	1,410	692	479	187	127	20
Facilities granted	573	513	619	434	425	615	530	1,044	991
Used margin	533	482	568	367	331	476	363	796	749
u. CALABRIA									
Number of borrow-	36,619	17,191	12,993	4,165	2,020	1,261	433	281	42
Facilities granted	1,693	1,583	2,000	1,229	1,191	1,520	1,201	2,023	2,853
Used margin	1,570	1,491	1,844	1,023	967	1,237	968	1,606	1,772
v. SICILY									
Number of borrow-	123,935	56,641	39,929	12,298	5,582	3,772	1,333	896	155
Facilities granted	5,821	5,199	6,082	3,602	3,345	4,945	3,867	7,292	11,862
Used margin	5,472	4,913	5,628	3,039	2,622	3,883	3,063	5,476	8,140
z. SARDINIA									
Number of borrow-	47,312	26,761	16,150	4,602	2,198	1,372	510	414	76
Facilities granted	2,190	2,413	2,422	1,318	1,233	1,652	1,371	3,176	5,528
Used margin	2,089	2,335	2,292	1,163	1,059	1,394	1,178	2,659	4,313

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30171

Source: Central Credit Register
Stocks in millions of euros

March 2011

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	2,473,618	1,863,397	50,478
b.	GENERAL GOVERNMENT	84,056	56,539	839
	central government	24,834	19,895	273
	Local government	58,999	36,571	566
	Social security funds	224	73	..
c.	FINANCIAL COMPANIES	407,292	288,579	8,943
	Monetary financial institutions	105,003	70,489	472
	Other financial intermediaries	287,781	207,065	8,032
	Financial auxiliaries	11,036	8,233	326
	Insurance companies and pension funds	3,471	2,792	113
d.	NON-FINANCIAL COMPANIES	1,311,950	932,944	28,988
	Public companies	34,774	15,092	282
	Private companies	1,154,711	818,620	25,696
	Associations of non-financial companies	1,638	1,138	23
	Craft non-financial quasi-companies	41,933	32,271	949
	Other non-financial quasi-companies	78,893	65,823	2,038
e.	HOUSEHOLDS	513,529	490,119	5,856
	Producer households	100,139	89,344	2,381
	Consumer households	413,390	400,775	3,475
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	12,263	9,585	151
g.	REST OF THE WORLD	136,937	79,290	5,561
	General government	1,923	1,471	..
	Monetary financial institutions	63,499	25,692	4,642
	Other financial institutions	39,023	28,143	548
	Non-financial companies	30,516	22,199	295
	Households	1,742	1,692	74
	Non-profit institutions serving households	18	12	1
	International organizations and other institutions	215	80	..
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	217	156	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
2,136,358	1,539,375	46,524	337,260	324,022	3,954
74,035	46,420	562	10,021	10,119	277
22,628	17,644	227	2,206	2,251	46
51,189	28,709	335	7,810	7,862	231
218	67	..	5	6	..
401,009	282,465	8,846	6,282	6,115	97
104,603	70,070	451	401	419	22
284,343	203,711	7,972	3,438	3,354	59
8,607	5,907	310	2,429	2,326	15
3,456	2,777	113	16	16	..
1,171,594	804,880	26,354	140,356	128,064	2,634
33,605	13,971	261	1,168	1,121	21
1,030,326	705,936	23,366	124,386	112,684	2,330
1,535	1,052	23	104	86	1
36,571	26,975	853	5,361	5,295	97
69,557	56,946	1,852	9,337	8,877	186
339,113	315,964	4,998	174,416	174,155	858
82,425	72,202	2,117	17,714	17,143	264
256,689	243,763	2,881	156,702	157,012	594
11,472	8,870	146	791	715	5
132,835	75,635	5,496	4,102	3,655	64
1,803	1,351	..	120	120	-
63,468	25,676	4,642	32	16	..
38,838	27,961	546	185	182	1
27,012	19,118	237	3,504	3,082	58
1,481	1,437	69	261	255	5
18	12	1	..	..	..
215	80	..	..	..	-
202	141	3	15	15	..

Distribution by customer economic activity

TDB30181

Source: Central Credit Register
Stocks in millions of euro

March 2011

		Total		
		Facilities granted	Used Margin	Overshoot
a.	TOTAL	1,419,463	1,028,473	31,506
	Agricultural, forestry and fishing	42,349	37,126	961
	Mining and quarrying	3,737	2,658	117
	Manufacturing	397,321	250,178	6,376
	Electricity, gas, steam and air conditioning supply	46,825	30,727	347
	Water supply, sewerage, waste management and remediation activities	17,088	11,645	280
	Construction	208,129	171,933	7,126
	Wholesale and retail trade, repair of motor vehicles and motorcycles	227,316	152,706	4,762
	Transportation and storage	57,942	43,237	1,058
	Accommodation and food service activities	41,613	38,281	989
	Information and communication	38,359	20,875	523
	Financial and insurance activities	27,730	17,015	364
	Real estate activities	155,052	143,824	5,658
	Professional, scientific and technical activities	79,082	48,508	1,202
	Administrative and support service activities	32,095	24,009	957
	All remaining activities (sections O, P,Q,R,S,T)	32,738	26,001	595

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
1,260,116	882,082	28,590	159,347	146,391	2,916
40,418	35,409	941	1,931	1,717	20
3,330	2,263	109	407	395	8
357,800	214,750	5,777	39,521	35,428	599
41,626	26,558	328	5,199	4,169	19
15,198	9,914	253	1,890	1,732	27
192,011	157,018	6,632	16,118	14,914	495
200,769	129,204	4,433	26,546	23,503	328
47,367	33,371	833	10,575	9,865	225
37,836	34,563	923	3,778	3,718	66
34,658	17,641	481	3,701	3,234	42
26,778	16,103	349	952	912	15
124,769	113,469	4,886	30,283	30,355	773
74,209	44,107	1,149	4,873	4,401	53
27,040	19,435	815	5,055	4,574	142
26,166	20,266	518	6,572	5,735	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

March 2011

		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	4,247,459	1,479,716	921,739	844,148	299,867	154,184
Facilities granted	1,898,860	69,909	85,586	129,775	87,739	91,274
Used margin	1,393,613	62,841	79,336	118,338	71,615	69,817
b. GENERAL GOVERNMENT						
Number of borrowers	7,200	583	524	1,031	1,191	1,175
Facilities granted	74,035	29	49	184	409	774
Used margin	46,420	153	37	112	215	402
c. FINANCIAL COMPANIES						
Number of borrowers	8,589	2,023	1,141	1,271	824	520
Facilities granted	296,406	91	104	201	239	303
Used margin	212,394	102	75	157	183	207
d. NON-FINANCIAL COMPANIES						
Number of borrowers	913,722	200,733	114,726	149,363	135,463	108,399
Facilities granted	1,171,594	9,280	10,563	24,453	42,495	65,720
Used margin	804,880	6,644	7,519	17,875	31,124	48,129
<i>of which: industry</i>						
Number of borrowers	193,556	29,802	19,858	29,669	30,993	27,681
Facilities granted	410,118	1,407	1,852	4,946	9,888	17,131
Used margin	247,008	941	1,201	3,223	6,323	10,775
<i>of which: building</i>						
Number of borrowers	157,744	27,962	16,821	23,432	24,152	22,171
Facilities granted	182,242	1,300	1,554	3,884	7,688	13,510
Used margin	148,678	901	1,054	2,795	5,818	10,622
<i>of which: services</i>						
Number of borrowers	540,714	138,317	75,256	92,717	77,187	56,003
Facilities granted	558,387	6,365	6,908	15,052	23,920	33,528
Used margin	392,431	4,627	5,066	11,382	18,148	25,411
e. PRODUCER HOUSEHOLDS						
Number of borrowers	572,688	209,880	111,443	116,138	51,784	19,995
Facilities granted	82,425	9,703	10,142	17,957	15,001	11,365
Used margin	72,202	8,070	8,959	16,090	13,032	9,709
f. CONSUMER HOUSEHOLDS AND NEC						
Number of borrowers	2,707,317	1,049,277	687,488	570,513	108,041	22,925
Facilities granted	268,363	50,036	64,149	86,083	28,862	12,472
Used margin	252,774	47,307	62,272	83,338	26,456	10,845

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		113,075	44,027	36,303	7,384
Facilities granted		146,292	126,702	298,435	860,493
Used margin		109,767	93,652	211,543	569,532
b. GENERAL GOVERNMENT					
Number of borrowers		1,149	522	561	390
Facilities granted		1,653	1,621	5,029	64,286
Used margin		891	947	2,684	40,935
c. FINANCIAL COMPANIES					
Number of borrowers		534	331	655	586
Facilities granted		765	1,077	6,905	286,716
Used margin		545	564	3,520	206,738
d. NON-FINANCIAL COMPANIES					
Number of borrowers		94,808	39,903	33,742	6,315
Facilities granted		123,691	114,704	276,680	503,709
Used margin		91,162	84,296	197,189	317,476
<i>of which:industry</i>					
Number of borrowers		25,615	11,890	11,392	2,589
Facilities granted		34,292	35,786	100,541	204,247
Used margin		21,218	21,980	61,043	119,790
<i>of which:building</i>					
Number of borrowers		21,592	9,218	7,160	919
Facilities granted		27,627	25,335	52,861	48,456
Used margin		22,636	21,565	44,702	37,531
<i>of which:services</i>					
Number of borrowers		45,292	17,653	14,381	2,707
Facilities granted		58,648	50,248	116,653	246,827
Used margin		44,651	37,944	85,997	157,373
e. PRODUCER HOUSEHOLDS					
Number of borrowers		8,359	1,491	476	9
Facilities granted		10,046	4,192	3,193	286
Used margin		8,666	3,704	2,822	243
f. CONSUMER HOUSEHOLDS AND NEC					
Number of borrowers		7,537	1,554	768	72
Facilities granted		9,365	4,585	5,989	5,046
Used margin		7,869	3,711	4,818	3,786

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

March 2011

March 2011		Investment in construction				
		Total	Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a.	TOTAL	1,163,792	2,777	87,218	1,489	73,450
b.	NORTH-WEST ITALY	422,351	128	28,367	453	20,648
	Piedmont	80,539	40	5,236	216	3,946
	Valle d'Aosta	2,090	15	214	1	240
	Liguria	29,846	8	1,402	27	1,236
	Lombardy	309,876	64	21,515	208	15,225
c.	NORTH-EAST ITALY	271,126	278	19,781	457	18,389
	Trentino-Alto Adige	27,721	125	2,696	194	2,582
	Veneto	109,562	59	7,930	110	8,063
	Friuli-Venezia Giulia	24,546	61	1,712	54	1,334
	Emilia-Romagna	109,298	33	7,442	99	6,410
d.	CENTRAL ITALY	266,672	164	22,191	161	20,489
	Marche	30,428	18	3,335	90	1,630
	Tuscany	80,341	52	6,608	33	7,307
	Umbria	14,617	5	1,666	16	1,306
	Lazio	141,285	89	10,581	23	10,246
e.	SOUTHERN ITALY	134,070	94	11,211	170	10,616
	Abruzzo	18,259	40	2,256	23	1,190
	Molise	2,643	6	248	10	259
	Campania	55,095	19	2,938	11	5,014
	Apulia	40,051	7	4,138	90	2,892
	Basilicata	4,412	5	397	9	364
	Calabria	13,611	16	1,234	26	897
f.	ISLANDS	64,100	2,113	5,669	249	3,308
	Sicily	44,931	1,547	3,456	111	1,865
	Sardinia	19,168	566	2,213	138	1,443

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
2,887	102,195	2,109	307,603	1,212	58,732	5,503	513,144
1,123	39,428	148	108,049	202	22,238	1,423	200,146
387	7,944	25	23,902	80	3,597	465	34,700
1	331	..	521	1	110	20	635
79	2,313	17	9,457	35	3,522	188	11,564
656	28,840	107	74,168	86	15,009	751	153,246
934	26,257	563	69,015	257	12,060	1,430	121,706
88	1,410	325	4,041	100	1,388	396	14,376
427	11,971	68	28,979	40	4,865	346	46,705
148	2,689	80	6,598	69	879	293	10,628
270	10,186	90	29,397	48	4,928	396	49,997
378	19,397	344	71,917	154	14,474	1,230	115,773
187	1,593	26	7,132	63	1,583	519	14,251
60	5,751	30	22,578	51	4,784	177	32,910
49	925	16	3,300	10	754	70	6,500
81	11,128	272	38,906	30	7,353	464	62,112
290	13,040	87	39,568	418	6,032	819	51,727
106	1,514	9	5,095	290	785	136	6,816
24	233	..	738	12	137	25	950
47	6,365	65	16,079	21	2,680	173	21,683
59	3,494	5	13,098	76	1,801	239	14,151
6	465	1	972	5	192	35	1,961
49	967	6	3,586	14	438	212	6,166
163	4,073	968	19,055	182	3,928	600	23,793
124	3,101	151	14,184	87	2,667	497	17,142
39	972	817	4,871	95	1,261	103	6,650

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

TDB10430

Source: Supervisory returns
Flows in millions of euro

1st quarter 2011

1st quarter 2011		Investment in construction				
		Total	Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a.	TOTAL	102,539	25	4,660	45	3,662
b.	NORTH-WEST ITALY	39,894	..	1,588	13	1,186
	Piedmont	8,106	..	255	3	298
	Valle d'Aosta	253	-	7	-	13
	Liguria	2,157	..	89	1	34
	Lombardy	29,378	..	1,237	9	840
c.	NORTH-EAST ITALY	21,512	4	1,012	17	862
	Trentino-Alto Adige	2,362	3	208	12	134
	Veneto	9,080	..	409	2	357
	Friuli-Venezia Giulia	1,907	..	84	2	96
	Emilia-Romagna	8,163	1	312	2	275
d.	CENTRAL ITALY	26,315	2	1,224	7	919
	Marche	2,664	1	136	6	119
	Tuscany	7,497	1	273	..	296
	Umbria	1,054	..	84	..	69
	Lazio	15,100	..	730	..	436
e.	SOUTHERN ITALY	10,296	1	574	3	530
	Abruzzo	1,537	..	140	1	71
	Molise	234	..	23	..	15
	Campania	3,891	..	149	..	254
	Apulia	3,334	1	198	2	150
	Basilicata	310	..	15	..	13
	Calabria	991	..	48	-	28
f.	ISLANDS	4,522	18	262	5	165
	Sicily	3,352	8	146	1	121
	Sardinia	1,169	10	116	3	44

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
165	13,163	34	13,469	63	2,412	278	64,563
84	5,715	1	4,497	5	969	93	25,743
15	966	..	1,049	..	132	21	5,367
..	150	-	24	-	3	1	55
2	139	..	441	..	257	6	1,188
67	4,460	1	2,983	4	577	65	19,134
24	2,335	3	2,964	4	682	59	13,546
..	109	2	266	1	65	12	1,551
13	1,136	1	1,292	2	334	13	5,523
3	138	..	286	1	29	16	1,252
7	952	1	1,120	..	255	18	5,220
30	3,605	4	3,245	8	449	50	16,773
20	182	..	322	1	58	40	1,778
5	496	4	902	1	189	3	5,328
2	83	..	156	..	35	1	624
3	2,844	1	1,865	6	167	5	9,043
19	1,128	3	1,865	45	236	44	5,847
8	196	..	202	36	40	4	839
2	22	-	41	-	1	..	130
3	279	3	733	1	103	6	2,359
5	501	-	671	8	59	12	1,727
..	53	-	55	..	13	1	160
..	78	-	162	..	21	20	633
9	380	22	898	1	76	34	2,654
9	270	2	675	1	45	33	2,042
..	109	20	223	1	31	1	612

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

TDB10460

 Source: Supervisory returns
 Stocks in millions of euro
March 2011

		Total			Construction of farm building		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	16,157	589	15,568	8,129	146	7,983
b.	NORTH-WEST ITALY	4,910	102	4,808	2,594	67	2,527
	Piedmont	1,384	24	1,361	703	8	695
	Valle d'Aosta	43	1	42	34	1	33
	Liguria	102	..	102	55	..	54
	Lombardy	3,380	77	3,304	1,802	58	1,744
c.	NORTH-EAST ITALY	4,845	199	4,646	2,250	23	2,227
	Trentino-Alto Adige	544	100	445	252	5	247
	Veneto	1,927	27	1,901	863	4	859
	Friuli-Venezia Giulia	458	45	413	198	9	189
	Emilia-Romagna	1,915	27	1,887	937	4	932
d.	CENTRAL ITALY	3,479	93	3,386	1,975	15	1,960
	Marche	482	57	425	165	3	162
	Tuscany	1,607	16	1,591	962	4	958
	Umbria	345	8	337	214	2	213
	Lazio	1,045	13	1,032	633	6	627
e.	SOUTHERN ITALY	2,026	108	1,918	930	27	904
	Abruzzo	159	8	151	55	..	55
	Molise	66	8	58	24	..	24
	Campania	578	22	556	336	6	331
	Apulia	829	25	804	384	5	378
	Basilicata	132	4	128	51	..	51
	Calabria	263	41	221	80	15	65
f.	ISLANDS	897	86	810	379	15	364
	Sicily	562	69	493	174	3	171
	Sardinia	334	17	317	205	12	193

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
5,101	196	4,905	2,926	246	2,680
1,630	34	1,597	686	1	684
485	16	469	197	..	196
6	..	6	3	..	3
34	..	34	14	..	14
1,106	18	1,088	472	1	471
1,692	58	1,635	902	118	784
103	3	100	189	91	98
776	21	756	288	2	286
188	15	173	72	21	51
625	19	607	352	4	348
745	54	691	759	24	735
195	36	159	122	17	105
315	10	305	330	1	329
70	4	66	60	3	58
165	4	161	246	3	244
761	39	722	335	43	292
64	4	60	40	4	35
30	2	28	12	6	7
145	3	142	97	13	83
314	10	305	131	10	121
59	1	58	22	3	18
149	20	129	34	6	28
273	13	260	245	59	186
184	11	173	204	55	150
88	1	87	41	4	36

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

TDB10470

Source: Supervisory returns
Flows in millions of euro

1st quarter 2011

		Total			Construction of farm buildings		
		Total	Subsidized	Non - subsidized	Total	Subsidized	Non - subsidized
a.	TOTAL	1,204	38	1,166	378	9	369
b.	NORTH-WEST ITALY	353	16	337	128	7	121
	Piedmont	91	3	88	23	-	23
	Valle d'Aosta	1	-	1	..	-	..
	Liguria	3	-	3	1	-	1
	Lombardy	258	13	245	104	7	97
c.	NORTH-EAST ITALY	382	9	372	86	1	84
	Trentino-Alto Adige	64	1	63	24	1	23
	Veneto	154	3	151	27	..	27
	Friuli-Venezia Giulia	32	3	30	11	1	11
	Emilia-Romagna	132	3	128	23	..	23
d.	CENTRAL ITALY	203	9	194	54	..	54
	Marche	44	7	37	4	..	4
	Tuscany	84	..	83	31	..	31
	Umbria	28	..	28	10	..	10
	Lazio	47	1	46	9	..	9
e.	SOUTHERN ITALY	215	3	212	99	..	98
	Abruzzo	12	..	12	2	-	2
	Molise	3	..	3	2	-	2
	Campania	102	1	101	69	..	69
	Apulia	77	1	76	24	..	24
	Basilicata	5	..	4	..	..	..
	Calabria	15	..	15	1	-	1
f.	ISLANDS	52	1	51	12	1	12
	Sicily	38	..	37	8	..	8
	Sardinia	14	1	13	5	1	4

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
568	26	542	258	3	255
171	9	162	54	-	54
61	3	58	7	-	7
1	-	1	..	-	..
2	-	2	..	-	..
107	6	101	47	-	47
206	7	199	90	1	89
31	..	31	9	..	9
93	2	91	34	-	34
15	1	14	6	1	5
67	3	64	41	..	41
80	8	72	69	1	68
26	6	19	14	..	14
19	..	19	33	-	33
10	..	9	9	..	9
26	1	25	13	-	13
83	1	82	33	1	32
8	..	8	2	-	2
2	..	2	..	-	..
13	..	12	20	..	20
47	1	46	7	..	7
2	..	2	2	..	2
12	..	12	2	..	2
27	..	27	13	..	12
19	..	19	11	-	11
8	..	8	2	..	2

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

TDB10440

Source: Supervisory returns
Stocks in millions of euro

March 2011

		Total	South and depressed areas	Industry	
				SMEs	Other firms
a.	TOTAL	16,012	109	1,389	778
b.	NORTH-WEST ITALY	3,447	62	457	204
	Piedmont	1,238	28	116	39
	Valle d'Aosta	36	..	..	25
	Liguria	353	5	15	4
	Lombardy	1,821	30	325	136
c.	NORTH-EAST ITALY	3,912	5	531	325
	Trentino-Alto Adige	1,228	..	18	77
	Veneto	1,030	2	236	79
	Friuli-Venezia Giulia	706	-	108	49
	Emilia-Romagna	948	3	169	119
d.	CENTRAL ITALY	2,427	7	292	142
	Marche	895	3	189	55
	Tuscany	405	2	20	34
	Umbria	166	..	28	20
	Lazio	961	2	55	33
e.	SOUTHERN ITALY	1,928	28	69	88
	Abruzzo	645	1	23	7
	Molise	77	3	3	1
	Campania	340	5	11	26
	Apulia	481	11	12	35
	Basilicata	61	6	2	2
	Calabria	323	3	19	16
f.	ISLANDS	4,299	7	39	19
	Sicily	2,541	5	24	16
	Sardinia	1,758	2	15	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
663	424	4,036	2,215	414	5,781	203	78
72	73	327	763	51	1,396	43	20
14	11	74	407	49	460	41	20
..	..	3	1	..	6	-	-
43	1	101	104	..	81	-	-
15	61	150	251	2	849	2	..
367	158	743	407	30	1,285	60	5
102	37	413	29	1	548	2	-
70	19	83	234	2	267	36	..
107	73	135	55	..	178	1	-
88	28	112	88	27	291	20	5
90	84	435	488	6	870	13	3
56	29	45	426	3	88	..	-
5	30	71	21	2	217	3	..
4	8	24	13	..	68	..	-
25	17	294	28	1	497	10	3
25	70	131	433	315	708	61	42
22	5	16	98	309	120	43	36
..	3	2	22	..	44	-	-
1	28	70	51	1	144	4	1
1	22	7	154	4	222	14	5
..	1	5	14	..	30	..	..
1	11	31	93	1	147	..	-
108	39	2,400	125	12	1,522	27	8
54	22	996	44	12	1,341	27	8
54	17	1,404	82	..	181	-	-

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

TDB10450

Source: Supervisory returns
Flows in millions of euro

1st quarter 2011

		Total	South and depressed areas	Industry	
				SMEs	Other firms
a.	TOTAL	649	1	57	19
b.	NORTH-WEST ITALY	193	1	9	4
	Piedmont	44	1	1	2
	Valle d'Aosta	1	-	-	..
	Liguria	10	..	..	-
	Lombardy	139	1	8	2
c.	NORTH-EAST ITALY	119	..	13	9
	Trentino-Alto Adige	21	-	2	4
	Veneto	42	..	5	4
	Friuli-Venezia Giulia	23	-	5	1
	Emilia-Romagna	33	-	2	1
d.	CENTRAL ITALY	110	-	29	2
	Marche	68	-	24	1
	Tuscany	21	-	4	..
	Umbria	4	-	1	..
	Lazio	17	-	..	..
e.	SOUTHERN ITALY	135	-	5	3
	Abruzzo	65	-	2	..
	Molise	2	-	..	..
	Campania	12	-	1	..
	Apulia	34	-	..	1
	Basilicata	1	-	-	..
	Calabria	20	-	2	2
f.	ISLANDS	92	..	..	..
	Sicily	57	..	..	..
	Sardinia	35	-	-	..

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
28	45	51	82	45	259	61	20
1	25	5	22	..	120	5	3
..	3	..	16	..	16	5	3
-	-	-	-	-	-
..	-	3	4	-	3	..	-
..	22	2	2	-	101	..	-
15	13	4	6	7	32	20	2
3	..	2	1	-	8	1	-
4	4	1	4	-	9	12	..
3	6	..	1	-	7	..	-
5	3	1	1	7	8	6	2
9	4	2	26	-	29	9	..
9	1	1	24	-	8	..	-
..	1	1	..	-	8	8	-
..	..	..	1	-	1	..	-
-	1	..	1	-	13	1	..
1	2	2	11	37	52	23	14
1	..	..	7	36	4	15	11
-	..	-	1	-	1	-	-
-	1	2	..	-	8	1	..
-	1	-	3	1	21	8	3
-	..	..	..	-	1	..	-
-	..	..	..	-	16	-	-
3	1	38	18	..	27	5	1
3	1	7	17	..	25	5	1
..	..	31	1	-	2	-	-

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

March 2011

Facilities granted

Used margin

Overshoot

a. TOTAL	118,442	113,273	2,469
<i>of which: transactions of financial intermediaries</i>	<i>97,176</i>	<i>94,152</i>	<i>2,038</i>
Piedmont	8,008	7,656	128
Valle d'Aosta	239	218	2
Liguria	2,107	2,026	43
Lombardy	35,336	34,000	588
Trentino-Alto Adige	2,881	2,710	18
Veneto	14,613	13,795	197
Friuli-Venezia Giulia	2,555	2,482	38
Emilia-Romagna	11,676	11,228	217
Marche	4,658	4,378	70
Tuscany	7,316	6,950	152
Umbria	1,380	1,300	22
Lazio	12,306	11,729	490
Abruzzo	1,745	1,642	51
Molise	183	175	6
Campania	4,742	4,678	183
Apulia	2,639	2,459	86
Basilicata	296	286	15
Calabria	1,239	1,232	57
Sicily	2,574	2,481	76
Sardinia	1,948	1,847	29

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						
March 2011		Nominal value of receivables assigned			Advances granted	
		of which:			facilities granted used margin	
		Totale	with recourse	without recourse		
a.	TOTAL	35,616	19,373	16,244	38,911	28,249
	of which: transactions of financial intermediaries	30,132	16,343	13,789	31,833	23,140
	Piedmont	3,128	1,770	1,358	3,539	2,501
	Valle d'Aosta	29	29	..	56	28
	Liguria	687	450	237	978	646
	Lombardy	11,138	4,682	6,456	12,109	9,061
	Trentino-Alto Adige	176	104	72	209	130
	Veneto	1,689	1,093	596	1,981	1,268
	Friuli-Venezia Giulia	283	191	93	383	227
	Emilia-Romagna	2,288	1,287	1,001	2,992	1,763
	Marche	267	213	54	262	168
	Tuscany	1,267	813	453	1,532	945
	Umbria	634	225	410	762	562
	Lazio	9,317	4,562	4,756	9,560	7,812
	Abruzzo	292	260	33	353	277
	Molise	84	83	1	86	46
	Campania	2,705	2,289	416	2,469	1,745
	Apulia	493	423	70	524	323
	Basilicata	92	47	45	93	52
	Calabria	326	304	22	237	167
	Sicily	495	437	57	544	353
	Sardinia	226	112	115	243	173

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							
March 2011		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	143,239	4,073	12,047	118,812	2,649	5,658
b.	NORTH-WEST ITALY	57,233	1,425	5,157	48,279	679	1,694
	Piedmont	8,086	1,155	373	6,096	194	268
	Valle d'Aosta	207	1	1	188	5	12
	Liguria	4,041	39	11	3,875	44	71
	Lombardy	44,899	229	4,772	38,119	436	1,343
c.	NORTH-EAST ITALY	34,021	387	2,346	28,061	1,013	2,214
	Trentino-Alto Adige	3,536	174	36	2,745	189	392
	Veneto	8,887	111	1,170	6,878	259	468
	Friuli-Venezia Giulia	6,062	19	820	5,040	99	85
	Emilia-Romagna	15,535	83	320	13,397	466	1,268
d.	CENTRAL ITALY	42,557	1,443	4,308	35,551	386	868
	Marche	1,436	18	88	1,113	90	126
	Tuscany	7,388	51	1,344	5,625	143	224
	Umbria	570	9	2	495	28	35
	Lazio	33,164	1,365	2,874	28,317	125	483
e.	SOUTHERN ITALY	6,655	787	125	4,790	376	577
	Abruzzo	945	14	5	672	85	169
	Molise	145	1	2	116	10	16
	Campania	3,575	577	72	2,608	117	200
	Apulia	1,224	17	44	977	89	97
	Basilicata	225	1	1	164	20	38
	Calabria	542	177	2	253	53	56
f.	ISLANDS	2,773	31	111	2,131	195	304
	Sicily	1,361	14	12	1,195	83	57
	Sardinia	1,412	17	99	936	112	247

Notes:

B.6.5.1

DEPOSITS

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

TDB10269

Banks

Source: supervisory returns
Stocks in millions of euro

March 2011		Total	North West	North East	Centre	South	Islands
a.	SIGHT AND OVERNIGHT DEPOSITS	9,509	4,727	1,795	1,784	845	358
	General government	500	92	72	296	23	16
	Financial corporations	545	491	29	23	2	..
	Non-financial corporation	640	110	384	83	42	21
	Producer households	66	10	12	14	19	11
	Consumer households	7,759	4,025	1,298	1,368	758	310
b.	WITH AGREED MATURITY	56,764	18,729	23,073	10,804	3,057	1,101
	General government	304	29	17	239	5	14
	Financial corporations	32,980	9,891	17,938	5,142	2	7
	Non-financial corporation	6,422	2,906	1,888	1,347	261	20
	Producer households	387	67	111	110	65	35
	Consumer households	16,671	5,837	3,119	3,967	2,723	1,026
c.	UNREDEEMABLE AT NOTICE	66,534	15,835	14,366	12,835	15,856	7,642
	General government	1,590	75	372	386	580	176
	Financial corporations	274	115	93	33	25	8
	Non-financial corporation	2,566	430	668	506	729	233
	Producer households	2,370	285	606	399	711	369
	Consumer households	59,734	14,930	12,628	11,510	13,811	6,855
d.	CUSTOMER CURRENT ACCOUNTS	738,694	268,404	159,076	185,863	85,345	40,006
	General government	30,874	5,006	5,369	13,913	3,302	3,284
	Financial corporations	59,607	30,430	9,422	17,968	1,085	702
	Non-financial corporation	153,203	58,817	36,219	38,993	13,456	5,718
	Producer households	39,319	12,164	9,864	7,554	6,767	2,970
	Consumer households	455,691	161,987	98,203	107,435	60,735	27,332
e.	SAVING CERTIFICATES AND CDs ISSUED	23,942	4,791	7,586	4,161	5,434	1,970
	General government	47	15	6	22	4	..
	Financial corporations	445	231	55	149	3	6
	Non-financial corporation	1,298	423	478	222	143	31
	Producer households	1,001	133	344	201	247	75
	Consumer households	21,152	3,990	6,702	3,567	5,037	1,857

Notes:

Distribution by customer location (region)

TDB10263

Banks and Bancoposta

Source: supervisory returns
Stocks in millions of euro

March 2011

Total

a.	TOTAL	1,155,884
b.	NORTH-WEST ITALY	368,603
	Piedmont	90,353
	Valle d'Aosta	3,221
	Liguria	30,668
	Lombardy	244,362
c.	NORTH-EAST ITALY	243,287
	Trentino-Alto Adige	20,719
	Veneto	108,613
	Friuli-Venezia Giulia	25,226
	Emilia-Romagna	88,730
d.	CENTRAL ITALY	273,498
	Marche	27,390
	Tuscany	65,247
	Umbria	13,895
	Lazio	166,966
e.	SOUTHERN ITALY	192,673
	Abruzzo	22,730
	Molise	5,452
	Campania	80,413
	Apulia	50,761
	Basilicata	9,151
	Calabria	24,165
f.	ISLANDS	77,823
	Sicily	55,456
	Sardinia	22,367

Notes:

Distribution by type of derivative and customer sector of economic activity

TDB30595

Banks

Source: supervisory returns
Stocks in millions of euro

March 2011

	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	-	-	101,524	-	186	101,467
Credit default swap	57	2,460	72,907	803	882	70,514
Credit default option	-	15	2,066	-	-	316
Total rate of return swap	-	870	197	-	180	280
Other credit derivatives	803	569	234	-	-	140

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

March 2011

	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	31,439	422	2,139	5,912	11,587	11,016
Intrinsic value	4,883	8	15	94	452	4,219
b. NORTH-WEST ITALY						
Number of holders	11,289	142	788	2,040	4,020	4,172
Intrinsic value	1,772	1	5	31	147	1,562
c. NORTH-EAST ITALY						
Number of holders	8,685	174	715	1,752	2,938	2,993
Intrinsic value	963	5	4	27	106	800
d. CENTRAL ITALY						
Number of holders	6,542	51	380	1,226	2,562	2,262
Intrinsic value	1,591	1	3	22	114	1,411
e. SOUTHERN ITALY						
Number of holders	3,510	41	167	626	1,469	1,160
Intrinsic value	407	1	1	11	56	332
f. ISLAND						
Number of holders	1,413	14	89	268	598	429
Intrinsic value	149	..	1	3	29	114

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

March 2011		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	36,807	890	4,444	6,625	12,030	11,971
	Intrinsic value	40,192	14	29	137	917	34,511
b. GENERAL GOVERNMENT							
	Number of holders	311	2	13	37	97	147
	Intrinsic value	2,549	..	9	4	29	2,501
c. FINANCIAL COMPANIES							
	Number of holders	370	7	6	26	49	234
	Intrinsic value	4,931	2	..	2	5	2,461
d. NON-FINANCIAL COMPANIES							
	Number of holders	28,977	283	1,337	5,017	11,083	10,932
	Intrinsic value	4,848	8	13	88	437	4,209
	<i>of which: industry</i>						
	Number of holders	10,492	45	232	1,201	3,901	5,015
	Intrinsic value	1,414	..	3	16	122	1,256
	building						
	Number of holders	3,442	32	150	627	1,329	1,251
	Intrinsic value	435	5	2	9	48	340
	services						
	Number of holders	14,432	201	925	3,085	5,587	4,463
	Intrinsic value	2,938	3	8	61	255	2,564
e. PRODUCER HOUSEHOLDS							
	Number of holders	2,462	139	802	895	504	84
	Intrinsic value	34	..	2	7	15	10
f. CONSUMER HOUSEHOLDS AND NEC							
	Number of holders	3,633	444	2,223	568	134	52
	Intrinsic value	59	2	4	7	8	12
g. REST OF THE WORLD							
	Number of holders	451	2	9	23	56	194
	Intrinsic value	11,907	..	..	14	331	9,642

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

March 2011

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
a. TOTAL	1,832,012	731,023	210,514
Italian government securities	589,022	196,954	49,980
<i>of which:</i> BOTs	57,524	26,624	2,212
CCTs	94,680	32,899	5,415
BTPs	391,931	129,759	41,046
Other debt securities	640,683	253,707	48,450
<i>of which:</i> in non-euro-area currencies	49,149	14,702	1,522
Equity securities	269,273	81,558	93,512
<i>of which:</i> in non-euro-area currencies	29,705	6,607	1,193
Units of collective investment undertakings	325,005	195,738	16,332
Other securities and the like	4,291	1,592	1,250

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
72,457	47,028	4,790	1,441,053	667,762	182,127
24,365	15,225	2,021	445,797	178,774	45,651
1,694	1,208	137	34,494	25,339	2,035
6,962	4,509	625	67,401	27,736	4,163
12,105	6,783	930	324,165	120,918	38,646
17,092	9,331	713	529,434	239,245	44,466
1,296	786	69	22,200	13,301	1,319
4,394	2,751	413	212,672	74,864	77,626
1,007	577	62	12,506	5,775	944
26,533	19,667	1,639	247,007	172,204	13,073
5	-	-	3,450	1,379	779

Distribution by customer location (region) and type of account

TDB40087

Source: Supervisory returns
Stocks in millions of euro

March 2011

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,832,012	731,023	210,514
b.	NORTH-WEST ITALY	950,400	345,855	63,017
	Piedmont	169,982	91,919	15,839
	Valle d'Aosta	2,676	1,715	324
	Liguria	45,078	31,777	2,930
	Lombardy	732,663	220,444	43,925
c.	NORTH-EAST ITALY	379,913	177,435	29,492
	Trentino-Alto Adige	14,875	9,366	1,411
	Veneto	102,909	62,719	10,888
	Friuli-Venezia Giulia	119,411	15,314	1,402
	Emilia-Romagna	142,718	90,037	15,791
d.	CENTRAL ITALY	403,255	122,240	108,350
	Marche	18,223	13,779	3,528
	Tuscany	65,523	44,389	7,292
	Umbria	8,645	7,082	741
	Lazio	310,864	56,990	96,789
e.	SOUTHERN ITALY	71,881	63,391	6,863
	Abruzzo	6,914	5,934	698
	Molise	1,162	1,019	141
	Campania	34,627	30,411	3,109
	Apulia	20,778	18,594	2,016
	Basilicata	2,196	1,994	197
	Calabria	6,204	5,438	701
f.	ISLANDS	26,563	22,102	2,792
	Sicily	19,661	16,684	1,818
	Sardinia	6,902	5,418	974

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
72,457	47,028	4,790	1,441,053	667,762	182,127
40,378	23,011	2,059	660,951	315,457	46,074
12,940	4,452	422	149,549	85,717	13,450
56	56	1	2,534	1,641	318
1,584	1,384	94	38,124	29,969	2,623
25,797	17,119	1,543	470,743	198,130	29,684
14,573	12,230	1,238	351,626	161,725	24,776
1,215	821	15	12,520	8,336	1,176
4,018	3,065	467	95,002	58,163	9,415
870	710	113	115,589	14,406	1,113
8,469	7,635	644	128,514	80,819	13,072
13,514	8,364	940	338,996	110,976	103,706
953	802	102	15,721	12,751	2,400
5,311	2,931	282	56,157	40,438	6,003
443	389	47	7,985	6,549	626
6,808	4,243	509	259,133	51,238	94,677
2,969	2,570	396	65,165	58,891	5,379
325	250	74	6,331	5,550	545
25	22	2	1,028	955	72
1,292	1,149	142	31,232	28,329	2,472
1,045	909	136	18,747	17,048	1,539
103	95	7	2,028	1,861	164
180	145	35	5,797	5,149	587
1,023	853	156	24,316	20,713	2,191
595	500	85	18,089	15,775	1,406
428	353	72	6,227	4,938	785

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns
Flows in millions of euro

1st quarter 2011		Total	Banks	SIMs
a. TOTAL SECURITIES		1,042,833	955,829	87,003
Italian government securities		473,190	463,692	9,497
<i>of which:</i> BOTs		139,564	138,211	1,353
CCT		72,575	70,657	1,918
BTPs		216,166	210,495	5,672
Other debt securities		243,397	234,590	8,807
Equity securities		257,549	191,342	66,208
Other securities		47,369	44,877	2,491
b. TOTAL DERIVATIVE INSTRUMENTS		3,189,983	3,133,616	56,367
Futures		1,042,736	1,009,751	32,985
<i>of which:</i> on Italian government securities		24,369	24,369	-
on interest rates		231,375	231,375	-
on stock indices		201,612	169,925	31,687
Swaps and forward rate agreements		1,691,028	1,691,028	-
<i>of which:</i> interest rate swaps		1,130,841	1,130,841	-
currency swaps		1,391	1,391	-
Forward rate agreements		555,634	555,634	-
Options on securities		35,675	25,705	9,970
<i>of which:</i> on Italian government securities		12	12	-
on debt securities		269	269	-
on equity securities		34,742	24,772	9,970
Options on futures or stock indices		215,464	212,561	2,903
<i>of which:</i> on futures on Italian government securities		386	386	-
on stock indices or futures on stock indices		90,031	87,150	2,881
Foreign currency options		26,693	25,242	1,452
Interest rate options		151,312	151,312	-
Other derivative instruments		27,074	18,017	9,057

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

Distribution of portfolio by type of security

TDB40520

Source: Supervisory returns
Stocks and flows in millions of euro

1st quarter 2011

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTAFOLIO	97,810	94,208	418,232
	Italian government securities	36,795	31,368	172,825
	<i>of which:</i> BOTs	6,256	5,710	7,757
	CCTs	5,668	5,145	25,541
	BTPs	21,283	15,126	127,295
	Other debt securities	21,730	22,021	115,973
	<i>of which:</i> in non-euro-area currencies	1,388	1,227	2,863
	Equity securities	6,699	6,273	51,683
	<i>of which:</i> in non-euro-area currencies	1,839	1,373	2,158
	Units of collective investment undertakings	27,348	28,267	117,583
	Other securities and the like	9,534	10,991	315

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
20,213	19,324	83,088	6,956	7,090	9,917	70,641	67,793	325,227
8,138	6,945	39,284	631	614	1,948	28,026	23,810	131,593
1,341	643	2,067	219	209	259	4,695	4,858	5,431
1,453	1,809	7,792	184	177	659	4,031	3,159	17,089
4,277	3,113	25,260	182	201	903	16,825	11,812	101,132
5,767	6,369	21,550	1,139	1,276	3,946	14,824	14,375	90,477
412	466	2,209	155	61	484	822	699	170
2,265	2,154	5,107	1,142	1,080	1,103	3,293	3,039	45,473
587	547	1,288	173	116	354	1,078	710	516
7,698	7,499	28,539	1,832	1,637	4,506	17,819	19,130	84,538
169	271	127	2,425	2,711	19	6,941	8,009	170

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 Dec.	2011 Mar.	2010 Dec.	2011 Mar.	2010 Dec.	2011 Mar.
a. NUMBER OF BORROWERS	7,673,748	7,732,846	5,095,423	5,132,680	2,578,325	2,600,166
<i>of which: joint borrowers</i>	2,204,175	2,219,741	1,264,462	1,276,156	939,713	943,585
b. LOAN FACILITIES						
facilities granted	2,469,988	2,473,618	2,132,135	2,136,358	337,853	337,260
used margin	1,835,966	1,863,397	1,512,174	1,539,375	323,792	324,022
overshoot	45,293	50,478	41,500	46,524	3,793	3,954
unused margin	679,315	660,700	661,462	643,508	17,853	17,192
<i>of which: matched loans</i>						
facilities granted	341,560	337,631	303,484	301,809	38,076	35,822
used margin	176,198	175,809	148,897	150,722	27,302	25,088
term loans						
facilities granted	1,792,967	1,801,854	1,495,531	1,502,710	297,436	299,145
used margin	1,502,337	1,523,410	1,208,361	1,226,991	293,976	296,419
revocable loans						
facilities granted	335,356	334,012	333,015	331,718	2,341	2,294
used margin	157,346	164,089	154,832	161,574	2,514	2,515
c. GUARANTEES GRANTED TO CUSTOMERS						
facilities granted	406,351	397,391	392,932	381,853	13,419	15,537
used margin	224,662	221,902	212,001	207,161	12,661	14,741
d. BAD DEBTS	136,344	140,535	76,827	80,821	59,517	59,714
e. NUMBER OF GUARANTORS	4,042,419	4,068,192	3,017,613	3,030,374	1,024,806	1,037,818
<i>of which: joint guarantors</i>	1,385,114	1,394,476	1,063,971	1,068,527	321,143	325,949
f. GUARANTEES RECEIVED	839,376	849,519	667,179	674,614	172,197	174,904

Note: The data include transactions with non-resident customers. The data include interbank transactions. The disparity for March 2011 between banks bad debts as drawn from the Central Credit Register and from the prudential supervisory reports is due to bank mergers involving financial companies. Following these mergers, the intermediaries involved requested temporary permission to submit separate reports to the Central Credit Register.

Distribution by amount

TDB30206

Banks

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

March 2011		Number of borrowers	Net used
a.	TOTAL	886,008	79,706
	from 250 to 30,000	592,632	4,895
	from 30,000 to 75,000	112,336	4,656
	from 75,000 to 125,000	58,650	4,887
	from 125,000 to 250,000	66,155	9,521
	from 250,000 to 500,000	26,956	7,187
	from 500,000 to 1,000,000	13,980	7,209
	from 1,000,000 to 2,500,000	9,505	10,553
	from 2,500,000 to 5,000,000	3,293	8,006
	from 5,000,000 to 25,000,000	2,258	14,821
	more than 25,000,000	243	7,972

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. The disparity for March 2011 between bad debts as drawn from the Central Credit Register and from the prudential supervisory reports is due to bank mergers involving financial companies. Following these mergers, the intermediaries involved requested temporary permission to submit separate reports to the Central Credit Register.

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

TDC30031

Banks

Source: Central Credit Register
Stocks in millions of euro

March 2011

	General government	Financial companies	Non- financial companies	of which: industry	building	services	Producer households	Consumer households
a. ITALY								
Number of borrowers	19	970	144,742	34,467	25,597	82,124	127,633	607,038
Bad debts	37	517	53,200	18,202	10,962	22,845	8,293	17,383
b. NORTH-WEST ITALY								
Number of borrowers	1	305	39,459	9,494	6,876	22,767	27,744	146,908
Bad debts	..	223	15,413	5,373	3,112	6,710	1,877	5,295
c. NORTH-EAST ITALY								
Number of borrowers	-	197	29,174	7,954	5,255	15,610	20,745	94,687
Bad debts	-	52	12,917	5,010	2,822	4,851	1,543	3,304
d. CENTRAL ITALY								
Number of borrowers	2	251	36,245	8,353	5,987	21,415	26,307	116,762
Bad debts	3	208	13,487	4,038	2,840	6,405	1,721	3,640
e. SOUTHERN ITALY								
Number of borrowers	15	151	27,265	6,442	5,051	14,885	32,514	165,689
Bad debts	34	30	8,321	2,998	1,512	3,506	1,934	3,444
f. ISLANDS								
Number of borrowers	1	66	12,599	2,224	2,428	7,447	20,323	82,992
Bad debts	..	5	3,062	784	677	1,372	1,219	1,701

Note: The disparity for March 2011 between bad debts as drawn from the Central Credit Register and from the prudential supervisory reports is due to bank mergers involving financial companies. Following these mergers, the intermediaries involved requested temporary permission to submit separate reports to the Central Credit Register.

Distribution by customer branch of economic activity

TDB30221

Banks

Source: Central Credit Register
Stocks in millions of euro

March 2011

	Number of borrowers	Bad debts
a. TOTAL	277,989	61,770
Agricultural, forestry and fishing	13,434	2,836
Mining and quarrying	395	133
Manufacturing	50,823	18,777
Electricity, gas, steam and air conditioning supply	105	55
Water supply, sewerage, waste management and remediation activities	653	318
Construction	52,929	12,657
Wholesale and retail trade, repair of motor vehicles and	75,976	11,113
Transportation and storage	11,395	1,811
Accommodation and food service activities	22,467	2,461
Information and communication	4,931	928
Financial and insurance activities	935	654
Real estate activities	10,118	5,627
Professional, scientific and technical activities	7,124	1,350
Administrative and support service activities	8,954	1,574
All remaining activities (sections O, P,Q,R,S,T)	10,724	1,163

Note: The disparity for March 2011 between bad debts as drawn from the Central Credit Register and from the prudential supervisory reports is due to bank mergers involving financial companies. Following these mergers, the intermediaries involved requested temporary permission to submit separate reports to the Central Credit Register.

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

March 2011		Total	Banks	Financial intermediaries
a.	TOTAL	140,535	80,821	59,714
b.	GENERAL GOVERNMENT	85	37	49
	Central government	11	10	1
	Local government	75	27	48
	Social security funds	-	-	-
c.	FINANCIAL COMPANIES	1,396	578	818
	Monetary financial institutions	60	60	-
	Other financial intermediaries	1,131	390	741
	Financial auxiliaries	196	124	72
	Insurance companies and pension funds	8	3	6
d.	NON-FINANCIAL COMPANIES	92,810	53,200	39,609
	Public companies	181	41	139
	Private companies	78,235	45,185	33,050
	Associations of non-financial companies	138	54	85
	Craft non-financial quasi-companies	3,683	2,333	1,350
	Other non-financial quasi-companies	10,572	5,587	4,985
e.	HOUSEHOLDS	43,507	25,320	18,187
	Producer households	15,487	8,293	7,193
	Consumer households	28,020	17,026	10,994
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	498	352	147
g.	REST OF THE WORLD	1,283	1,054	229
	General government	1	1	-
	Monetary financial institutions	85	83	1
	Other financial institutions	735	693	42
	Non-financial companies	400	228	172
	Households	62	49	13
	Non-profit institutions serving households	..	..	-
	International organizations and the other institutions	..	-	..
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	7	5	2

Note: The data include transactions with non-resident customers. The data include interbank transactions. The disparity for March 2011 between banks bad debts as drawn from the Central Credit Register and from the prudential supervisory reports is due to bank mergers involving financial companies. Following these mergers, the intermediaries involved requested temporary permission to submit separate reports to the Central Credit Register.

Distribution by customer location (region)

TDB30241

Banks

Source: Central Credit Register
Flows in millions of euro

1st quarter 2011

		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	48,951	2,877	29,820	523
b.	INORTH-WEST ITALY	12,942	935	8,040	129
	Piedmont	3,088	163	2,003	35
	Valle d'Aosta	63	1	65	1
	Liguria	1,056	30	1,219	13
	Lombardy	8,735	740	4,753	80
c.	NORD-EAST ITALY	8,209	682	4,286	147
	Trentino-Alto Adige	471	58	302	13
	Veneto	3,112	306	1,755	94
	Friuli-Venezia Giulia	585	49	334	6
	Emilia-Romagna	4,041	270	1,895	34
d.	CENTRAL ITALY	9,038	665	5,870	97
	Marche	1,252	104	715	11
	Tuscany	2,687	204	1,619	23
	Umbria	613	37	406	4
	Lazio	4,486	320	3,130	59
e.	SOUTHERN ITALY	12,090	378	7,331	108
	Abruzzo	952	40	660	7
	Molise	191	7	126	1
	Campania	6,176	176	3,388	49
	Apulia	2,617	80	2,057	40
	Basilicata	313	7	193	2
	Calabria	1,841	69	907	7
f.	ISLANDS	6,672	217	4,293	41
	Sicily	5,311	151	3,168	31
	Sardinia	1,361	67	1,125	10

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

1st quarter 2011		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL		48,951	2,877	29,820	523
General government		-	-	-	-
Financial companies		53	7	16	2
Non-financial companies		6,611	1,631	2,572	239
<i>of which: industry</i>		<i>1,216</i>	<i>392</i>	<i>579</i>	<i>37</i>
building		1,318	438	377	27
services		3,960	774	1,571	154
Producer households		5,808	278	3,178	64
Consumer households and nec		36,168	952	23,856	215

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

March 2011

	Bad debts (gross of writeoffs)	<i>of which:</i> backed by real security
a. TOTAL	71,746	21,469
Agricultural, forestry and fishing	2,970	1,462
Mining and quarrying	152	54
Manufacturing	23,075	4,960
Electricity, gas, steam and air conditioning supply	58	10
Water supply, sewerage, waste management and remediation activities	354	69
Construction	14,490	5,470
Wholesale and retail trade, repair of motor vehicles and	13,169	2,588
Transportation and storage	2,034	466
Accommodation and food service activities	2,583	1,274
Information and communication	1,093	141
Financial and insurance activities	743	311
Real estate activities	6,042	3,381
Professional, scientific and technical activities	1,547	370
Administrative and support service activities	1,784	347
All remaining activities (sections O, P,Q,R,S,T)	1,323	443

Note:

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

TDC30033								Banks
Source: Central Credit Register Stocks in millions of euro								
March 2011	General government	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Bad debts (gross of writeoffs)	37	632	62,772	22,483	12,697	26,300	8,685	17,683
of which: backed by real security	..	237	20,539	5,634	5,400	8,859	3,582	9,023
b. NORTH-WEST ITALY								
Bad debts (gross of writeoffs)	..	260	18,547	6,829	3,647	7,841	1,919	5,348
of which: backed by real security	..	141	5,488	1,349	1,524	2,478	859	3,314
c. NORTH-EAST ITALY								
Bad debts (gross of writeoffs)	-	87	15,304	6,236	3,215	5,590	1,588	3,337
of which: backed by real security	-	16	5,235	1,486	1,512	2,096	743	1,904
d. CENTRAL ITALY								
Bad debts (gross of writeoffs)	3	238	15,931	4,970	3,285	7,455	1,841	3,731
of which: backed by real security	-	70	5,145	1,277	1,351	2,397	778	1,740
e. SOUTHERN ITALY								
Bad debts (gross of writeoffs)	35	43	9,530	3,523	1,755	3,918	2,057	3,531
of which: backed by real security	..	9	3,295	1,149	692	1,299	763	1,425
f. ISLANDS								
Bad debts (gross of writeoffs)	..	5	3,460	925	795	1,497	1,280	1,736
of which: backed by real security	-	1	1,375	372	321	590	440	639

Note:

Distribution by customer location (region)

TDB30265

Banks

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

March 2011

		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	862,577	87,802	1.10	49,094	6,356
b.	NORTH-WEST ITALY	209,329	24,794	1.08	12,883	1,741
	Piedmont	60,209	5,242	1.10	3,061	306
	Valle d'Aosta	1,432	121	1.06	60	2
	Liguria	20,916	1,568	1.08	1,072	64
	Lombardy	126,772	17,863	1.08	8,690	1,369
c.	NORTH-EAST ITALY	140,776	19,981	1.12	8,273	1,423
	Trentino-Alto Adige	8,114	1,436	1.09	478	95
	Veneto	55,420	8,428	1.08	3,081	599
	Friuli-Venezia Giulia	12,571	1,416	1.04	608	99
	Emilia-Romagna	64,671	8,701	1.17	4,106	630
d.	CENTRAL ITALY	176,665	21,146	1.11	9,079	1,980
	Marche	24,254	3,270	1.08	1,277	212
	Tuscany	55,033	6,522	1.12	2,700	910
	Umbria	12,612	1,321	1.07	615	109
	Lazio	84,766	10,033	1.11	4,487	749
e.	SOUTHERN ITALY	221,710	15,395	1.11	12,198	837
	Abruzzo	19,341	1,896	1.10	988	97
	Molise	3,826	346	1.08	190	11
	Campania	100,568	6,412	1.13	6,232	379
	Apulia	57,711	4,132	1.10	2,645	213
	Basilicata	7,407	742	1.07	310	13
	Calabria	32,857	1,866	1.09	1,833	125
f.	ISLANDS	114,097	6,485	1.08	6,661	375
	Sicily	87,911	4,395	1.09	5,296	264
	Sardinia	26,186	2,090	1.06	1,365	111

Notes:

D.3.5.9**ADJUSTED BAD DEBTS****Distribution by customer location (region)**

TDB30265

BanksSource: Central Credit Register
Stocks and flows in millions of euro**March 2011**

Ceased to be adjusted bad debts

		Number of borrowers	Amount
a.	TOTAL	3,770	1,185
b.	NORTH-WEST ITALY	948	216
	Piedmont	223	27
	Valle d'Aosta	10	3
	Liguria	106	9
	Lombardy	609	177
c.	NORTH-EAST ITALY	624	262
	Trentino-Alto Adige	61	32
	Veneto	268	166
	Friuli-Venezia Giulia	49	7
	Emilia-Romagna	246	58
d.	CENTRAL ITALY	803	495
	Marche	113	17
	Tuscany	236	100
	Umbria	65	17
	Lazio	389	361
e.	SOUTHERN ITALY	898	155
	Abruzzo	111	24
	Molise	16	7
	Campania	315	78
	Apulia	267	25
	Basilicata	34	2
	Calabria	155	19
f.	ISLANDS	497	57
	Sicily	395	45
	Sardinia	102	11

Notes:

Distribution by customer segment of economic activity

TDB30271

Banks

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

March 2011

	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	862,585	87,802	1.10	49,094	6,356
General government	21	496	13.51	1	7
Financial companies	935	1,439	2.78	46	11
Non-financial companies	140,875	58,970	1.11	6,930	4,683
<i>of which: industry</i>	<i>33,860</i>	<i>19,935</i>	<i>1.10</i>	<i>1,304</i>	<i>1,181</i>
building	24,686	12,231	1.12	1,380	1,536
services	71,577	23,598	1.08	3,687	1,791
Producer households	125,177	9,008	1.09	6,003	489
Consumer households and nec	590,183	17,589	1.01	35,832	1,156

Notes:

Distribution by customer segment of economic activity

TDB30271

Banks

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

March 2011

Ceased to be adjusted bad debts

	Number of borrowers	Amount
a. TOTAL	3,770	1,185
General government	3	261
Financial companies	6	1
Non-financial companies	643	668
<i>of which: industry</i>	<i>135</i>	<i>125</i>
building	117	215
services	330	265
Producer households	716	77
Consumer households and nec	2,382	177

Notes:

Distribution by type of default

TDB30261		Banks		
Source: supervisory returns Stocks in millions of euro				
		2011-Q1	2010-Q4	2010-Q3
a. IMPAIRED LOANS				
Bad debts		94,971	78,636	73,783
Substandard loans		54,935	52,946	52,451
Restructured loans		13,992	13,488	11,803
Overdue / overdrawn loans		14,411	12,464	15,284
b. TOTAL LOANS		1,801,111	1,766,857	1,739,683

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

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

TDB30262

Source: supervisory returns
Stocks in millions of euro

March 2011

Substandard loans

	Total resident non-bank sector	Non-financial corporations	Producer households	Consumer households
a. TOTAL	54,035	36,945	4,785	10,606
b. NORTH-WEST ITALY	16,471	11,550	1,104	3,185
Piedmont and Valle d'Aosta	2,704	1,654	279	639
Liguria	962	664	91	205
Lombardy	12,805	9,231	734	2,341
c. NORTH-EAST ITALY	13,496	9,113	1,134	2,354
Trentino-Alto Adige	1,718	1,211	248	257
Veneto	5,358	3,869	411	968
Friuli-Venezia Giulia	708	446	89	165
Emilia-Romagna	5,711	3,586	387	964
d. CENTRAL ITALY	12,899	9,378	1,091	2,292
Marche	1,645	1,064	209	367
Tuscany	4,738	3,529	491	695
Umbria	864	605	111	147
Lazio	5,653	4,180	280	1,083
e. SOUTHERN ITALY	7,415	4,715	935	1,745
Abruzzo and Molise	1,430	995	178	249
Campania	3,065	2,027	262	774
Apulia and Basilicata	1,910	1,153	305	442
Calabria	854	457	160	237
f. ISLANDS	3,754	2,190	521	1,029
Sicily	2,734	1,470	397	854
Sardinia	1,020	720	124	175

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
13,466	12,858	7,060	1,036	4,501
7,374	3,478	1,819	259	1,285
521	523	204	62	252
68	310	171	35	105
6,784	2,644	1,444	162	928
3,563	3,025	1,832	238	903
33	245	154	30	48
1,991	1,268	778	86	390
188	189	100	21	60
1,350	1,323	800	101	405
1,973	3,592	2,175	266	1,103
103	372	162	51	154
1,048	1,055	606	118	317
20	260	138	29	90
803	1,905	1,269	68	542
331	1,853	808	178	846
33	456	271	54	125
104	658	217	47	387
190	531	244	54	232
3	185	72	19	87
225	910	426	95	364
177	677	282	71	307
47	233	144	25	57

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

March 2011		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		4,247,459	1,479,716	921,739	844,148	299,867	154,184
of which: 1 facility		3,645,166	1,451,889	855,861	717,576	174,880	58,218
2 facilities		369,080	26,831	62,190	104,047	82,386	46,516
3-4 facilities		171,116	984	3,664	22,237	40,127	42,252
more than 4 facilities		62,097	12	24	288	2,474	7,198
b. GENERAL GOVERNMENT		7,200	583	524	1,031	1,191	1,175
of which: 1 facility		4,217	575	487	806	810	626
2 facilities		1,930	8	37	221	322	456
3-4 facilities		846	-	-	4	58	91
more than 4 facilities		207	-	-	-	1	2
c. FINANCIAL COMPANIES		8,589	2,023	1,141	1,271	824	520
of which: 1 facility		6,049	1,937	900	875	460	265
2 facilities		1,515	83	220	307	227	142
3-4 facilities		655	3	21	86	128	87
more than 4 facilities		370	-	-	3	9	26
d. NON-FINANCIAL COMPANIES		913,722	200,733	114,726	149,363	135,463	108,399
of which: 1 facility		524,039	192,983	86,805	86,598	57,784	34,210
2 facilities		199,722	7,512	26,355	49,430	47,979	33,866
3-4 facilities		132,373	234	1,561	13,177	27,950	34,324
more than 4 facilities		57,588	4	5	158	1,750	5,999
e. PRODUCER HOUSEHOLDS		572,688	209,880	111,443	116,138	51,784	19,995
of which: 1 facility		470,288	202,456	94,127	85,521	26,804	7,055
2 facilities		74,771	7,158	16,206	24,775	16,234	6,436
3-4 facilities		24,731	265	1,102	5,764	8,230	5,610
more than 4 facilities		2,898	1	8	78	516	894
f. CONSUMER HOUSEHOLDS AND NEC		2,707,317	1,049,277	687,488	570,513	108,041	22,925
of which: 1 facility		2,605,524	1,036,983	667,741	538,803	87,020	15,190
2 facilities		88,639	11,808	18,780	28,552	17,163	5,392
3-4 facilities		12,145	479	956	3,110	3,664	2,069
more than 4 facilities		1,009	7	11	48	194	274

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

March 2011

	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	113,075	44,027	36,303	7,384
of which: 1 facility	31,368	9,271	5,560	775
2 facilities	27,133	7,812	4,707	694
3-4 facilities	38,314	13,691	8,293	1,081
more than 4 facilities	16,260	13,253	17,743	4,834
b. GENERAL GOVERNMENT	1,149	522	561	390
of which: 1 facility	466	165	161	49
2 facilities	467	173	162	82
3-4 facilities	204	163	169	157
more than 4 facilities	12	21	69	102
c. FINANCIAL COMPANIES	534	331	655	586
of which: 1 facility	282	167	337	189
2 facilities	130	86	141	135
3-4 facilities	91	39	80	100
more than 4 facilities	31	39	97	162
d. NON-FINANCIAL COMPANIES	94,808	39,903	33,742	6,315
of which: 1 facility	23,615	7,755	4,643	509
2 facilities	22,158	6,794	4,116	466
3-4 facilities	33,972	12,578	7,695	799
more than 4 facilities	15,063	12,776	17,288	4,541
e. PRODUCER HOUSEHOLDS	8,359	1,491	476	9
of which: 1 facility	2,214	270	50	3
2 facilities	2,322	318	67	1
3-4 facilities	2,924	593	172	1
more than 4 facilities	899	310	187	4
f. CONSUMER HOUSEHOLDS AND NEC	7,537	1,554	768	72
of which: 1 facility	4,273	746	290	14
2 facilities	1,943	408	207	9
3-4 facilities	1,075	299	171	24
more than 4 facilities	246	101	100	25

Note:

D.4.5.2

NUMBER OF BORROWERS

Distribution by customer location (region) and number of facilities

TDB30431

Source: Central Credit Register
Stocks in millions of euro

March 2011		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilitites granted	used margin	number of borrowers
a.	TOTAL	1,898,860	1,393,613	4,247,459	528,840	459,976	3,645,166
b.	NORTH-WEST ITALY	763,909	544,532	1,193,394	194,854	160,255	1,009,346
	Piedmont	117,215	84,052	306,854	32,141	28,250	264,134
	Valle d'Aosta	2,693	1,992	8,827	984	830	7,701
	Liguria	35,833	26,479	99,963	14,742	12,021	87,114
	Lombardy	608,168	432,009	777,750	146,987	119,154	650,397
c.	NORTH-EAST ITALY	482,684	356,504	1,071,159	136,095	119,329	904,905
	Trentino-Alto Adige	47,582	36,478	122,028	19,615	15,605	106,845
	Veneto	186,348	142,506	441,505	61,712	56,255	374,794
	Friuli-Venezia Giulia	33,962	25,486	115,681	10,854	9,789	100,971
	Emilia-Romagna	214,792	152,034	391,945	43,914	37,679	322,295
d.	CENTRAL ITALY	420,648	302,484	915,873	104,517	94,889	783,534
	Marche	45,237	34,381	141,705	12,794	11,473	116,573
	Tuscany	121,763	92,821	314,512	33,714	30,803	261,311
	Umbria	20,378	16,230	75,741	6,046	5,588	63,373
	Lazio	233,270	159,053	383,915	51,964	47,025	342,277
e.	SOUTHERN ITALY	158,017	128,699	687,006	61,817	56,311	606,008
	Abruzzo	23,780	18,753	98,346	8,464	7,717	84,770
	Molise	3,297	2,640	16,410	1,289	1,180	14,163
	Campania	64,732	52,971	244,621	24,804	22,130	217,248
	Apulia	45,092	37,004	216,583	18,371	17,132	191,954
	Basilicata	5,762	4,712	27,578	2,179	2,013	24,069
	Calabria	15,355	12,619	83,468	6,710	6,139	73,804
f.	ISLANDS	73,602	61,394	380,027	31,557	29,192	341,373
	Sicily	52,240	42,760	273,632	22,184	20,350	244,244
	Sardinia	21,362	18,633	106,395	9,373	8,842	97,129

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
220,884	165,913	369,080	319,813	224,727	171,116	829,324	542,997	62,097
85,091	61,630	108,608	118,093	80,886	53,915	365,871	241,761	21,525
13,712	10,007	26,498	18,470	12,174	12,165	52,892	33,621	4,057
318	239	794	708	480	272	683	443	60
4,471	3,159	8,252	5,514	3,787	3,415	11,106	7,513	1,182
66,590	48,225	73,064	93,400	64,446	38,063	301,191	200,185	16,226
55,060	43,020	99,664	99,520	67,814	48,085	192,008	126,341	18,505
8,133	6,567	10,629	7,825	6,031	3,684	12,009	8,274	870
23,285	18,601	39,668	30,070	20,541	19,566	71,281	47,110	7,477
3,799	2,893	9,067	4,857	3,328	4,072	14,452	9,475	1,571
19,843	14,959	40,300	56,768	37,914	20,763	94,267	61,482	8,587
47,400	35,205	80,780	63,207	46,436	37,829	205,523	125,954	13,730
7,669	6,534	14,677	7,531	5,297	7,568	17,242	11,077	2,887
14,078	11,336	30,973	23,551	16,455	16,024	50,421	34,226	6,204
2,445	1,993	7,293	3,495	2,642	3,645	8,392	6,007	1,430
23,207	15,343	27,837	28,631	22,043	10,592	129,468	74,643	3,209
21,297	16,885	52,849	26,988	20,255	21,819	47,915	35,247	6,330
3,236	2,670	8,450	3,861	2,704	3,818	8,219	5,662	1,308
484	401	1,490	636	437	605	888	621	152
7,774	6,220	17,972	10,260	8,019	7,194	21,894	16,603	2,207
6,435	4,922	16,001	7,965	5,971	6,762	12,320	8,979	1,866
905	696	2,270	952	703	981	1,726	1,300	258
2,464	1,976	6,666	3,314	2,422	2,459	2,867	2,082	539
12,036	9,173	27,179	12,004	9,336	9,468	18,006	13,693	2,007
8,992	6,549	20,473	8,475	6,373	7,254	12,589	9,489	1,661
3,044	2,624	6,706	3,529	2,962	2,214	5,417	4,204	346

Distribution by customer segment of economic activity and total credit granted

TDB30466		Banks				
Source: Central Credit Register Size classes in euro						
March 2011	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	1.26	1.02	1.08	1.18	1.61	2.14
First banks share of total credit granted(%)	64	99	97	94	84	75
b. GENERAL GOVERNMENT						
Average number of banks per borrower	1.68	1.01	1.07	1.22	1.37	1.56
First banks share of total credit granted(%)	65	100	97	93	91	88
c. FINANCIAL COMPANIES						
Average number of banks per borrower	1.73	1.04	1.23	1.40	1.66	1.88
First banks share of total credit granted(%)	80	98	92	88	84	83
d. NON-FINANCIAL COMPANIES						
Average number of banks per borrower	1.92	1.04	1.26	1.52	1.87	2.29
First banks share of total credit granted(%)	51	98	90	83	77	72
of which:industry						
Average number of banks per borrower	2.51	1.04	1.28	1.61	2.07	2.68
First banks share of total credit granted(%)	40	98	89	80	71	62
of which:building						
Average number of banks per borrower	1.83	1.04	1.22	1.47	1.75	2.04
First banks share of total credit granted(%)	65	99	92	85	80	77
of which:services						
Average number of banks per borrower	1.74	1.04	1.26	1.51	1.83	2.22
First banks share of total credit granted(%)	55	98	90	84	79	74
e. PRODUCER HOUSEHOLDS						
Average number of banks per borrower	1.25	1.04	1.17	1.32	1.71	2.17
First banks share of total credit granted(%)	85	99	94	90	83	78
f. CONSUMER HOUSEHOLDS AND NEC						
Average number of banks per borrower	1.04	1.01	1.03	1.06	1.24	1.49
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					
March 2011		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		2.74	3.54	4.88	7.67
First banks share of total credit granted(%)		69	63	54	53
b. GENERAL GOVERNMENT					
Average number of banks per borrower		1.84	2.20	2.55	3.76
First banksshare of total credit granted(%)		84	82	81	62
c. FINANCIAL COMPANIES					
Average number of banks per borrower		1.95	2.20	2.65	4.97
First banks share of total credit granted(%)		82	82	80	80
d. NON-FINANCIAL COMPANIES					
Average number of banks per borrower		2.86	3.65	5.04	8.22
First banks share of total credit granted(%)		67	61	52	37
of which:industry					
Average number of banks per borrower		3.48	4.54	6.21	9.55
First banks share of total credit granted(%)		55	49	40	30
of which:building					
Average number of banks per borrower		2.38	2.91	3.92	7.13
First banks share of total credit granted(%)		75	72	65	47
of which:services					
Average number of banks per borrower		2.75	3.48	4.70	7.34
First banks share of total credit granted(%)		69	64	56	40
e. PRODUCER HOUSEHOLDS					
Average number of banks per borrower		2.61	3.23	4.26	3.89
First banks share of total credit granted(%)		75	74	65	70
f. CONSUMER HOUSEHOLDS AND NEC					
Average number of banks per borrower		1.74	2.04	2.52	4.21
First banks share of total credit granted(%)		89	85	79	59

Note:

Distribution by customer sector of economic activity and total credit used

TDB30486

Source: Central Credit Register
Percentages
Size classes in euros

	2008-Q2	2008-Q3	2008-Q4	2009-Q1	2009-Q2
a. TOTAL	0.26	0.28	0.45	0.39	0.48
up to 125,000	0.20	0.16	0.23	0.22	0.30
from 125,000 to 500,000	0.35	0.30	0.44	0.44	0.51
more than 500,000	0.25	0.29	0.48	0.40	0.51
b. GENERAL GOVERNMENT	..	0.27	0.20	0.03	-
up to 125,000	-	-	-	-	-
from 125,000 to 500,000	0.05	-	-	-	-
more than 500,000	-	0.27	0.20	0.03	-
c. FINANCIAL COMPANIES	0.07	0.17	0.01	..	0.01
up to 125,000	-	0.13	0.32	0.19	0.47
from 125,000 to 500,000	0.30	0.41	0.60	0.63	0.40
more than 500,000	0.07	0.17	..	..	0.01
d. NON-FINANCIAL COMPANIES	0.31	0.32	0.58	0.49	0.64
up to 125,000	0.39	0.36	0.47	0.33	0.67
from 125,000 to 500,000	0.42	0.39	0.59	0.60	0.65
more than 500,000	0.30	0.32	0.58	0.48	0.64
e. PRODUCER HOUSEHOLDS	0.54	0.41	0.68	0.58	0.67
up to 125,000	0.32	0.27	0.36	0.33	0.51
from 125,000 to 500,000	0.51	0.44	0.62	0.57	0.67
more than 500,000	0.70	0.44	0.95	0.76	0.83
f. CONSUMER HOUSEHOLDS	0.24	0.19	0.29	0.30	0.32
up to 125,000	0.17	0.13	0.19	0.20	0.23
from 125,000 to 500,000	0.29	0.23	0.34	0.35	0.41
more than 500,000	0.31	0.26	0.51	0.47	0.55
g. OTHER SECTORS	0.05	0.05	0.35	1.61	0.10
up to 125,000	0.24	0.15	0.23	0.18	0.14
from 125,000 to 500,000	0.06	0.11	0.02	0.18	0.22
more than 500,000	0.04	0.04	0.40	1.90	0.08

Notes:

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

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

2009-Q3	2009-Q4	2010-Q1	2010-Q2	2010-Q3	2010-Q4	2011-Q1
0.52	0.55	0.45	0.47	0.52	0.55	0.43
0.27	0.33	0.31	0.35	0.32	0.31	0.28
0.47	0.59	0.53	0.60	0.53	0.54	0.49
0.59	0.59	0.46	0.47	0.56	0.61	0.45
0.27	0.02	..	0.03	..	0.61	0.02
0.03	0.09	-	-	-	-	-
-	-	0.04	0.08	-	-	-
0.28	0.02	..	0.03	..	0.62	0.02
0.17	0.05	0.05	0.02	0.35	0.10	0.01
0.44	0.68	0.41	0.44	0.46	0.47	0.35
0.49	0.71	0.35	0.54	0.47	0.59	0.38
0.17	0.05	0.05	0.01	0.35	0.10	..
0.68	0.73	0.59	0.62	0.65	0.73	0.60
0.61	0.75	0.69	0.73	0.65	0.78	0.62
0.62	0.75	0.67	0.73	0.65	0.78	0.62
0.69	0.72	0.58	0.61	0.65	0.73	0.59
0.63	0.75	0.68	0.72	0.67	0.74	0.61
0.47	0.54	0.52	0.58	0.52	0.55	0.48
0.62	0.79	0.68	0.75	0.71	0.75	0.63
0.82	0.89	0.84	0.82	0.75	0.91	0.71
0.29	0.39	0.35	0.39	0.36	0.33	0.33
0.21	0.26	0.25	0.27	0.26	0.23	0.22
0.36	0.47	0.44	0.51	0.45	0.40	0.41
0.53	0.91	0.53	0.54	0.53	0.65	0.58
0.85	0.47	0.06	0.06	0.02	0.27	0.06
0.14	0.17	0.15	0.30	0.15	0.13	0.16
0.19	0.19	0.09	0.20	0.09	0.19	0.12
1.02	0.54	0.04	0.01	-	0.30	0.04

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

March 2011		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		3.14	3.47	3.34	3.78	3.42	3.96	2.82
from 1 to 5 years		3.21	3.03	3.46	3.50	2.66	5.06	4.54
more than 5 years		4.64	4.52	4.10	4.54	4.77	5.47	5.08
b. NORTH-WEST ITALY								
Initial period of rate fixation:								
up to 1 year		2.92	3.32	3.22	3.61	3.27	3.85	2.73
from 1 to 5 years		2.60	2.54	2.67	3.36	2.22	4.82	4.28
more than 5 years		4.07	4.21	4.09	4.21	4.30	5.31	4.97
c. NORTH-EAST ITALY								
Initial period of rate fixation:								
up to 1 year		3.13	3.33	3.23	3.69	3.27	3.65	2.79
from 1 to 5 years		3.52	3.32	3.47	3.39	3.10	4.73	4.57
more than 5 years		4.60	4.07	3.68	3.53	4.45	5.28	5.08
d. CENTRAL ITALY								
Initial period of rate fixation:								
up to 1 year		3.19	3.49	3.28	3.83	3.45	3.99	2.85
from 1 to 5 years		3.35	3.31	4.43	3.80	2.76	5.16	4.55
more than 5 years		4.74	4.57	3.79	4.63	5.06	5.45	5.00
e. SHOUTERN ITALY								
Initial period of rate fixation:								
up to 1 year		3.89	4.19	4.16	4.28	4.17	4.72	2.98
from 1 to 5 years		4.78	4.57	4.67	3.87	4.83	5.51	5.26
more than 5 years		5.27	5.34	5.19	5.21	5.47	5.61	5.20
f. ISLANDS								
Initial period of rate fixation:								
up to 1 year		3.73	4.07	4.09	4.17	4.02	4.62	3.02
from 1 to 5 years		4.64	4.40	3.45	3.94	5.13	5.45	5.22
more than 5 years		5.22	5.02	4.39	5.23	5.27	5.69	5.35

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

March 2011

		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	5.67	10.26	9.61	8.48	7.08	5.81	2.77
b.	NORTH-WEST ITALY	4.86	10.51	9.66	8.41	6.93	5.51	2.23
	Piedmont	6.14	10.65	9.43	8.45	7.04	5.62	3.06
	Valle d'Aosta	7.74	9.78	8.56	8.80	8.73	6.04	3.42
	Liguria	7.08	11.24	10.45	8.90	7.23	5.99	3.78
	Lombardy	4.46	10.34	9.64	8.32	6.86	5.45	2.09
c.	NORTH-EAST ITALY	5.73	9.36	8.44	7.38	6.16	5.32	3.48
	Trentino-Alto Adige	4.28	6.67	6.00	5.46	4.44	3.64	3.18
	Veneto	6.09	9.87	9.07	7.97	6.75	5.87	3.37
	Friuli-Venezia Giulia	6.57	11.04	9.18	8.09	6.87	5.99	2.79
	Emilia-Romagna	5.88	9.40	8.65	7.52	6.33	5.66	3.68
d.	CENTRAL ITALY	6.03	10.25	9.89	8.96	7.59	6.25	3.31
	Marche	7.32	10.26	9.50	8.91	7.54	6.67	5.04
	Tuscany	6.58	10.55	9.98	9.03	7.95	6.60	3.27
	Umbria	7.57	10.24	9.77	8.55	7.80	6.69	5.36
	Lazio	5.34	10.00	9.97	8.99	7.30	5.89	3.14
e.	SOUTHERN ITALY	7.67	10.95	10.84	9.71	8.41	7.20	3.85
	Abruzzo	7.48	10.74	10.10	8.67	7.83	6.99	5.25
	Molise	8.08	11.22	10.04	9.57	7.60	8.29	5.27
	Campania	7.96	10.88	11.02	10.15	9.04	7.74	3.67
	Apulia	7.00	10.63	10.70	9.39	7.93	6.32	3.24
	Basilicata	7.47	10.79	11.07	9.35	8.40	7.08	4.65
	Calabria	9.19	12.10	11.58	10.72	8.89	8.45	3.97
f.	ISLANDS	6.59	10.81	10.23	9.26	8.35	6.57	2.51
	Sicily	7.30	11.01	10.39	9.42	8.45	6.52	2.70
	Sardinia	5.38	10.23	9.80	8.83	8.09	6.69	2.37

Notes: Only lending in euros is considered.

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

TDB30840

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

March 2011

March 2011		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	3.85	2.81	3.10	4.68	6.77
	up to 250,000	7.15	3.07	5.31	5.55	10.59
	from 250,000 to 1,000,000	5.90	3.09	5.07	5.56	9.01
	from 1,000,000 to 5,000,000	4.64	3.00	4.54	5.15	7.38
	from 5,000,000 to 25,000,000	3.54	2.86	3.45	4.47	6.02
	more than 25,000,000	2.58	2.59	2.52	3.49	4.05
b.	NORTH-EAST ITALY	3.69	2.73	2.56	4.35	6.50
	up to 250,000	7.51	2.98	5.33	5.44	10.89
	from 250,000 to 1,000,000	6.06	2.99	4.81	5.45	9.08
	from 1,000,000 to 5,000,000	4.65	2.91	4.44	4.84	7.29
	from 5,000,000 to 25,000,000	3.39	2.79	3.98	4.15	5.81
	more than 25,000,000	2.36	2.57	1.99	3.31	3.64
c.	NORTH-WEST ITALY	3.49	2.81	3.40	4.26	6.17
	up to 250,000	6.48	2.99	4.70	5.37	9.57
	from 250,000 to 1,000,000	5.34	3.04	4.71	5.20	7.88
	from 1,000,000 to 5,000,000	4.21	2.96	4.03	4.66	6.39
	from 5,000,000 to 25,000,000	3.22	2.82	3.51	3.91	5.44
	more than 25,000,000	2.47	2.62	2.66	3.57	4.23
d.	CENTRAL ITALY	4.15	2.77	3.32	4.71	6.87
	up to 250,000	6.97	3.12	5.37	5.53	10.73
	from 250,000 to 1,000,000	5.88	3.11	5.21	5.59	9.49
	from 1,000,000 to 5,000,000	4.79	3.03	4.63	5.37	7.92
	from 5,000,000 to 25,000,000	3.88	2.93	2.58	4.95	6.48
	more than 25,000,000	2.86	2.49	3.15	3.48	4.19
e.	SOUTHERN ITALY	4.71	3.09	4.70	5.38	8.23
	up to 250,000	7.79	3.34	5.65	5.67	11.33
	from 250,000 to 1,000,000	6.59	3.34	5.50	5.74	10.05
	from 1,000,000 to 5,000,000	5.29	3.20	5.25	5.49	8.64
	from 5,000,000 to 25,000,000	4.19	3.00	3.90	4.92	7.30
	more than 25,000,000	3.42	2.87	3.28	4.27	4.75
f.	ISLANDS	4.75	3.07	4.58	5.22	8.18
	up to 250,000	7.16	3.25	5.55	5.70	10.64
	from 250,000 to 1,000,000	6.36	3.30	5.45	5.75	9.37
	from 1,000,000 to 5,000,000	5.32	3.16	4.99	5.54	8.43
	from 5,000,000 to 25,000,000	4.40	3.03	3.84	5.38	6.71
	more than 25,000,000	2.99	2.91	3.02	3.38	5.26

Notes: Only lending in euros is considered.

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

TDB30850

Sample of Banks

Source: Survey of lending rates
Percentages

March 2011

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
a. MATCHED LOANS	3.85	3.69	3.49	4.15	4.71	4.75
<i>of which:</i> discount lending	5.50	4.72	3.94	5.61	5.93	6.72
advance on loan selling	3.08	3.23	3.00	2.88	3.25	3.31
for factoring						
b. TERM LOANS	2.94	2.81	2.89	2.95	3.43	3.38
Initial period of rate fixation:						
up to 1 year	2.81	2.73	2.81	2.77	3.09	3.07
more than 1 year	4.16	3.56	4.06	4.18	5.28	5.16
<i>of which:</i> leasing	4.11	4.13	4.13	3.93	4.40	4.35
Initial period of rate fixation:						
up to 1 year	4.00	4.01	4.11	3.78	4.14	4.13
more than 1 year	4.98	4.79	4.39	5.34	6.15	5.22
c. REVOCABLE LOANS	6.77	6.50	6.17	6.87	8.23	8.18

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

March 2011

March 2011	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	3.85	2.82	4.68	6.77	2.21	4.44
Agricultural, forestry and fishing	4.32	3.00	5.34	6.70	3.50	4.40
Mining and quarrying	4.18	2.86	5.16	7.72	3.19	4.31
Manufacturing	3.65	2.82	4.78	7.37	1.72	4.43
Electricity, gas, steam and air conditioning supply	2.93	2.45	2.68	3.49	2.01	3.99
Water supply, sewerage, waste management and remediation activities	4.00	2.71	4.71	5.59	2.92	5.66
Construction	4.75	2.96	4.70	6.77	3.29	4.50
Wholesale and retail trade, repair of motor vehicles and motorcycles	3.59	2.97	5.42	7.95	2.82	4.82
Transportation and storage	4.48	2.59	4.55	6.67	2.48	3.84
Accommodation and food service activities	3.88	2.87	5.30	7.71	3.05	4.97
Information and communication	4.63	3.02	4.14	5.84	2.62	4.51
Financial and insurance activities	2.22	2.56	3.61	4.73	2.39	3.82
Real estate activities	3.98	2.79	4.61	5.43	3.03	3.84
Professional, scientific and technical activities	3.58	2.33	4.61	4.96	1.80	4.94
Administrative and support service activities	4.33	2.90	4.99	7.15	2.22	5.03
All remaining activities (sections O, P,Q,R,S,T)	4.11	2.88	5.36	7.15	3.37	4.61

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

March 2011

	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	2.16	2.62	4.34	3.61	5.10	4.85
North-west Italy	2.61	3.65	4.16	3.51	4.81	4.70
North-east Italy	2.81	4.18	3.94	3.52	5.09	4.51
Central Italy	1.49	1.90	4.57	3.74	4.47	4.66
Southern Italy	3.36	5.38	4.51	3.93	6.18	5.20
Islands	2.76	4.98	4.60	3.79	5.65	5.49

Notes: Only lending in euros is considered.

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

TDB30880		Sample of banks				
Source: Survey of lending rates Percentages						
March 2011		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	3.38	2.60	4.59	5.08	5.15
b.	NORTH-WEST ITALY	3.15	2.51	4.30	4.96	4.92
	Piedmont	3.35	2.58	4.12	4.94	5.14
	Valle d'Aosta	3.36	2.65	4.29	4.28	7.27
	Liguria	3.37	2.56	4.64	4.91	6.19
	Lombardy	3.07	2.49	4.34	4.99	4.73
c.	NORTH-EAST ITALY	3.17	2.58	4.56	5.08	5.00
	Trentino-Alto Adige	3.32	2.91	4.06	5.04	4.65
	Veneto	3.10	2.49	4.60	5.08	4.78
	Friuli-Venezia Giulia	3.31	2.50	5.99	5.12	5.81
	Emilia-Romagna	3.19	2.62	4.56	5.06	5.27
d.	CENTRAL ITALY	3.49	2.66	4.69	4.98	4.87
	Marche	3.42	2.72	5.72	4.92	5.98
	Tuscany	3.25	2.59	4.31	4.71	5.27
	Umbria	3.63	2.81	5.28	5.11	6.56
	Lazio	3.64	2.66	4.67	5.10	4.31
e.	SOUTHERN ITALY	3.88	2.76	5.31	5.21	6.44
	Abruzzo	3.81	2.77	5.35	5.18	6.92
	Molise	3.93	2.71	5.20	5.09	8.52
	Campania	3.91	2.83	5.35	5.24	6.06
	Apulia	3.87	2.70	5.20	5.20	6.10
	Basilicata	3.90	2.76	4.83	5.19	6.88
	Calabria	3.92	2.70	5.77	5.20	8.30
f.	ISLANDS	3.88	2.75	5.41	5.37	7.90
	Sicily	3.81	2.73	5.51	5.38	7.80
	Sardinia	4.07	2.80	5.26	5.34	8.39

Notes: Only lending in euros is considered

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

TDB30890

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

March 2011

		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	2.59	2.49	5.09	4.94
b.	NORTH-WEST ITALY	2.50	2.41	4.90	4.85
	Piedmont and Valle d'Aosta	2.57	2.44	4.85	4.81
	Liguria	2.51	2.44	4.88	4.73
	Lombardy	2.48	2.41	4.94	4.89
c.	NORTH-EAST ITALY	2.49	2.45	5.10	4.96
	Trentino-Alto Adige	2.88	2.80	5.17	4.91
	Veneto	2.40	2.35	5.10	4.99
	Friuli-Venezia Giulia	2.46	2.38	5.18	5.02
	Emilia Romagna	2.57	2.49	5.05	4.93
d.	CENTRAL ITALY	2.68	2.54	4.96	4.84
	Marche	2.65	2.52	4.87	4.75
	Tuscany	2.58	2.48	4.73	4.50
	Umbria	2.82	2.67	5.09	4.78
	Lazio	2.76	2.58	5.07	5.01
e.	SOUTHERN ITALY	2.80	2.66	5.24	5.04
	Abruzzo and Molise	2.75	2.63	5.21	5.01
	Campania	2.87	2.71	5.27	5.09
	Apulia	2.78	2.62	5.24	5.02
	Basilicata	2.90	2.58	5.24	4.98
	Calabria	2.69	2.62	5.21	5.00
f.	ISLANDS	2.75	2.60	5.37	5.18
	Sicily	2.74	2.58	5.39	5.17
	Sardinia	2.78	2.67	5.32	5.21

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

Distribution by initial period of rate fixation, customer location (geographical area) and total credit granted new business in the quarter

TDB30900

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

March 2011

	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	2.90	2.74	4.39	4.14
NORTH-WEST ITALY	2.83	2.68	4.19	3.95
NORTH-EAST ITALY	2.75	2.64	4.34	4.18
CENTRAL ITALY	2.96	2.80	4.48	4.21
SOUTHERN ITALY	3.10	2.90	4.66	4.31
ISLANDS	3.10	2.92	4.68	4.26

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

March 2011

	Total	Non-financial companies	di cui:			Producer households	Consumer households and ne
			Industry	building	services		
a. ITALY	4.76	5.01	4.40	5.89	5.15	7.76	5.08
b. NORTH-WEST ITALY	4.28	4.72	4.26	5.78	4.74	7.89	4.95
Piedmont and Valle d'Aosta	5.03	5.07	4.69	5.89	5.14	8.04	5.15
Liguria	5.98	5.88	5.17	6.15	-	8.79	5.89
Lombardy	4.02	4.55	4.10	5.72	4.55	7.73	4.79
c. NORTH-EAST ITALY	4.48	4.49	3.95	5.36	4.66	6.79	4.99
Trentino-Alto Adige	3.88	3.79	3.32	4.25	3.80	5.41	4.57
Veneto	4.49	4.50	3.90	5.57	4.82	7.05	4.79
Friuli-Venezia Giulia	4.73	4.62	3.95	5.88	5.23	7.67	5.59
Emilia-Romagna	4.59	4.62	4.12	5.49	4.68	7.01	5.27
d. CENTRAL ITALY	5.17	5.40	4.56	6.19	5.62	7.90	4.84
Marche	5.19	5.03	4.31	6.08	5.30	7.74	5.88
Tuscany	5.36	5.59	4.92	6.83	5.74	8.30	5.22
Umbria	5.32	5.15	4.61	6.45	5.21	7.95	6.35
Lazio	5.03	5.43	4.26	5.92	5.67	7.43	4.55
e. SOUTHERN ITALY	6.17	6.20	5.75	6.70	6.28	8.74	5.79
Campania	6.25	6.37	6.07	6.95	6.35	8.89	5.64
Abruzzo and Molise	5.96	5.83	5.25	6.44	6.16	8.21	6.11
Apulia and Basilicata	5.85	5.92	5.53	6.35	5.89	8.83	5.59
Calabria	7.47	7.45	7.40	7.86	7.31	8.97	6.56
f. ISLANDS	5.87	6.48	6.38	6.79	6.43	8.53	6.55
Sicily	6.23	6.47	6.44	6.68	6.43	8.54	6.75
Sardinia	5.11	6.53	6.24	7.07	6.45	8.52	6.09

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							
March 2011		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	ITALY	0.45	1.15	0.91	0.66	0.24	0.28
b.	NORTH-EAST ITALY	0.41	0.94	0.74	0.62	0.22	0.28
	Piedmont	0.37	0.86	1.01	0.59	0.18	0.22
	Valle d'Aosta	0.46	0.95	2.15	0.61	0.16	0.18
	Liguria	0.31	0.99	0.70	0.51	0.18	0.24
	Lombardy	0.43	0.95	0.65	0.63	0.24	0.31
c.	NORTH-WEST ITALY	0.46	1.21	0.70	0.75	0.29	0.29
	Trentino-Alto Adige	0.62	1.51	1.74	0.85	0.25	0.27
	Veneto	0.43	1.29	0.53	0.73	0.28	0.27
	Friuli-Venezia Giulia	0.45	1.00	0.83	0.83	0.23	0.22
	Emilia-Romagna	0.47	1.21	0.89	0.74	0.31	0.33
d.	CENTRAL ITALY	0.58	1.33	1.26	0.76	0.25	0.31
	Marche	0.43	1.12	1.61	0.77	0.31	0.28
	Tuscany	0.39	1.07	0.69	0.64	0.24	0.28
	Umbria	0.43	1.08	1.13	0.69	0.26	0.30
	Lazio	0.68	1.38	1.31	0.82	0.23	0.33
e.	SOUTHERN ITALY	0.29	0.68	0.82	0.43	0.19	0.24
	Abruzzo	0.41	0.66	0.72	0.68	0.32	0.31
	Molise	0.37	0.84	0.52	0.59	0.19	0.29
	Campania	0.24	0.65	1.06	0.35	0.14	0.20
	Apulia	0.31	0.77	0.47	0.45	0.22	0.27
	Basilicata	0.37	0.79	1.12	0.33	0.20	0.33
	Calabria	0.22	0.51	0.35	0.31	0.13	0.19
f.	ISLANDS	0.37	1.00	0.94	0.54	0.23	0.27
	Sicily	0.35	0.91	0.62	0.57	0.22	0.27
	Sardinia	0.42	1.08	1.07	0.49	0.24	0.27

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									
March 2011		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	0.15	0.19	0.30	0.81	0.11	0.17	0.31	0.68
b.	NORTH-WEST ITALY	0.14	0.18	0.28	0.73	0.11	0.16	0.32	0.68
	Piedmont	0.13	0.16	0.26	0.73	0.09	0.13	0.27	0.59
	Valle d'Aosta	0.13	0.16	0.23	0.77	0.07	0.10	0.21	0.50
	Liguria	0.12	0.16	0.27	0.63	0.10	0.14	0.28	0.64
	Lombardy	0.15	0.19	0.29	0.74	0.12	0.18	0.34	0.71
c.	NORTH-EAST ITALY	0.17	0.22	0.37	0.92	0.11	0.17	0.35	0.72
	Trentino-Alto Adige	0.18	0.22	0.34	1.01	0.15	0.18	0.32	0.63
	Veneto	0.17	0.22	0.37	0.90	0.10	0.15	0.33	0.71
	Friuli-Venezia Giulia	0.15	0.19	0.36	1.02	0.08	0.12	0.28	0.60
	Emilia-Romagna	0.16	0.23	0.38	0.90	0.12	0.20	0.39	0.76
d.	CENTRAL ITALY	0.16	0.19	0.29	0.90	0.13	0.18	0.31	0.68
	Marche	0.15	0.21	0.35	1.02	0.11	0.20	0.35	0.71
	Tuscany	0.17	0.21	0.32	0.78	0.13	0.19	0.32	0.63
	Umbria	0.20	0.22	0.33	0.90	0.14	0.20	0.38	0.68
	Lazio	0.14	0.17	0.25	0.93	0.12	0.17	0.29	0.70
e.	SOUTHERN ITALY	0.12	0.15	0.23	0.58	0.09	0.14	0.26	0.60
	Abruzzo	0.19	0.25	0.38	0.88	0.13	0.20	0.37	0.81
	Molise	0.12	0.15	0.29	0.80	0.08	0.16	0.33	0.78
	Campania	0.09	0.11	0.17	0.48	0.08	0.11	0.20	0.51
	Apulia	0.12	0.16	0.26	0.61	0.10	0.16	0.31	0.72
	Basilicata	0.12	0.14	0.26	0.43	0.12	0.20	0.41	0.71
	Calabria	0.09	0.11	0.18	0.41	0.08	0.12	0.23	0.50
f.	ISLANDS	0.17	0.19	0.27	0.71	0.14	0.19	0.32	0.62
	Sicily	0.14	0.17	0.27	0.75	0.12	0.18	0.33	0.66
	Sardinia	0.21	0.22	0.28	0.62	0.17	0.22	0.29	0.53

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 Oct.	2010 Nov.	2010 Dec.
a. TOTAL	-	-	338,919
b. GOLD AND GOLD RECEIVABLES	-	-	83,197
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	-	-	35,724
receivables from the IMF	-	-	9,463
securities	-	-	23,617
current accounts and other deposits	-	-	2,117
reverse operations	-	-	523
other claims	-	-	3
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	-	-	2,065
financial counterparties	-	-	2,065
of which: securities	-	-	353
reverse operations	-	-	-
other claims	-	-	1,712
general government	-	-	-
other counterparties	-	-	-
e. CLAIMS ON NON-EURO-AREA RESIDENTS	-	-	6
claims on non-euro-area EU central banks	-	-	-
securities	-	-	-
other claims	-	-	6
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	-	-	47,635
main refinancing operations	-	-	16,558
longer-term refinancing operations	-	-	31,013
fine-tuning reverse operations	-	-	65
structural reverse operations	-	-	-
marginal lending facility	-	-	-
credits related to margin calls	-	-	-
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	-	-	2,954
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS	-	-	84,404
securities held for monetary policy purposes	-	-	18,079
other securities	-	-	66,326

TDB40605

Bank of Italy

	2010 Oct.	2010 Nov.	2010 Dec.
<i>(cont)</i>			
i. GENERAL GOVERNMENT DEBT	-	-	17,642
I. INTRA-EUROSISTEM CLAIMS	-	-	11,843
participating interest in the ECB	-	-	945
claims deriving from the transfer of foreign reserves to the ECB	-	-	7,199
net claims related to the allocation of euro banknotes within the Eurosystem	-	-	-
other intra-eurosystem claims (net)	-	-	3,699
m ITEMS TO BE SETTLED	-	-	6
n. OTHER ASSETS	-	-	47,485
Euro-area coins	-	-	21
investments of reserves and provisions	-	-	35,215
intangible fixed assets	-	-	33
tangible fixed assets	-	-	3,329
accrued income and prepaid expenses	-	-	2,462
deferred tax assets	-	-	5,574
sundry	-	-	852
o. EXPENSE FOR THE YEAR	-	-	5,959

Notes: The October and November 2010 data were published in the previous issue

TDB40605

Bank of Italy

Source: Bank of Italy
Stocks in millions of euro

	2011 Jan.	2011 Feb.	2011 Mar.
a. TOTAL	356,988	341,510	313,262
b. GOLD AND GOLD RECEIVABLES	83,197	83,197	79,400
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	36,787	36,369	35,608
receivables from the IMF	9,464	9,376	9,701
securities	24,395	24,657	23,380
current accounts and other deposits	1,532	1,602	1,432
reverse operations	1,390	729	1,091
other claims	5	5	4
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	1,458	1,504	1,251
financial counterparties	1,458	1,504	1,251
of which: securities	335	320	290
reverse operations	6	6	-
other claims	1,118	1,178	961
general government	-	-	-
other counterparties	-	-	-
e. CLAIMS ON NON-EURO-AREA RESIDENTS	6	4	4
claims on non-euro-area EU central banks	-	-	-
securities	-	-	-
other claims	6	4	4
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	47,413	40,236	36,063
main refinancing operations	16,816	8,993	6,103
longer-term refinancing operations	30,597	31,244	29,960
fine-tuning reverse operations	-	-	-
structural reverse operations	-	-	-
marginal lending facility	-	-	-
credits related to margin calls	-	-	-
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	2,518	2,516	193
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS	84,601	84,687	85,019
securities held for monetary policy purposes	18,418	18,549	18,573
other securities	66,183	66,138	66,446

TDB40605

Bank of Italy

	2011 Jan.	2011 Feb.	2011 Mar.
<i>(cont)</i>			
i. GENERAL GOVERNMENT DEBT	17,642	17,592	17,567
I. INTRA-EUROSISTEM CLAIMS	35,844	27,778	8,967
participating interest in the ECB	945	945	945
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)	27,700	19,634	823
m ITEMS TO BE SETTLED	11	12	9
n. OTHER ASSETS	47,379	47,327	48,445
Euro-area coins	22	20	19
investments of reserves and provisions	35,166	35,126	36,363
intangible fixed assets	33	33	34
tangible fixed assets	3,331	3,334	3,338
accrued income and prepaid expenses	2,474	2,470	2,295
deferred tax assets	5,574	5,574	5,574
sundry	779	771	823
o. EXPENSE FOR THE YEAR	132	288	737

Notes:

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in millions of euro

	2010 Oct.	2010 Nov.	2010 Dec.
a. TOTAL	-	-	338,919
b. BANKNOTES IN CIRCULATION	-	-	138,324
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	-	-	22,740
current accounts (covering the minimum reserve system)	-	-	20,226
deposit facility	-	-	2,515
fixed-term deposits	-	-	-
fine-tuning reverse operations	-	-	-
deposits related to margin calls	-	-	-
d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS	-	-	-
e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	-	-	42,518
general government	-	-	42,488
of which: treasury payment account	-	-	42,332
sinking fund for the redemption of government securities	-	-	9
other liabilities	-	-	148
other counterparties	-	-	29
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	-	-	2,949
liabilities to non-euro-area EU central banks
other liabilities	-	-	2,949
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	-	-	623
financial sector counterparties	-	-	-
general government	-	-	623
other counterparties	-	-	-
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	-	-	2
deposits and balances	-	-	2
other liabilities	-	-	..
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	-	-	7,610
l. INTRA-EUROSISTEM LIABILITIES	-	-	7,093
promissory notes covering debt certificates issued by the ECB	-	-	-
net liabilities related to the allocation of euro banknotes within the Eurosystem	-	-	7,093
other intra-Eurosystem liabilities (net)	-	-	-

TDB40615

Bank of Italy

		2010 Oct.	2010 Nov.	2010 Dec.
	<i>(cont.)</i>			
m	ITEMS TO BE SETTLED	-	-	31
n.	OTHER LIABILITIES	-	-	1,949
	Bank of Italy drafts	-	-	248
	accrued expenses and deferred income	-	-	55
	sundry	-	-	1,645
o.	PROVISIONS	-	-	7,768
	provisions for specific risks	-	-	1,191
	sundry staff-related provisions	-	-	6,577
p.	REVALUATION ACCOUNTS	-	-	70,206
q.	PROVISION FOR GENERAL RISKS	-	-	9,146
r.	CAPITAL AND RESERVES	-	-	21,149
	capital	..	..	..
	ordinary and extraordinary reserves	-	-	13,410
	other reserves	-	-	7,740
s.	NET PROFITS FOR DISTRIBUTION	-	-	-
t.	INCOME FOR THE YEAR	-	-	6,811
u.	MEMORANDUM ACCOUNTS	-	-	281,198

Notes The October and November 2010 data were published in the previous issue

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in millions of euro

	2011 Jan.	2011 Feb.	2011 Mar.
a. TOTAL	356,988	341,510	313,262
b. BANKNOTES IN CIRCULATION	134,957	134,774	135,416
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	17,361	17,580	20,347
current accounts (covering the minimum reserve system)	17,120	17,180	20,009
deposit facility	241	400	338
fixed-term deposits	-	-	-
fine-tuning reverse operations	-	-	-
deposits related to margin calls	-	-	-
d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS	-	-	-
e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	75,840	60,445	34,294
general government	75,825	60,431	34,278
of which: treasury payment account	75,674	60,262	34,132
sinking fund for the redemption of government securities	9	9	9
other liabilities	142	160	137
other counterparties	15	14	16
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	2,749	2,814	2,773
liabilities to non-euro-area EU central banks	..	..	..
other liabilities	2,749	2,814	2,772
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	634	597	555
financial sector counterparties	-	-	-
general government	634	597	555
other counterparties	-	-	-
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	416	143	465
deposits and balances	2	2	2
other liabilities	414	141	463
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	7,610	7,610	7,340
l. INTRA-EUROSISTEM LIABILITIES	5,753	5,084	4,566
promissory notes covering debt certificates issued by the ECB	-	-	-
net liabilities related to the allocation of euro banknotes within the Eurosystem	5,753	5,084	4,566
other intra-Eurosystem liabilities (net)	-	-	-

TDB40615

Bank of Italy

		2011 Jan.	2011 Feb.	2011 Mar.
	<i>(cont.)</i>			
m	ITEMS TO BE SETTLED	45	59	37
n.	OTHER LIABILITIES	1,865	1,834	1,987
	Bank of Italy drafts	158	146	128
	accrued expenses and deferred income	36	32	304
	sundry	1,671	1,656	1,555
o.	PROVISIONS	7,768	7,768	7,768
	provisions for specific risks	1,191	1,191	1,191
	sundry staff-related provisions	6,577	6,577	6,577
p.	REVALUATION ACCOUNTS	70,206	70,206	65,017
q.	PROVISION FOR GENERAL RISKS	9,146	9,146	9,146
r.	CAPITAL AND RESERVES	21,149	21,149	21,149
	capital	..	..	..
	ordinary and extraordinary reserves	13,410	13,410	13,410
	other reserves	7,740	7,740	7,740
s.	NET PROFITS FOR DISTRIBUTION	852	852	852
t.	INCOME FOR THE YEAR	636	1,449	1,550
u.	MEMORANDUM ACCOUNTS	279,632	282,299	272,372

Notes

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 euro are recorded in euro 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 euro; 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; for the Provinces, until September 2008 the breakdown is maintained as at 1 January 1996 (for statistical continuity) and, as of December 2008, it is extended to take account of the established provinces already operative at each reporting date (see complete list in 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 euros.

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 euro 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 euros.

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 euros (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 euros.

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 euros, 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 PDF 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 euros (including 53 million of bad debts), which has led to the de-recognition of the loans in question.

As of December 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 1.73 billion euros, which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

As of March 2011, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of performing loans amounting to about 75 million euros, which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

Glossary

Glossary of terms in the tables

ADJUSTED BAD DEBTS (STOCK): USED MARGIN AT START OF PERIOD	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).
BAD DEBTS	the total loans outstanding to borrowers 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 (NET USED MARGIN)	BAD DEBTS: see item BAD DEBTS. USED MARGIN: the amount of credit actually disbursed to a customer.
BAD DEBTS (GROSS OF WRITEOFFS)	the total loans outstanding to borrowers 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 borrowers 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: NUMBER OF BORROWERS	BAD DEBTS: see item. 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.
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 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 ACTIVITY

Grouping of units on the basis of their prevalent economic activity. As of June 2010 customers' economic activity is classified using the ATECO 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

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.

FLOW: ADJUSTED BAD DEBTS BORROWERS RETURNED PERFORMING (CREDIT USED)

Total loans outstanding of borrowers who, at the beginning of the reference period, meet the conditions for qualifying as an "adjusted bad debts borrower" and, at the end of the period, return to be classified as "good" borrowers.

FLOW: ADJUSTED BAD DEBTS BORROWERS RETURNED PERFORMING (NUMBER OF BORROWERS)

The number of borrowers who, at the beginning of the reference period, meet the conditions for qualifying as an "adjusted bad debts borrower" and, at the end of the period, return to be classified as "good" borrowers.

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 straightening the expectation of the fulfilment of customers' obligations towards them. Until March 2010 the information referred exclusively to personal guarantees.
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.
NEW ADJUSTED BAD DEBTS (NUMBER OF BORROWERS)	Number of borrowers who, for the first time in the reference quarter, meet one of the conditions for qualifying as an "adjusted bad debt".
NEW ADJUSTED BAD DEBTS (CREDIT USED)	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.

**QUARTERLY DEFAULT RATES
FOR LOAN FACILITIES
(CREDIT USED)**

The default rate of loan facilities in a given quarter is represented by a ratio. The denominator is the amount of credit used by all the borrowers covered by the Central Credit Register not classified as "adjusted bad debtors" (see item) at the end of the previous quarter. The numerator is the amount of credit used by such borrowers who become "adjusted bad debtors" during the quarter in question. The denominator of the ratio, despite its referring to the end of the previous quarter, is conventionally shown with the date of the quarter in question (i.e. the same date as the numerator and the default rate). The amounts used as the numerator are those at the end of the period so as to represent the actual exposure that is classified as "adjusted bad debts". It should also be noted that if the numerator for a quarter is equal to zero, so that the default rate is also equal to zero, neither of these values is shown in the table; by contrast, the value of the denominator is always shown.

**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.

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.