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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.


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The row and column totals of some tables may not tally with the sum of the entries because they contain data that cannot be allocated.

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
		[cdp]	Cassa Depositi and Prestiti
		[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)
5		[bi]	Bank of Italy
			Table appearing in this issue
6	Table identification code		
7	Description of the table		
8	Identification code for table on the “BIP on-line statistical database”		
9	Page on which table appears in this issue		

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Structural information

Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary
identification data

September 2011

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
a. TOTAL	756	33,536	229	25,294
b. PIEDMONT	31	2,697	21	2,411
Alessandria	1	306	1	298
Asti	1	165	1	150
Biella	4	135	4	130
Cuneo	13	524	5	402
Novara	1	216	1	186
Turin	11	1,128	9	1,057
Verbano-Cusio-Ossola	-	90	-	59
Vercelli	-	133	-	129
c. VALLE D'AOSTA	1	100	-	78
Aosta	1	100	-	78
d. LIGURIA	6	966	5	924
Genoa	4	519	3	507
Imperia	-	120	-	102
La Spezia	1	138	1	135
Savona	1	189	1	180
e. LOMBARDY	177	6,595	64	4,622
Bergamo	13	767	3	518
Brescia	16	977	5	594
Como	3	372	-	254
Cremona	7	290	2	198
Lecco	3	242	1	141
Lodi	4	162	1	105
Mantua	4	337	1	266
Milan	117	2,043	48	1,538
Monza-Brianza	5	483	1	329
Pavia	1	335	-	281
Sondrio	4	123	2	27
Varese	-	464	-	371
f. TRENTINO-ALTO ADIGE	104	969	9	330
Bolzano	55	416	5	151
Trento	49	553	4	179
g. VENETO	57	3,604	11	2,356
Belluno	1	186	-	120
Padua	12	645	3	448
Rovigo	4	184	-	116
Treviso	9	661	2	372
Venice	6	531	2	382
Verona	12	739	3	545
Vicenza	13	658	1	373

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	3,541	412	4,410	79	291	5,898
-	87	9	175	1	24	654
-	2	-	3	-	3	90
-	2	-	11	-	2	60
-	4	-	-	-	1	39
-	3	8	118	-	1	151
-	29	-	-	-	1	60
-	13	1	42	1	16	181
-	30	-	1	-	-	28
-	4	-	-	-	-	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	1,002	46	805	62	166	1,187
1	101	9	143	-	5	203
1	140	10	224	-	19	181
-	66	3	50	-	2	100
-	17	5	74	-	1	92
-	69	2	31	-	1	66
-	13	3	43	-	1	54
-	28	3	42	-	1	70
1	291	6	90	62	124	129
-	78	4	70	-	6	55
-	28	1	25	-	1	100
2	94	-	2	-	-	43
-	77	-	11	-	5	94
1	108	93	529	1	2	297
1	66	48	197	1	2	111
-	42	45	332	-	-	186
5	562	40	677	1	9	544
-	42	1	24	-	-	51
1	65	8	130	-	2	101
-	9	4	59	-	-	47
1	154	6	132	-	3	95
-	63	4	85	-	1	44
1	74	7	117	1	3	95
2	155	10	130	-	-	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	938	7	618
Gorizia	4	104	-	60
Pordenone	3	221	1	151
Trieste	3	141	1	112
Udine	15	472	5	295
i. EMILIA ROMAGNA	55	3,518	27	2,624
Bologna	13	836	7	612
Ferrara	3	225	2	193
Forlì	10	346	4	220
Modena	6	490	3	362
Parma	2	357	2	300
Piacenza	3	218	1	155
Ravenna	5	336	3	282
Reggio Emilia	6	405	3	315
Rimini	7	305	2	185
l. MARCHE	30	1,192	10	958
Ancona	12	370	5	301
Ascoli Piceno	4	166	1	134
Fermo	4	166	1	134
Macerata	4	239	1	205
Pesaro e Urbino	8	306	2	221
m. TUSCANY	53	2,537	18	1,967
Arezzo	4	243	-	159
Florence	15	698	7	563
Grosseto	4	161	-	118
Livorno	2	211	-	181
Lucca	4	266	3	232
Massa Carrara	2	113	1	109
Pisa	5	289	2	230
Pistoia	9	195	2	138
Prato	1	140	-	90
Siena	7	221	3	147
n. UMBRIA	10	586	6	518
Perugia	8	448	4	387
Terni	2	138	2	131
o. LAZIO	67	2,760	27	2,117
Frosinone	6	211	1	141
Latina	6	190	1	134
Rieti	2	84	1	64
Rome	46	2,065	22	1,620
Viterbo	7	210	2	158
p. ABRUZZO	14	694	6	603
Chieti	5	181	3	164
L'Aquila	2	155	1	131
Pescara	2	175	1	153
Teramo	5	183	1	155

						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	232	2	3	173
-	7	4	37	-	-	21
-	24	2	46	-	-	39
-	9	1	18	1	2	4
1	45	8	131	1	1	109
4	446	23	437	1	11	334
-	101	6	118	-	5	59
-	11	1	21	-	-	26
-	34	6	92	-	-	30
2	114	-	13	1	1	47
-	38	-	17	-	2	45
1	53	1	9	-	1	41
-	5	2	48	-	1	18
-	47	3	42	-	1	45
1	43	4	77	-	-	23
-	37	20	197	-	-	213
-	8	7	61	-	-	48
-	2	3	30	-	-	30
-	2	3	30	-	-	30
-	3	3	31	-	-	49
-	23	6	62	-	-	57
3	223	32	345	-	2	277
2	55	2	29	-	-	38
-	45	8	89	-	1	44
-	8	4	35	-	-	28
-	8	2	22	-	-	20
-	12	1	22	-	-	29
-	2	1	2	-	-	15
1	26	2	33	-	-	39
-	14	7	42	-	1	22
-	38	1	12	-	-	6
-	15	4	59	-	-	36
-	23	4	45	-	-	84
-	23	4	38	-	-	53
-	-	-	7	-	-	31
5	310	25	272	10	61	263
2	40	3	30	-	-	61
1	36	4	20	-	-	30
-	12	1	8	-	-	31
2	218	12	166	10	61	86
-	4	5	48	-	-	55
-	8	8	83	-	-	171
-	2	2	15	-	-	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	144	-	115
Campobasso	3	110	-	92
Isernia	-	34	-	23
r. CAMPANIA	33	1,642	8	1,355
Avellino	4	139	1	103
Benevento	2	98	1	81
Caserta	4	211	2	182
Naples	8	818	4	725
Salerno	15	376	-	264
s. APULIA	28	1,417	2	1,012
Bari	13	499	1	347
Barletta - Andria - Trani	4	126	1	95
Brindisi	2	124	-	87
Foggia	1	228	-	158
Lecce	3	262	-	194
Taranto	5	178	-	131
t. BASILICATA	4	252	-	165
Matera	-	83	-	63
Potenza	4	169	-	102
u. CALABRIA	19	517	2	417
Catanzaro	5	106	-	85
Cosenza	8	202	1	147
Crotone	3	37	1	29
Reggio Calabria	1	134	-	126
Vibo Valentia	2	38	-	30
v. SICILY	34	1,739	3	1,443
Agrigento	5	161	-	119
Caltanissetta	6	97	-	65
Catania	6	356	2	304
Enna	1	65	-	50
Messina	2	230	-	208
Palermo	6	416	1	368
Ragusa	2	119	-	80
Syracuse	3	127	-	100
Trapani	3	168	-	149
z. SARDINIA	5	669	3	661
Cagliari	2	208	1	206
Carbonia Iglesias	-	34	-	34
Medio Campidano	-	39	-	39
Nuoro	-	66	-	66
Ogliastra	-	26	-	26
Olbia Tempio	-	78	-	78
Oristano	1	81	-	75
Sassari	2	137	2	137

						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	14	2	15	-	-	47
1	5	2	13	-	-	36
-	9	-	2	-	-	11
4	149	21	133	-	5	342
-	17	3	19	-	-	53
-	5	1	12	-	-	42
-	22	2	7	-	-	63
3	86	1	3	-	4	85
1	19	14	92	-	1	99
3	291	23	113	-	1	227
2	98	10	53	-	1	40
-	25	3	6	-	-	10
-	27	2	10	-	-	20
-	60	1	10	-	-	50
1	58	2	10	-	-	80
-	23	5	24	-	-	27
-	46	4	41	-	-	85
-	9	-	11	-	-	24
-	37	4	30	-	-	61
1	9	16	91	-	-	185
1	2	4	19	-	-	38
-	7	7	48	-	-	69
-	-	2	8	-	-	16
-	-	1	8	-	-	43
-	-	2	8	-	-	19
3	127	28	168	-	1	334
1	16	4	26	-	-	39
-	4	6	28	-	-	21
1	34	3	18	-	-	57
-	1	1	14	-	-	19
-	11	2	11	-	-	69
-	8	5	39	-	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

September 2011

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	15	14
Customer trading	23	20
Underwriting	5	5
Placement	49	46
Individual portfolio management	46	45
Reception of orders	50	46
Investment advice	97	91
Multilateral trading facilities management	3	3

b. NUMBER of SIMs

106

101

Notes:

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

Distribution by operational specialization

TDB40225

Collective investment undertakings

Source: Archive of intermediary identification data

	2011 June	2011 Sept.
a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	557	560
Equity	171	168
Balanced	42	44
Bond	200	202
Liquidity	29	29
Flexible	162	165
b. NUMBER OF SICAV SUB-FUNDS	11	11
Equity	2	2
Balanced	2	2
Bond	2	2
Liquidity	1	1
Flexible	4	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

		2011 June	2011 Sept.
a.	NUMBER OF FINANCIAL INTERMEDIARIES	201	201
	Leasing	40	40
	Factoring	29	29
	Consumer credit	34	35
	Other forms of finance	18	17
	Acquisition of shareholdings	6	6
	Issue and/or management of credit cards	10	10
	Securitization	10	10
	Foreign exchange trading and other activities	54	54

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 and CDP

Source: Supervisory returns
Stocks in millions of euro

	2010 Sept.	2010 Dec.	2011 Mar.	2011 June	2011 Sept.
a. TOTAL STOCKS					
Loans	1,713,384	1,735,307	1,760,206	1,984,449	1,986,077
<i>of which:</i> bad debts	73,816	78,810	94,988	98,833	103,096
Deposits	931,606	938,126	917,801	1,134,450	1,129,077
b. TRANSACTIONS WITH RESIDENTS					
Loans	1,668,971	1,690,216	1,714,324	1,945,543	1,947,951
<i>of which:</i> in non-euro-area currencies	19,567	20,558	20,200	19,883	20,663
more than 12 months	-	-	-	-	-
bad debts	72,906	77,819	93,861	97,706	102,050
Deposits	915,883	924,370	903,992	1,121,636	1,116,376
<i>of which:</i> in non-euro-area currencies	12,787	12,758	12,684	13,233	13,336
c. TRANSACTIONS WITH NON-RESIDENTS					
Loans	44,409	45,086	45,863	38,901	38,083
<i>of which:</i> bad debts	910	991	1,113	1,127	1,046
Deposits	15,717	13,712	13,802	12,807	12,693

Notes: Loans with maturity of more than 12 months to resident customers include those eligible for official support for the setting up companies abroad. Data up to March 2011 refer only to banks.

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

TDB10232

Source: Supervisory returns
Stocks in millions of euro

September 2011		Total	General government	Financial companies
a. TOTAL		1,947,951	258,950	167,638
b. NORTH-WEST ITALY		669,295	25,546	115,998
	Piedmont	120,979	13,106	6,947
	Valle d'Aosta	2,799	185	32
	Liguria	38,270	2,024	712
	Lombardy	507,247	10,231	108,306
c. NORTH-EAST ITALY		416,192	12,027	26,329
	Trentino-Alto Adige	41,902	1,114	1,080
	Veneto	166,137	4,578	7,130
	Friuli-Venezia Giulia	34,269	1,918	2,333
	Emilia-Romagna	173,884	4,417	15,785
d. CENTRAL ITALY		568,867	194,695	22,108
	Marche	46,569	2,068	2,038
	Tuscany	120,350	5,142	8,447
	Umbria	22,304	1,055	70
	Lazio	379,644	186,428	11,553
e. SOUTHERN ITALY		199,182	18,616	1,616
	Abruzzo	26,686	1,513	109
	Molise	4,183	309	32
	Campania	81,118	9,004	998
	Apulia	58,118	3,557	449
	Basilicata	7,405	718	16
	Calabria	21,672	3,515	12
f. ISLANDS		94,415	8,065	1,587
	Sicily	67,730	6,527	178
	Sardinia	26,685	1,538	1,409

Note:

**Banks and CDP**

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
906,457	282,859	163,992	442,456	101,645	513,261
331,221	107,991	53,187	166,517	29,747	166,782
54,693	19,166	9,087	25,692	7,967	38,266
1,551	621	367	555	237	795
19,484	4,998	3,405	10,916	2,456	13,594
255,494	83,206	40,329	129,354	19,088	114,128
239,238	82,632	44,193	106,791	27,831	110,767
25,358	6,915	4,927	12,678	4,042	10,307
97,572	36,447	16,413	42,913	11,158	45,699
16,456	6,985	2,583	6,345	2,452	11,109
99,852	32,285	20,270	44,856	10,178	43,652
212,926	58,788	41,401	108,454	19,953	119,186
24,978	9,639	5,511	9,286	3,854	13,630
62,424	18,487	10,672	30,945	8,353	35,984
12,354	4,538	2,429	4,888	1,862	6,963
113,169	26,124	22,789	63,334	5,884	62,609
86,624	24,920	17,745	41,616	15,677	76,649
13,946	5,283	3,604	4,732	2,368	8,750
1,874	596	477	736	464	1,504
36,188	8,912	5,927	20,858	4,273	30,655
23,949	7,290	5,197	10,440	5,573	24,590
3,346	951	851	1,403	836	2,487
7,320	1,887	1,689	3,447	2,163	8,661
36,448	8,528	7,466	19,078	8,437	39,877
25,482	6,057	4,730	13,727	6,058	29,486
10,966	2,471	2,736	5,352	2,380	10,391

Distribution by customer location (geographical area) and economic activity

TDB10255

Banks and CDP

Source: Supervisory returns
Stocks in millions of euro

September 2011		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	1,008,102	360,969	267,069	232,879	102,301	44,885
	Agricultural, forestry and fishing	43,563	11,973	14,436	8,606	5,386	3,161
	Mining and quarrying	2,846	901	733	857	216	139
	Manufacturing	247,250	92,369	77,037	48,972	22,380	6,492
	Electricity, gas, steam and air conditioning supply	31,733	14,384	5,138	7,712	2,496	2,002
	Water supply, sewerage, waste management and remediation activities	11,016	3,215	2,295	3,342	1,493	671
	Construction	176,356	57,071	47,544	43,723	19,551	8,468
	Wholesale and retail trade, repair of motor vehicles and motorcycles	151,367	49,131	38,490	31,066	22,082	10,599
	Transportation and storage	37,930	9,802	7,075	10,695	6,951	3,406
	Accommodation and food service activities	39,058	8,867	12,695	8,960	5,258	3,277
	Information and communication	19,587	8,710	2,699	6,959	852	367
	Financial and insurance activities	21,733	10,383	4,826	5,010	957	556
	Real estate activities	126,237	53,192	33,737	30,821	6,193	2,294
	Professional, scientific and technical activities	52,764	25,798	10,505	13,630	1,989	842
	Administrative and support service activities	21,875	7,651	4,268	6,409	2,719	829
	All remaining activities (sections O, P,Q,R,S,T)	24,788	7,522	5,591	6,117	3,777	1,781

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

TDB10281

Banks and CDP

Source: Supervisory returns
Stocks: in millions of euro

September 2011		Total	North West	North East	Centre	South	Islands
a.	CURRENT ACCOUNTS	380,977	100,073	75,219	173,621	21,187	10,877
	General Government	128,804	2,277	676	123,606	1,015	1,230
	Financial and insurance corporations	24,887	15,498	3,931	3,658	727	1,074
	Non-financial corporations	185,608	69,615	58,606	36,993	14,457	5,936
	Producer households	17,318	4,873	5,159	3,349	2,543	1,393
	Consumer households	24,361	7,810	6,848	6,014	2,445	1,244
b.	MORTGAGE LOANS	978,519	321,269	218,539	266,397	117,597	54,718
	General government	121,731	21,880	10,812	67,464	16,198	5,377
	Financial and insurance corporations	24,637	17,550	2,199	4,386	173	328
	Non-financial corporations	372,781	129,002	99,071	89,485	38,296	16,927
	Producer households	63,076	19,135	17,632	12,614	8,798	4,898
	<i>of which: for house purchase</i>	22,372	6,454	5,530	4,895	3,473	2,020
	Consumer households	396,295	133,703	88,824	92,447	54,132	27,188
	<i>of which: for house purchase</i>	331,108	114,274	73,794	76,056	44,034	22,950
c.	LOANS SECURED BY PLEDGE OF SALARY	10,689	2,119	1,110	1,991	3,665	1,805
	Producer households	8	1	1	4	2	..
	Consumer households	10,680	2,117	1,109	1,987	3,662	1,804
d.	PERSONAL LOANS	33,510	8,819	5,583	7,096	7,536	4,476
	Non-financial corporations	..	..	..	..	..	..
	Producer households	1,076	299	235	229	197	116
	Consumer households	32,434	8,519	5,348	6,866	7,339	4,360
e.	FACTORING	5,493	1,831	695	1,655	1,027	284
	General government	653	55	119	145	268	65
	Financial and insurance corporations	88	48	-	39	2	-
	Non-financial corporations	4,612	1,669	573	1,416	737	217
	Producer households	23	3	2	3	12	2
	Consumer households	117	56	..	53	8	..
f.	FINANCIAL LEASING	23,318	8,961	6,920	4,596	2,014	827
	General government	160	13	81	30	21	15
	Financial and insurance corporations	83	40	22	14	5	1
	Non-financial corporations	21,022	8,139	6,297	4,138	1,735	713
	Producer households	1,428	546	391	250	172	68
	Consumer households	625	223	128	163	81	30

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

Distribution by technical form and customer location (geographical area)

TDB10289		Financial intermediaries referred to in Art. 107 of the 1993 Banking Law				
Source: Supervisory returns Stocks in millions of euro						
September 2011	Total	North-West	North-East	Centre	South	Islands
Factoring: nominal value of credits acquired pro-soluto	18,208	5,027	3,213	6,221	2,754	993
Factoring: advances to assignor	12,016	4,807	1,737	3,395	1,745	332
nominal value of credits acquired pro-solvendo	19,728	7,295	2,915	6,013	2,911	595
Total exposure in respect of finance leases	94,254	35,992	24,435	20,468	9,406	3,953
Receivables for consumer credit	54,572	13,923	7,989	12,012	12,529	8,118
Other finance	11,495	4,402	1,538	2,829	1,975	751

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

September 2011

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
Factoring: Nominal value of receivables acquired pro-soluto	18,208	6,575	227	9,981	797	629
Factoring: advances to assignor	12,016	26	1,182	10,384	99	325
Nominal value of receivables acquired pro-solvendo	19,728	39	1,241	17,466	146	836
Total exposure in respect of finance leases	94,254	649	1,009	84,504	4,913	3,180
Receivables for consumer credit	54,572	-	-	-	-	54,572
Other finance	11,495	86	1,070	6,007	1,801	2,531

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

September 2011

	Total	Banks	Financial intermediaries
a. TOTAL	112,871	58,299	54,572
b. NORTH-WEST ITALY	28,571	14,648	13,923
Piedmont	8,176	4,327	3,849
Valle d'Aosta	232	126	106
Liguria	2,811	1,334	1,478
Lombardy	17,352	8,861	8,490
c. NORTH-EAST ITALY	16,690	8,701	7,989
Trentino-Alto Adige	911	585	326
Veneto	7,070	3,466	3,604
Friuli-Venezia Giulia	1,936	1,018	918
Emilia-Romagna	6,773	3,633	3,141
d. CENTRAL ITALY	24,306	12,294	12,012
Marche	2,353	1,282	1,072
Tuscany	7,299	3,235	4,064
Umbria	1,727	857	871
Lazio	12,926	6,921	6,006
e. SOUTHERN ITALY	26,950	14,421	12,529
Abruzzo	2,625	1,397	1,228
Molise	564	279	284
Campania	11,082	6,053	5,030
Apulia	7,451	3,844	3,608
Basilicata	974	485	489
Calabria	4,253	2,363	1,890
f. ISLANDS	16,354	8,236	8,118
Sicily	12,080	6,112	5,968
Sardinia	4,274	2,124	2,150

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							
September 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	394,611	89,413	47,539	75,149	182,510	310,456
b.	EUROPE	329,855	76,077	43,043	62,866	147,870	295,064
of which:							
	Albania	518	70	18	142	288	402
	Austria	23,730	4,631	1,571	3,239	14,290	50,926
	Belgium	8,922	7,864	49	547	461	672
	Bosnia and Herzegovina	696	3	62	136	495	1,993
	Bulgaria	3,674	72	21	864	2,718	2,533
	Czech Republic	4,146	101	117	725	3,203	8,305
	Croatia	15,112	409	92	2,765	11,847	8,517
	Denmark	1,597	431	429	262	474	-
	Finland	641	144	134	104	259	-
	France	47,685	23,852	8,778	2,598	12,456	1,984
	Germany	37,550	5,758	3,094	13,644	15,054	142,201
	Greece	1,860	105	14	398	1,343	593
	Ireland	11,539	2,544	296	3,439	5,260	1,228
	Liechtenstein	101	..	-	34	67	-
	Luxembourg	16,937	2,969	2,793	4,015	7,160	3,146
	Malta	971	1	123	270	577	-
	Montenegro	2	1	..	1	..	-
	Norway	2,110	712	286	168	944	-
	Netherlands	17,464	2,484	1,909	2,560	10,511	266
	Poland	7,912	111	60	1,847	5,895	23,249
	Portugal	2,673	989	203	225	1,255	-
	United Kingdom	45,902	14,542	15,305	9,116	6,938	4,803
	Romania	7,857	270	323	2,064	5,200	2,431
	Russia	9,619	869	1,115	1,057	6,578	8,967
	Serbia	4,365	509	180	1,012	2,664	1,906
	Slovakia	837	47	10	285	495	13,688
	Slovenia	1,443	106	295	93	949	4,611
	Spain	20,292	2,184	3,047	4,142	10,919	1,919
	Sweden	2,122	570	330	208	1,013	-
	Switzerland	8,864	1,958	1,612	2,297	2,998	2,624
	Turkey	4,697	1,129	316	1,460	1,793	-
	Hungary	10,580	189	91	2,032	8,268	6,032
c.	ASIA	16,506	5,693	1,097	2,080	7,636	3,972
of which:							
	Saudi Arabia	270	57	55	65	93	-
	China	4,344	3,303	465	263	312	654
	South Korea	780	636	24	116	5	-
	Philippines	204	..	-	20	184	-
	Japan	1,454	147	20	236	1,051	==
	India	1,640	643	25	393	580	6
	Indonesia	921	30	..	14	876	

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	521	114	239	23	145	-
	Israel	67	10	..	12	44	..
	Kazakhstan	2,665	15	61	107	2,482	2,127
	Malaysia	154	42	-	4	108	-
	Pakistan	17	..	..	..	16	-
	Qatar	1,424	154	..	465	806	-
	Taiwan	34	10	5	2	16	7
	Thailand	40	8	..	29	3	-
d.	AFRICA	2,897	511	296	677	1,413	3,623
	of which: Algeria	111	6	1	67	37	-
	Egypt	1,071	377	6	348	341	3,623
	Morocco	107	19	29	34	24	-
	South Africa	406	72	128	97	109	-
	Tunisia	130	26	90	7	6	-
e.	AMERICA	25,649	4,607	1,735	6,555	12,753	7,562
	of which: Argentina	363	50	98	147	68	..
	Brazil	1,023	186	54	434	350	-
	Canada	3,577	381	103	2,342	750	-
	Chile	763	233	222	23	284	..
	Colombia	40	17	..	16	7	-
	Cuba	62	2	58	..	2	-
	Mexico	927	10	3	347	567	-
	Peru	76	..	26	40	9	1
	United States	18,496	3,709	1,163	3,105	10,519	7,561
	Uruguay	14	-	-	5	9	-
	Venezuela	133	9	..	14	109	-
f.	OCEANIA	3,319	452	441	247	2,180	2
	of which: Australia	2,215	424	439	129	1,223	2
	New Zealand	46	27	1	3	15	-
g.	OFF-SHORE CENTRES	12,765	2,071	921	1,945	7,828	233
	of which: Bahamas	415	215	15	56	128	-
	Cayman Islands	4,929	772	413	363	3,381	-
	Gibraltar	43	..	-	12	31	-
	Hong Kong	1,014	651	10	132	221	125
	Jersey, C.I.	1,079	..	371	56	651	-
	Singapore	1,178	48	7	521	604	108
h.	INTERNATIONAL ORGANIZATIONS	3,329	2	-	780	2,547	

Notes:

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

TDC30021				Banks			
Source: Central Credit Register Stocks in millions of euro							
September 2011		Facilities granted	of which: short-term	Used margin	of which: short-term	In non-euro-area currencies	with real security
a.	ITALY	1,909,075	797,421	1,428,653	427,084	20,486	589,103
	General government	69,819	24,171	43,147	8,142	87	415
	Financial companies	324,889	122,102	245,911	73,894	3,213	16,212
	Non-Financial companies	1,158,382	588,928	809,033	306,441	14,203	306,658
	of which:industry	406,734	248,222	251,468	114,607	4,934	48,343
	building	177,075	73,329	146,600	49,682	641	86,853
	services	551,536	258,771	392,181	137,052	8,597	161,496
	Producer households	81,379	25,878	71,822	16,321	373	45,134
	Consumer households and nec	269,024	34,526	254,031	21,214	2,582	217,737
b.	NORTH-WEST ITALY	772,458	333,064	559,912	168,788	9,727	199,151
	General government	15,484	5,555	8,949	1,398	71	93
	Financial companies	199,585	77,251	151,086	42,358	2,769	8,770
	Non-Financial companies	451,088	229,510	302,323	112,219	5,144	111,576
	of which:industry	164,664	100,466	98,922	44,642	2,115	19,295
	building	59,172	22,748	48,221	15,058	184	30,523
	services	221,830	104,222	150,628	51,148	2,837	59,287
	Producer households	22,965	7,278	20,086	4,489	135	12,684
	Consumer households and nec	81,621	12,922	75,978	7,974	1,600	65,042
c.	NORTH-EAST ITALY	489,971	216,031	370,242	119,349	4,092	149,211
	General government	8,269	1,836	3,781	509	..	78
	Financial companies	82,102	24,261	67,746	19,603	406	2,729
	Non-Financial companies	307,263	171,507	213,948	87,821	3,062	79,786
	of which:industry	120,650	79,031	73,509	35,580	1,560	14,410
	building	49,012	23,452	39,467	15,709	239	21,830
	services	129,943	65,827	95,142	34,873	1,255	40,693
	Producer households	24,407	8,122	21,284	5,078	167	13,150
	Consumer households and nec	66,290	9,759	62,123	6,024	453	52,620
d.	CENTRAL ITALY	414,605	161,631	305,888	87,804	3,154	134,203
	General government	30,133	7,779	21,062	2,716	16	217
	Financial companies	38,557	17,168	23,933	10,012	38	4,584
	Non-Financial companies	268,204	124,042	188,339	67,170	2,803	70,005
	of which:industry	83,492	47,427	51,563	22,109	1,010	7,831
	building	43,332	16,549	36,961	11,675	66	21,413
	services	135,266	58,141	94,744	32,264	1,716	37,796
	Producer households	16,138	4,804	14,536	3,158	49	9,444
	Consumer households and nec	60,596	7,481	57,201	4,536	236	49,469

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	158,738	61,771	130,561	35,615	3,035	70,759
General government	10,896	5,672	6,064	1,457	-	4
Financial companies	2,869	2,080	1,570	779	..	81
Non-Financial companies	92,255	46,972	72,854	28,971	2,776	30,136
of which: industry	27,766	16,633	20,209	9,608	209	4,803
building	18,131	7,886	15,467	5,375	147	8,895
services	43,810	21,532	34,945	13,351	2,418	15,284
Producer households	11,774	3,770	10,508	2,421	21	6,562
Consumer households and nec	40,079	3,004	38,828	1,838	235	33,539
f. ISLANDS	73,303	24,924	62,049	15,528	478	35,780
General government	5,037	3,330	3,292	2,061	-	23
Financial companies	1,777	1,342	1,576	1,142	-	47
Non-Financial companies	39,572	16,898	31,569	10,261	418	15,156
of which: industry	10,163	4,665	7,265	2,668	41	2,005
building	7,428	2,695	6,485	1,865	6	4,191
services	20,688	9,049	16,721	5,416	370	8,436
Producer households	6,095	1,905	5,409	1,176	2	3,295
Consumer households and nec	20,437	1,359	19,901	842	58	17,067

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

September 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	5,940,824	2,070,461	1,455,446	1,145,403	291,235
Facilities granted	2,257,137	114,248	151,338	204,791	117,634
used margin	1,763,586	103,169	142,366	189,838	97,788
<i>of which: backed by real security</i>	<i>778,650</i>	<i>77,417</i>	<i>126,030</i>	<i>160,517</i>	<i>60,342</i>
Unused margin	537,155	12,673	10,324	17,344	22,388
Overshoot	43,604	1,595	1,352	2,391	2,542

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	132,091	90,364	33,498	25,665	4,781
Facilities granted	115,754	176,449	146,387	323,302	852,789
used margin	90,470	136,714	113,627	247,896	636,578
<i>of which: backed by real security</i>	<i>43,046</i>	<i>60,891</i>	<i>47,776</i>	<i>92,380</i>	<i>109,527</i>
Unused margin	28,144	44,068	36,348	83,847	232,587
Overshoot	2,859	4,333	3,588	8,441	16,376

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						
September 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	786,567	14,406	12,323	22,893	33,321	44,614
Used margin	418,492	7,152	6,311	12,441	18,430	24,756
of which:backed by real security	35,945	480	566	1,273	2,260	3,308
Overshoot	26,547	798	608	1,093	1,268	1,451
unused margin	394,623	8,051	6,620	11,546	16,160	21,309
b. SHORT-TERM LOANS: in non-euro-area currencies						
Facilities granted	10,854	28	51	117	220	346
Used margin	8,592	29	48	112	208	331
of which:backed by real security	620	4	7	19	34	52
Overshoot	287	3	3	9	12	23
unused margin	2,549	3	6	13	24	38
c. MEDIUM AND LONG-TERM LOANS: in euro						
Facilities granted	1,099,145	53,038	72,361	107,137	52,983	44,529
Used margin	989,676	53,211	72,272	106,609	52,247	43,611
of which:backed by real security	547,125	39,006	65,512	96,405	42,371	32,666
Overshoot	12,681	533	449	713	640	637
unused margin	122,150	361	538	1,241	1,376	1,554
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies						
Facilities granted	12,508	157	319	1,025	547	313
Used margin	11,893	158	320	1,028	549	316
of which:backed by real security	5,414	140	289	944	394	74
Overshoot	116	2	3	7	7	8
unused margin	731	1	2	4	4	5

Note:

Distribution by type of transaction and total credit granted

TDB30136		Banks			
Source: Central Credit Register Stocks in millions of euro Size classes in euro					
		from 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		74,408	64,937	159,887	358,400
Used margin		41,371	35,560	85,098	183,087
of which: backed by real security		6,112	5,015	9,173	7,369
Overshoot		2,133	1,753	4,621	9,138
unused margin		35,170	31,131	79,410	184,451
b. SHORT-TERM LOANS: in non-euro-area currencies					
Facilities granted		717	757	2,267	6,352
Used margin		652	662	1,928	4,603
of which: backed by real security		107	85	179	132
Overshoot		35	21	61	101
unused margin		100	115	399	1,849
c. MEDIUM AND LONG-TERM LOANS: in euro					
Facilities granted		67,595	58,480	130,738	511,060
Used margin		65,680	56,420	123,661	412,886
of which: backed by real security		48,058	40,143	80,919	100,721
Overshoot		1,113	922	2,455	3,350
unused margin		3,028	2,982	9,533	101,525
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies					
Facilities granted		487	386	995	8,278
Used margin		495	400	972	7,647
of which: backed by real security		92	82	348	3,048
Overshoot		15	17	28	22
unused margin		8	3	52	653

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

September 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	2,257,137	107,141	145,093	195,035	107,661
Used margin	1,763,586	100,195	139,118	184,169	91,900
<i>of which: backed by real security</i>	<i>778,650</i>	<i>76,376</i>	<i>124,810</i>	<i>158,749</i>	<i>59,315</i>
Unused margin	537,155	8,462	7,223	12,937	17,854
Overshoot	43,604	1,516	1,248	2,071	2,094

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	104,163	163,765	141,172	333,844	956,553
Used margin	82,955	127,766	108,711	248,051	671,634
<i>of which:</i> backed by real security	40,819	57,762	47,134	94,113	117,725
Unused margin	23,512	39,545	35,307	93,323	298,204
Overshoot	2,305	3,546	2,846	7,530	13,285

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										
September 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	1,428,81	913,116	849,004	297,030	151,727	110,711	43,121	35,705	7,336	
Facilities granted	67,630	85,054	131,173	87,070	89,801	143,207	124,560	293,888	884,089	
Used margin	60,549	78,952	120,190	71,433	69,014	108,197	93,041	211,659	608,223	
b. PIEMONTE										
Number of borrowers	103,370	67,951	59,688	21,391	10,906	8,072	2,974	2,478	453	
Facilities granted	4,876	6,293	9,072	6,199	6,416	10,406	8,644	20,069	44,300	
Used margin	4,283	5,779	8,166	4,933	4,761	7,468	6,057	13,529	28,033	
c. VALLE D'AOSTA										
Number of borrowers	3,193	1,657	1,696	693	297	215	64	61	13	
Facilities granted	150	152	263	205	170	256	192	413	1,009	
Used margin	126	134	229	163	124	182	145	285	611	
d. LIGURIA										
Number of borrowers	32,528	20,812	20,812	7,619	3,351	2,205	854	641	158	
Facilities granted	1,515	1,910	3,171	2,173	1,944	2,850	2,522	5,671	15,902	
Used margin	1,322	1,755	2,903	1,791	1,503	2,106	1,803	3,986	9,978	
e. LOMBARDY										
Number of borrowers	215,620	167,595	176,374	63,805	35,173	27,406	11,617	10,292	2,452	
Facilities granted	10,286	15,728	27,226	18,500	20,639	35,377	33,502	86,677	367,160	
Used margin	8,866	14,401	24,660	14,705	15,271	25,759	24,134	59,673	258,207	
f. TRENTINO-ALTO ADIGE										
Number of borrowers	35,499	22,759	26,921	12,171	6,232	4,440	1,650	1,122	171	
Facilities granted	1,685	2,129	4,319	3,695	3,830	6,091	4,979	9,117	10,758	
Used margin	1,354	1,865	3,834	3,103	3,149	4,988	3,991	7,068	6,583	
g. VENETO										
Number of borrowers	130,207	94,675	87,345	31,980	17,789	13,369	5,143	4,341	787	
Facilities granted	6,244	8,887	13,331	9,401	10,482	17,270	15,017	35,984	83,425	
Used margin	5,513	8,229	12,118	7,526	7,902	12,828	10,925	26,067	66,295	
h. FRIULI-VENEZIA GIULIA										
Number of borrowers	41,589	27,603	19,979	6,441	3,493	2,464	951	771	128	
Facilities granted	2,013	2,577	3,026	1,887	2,081	3,155	2,740	6,598	9,041	
Used margin	1,885	2,449	2,794	1,556	1,600	2,365	1,976	4,428	5,913	
i. EMILIA-ROMAGNA										
Number of borrowers	117,591	82,570	83,949	31,578	16,866	12,663	5,115	4,266	926	
Facilities granted	5,588	7,682	12,935	9,267	10,163	16,751	14,958	35,839	96,344	
Used margin	4,705	6,924	11,567	7,242	7,439	12,006	10,786	24,715	64,870	
l. MARCHE										
Number of borrowers	46,346	30,148	27,842	10,709	5,775	3,975	1,461	1,076	165	
Facilities granted	2,209	2,810	4,277	3,205	3,443	5,091	4,097	8,206	11,473	
Used margin	1,934	2,589	3,906	2,635	2,704	3,900	3,102	5,963	7,902	

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-	96,577	62,768	66,676	24,204	12,426	8,709	3,252	2,525	428
	Facilities granted	4,553	5,833	10,373	7,166	7,528	11,647	9,683	20,698	41,799
	Used margin	4,027	5,397	9,538	5,999	5,967	9,144	7,467	15,397	27,704
n.	UMBRIA									
	Number of borrow-	27,374	16,178	13,040	4,835	2,474	1,768	599	546	85
	Facilities granted	1,301	1,497	2,000	1,463	1,487	2,339	1,712	4,397	3,804
	Used margin	1,186	1,408	1,842	1,240	1,194	1,890	1,336	3,256	2,586
o.	LAZIO									
	Number of borrow-	131,765	79,312	85,656	27,581	11,384	8,182	3,062	2,976	822
	Facilities granted	6,188	7,392	13,609	7,969	6,566	10,111	8,399	23,593	146,098
	Used margin	5,666	6,958	12,879	6,989	5,370	8,121	6,807	18,905	91,297
p.	ABRUZZO									
	Number of borrow-	38,976	22,289	16,724	5,475	2,826	1,989	764	593	87
	Facilities granted	1,866	2,079	2,597	1,643	1,676	2,544	2,199	4,621	4,664
	Used margin	1,719	1,957	2,395	1,375	1,335	1,991	1,741	3,446	3,041
q.	MOLISE									
	Number of borrow-	6,933	3,466	2,716	958	429	273	108	67	12
	Facilities granted	327	323	416	286	254	362	316	497	473
	Used margin	302	304	377	241	202	297	242	381	297
r.	CAMPANIA									
	Number of borrow-	97,971	53,087	46,152	14,449	6,738	4,770	1,736	1,359	224
	Facilities granted	4,561	4,950	7,181	4,266	3,924	5,875	4,750	10,739	18,655
	Used margin	4,247	4,685	6,737	3,642	3,148	4,746	3,807	8,272	13,352
s.	APULIA									
	Number of borrow-	88,718	52,646	39,037	10,711	5,239	3,466	1,380	912	135
	Facilities granted	4,194	4,905	5,963	3,165	3,145	4,536	4,028	7,426	7,891
	Used margin	3,921	4,679	5,586	2,687	2,499	3,549	3,183	5,718	5,851
t.	BASILICATA									
	Number of borrow-	12,351	5,819	4,170	1,451	690	474	174	132	19
	Facilities granted	580	537	645	443	425	603	510	1,087	941
	Used margin	539	505	599	379	336	465	361	857	711
u.	CALABRIA									
	Number of borrow-	36,262	17,854	13,284	4,226	1,960	1,228	424	263	40
	Facilities granted	1,689	1,652	2,056	1,252	1,158	1,496	1,201	1,871	2,857
	Used margin	1,573	1,563	1,908	1,054	936	1,207	975	1,505	1,857
v.	SICILY									
	Number of borrow-	120,052	56,291	40,346	12,213	5,479	3,741	1,293	893	154
	Facilities granted	5,660	5,196	6,188	3,581	3,242	4,849	3,728	7,355	11,944
	Used margin	5,322	4,931	5,758	3,029	2,546	3,853	3,024	5,626	8,941
z.	SARDINIA									
	Number of borrow-	45,892	27,636	16,597	4,540	2,200	1,302	500	391	77
	Facilities granted	2,145	2,522	2,523	1,303	1,229	1,598	1,383	3,029	5,552
	Used margin	2,059	2,440	2,392	1,144	1,028	1,333	1,179	2,581	4,193

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30171

Source: Central Credit Register
Stocks in millions of euros

September 2011

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	2,518,587	1,922,158	49,159
b.	GENERAL GOVERNMENT	81,907	55,250	751
	central government	21,721	17,810	306
	Local government	60,045	37,358	442
	Social security funds	140	82	3
c.	FINANCIAL COMPANIES	463,845	341,736	8,286
	Monetary financial institutions	133,194	90,196	340
	Other financial intermediaries	315,276	239,535	7,597
	Financial auxiliaries	11,913	9,440	311
	Insurance companies and pension funds	3,462	2,565	37
d.	NON-FINANCIAL COMPANIES	1,304,950	943,037	28,774
	Public companies	35,398	18,590	228
	Private companies	1,150,457	827,505	25,563
	Associations of non-financial companies	1,417	957	17
	Craft non-financial quasi-companies	40,704	31,578	953
	Other non-financial quasi-companies	76,975	64,406	2,013
e.	HOUSEHOLDS	519,898	497,899	5,798
	Producer households	100,270	90,163	2,435
	Consumer households	419,628	407,736	3,363
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	12,528	9,670	173
g.	REST OF THE WORLD	127,912	68,028	5,209
	General government	1,779	1,541	14
	Monetary financial institutions	55,748	21,309	4,151
	Other financial institutions	38,389	21,330	612
	Non-financial companies	30,068	22,122	357
	Households	1,701	1,639	76
	Non-profit institutions serving households	19	13	..
	International organizations and other institutions	208	73	..
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	205	154	3

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
2,166,032	1,583,222	45,100	352,556	338,936	4,059
69,819	43,147	500	12,088	12,103	251
17,808	13,861	270	3,913	3,949	36
51,874	29,208	228	8,171	8,150	214
137	78	2	3	4	..
457,698	335,703	8,230	6,147	6,033	56
132,808	89,793	317	386	403	23
311,858	236,225	7,571	3,418	3,310	27
9,586	7,136	305	2,327	2,304	6
3,446	2,549	37	16	16	..
1,158,382	809,033	25,965	146,568	134,004	2,810
34,191	17,445	210	1,207	1,146	18
1,020,278	709,342	23,065	130,179	118,163	2,498
1,334	896	17	83	61	1
35,292	26,226	856	5,412	5,352	97
67,287	55,124	1,817	9,687	9,282	196
338,470	316,714	4,970	181,428	181,185	828
81,379	71,822	2,174	18,890	18,341	261
257,091	244,892	2,796	162,537	162,844	567
11,743	9,001	139	785	669	34
123,805	64,429	5,147	4,107	3,599	63
1,592	1,354	14	187	187	-
55,717	21,296	4,150	32	13	..
38,190	21,151	608	200	180	4
26,635	19,160	304	3,433	2,962	53
1,446	1,383	71	255	256	5
19	13	..	..	..	..
208	73	..	..	..	-
190	139	3	15	15	..

Distribution by customer economic activity

TDB30181

Source: Central Credit Register
Stocks in millions of euro

September 2011

		Total		
		Facilities granted	Used Margin	Overshoot
a.	TOTAL	1,412,563	1,039,584	31,374
	Agricultural, forestry and fishing	43,552	38,502	1,008
	Mining and quarrying	3,648	2,699	143
	Manufacturing	394,987	254,431	6,800
	Electricity, gas, steam and air conditioning supply	48,945	33,291	362
	Water supply, sewerage, waste management and remediation activities	16,729	11,690	403
	Construction	203,005	170,108	7,660
	Wholesale and retail trade, repair of motor vehicles and motorcycles	224,788	152,324	4,122
	Transportation and storage	57,961	44,009	1,286
	Accommodation and food service activities	40,531	36,523	1,052
	Information and communication	37,402	20,729	558
	Financial and insurance activities	25,697	15,814	490
	Real estate activities	152,514	142,614	4,663
	Professional, scientific and technical activities	81,733	52,836	1,070
	Administrative and support service activities	32,778	24,630	854
	All remaining activities (sections O, P,Q,R,S,T)	32,982	26,346	636

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
1,245,685	885,912	28,286	166,877	153,672	3,089
41,150	36,310	986	2,402	2,192	22
3,217	2,275	132	431	424	11
353,625	217,493	6,209	41,362	36,938	590
42,622	27,990	340	6,323	5,301	22
14,733	9,911	378	1,995	1,779	26
186,323	154,563	7,186	16,682	15,545	475
197,398	127,947	3,770	27,391	24,377	352
47,305	34,133	1,059	10,655	9,876	228
36,313	32,366	987	4,218	4,157	65
33,832	17,566	510	3,570	3,162	48
24,515	14,838	476	1,182	976	13
121,522	111,358	3,741	30,992	31,256	921
76,535	48,121	1,018	5,198	4,716	52
27,634	19,915	697	5,144	4,714	157
26,078	20,352	558	6,904	5,994	78

Distribution by customer segment of economic activity and total credit granted

TDB30156

Banks

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

September 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	4,183,483	1,428,814	913,116	849,004	297,030	151,727
Facilities granted	1,909,075	67,630	85,054	131,173	87,070	89,801
Used margin	1,428,653	60,549	78,952	120,190	71,433	69,014
b. GENERAL GOVERNMENT						
Number of borrowers	7,449	596	479	1,072	1,269	1,242
Facilities granted	69,819	31	46	194	443	836
Used margin	43,147	27	31	104	209	388
c. FINANCIAL COMPANIES						
Number of borrowers	8,363	2,015	1,102	1,254	815	490
Facilities granted	324,889	91	100	197	241	286
Used margin	245,911	62	73	164	186	208
d. NON-FINANCIAL COMPANIES						
Number of borrowers	903,017	199,267	113,800	147,976	133,753	106,755
Facilities granted	1,158,382	9,184	10,436	24,158	41,873	64,602
Used margin	809,033	6,515	7,373	17,692	30,671	47,485
<i>of which: industry</i>						
Number of borrowers	190,686	29,465	19,600	29,308	30,476	27,154
Facilities granted	406,734	1,388	1,824	4,876	9,708	16,755
Used margin	251,468	930	1,157	3,166	6,197	10,568
<i>of which: building</i>						
Number of borrowers	155,119	27,738	16,841	23,152	23,941	21,852
Facilities granted	177,075	1,287	1,557	3,832	7,640	13,364
Used margin	146,600	879	1,084	2,820	5,865	10,631
<i>of which: services</i>						
Number of borrowers	533,850	136,911	74,405	91,729	75,890	55,067
Facilities granted	551,536	6,277	6,793	14,837	23,438	32,845
Used margin	392,181	4,527	4,924	11,194	17,688	24,876
e. PRODUCER HOUSEHOLDS						
Number of borrowers	562,266	204,236	109,337	114,705	51,043	19,616
Facilities granted	81,379	9,432	9,933	17,690	14,756	11,180
Used margin	71,822	7,841	8,807	15,922	12,921	9,626
f. CONSUMER HOUSEHOLDS AND NEC						
Number of borrowers	2,667,111	1,006,989	682,230	578,569	107,754	22,546
Facilities granted	269,024	48,190	63,984	88,095	29,066	12,312
Used margin	254,031	45,587	62,208	85,584	26,864	10,819

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		110,711	43,121	35,705	7,336
Facilities granted		143,207	124,560	293,888	884,089
Used margin		108,197	93,041	211,659	608,223
b. GENERAL GOVERNMENT					
Number of borrowers		1,211	538	590	390
Facilities granted		1,750	1,666	5,464	59,388
Used margin		903	900	2,736	37,693
c. FINANCIAL COMPANIES					
Number of borrowers		492	330	578	588
Facilities granted		706	1,109	6,247	315,908
Used margin		463	588	4,057	239,734
d. NON-FINANCIAL COMPANIES					
Number of borrowers		92,679	38,962	33,173	6,265
Facilities granted		120,814	112,294	271,841	502,879
Used margin		89,766	83,463	196,188	326,305
<i>of which: industry</i>					
Number of borrowers		25,178	11,614	11,326	2,562
Facilities granted		33,676	34,897	99,792	203,789
Used margin		21,025	21,841	62,068	123,991
<i>of which: building</i>					
Number of borrowers		20,653	8,853	6,845	893
Facilities granted		26,662	24,542	50,816	47,347
Used margin		22,143	21,126	43,622	37,261
<i>of which: services</i>					
Number of borrowers		44,444	17,300	14,109	2,703
Facilities granted		57,248	49,317	114,185	246,358
Used margin		43,806	37,476	84,671	161,223
e. PRODUCER HOUSEHOLDS					
Number of borrowers		8,163	1,502	475	11
Facilities granted		9,872	4,255	3,310	420
Used margin		8,623	3,817	2,951	384
f. CONSUMER HOUSEHOLDS AND NEC					
Number of borrowers		7,516	1,581	790	73
Facilities granted		9,336	4,742	6,384	5,186
Used margin		7,849	3,851	5,183	3,810

Note:

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

TDB10420

 Source: Supervisory returns
 Stocks in millions of euro
September 2011

		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a. TOTAL		1,171,957	2,686	86,573	1,420	72,551
b. NORTH-WEST ITALY		424,422	111	27,874	437	20,104
Piedmont		79,984	34	5,249	208	3,827
Valle d'Aosta		2,098	14	219	1	238
Liguria		30,310	6	1,431	24	1,282
Lombardy		312,030	56	20,975	204	14,758
c. NORTH-EAST ITALY		270,822	268	19,626	434	18,499
Trentino-Alto Adige		27,967	127	2,790	188	2,686
Veneto		109,243	55	7,896	99	8,139
Friuli-Venezia Giulia		23,937	57	1,709	50	1,307
Emilia-Romagna		109,675	29	7,231	98	6,367
d. CENTRAL ITALY		266,691	147	22,176	154	20,175
Marche		30,223	17	3,272	90	1,611
Tuscany		80,904	44	6,589	29	7,195
Umbria		14,705	4	1,636	15	1,310
Lazio		140,858	81	10,679	20	10,059
e. SOUTHERN ITALY		135,959	91	11,270	165	10,463
Abruzzo		18,659	38	2,321	25	1,200
Molise		2,716	5	255	10	267
Campania		55,590	18	2,930	9	4,898
Apulia		40,983	11	4,169	87	2,837
Basilicata		4,454	4	391	9	342
Calabria		13,558	14	1,205	24	919
f. ISLANDS		64,645	2,069	5,626	231	3,310
Sicily		45,507	1,514	3,500	109	1,862
Sardinia		19,138	555	2,126	121	1,448

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
2,527	103,071	2,109	313,296	1,314	58,042	5,365	513,585
999	38,314	140	110,032	202	21,823	1,395	202,992
326	7,676	23	24,299	80	3,540	452	34,269
1	321	..	528	1	112	40	624
67	2,192	15	9,586	31	3,563	173	11,939
605	28,125	101	75,619	90	14,608	729	156,159
805	26,500	577	69,971	254	12,140	1,346	120,401
81	1,391	343	4,181	95	1,424	379	14,281
357	12,493	66	29,347	45	4,863	327	45,556
132	2,610	74	6,731	66	869	273	10,059
235	10,005	93	29,713	48	4,984	367	50,505
327	21,068	328	73,460	167	14,249	1,197	113,243
164	1,629	25	7,296	61	1,538	517	14,004
57	5,920	29	22,916	52	4,748	160	33,165
42	983	15	3,480	16	756	64	6,385
63	12,536	259	39,768	39	7,207	456	59,690
259	13,224	90	40,340	515	6,119	802	52,621
97	1,612	14	5,117	386	822	135	6,892
24	252	..	765	12	139	25	961
39	6,358	66	16,355	20	2,691	155	22,052
54	3,543	5	13,458	79	1,844	240	14,655
5	481	1	994	5	190	37	1,995
41	977	5	3,651	12	434	210	6,066
138	3,965	974	19,493	176	3,711	625	24,328
104	2,945	139	14,494	95	2,524	536	17,685
35	1,019	835	4,999	81	1,187	90	6,642

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

TDB10430

Source: Supervisory returns
Flows in millions of euro

3rd quarter 2011

		Investment in construction			
		Total	Residential buildings		Other
			Subsidized	Non-subsidized	Subsidized Non-subsidized
a. TOTAL	99,715	47	4,375	28	3,155
b. NORTH-WEST ITALY	38,062	1	1,565	7	1,071
Piedmont	6,794	1	254	3	105
Valle d'Aosta	173	-	10	-	9
Liguria	2,325	-	86	1	37
Lombardy	28,770	..	1,215	4	921
c. NORTH-EAST ITALY	22,283	4	866	9	763
Trentino-Alto Adige	2,210	1	138	6	118
Veneto	8,714	3	345	2	393
Friuli-Venezia Giulia	1,894	..	68	1	55
Emilia-Romagna	9,464	..	315	..	197
d. CENTRAL ITALY	25,170	1	1,117	4	838
Marche	2,178	..	147	3	63
Tuscany	5,983	..	233	-	218
Umbria	982	-	68	..	54
Lazio	16,027	..	669	1	503
e. SOUTHERN ITALY	9,720	1	607	5	337
Abruzzo	1,448	-	184	2	61
Molise	297	..	24	..	10
Campania	3,663	..	153	..	113
Apulia	3,147	..	188	2	115
Basilicata	261	..	10	..	12
Calabria	905	..	48	..	25
f. ISLANDS	4,480	40	219	3	145
Sicily	3,456	29	153	3	99
Sardinia	1,023	11	67	..	46

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
97	12,331	43	10,331	121	2,005	319	66,863
37	4,594	2	3,547	8	771	132	26,327
12	553	..	782	3	105	28	4,948
..	61	-	22	-	10	1	61
2	159	..	313	1	221	9	1,495
22	3,821	1	2,430	5	436	93	19,823
20	2,847	10	2,257	..	389	92	15,026
1	97	2	166	..	87	25	1,569
10	1,441	2	928	..	133	30	5,428
4	184	..	239	..	21	7	1,315
6	1,124	6	924	-	148	29	6,714
15	3,516	2	2,557	7	553	46	16,514
9	145	..	240	..	29	32	1,510
2	454	..	716	3	198	6	4,152
2	110	..	152	4	29	..	563
1	2,807	2	1,448	..	297	8	10,290
15	1,065	2	1,313	93	204	20	6,059
7	147	1	148	91	40	5	762
3	26	-	34	1	2	1	196
1	331	1	501	..	66	2	2,496
3	461	-	475	1	77	8	1,817
..	32	-	32	-	3	1	170
1	69	-	123	-	17	3	619
11	310	28	658	12	87	29	2,937
10	232	..	482	12	62	28	2,345
1	78	28	176	..	25	1	592

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

TDB10460

 Source: Supervisory returns
 Stocks in millions of euro

September 2011

		Total			Construction of farm building		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	16,296	588	15,708	8,095	145	7,950
b.	NORTH-WEST ITALY	4,904	131	4,773	2,502	72	2,429
	Piedmont	1,355	24	1,331	678	6	671
	Valle d'Aosta	44	1	42	34	1	33
	Liguria	99	..	99	54	..	54
	Lombardy	3,406	105	3,300	1,736	65	1,670
c.	NORTH-EAST ITALY	4,929	191	4,737	2,276	22	2,254
	Trentino-Alto Adige	608	95	513	308	6	303
	Veneto	1,996	25	1,971	884	4	881
	Friuli-Venezia Giulia	470	45	425	200	9	191
	Emilia-Romagna	1,855	26	1,829	883	4	880
d.	CENTRAL ITALY	3,480	83	3,397	1,990	13	1,977
	Marche	458	49	409	157	3	154
	Tuscany	1,627	14	1,613	995	4	991
	Umbria	357	7	349	219	1	217
	Lazio	1,039	13	1,026	619	5	614
e.	SOUTHERN ITALY	2,083	102	1,980	947	24	923
	Abruzzo	176	8	167	56	..	56
	Molise	69	7	62	26	..	26
	Campania	597	21	576	356	5	351
	Apulia	847	23	823	380	4	376
	Basilicata	131	4	127	51	..	51
	Calabria	264	38	226	78	14	63
f.	ISLANDS	901	81	820	379	13	367
	Sicily	563	66	497	183	3	180
	Sardinia	338	15	323	196	10	187

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
5,281	207	5,074	2,920	235	2,684
1,706	53	1,653	697	5	691
479	16	463	199	1	197
7	..	7	3	..	3
33	..	33	12	..	12
1,187	36	1,151	483	4	479
1,740	59	1,681	912	111	802
107	4	103	192	86	107
819	20	799	293	1	292
194	16	178	75	20	56
620	18	601	352	4	348
747	47	701	743	23	720
181	29	152	120	17	103
319	9	310	313	1	312
73	4	69	65	2	62
174	5	169	245	3	243
804	37	767	331	40	290
80	4	77	40	5	35
31	2	29	12	5	7
144	4	140	97	12	84
336	9	327	130	10	120
59	1	58	20	3	17
154	19	136	32	5	27
284	11	273	237	57	181
183	10	173	197	53	144
101	1	99	41	4	37

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

TDB10470

Source: Supervisory returns
Flows in millions of euro

3rd quarter 2011

		Total			Construction of farm buildings		
		Total	Subsidized	Non - subsidized	Total	Subsidized	Non - subsidized
a.	TOTAL	845	28	817	287	3	284
b.	NORTH-WEST ITALY	268	16	252	84	2	81
	Piedmont	55	2	52	25	-	25
	Valle d'Aosta	2	..	2	1	-	1
	Liguria	4	-	4	2	-	2
	Lombardy	208	14	194	56	2	54
c.	NORTH-EAST ITALY	277	8	270	85	..	84
	Trentino-Alto Adige	39	..	38	11	-	11
	Veneto	118	2	116	33	..	33
	Friuli-Venezia Giulia	25	2	23	7	..	7
	Emilia-Romagna	96	3	93	34	-	34
d.	CENTRAL ITALY	142	2	140	66	-	66
	Marche	14	..	14	3	-	3
	Tuscany	64	1	64	37	-	37
	Umbria	26	..	26	18	-	18
	Lazio	38	1	37	8	-	8
e.	SOUTHERN ITALY	113	1	112	37	..	37
	Abruzzo	14	..	14	5	-	5
	Molise	4	..	4	1	-	1
	Campania	37	..	37	22	..	22
	Apulia	41	1	41	8	..	8
	Basilicata	4	-	4	1	-	1
	Calabria	12	..	12	1	-	1
f.	ISLANDS	44	1	43	15	..	15
	Sicily	32	1	31	11	..	11
	Sardinia	12	..	12	4	..	4

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
462	20	442	96	5	91
163	10	154	21	5	17
24	1	23	6	1	5
1	..	1	-	-	-
1	-	1	1	-	1
137	8	129	15	3	12
155	7	148	38	..	38
18	..	17	10	..	10
72	2	70	13	-	13
15	1	14	3	..	3
50	3	47	12	-	12
58	2	57	18	..	18
9	..	9	2	..	2
24	..	24	3	..	3
6	..	6	3	-	3
20	1	19	10	..	10
67	1	66	8	..	8
8	..	8	1	-	1
3	..	3	..	-	..
12	..	12	3	..	3
31	1	30	3	-	3
3	-	3	..	-	..
10	..	10	2	-	2
19	1	18	10	-	10
12	1	11	9	-	9
7	..	7	1	-	1

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

TDB10440

Source: Supervisory returns
Stocks in millions of euro

September 2011

		Total	South and depressed areas	Industry	
				SMEs	Other firms
a.	TOTAL	15,475	101	1,185	761
b.	NORTH-WEST ITALY	3,251	60	379	204
	Piedmont	1,145	28	93	33
	Valle d'Aosta	46	..	..	36
	Liguria	317	3	13	4
	Lombardy	1,743	29	272	132
c.	NORTH-EAST ITALY	3,691	5	454	297
	Trentino-Alto Adige	1,214	..	17	72
	Veneto	936	2	194	72
	Friuli-Venezia Giulia	653	-	98	43
	Emilia-Romagna	889	3	144	111
d.	CENTRAL ITALY	2,326	6	261	145
	Marche	863	3	175	60
	Tuscany	378	2	17	31
	Umbria	155	..	24	19
	Lazio	929	1	46	36
e.	SOUTHERN ITALY	1,975	25	54	92
	Abruzzo	743	1	21	9
	Molise	77	2	2	1
	Campania	308	5	6	23
	Apulia	481	10	9	38
	Basilicata	60	6	1	5
	Calabria	306	2	15	16
f.	ISLANDS	4,231	5	37	21
	Sicily	2,512	4	24	18
	Sardinia	1,719	1	13	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
644	379	3,939	2,044	522	5,680	220	77
70	54	291	700	63	1,390	40	19
12	13	63	392	52	422	37	19
..	1	2	1	..	6	-	-
39	..	95	87	..	76	-	-
18	41	131	221	11	886	3	-
362	153	730	354	30	1,231	76	5
101	35	423	27	1	535	1	-
69	18	74	207	1	259	39	..
100	74	125	48	..	163	1	-
90	25	109	72	28	273	34	5
94	74	400	453	4	870	18	3
63	27	43	398	2	92	..	-
5	25	63	18	2	209	7	..
3	7	22	12	..	69	..	-
24	16	272	25	..	499	10	3
24	63	124	393	414	721	64	45
20	5	15	95	409	119	49	38
..	3	1	22	..	44	-	-
1	23	69	43	1	139	1	..
3	21	6	137	4	239	14	6
..	1	5	13	..	30	..	..
1	10	29	84	1	150	..	..
94	35	2,394	143	10	1,469	23	5
49	20	981	75	10	1,311	20	5
46	14	1,413	68	..	158	3	-

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

TDB10450

Source: Supervisory returns
Flows in millions of euro

3rd quarter 2011

		Total	South and depressed areas	Industry	
				SMEs	Other firms
a.	TOTAL	701	2	32	95
b.	NORTH-WEST ITALY	203	2	6	43
	Piedmont	60	2	1	..
	Valle d'Aosta	1	..	-	..
	Liguria	14	..	..	..
	Lombardy	128	-	4	42
c.	NORTH-EAST ITALY	151	..	9	44
	Trentino-Alto Adige	35	-	1	19
	Veneto	49	-	3	4
	Friuli-Venezia Giulia	13	-	5	..
	Emilia-Romagna	53	..	..	21
d.	CENTRAL ITALY	77	-	15	6
	Marche	45	-	13	2
	Tuscany	13	-	..	4
	Umbria	6	-	2	..
	Lazio	12	-	..	..
e.	SOUTHERN ITALY	141	-	3	2
	Abruzzo	109	-	2	..
	Molise	6	-	..	-
	Campania	4	-	..	..
	Apulia	16	-	..	..
	Basilicata	1	-	..	..
	Calabria	5	-	..	2
f.	ISLANDS	131	..	..	..
	Sicily	86	..	..	..
	Sardinia	44	-	-	-

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
26	15	85	104	95	197	50	11
4	4	5	35	3	84	17	6
1	1	1	21	1	16	16	6
..	..	-	..	-	1	-	-
3	-	4	5	-	2	..	-
..	3	..	9	2	66	1	-
12	7	11	25	2	23	17	..
3	..	2	1	-	7	1	-
5	2	2	22	-	7	3	-
1	4	..	1	-	1	1	-
3	1	6	1	2	8	11	..
6	2	1	19	-	26	2	..
5	..	..	18	-	5	..	-
..	1	..	..	-	7	2	..
-	..	..	..	-	4	-	-
..	1	..	..	-	10	..	-
1	1	1	10	90	27	5	4
1	..	-	7	90	6	3	3
-	..	-	1	-	5	-	-
-	..	1	..	-	2	..	..
-	1	..	1	..	12	2	1
-	-	..	..	-	1	-	-
-	..	..	..	-	2	-	-
4	1	66	15	..	36	8	..
4	1	27	15	..	35	3	..
..	..	39	..	-	1	4	-

Distribution by customer location (region)

TDB30309

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

Source: Central Credit Register
Stocks in millions of euro

September 2011

Facilities granted

Used margin

Overshoot

a. TOTAL	117,859	113,476	2,783
<i>of which: transactions of financial intermediaries</i>	<i>96,347</i>	<i>93,962</i>	<i>2,208</i>
Piedmont	8,244	7,652	127
Valle d'Aosta	281	227	3
Liguria	2,041	1,986	34
Lombardy	34,972	33,931	663
Trentino-Alto Adige	2,842	2,687	23
Veneto	14,408	13,849	227
Friuli-Venezia Giulia	2,510	2,435	36
Emilia-Romagna	11,579	11,169	200
Marche	4,744	4,503	90
Tuscany	7,204	6,856	177
Umbria	1,476	1,392	26
Lazio	12,044	11,772	620
Abruzzo	1,806	1,729	62
Molise	196	193	8
Campania	4,671	4,622	197
Apulia	2,670	2,518	96
Basilicata	285	282	14
Calabria	1,203	1,199	67
Sicily	2,656	2,558	76
Sardinia	2,027	1,917	36

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 LawSource: Central Credit Register
Stocks in millions of euro

September 2011

Nominal value of receivables assigned

Advances granted

of which:

Totale

with
recoursewithout
recoursefacilities
granted

used margin

a.	TOTAL	Nominal value of receivables assigned			Advances granted	
		Totale	with recourse	without recourse	facilities granted	used margin
	<i>of which: transactions of financial intermediaries</i>	30,271	16,397	13,875	33,836	23,538
	Piedmont	3,050	1,692	1,359	3,965	2,574
	Valle d'Aosta	47	46	1	62	36
	Liguria	673	523	150	938	529
	Lombardy	10,940	4,564	6,376	12,926	9,299
	Trentino-Alto Adige	141	82	59	188	102
	Veneto	1,660	1,116	544	1,920	1,220
	Friuli-Venezia Giulia	317	218	99	409	261
	Emilia-Romagna	2,526	1,433	1,093	3,290	1,819
	Marche	284	228	56	271	180
	Tuscany	1,308	843	466	1,555	968
	Umbria	658	258	400	800	582
	Lazio	8,955	4,417	4,538	9,878	7,723
	Abruzzo	414	386	28	403	326
	Molise	76	75	1	86	41
	Campania	2,665	2,233	433	2,497	1,698
	Apulia	526	452	74	532	332
	Basilicata	100	69	31	133	75
	Calabria	370	307	62	279	201
	Sicily	611	551	60	551	405
	Sardinia	318	114	204	322	275

Note: The distribution by customer location of the nominal value of the receivables assigned is determined with reference to the assignors both for assignments with recourse and for those without recourse.

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

TDB40100		Banks					
Source: Supervisory returns Stocks in millions of euros							
September 2011		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	144,074	4,337	11,035	120,189	2,718	5,795
b.	NORTH-WEST ITALY	59,352	1,419	4,994	50,430	655	1,854
	Piedmont	8,282	1,152	402	6,299	182	247
	Valle d'Aosta	208	1	1	189	4	12
	Liguria	4,776	38	13	4,490	43	192
	Lombardy	46,087	228	4,578	39,452	426	1,402
c.	NORTH-EAST ITALY	33,720	436	2,436	27,543	1,106	2,201
	Trentino-Alto Adige	3,913	188	31	3,072	230	391
	Veneto	8,809	112	1,208	6,792	264	434
	Friuli-Venezia Giulia	6,026	18	865	4,915	135	93
	Emilia-Romagna	14,972	117	332	12,764	477	1,283
d.	CENTRAL ITALY	41,445	1,808	3,343	35,049	385	860
	Marche	1,309	25	17	1,055	91	120
	Tuscany	6,626	27	733	5,507	143	216
	Umbria	597	7	2	526	28	34
	Lazio	32,913	1,749	2,591	27,961	123	489
e.	SOUTHERN ITALY	6,664	641	95	4,980	377	571
	Abruzzo	931	17	5	654	87	169
	Molise	151	..	2	124	10	14
	Campania	3,668	435	40	2,876	118	199
	Apulia	1,159	16	44	922	87	89
	Basilicata	214	1	1	152	21	40
	Calabria	541	172	3	252	55	60
f.	ISLANDS	2,893	33	168	2,187	196	309
	Sicily	1,337	13	14	1,171	83	56
	Sardinia	1,557	20	154	1,016	113	254

Notes:

B.6.5.1

DEPOSITS

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

TDB10269

Banks and CDP

Source: supervisory returns
Stocks in millions of euro

September 2011		Total	North West	North East	Centre	South	Islands
a.	SIGHT AND OVERNIGHT DEPOSITS	9,023	4,647	1,499	1,655	867	355
	General government	433	69	83	258	11	12
	Financial corporations	778	680	68	19	10	1
	Non-financial corporation	679	351	97	173	41	18
	Producer households	67	10	14	14	19	10
	Consumer households	7,066	3,538	1,237	1,191	786	314
b.	WITH AGREED MATURITY	66,559	21,947	26,408	13,211	3,367	1,625
	General government	181	55	14	92	7	14
	Financial corporations	39,178	12,116	19,766	7,015	9	272
	Non-financial corporation	7,590	3,084	2,530	1,576	327	73
	Producer households	526	115	160	131	84	37
	Consumer households	19,083	6,578	3,938	4,398	2,940	1,229
c.	UNREDEEMABLE AT NOTICE	283,887	64,225	46,460	55,901	86,855	30,447
	General government	10,833	1,506	1,380	4,293	2,862	792
	Financial corporations	286	141	80	31	27	8
	Non-financial corporation	2,677	455	692	536	757	237
	Producer households	2,300	271	591	379	696	363
	Consumer households	267,792	61,852	43,717	50,662	82,513	29,047
d.	CUSTOMER CURRENT ACCOUNTS	732,257	267,025	159,794	181,172	84,911	39,355
	General government	32,231	4,551	5,934	15,285	3,825	2,636
	Financial corporations	53,222	28,582	7,710	14,887	1,138	905
	Non-financial corporation	154,395	59,792	37,499	37,301	13,753	6,049
	Producer households	38,706	11,819	9,902	7,432	6,572	2,981
	Consumer households	453,703	162,282	98,749	106,267	59,622	26,783
e.	SAVING CERTIFICATES AND CDs ISSUED	24,650	5,219	7,381	5,084	5,214	1,753
	General government	29	15	3	6	5	..
	Financial corporations	421	252	56	107	4	3
	Non-financial corporation	1,816	376	509	795	106	30
	Producer households	988	127	328	227	237	69
	Consumer households	21,396	4,450	6,486	3,948	4,862	1,651

Notes:

Distribution by customer location (province) and by sector of economic activity

TDB10163		Banks and Bancoposta			
Source: Supervisory returns Stocks in millions of euros					
September 2011		Total	of which: Non-financial corporations	of which: Producer households	of which: Consumer households
a.	TOTAL	1,173,216	186,431	42,746	805,493
b.	NORTH-WEST ITALY	375,717	69,986	12,376	246,054
	Piedmont	89,966	13,117	3,343	65,097
	Valle d'Aosta	3,339	559	132	2,227
	Liguria	31,687	4,491	1,169	24,514
	Lombardy	250,725	51,819	7,733	154,216
c.	NORTH-EAST ITALY	251,449	46,533	11,016	159,319
	Trentino-Alto Adige	21,516	4,402	1,219	14,105
	Veneto	111,556	18,357	4,353	66,115
	Friuli-Venezia Giulia	26,245	4,461	819	16,715
	Emilia-Romagna	92,133	19,313	4,625	62,384
d.	CENTRAL ITALY	273,434	44,703	8,222	174,913
	Marche	28,358	3,963	1,234	22,154
	Tuscany	66,577	12,181	2,973	48,071
	Umbria	14,164	2,187	483	10,832
	Lazio	164,334	26,371	3,533	93,856
e.	SOUTHERN ITALY	194,343	17,653	7,648	162,396
	Abruzzo	22,758	2,410	1,012	18,544
	Molise	5,400	344	142	4,745
	Campania	80,773	8,064	2,933	67,255
	Apulia	51,711	4,872	2,371	42,590
	Basilicata	9,359	602	289	8,062
	Calabria	24,341	1,360	901	21,200
f.	ISLANDS	78,273	7,557	3,484	62,812
	Sicily	55,702	5,085	2,280	45,999
	Sardinia	22,571	2,472	1,204	16,814

Notes: The table replaces table TDB10263.

Distribution by type of derivative and customer sector of economic activity

TDB30595

Banks

Source: supervisory returns
Stocks in millions of euro

September 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	-	-	113,305	-	31	112,923
Credit default swap	878	3,127	83,451	10	836	82,891
Credit default option	-	5	250	-	-	420
Total rate of return swap	-	768	202	-	180	155
Other credit derivatives	-	306	25	-	-	110

Notes:

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

TDB30586

Banks

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

September 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	30,909	508	1,987	5,673	11,151	11,118
Intrinsic value	7,151	9	16	108	615	6,312
b. NORTH-WEST ITALY						
Number of holders	10,886	141	674	1,936	3,832	4,185
Intrinsic value	2,668	1	5	34	195	2,414
c. NORTH-EAST ITALY						
Number of holders	8,404	197	621	1,626	2,798	3,025
Intrinsic value	1,396	5	4	31	142	1,193
d. CENTRAL ITALY						
Number of holders	6,707	99	435	1,218	2,518	2,299
Intrinsic value	2,283	1	4	26	170	2,036
e. SOUTHERN ITALY						
Number of holders	3,402	47	161	600	1,384	1,153
Intrinsic value	566	1	2	12	72	473
f. ISLAND						
Number of holders	1,510	24	96	293	619	456
Intrinsic value	239	..	1	5	35	196

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

Distribution by customer segment of economic activity and total credit granted

TDB30591

Banks

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

September 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		36,968	1,059	4,028	6,350	11,602	12,096
Intrinsic value		65,297	24	42	217	1,535	55,853
b. GENERAL GOVERNMENT							
Number of holders		260	1	3	23	78	144
Intrinsic value		3,880	..	..	3	26	3,822
c. FINANCIAL COMPANIES							
Number of holders		451	7	9	24	64	271
Intrinsic value		9,620	7	..	28	8	3,996
d. NON-FINANCIAL COMPANIES							
Number of holders		28,189	292	1,234	4,751	10,575	11,010
Intrinsic value		7,087	8	14	98	588	6,292
<i>of which: industry</i>							
Number of holders		10,212	44	194	1,113	3,689	5,075
Intrinsic value		2,145	1	2	14	155	1,960
building							
Number of holders		3,426	29	148	623	1,288	1,289
Intrinsic value		804	5	1	11	67	688
services							
Number of holders		13,759	213	865	2,902	5,231	4,370
Intrinsic value		3,947	2	10	70	339	3,482
e. PRODUCER HOUSEHOLDS							
Number of holders		2,720	216	753	922	576	108
Intrinsic value		64	1	2	10	27	19
f. CONSUMER HOUSEHOLDS AND NEC							
Number of holders		4,337	528	1,968	563	155	62
Intrinsic value		139	7	7	11	11	36
g. REST OF THE WORLD							
Number of holders		462	-	10	14	55	203
Intrinsic value		18,403	-	16	51	625	15,957

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

Distribution by type of security and type of deposit

TDB40082

Source: Supervisory returns
Stocks in millions of euro

September 2011

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
a. TOTAL	1,675,929	682,923	188,594
Italian government securities	551,014	194,371	47,441
<i>of which:</i> BOTs	52,451	27,099	2,029
CCTs	80,374	30,147	5,682
BTPs	386,520	130,579	38,647
Other debt securities	594,466	241,115	47,028
<i>of which:</i> in non-euro-area currencies	35,482	15,459	1,561
Equity securities	221,178	66,405	77,568
<i>of which:</i> in non-euro-area currencies	26,490	5,540	1,178
Units of collective investment undertakings	301,567	178,524	14,380
Other securities and the like	3,992	1,155	1,260

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
65,623	41,803	4,225	1,348,631	626,396	161,852
21,973	13,594	1,810	441,327	177,697	42,514
2,064	1,324	138	35,170	25,701	1,843
5,679	3,682	520	60,437	25,809	4,359
11,360	6,408	903	327,619	121,957	35,677
17,159	9,279	640	499,864	226,969	43,245
1,362	833	77	23,325	14,080	1,358
3,736	2,150	359	173,813	61,111	63,230
845	416	58	11,668	4,932	877
22,669	16,746	1,414	227,777	158,520	11,566
-	-	-	3,030	932	776

Distribution by customer location (region) and type of account

TDB40087

Source: Supervisory returns
Stocks in millions of euro

September 2011

		of which:		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,675,929	682,923	188,594
b.	NORTH-WEST ITALY	848,864	321,664	54,826
	Piedmont	158,359	84,783	14,508
	Valle d'Aosta	2,562	1,618	322
	Liguria	44,560	30,493	2,618
	Lombardy	643,383	204,771	37,378
c.	NORTH-EAST ITALY	350,946	163,378	26,639
	Trentino-Alto Adige	14,588	8,784	1,293
	Veneto	94,233	58,267	9,702
	Friuli-Venezia Giulia	111,773	13,876	1,552
	Emilia-Romagna	130,352	82,452	14,092
d.	CENTRAL ITALY	385,038	118,627	98,216
	Marche	16,971	13,350	2,722
	Tuscany	65,193	42,643	8,122
	Umbria	8,246	6,698	744
	Lazio	294,628	55,937	86,627
e.	SOUTHERN ITALY	66,279	58,459	6,373
	Abruzzo	6,537	5,644	691
	Molise	1,086	951	132
	Campania	31,084	27,264	2,801
	Apulia	19,659	17,600	1,915
	Basilicata	2,057	1,875	180
	Calabria	5,856	5,125	654
f.	ISLANDS	24,802	20,794	2,540
	Sicily	18,464	15,791	1,685
	Sardinia	6,339	5,003	855

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
65,623	41,803	4,225	1,348,631	626,396	161,852
37,138	20,701	1,895	616,288	294,500	39,165
12,123	3,858	395	139,572	79,502	12,295
47	46	1	2,391	1,555	277
1,439	1,262	102	36,443	28,836	2,287
23,529	15,534	1,398	437,882	184,607	24,307
12,592	10,677	1,024	324,427	149,445	22,257
1,034	697	19	12,390	7,970	1,102
3,320	2,609	361	87,182	54,309	8,362
749	642	62	107,673	13,036	1,286
7,490	6,729	582	117,182	74,130	11,506
12,443	7,451	845	324,764	108,453	93,501
836	695	91	15,114	12,456	2,099
4,974	2,603	244	56,123	39,086	6,980
385	334	44	7,651	6,224	633
6,248	3,819	466	245,876	50,688	83,789
2,545	2,227	316	60,177	54,445	4,928
217	196	21	6,076	5,321	598
20	19	1	969	898	68
1,095	965	129	27,933	25,404	2,098
978	849	128	17,795	16,195	1,463
80	73	7	1,912	1,761	149
155	126	29	5,492	4,866	552
905	747	145	22,975	19,552	2,001
532	442	80	17,230	14,961	1,321
373	305	65	5,746	4,591	680

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns
Flows in millions of euro

3rd quarter 2011		Total	Banks	SIMs
a. TOTAL SECURITIES		738,185	675,492	62,693
Italian government securities		317,461	310,531	6,930
<i>of which:</i> BOTs		105,657	104,889	769
CCT		36,124	34,709	1,415
BTPs		148,416	143,930	4,486
Other debt securities		170,723	166,821	3,902
Equity securities		220,264	169,686	50,578
Other securities		5,718	4,423	1,294
b. TOTAL DERIVATIVE INSTRUMENTS		3,562,154	3,501,783	60,371
Futures		1,121,968	1,090,416	31,552
<i>of which:</i> on Italian government securities		18,465	18,465	-
on interest rates		348,102	348,102	-
on stock indices		239,272	208,451	30,820
Swaps and forward rate agreements		1,675,352	1,675,352	-
<i>of which:</i> interest rate swaps		1,112,553	1,112,553	-
currency swaps		2,763	2,763	-
Forward rate agreements		553,310	553,310	-
Options on securities		52,420	27,495	24,925
<i>of which:</i> on Italian government securities		4	4	-
on debt securities		518	518	-
on equity securities		51,271	26,346	24,925
Options on futures or stock indices		608,189	604,916	3,274
<i>of which:</i> on futures on Italian government securities		3,343	3,343	-
on stock indices or futures on stock indices		117,514	114,243	3,271
Foreign currency options		28,002	27,715	287
Interest rate options		64,060	64,060	-
Other derivative instruments		12,163	11,830	333

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

Distribution of portfolio by type of security

TDB40520

Source: Supervisory returns
Stocks and flows in millions of euro

3rd quarter 2011

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTAFOLIO	68,343	69,523	391,873
	Italian government securities	26,712	24,502	172,397
	<i>of which:</i> BOTs	5,292	4,311	7,667
	CCTs	2,111	3,117	20,951
	BTPs	16,529	13,273	132,674
	Other debt securities	15,480	16,017	107,509
	<i>of which:</i> in non-euro-area currencies	979	969	2,751
	Equity securities	3,733	3,791	45,625
	<i>of which:</i> in non-euro-area currencies	869	1,021	1,828
	Units of collective investment undertakings	19,801	22,824	103,735
	Other securities and the like	6,723	6,403	147

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
15,601	15,426	76,121	5,755	6,365	8,905	46,987	47,732	306,847
6,889	5,996	37,730	912	1,042	1,740	18,911	17,464	132,927
1,232	675	2,100	273	266	344	3,786	3,371	5,223
818	829	6,343	148	258	457	1,145	2,030	14,151
3,926	3,078	25,795	368	491	765	12,236	9,704	106,114
4,519	4,583	20,604	1,027	790	3,863	9,934	10,644	83,042
391	487	2,073	167	91	581	422	390	98
1,321	1,254	4,013	572	550	920	1,839	1,988	40,692
319	377	990	49	58	296	501	586	542
6,082	6,787	24,310	1,337	1,664	3,777	12,382	14,374	75,647
241	223	20	2,159	2,459	20	4,323	3,722	107

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	
	2011 June	2011 Sept.	2011 June	2011 Sept.	2011 June	2011 Sept.
a. NUMBER OF BORROWERS	7,766,734	7,784,493	5,270,892	5,227,493	2,495,842	2,557,000
<i>of which: joint borrowers</i>	<i>2,235,558</i>	<i>2,238,910</i>	<i>1,300,452</i>	<i>1,283,503</i>	<i>935,106</i>	<i>955,407</i>
b. LOAN FACILITIES						
facilities granted	2,492,381	2,518,587	2,146,376	2,166,032	346,005	352,556
used margin	1,882,319	1,922,158	1,553,892	1,583,222	328,427	338,936
overshoot	49,284	49,159	45,434	45,100	3,850	4,059
unused margin	659,346	645,588	637,918	627,909	21,428	17,679
<i>of which: matched loans</i>						
facilities granted	342,966	337,147	301,809	299,378	41,158	37,770
used margin	183,361	179,372	157,204	153,405	26,157	25,968
term loans						
facilities granted	1,818,822	1,857,960	1,516,189	1,545,328	302,634	312,632
used margin	1,538,608	1,583,722	1,238,728	1,273,101	299,880	310,621
revocable loans						
facilities granted	330,456	323,401	328,243	321,263	2,213	2,138
used margin	160,243	158,951	157,853	156,620	2,390	2,332
c. GUARANTEES GRANTED TO CUSTOMERS						
facilities granted	394,346	392,748	377,306	375,800	17,040	16,949
used margin	220,560	205,698	204,579	189,759	15,981	15,939
d. BAD DEBTS	144,414	148,942	96,576	100,618	47,838	48,324
e. NUMBER OF GUARANTORS	4,083,414	4,114,526	3,054,358	3,047,885	1,029,056	1,066,641
<i>of which: joint guarantors</i>	<i>1,402,380</i>	<i>1,418,186</i>	<i>1,077,240</i>	<i>1,076,705</i>	<i>325,140</i>	<i>341,481</i>
f. GUARANTEES RECEIVED	859,502	860,933	686,877	682,267	172,626	178,666

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

Distribution by amount

TDB30206		Banks	
Source: Central Credit Register Stocks in millions of euro Size classes in euros			
September 2011		Number of borrowers	Net used
a.	TOTAL	1,046,238	99,523
	from 250 to 30,000	694,185	5,884
	from 30,000 to 75,000	137,008	5,971
	from 75,000 to 125,000	71,129	6,210
	from 125,000 to 250,000	79,188	11,882
	from 250,000 to 500,000	31,133	8,810
	from 500,000 to 1,000,000	16,006	8,854
	from 1,000,000 to 2,500,000	10,818	12,920
	from 2,500,000 to 5,000,000	3,914	10,397
	from 5,000,000 to 25,000,000	2,567	18,028
	more than 25,000,000	290	10,567

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

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

TDC30031

Banks

Source: Central Credit Register
Stocks in millions of euro

September 2011

		General government	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
					industry	building	services		
a. ITALY									
	Number of borrowers	19	1,184	172,238	39,665	30,881	98,657	151,105	713,602
	Bad debts	39	800	66,126	21,629	14,306	28,687	10,202	21,908
b. NORTH-WEST ITALY									
	Number of borrowers	1	391	46,117	10,892	8,072	26,777	32,555	168,263
	Bad debts	..	372	18,073	6,090	3,832	7,908	2,208	6,699
c. NORTH-EAST ITALY									
	Number of borrowers	2	222	33,684	8,869	6,166	18,246	24,510	109,972
	Bad debts	2	65	15,156	5,708	3,534	5,649	1,830	3,966
d. CENTRAL ITALY									
	Number of borrowers	2	311	44,007	9,565	7,525	26,319	31,538	145,420
	Bad debts	3	311	18,646	5,240	4,164	8,931	2,213	4,766
e. SOUTHERN ITALY									
	Number of borrowers	13	171	32,263	7,500	6,006	17,736	38,109	191,235
	Bad debts	34	42	10,081	3,599	1,879	4,224	2,393	4,261
f. ISLANDS									
	Number of borrowers	1	89	16,167	2,839	3,112	9,579	24,393	98,712
	Bad debts	..	9	4,169	991	897	1,975	1,558	2,214

Note:

Distribution by customer branch of economic activity

TDB30221

Banks

Source: Central Credit Register
Stocks in millions of euro

September 2011

	Number of borrowers	Bad debts
a. TOTAL	331,444	76,777
Agricultural, forestry and fishing	15,307	3,414
Mining and quarrying	471	161
Manufacturing	58,855	22,322
Electricity, gas, steam and air conditioning supply	129	86
Water supply, sewerage, waste management and remediation activities	775	392
Construction	62,983	16,408
Wholesale and retail trade, repair of motor vehicles and	91,830	14,180
Transportation and storage	13,423	2,274
Accommodation and food service activities	26,502	2,947
Information and communication	5,952	1,275
Financial and insurance activities	1,111	775
Real estate activities	11,947	6,949
Professional, scientific and technical activities	8,436	1,604
Administrative and support service activities	10,581	2,003
All remaining activities (sections O, P,Q,R,S,T)	12,778	1,475

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30231

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

Source: Central Credit Register
Stocks in millions of euro

September 2011

		Total	Banks	Financial intermediaries
a.	TOTAL	148,942	100,618	48,324
b.	GENERAL GOVERNMENT	91	39	52
	Central government	12	10	3
	Local government	78	29	49
	Social security funds	-	-	-
c.	FINANCIAL COMPANIES	1,456	800	656
	Monetary financial institutions	-	-	-
	Other financial intermediaries	1,246	651	595
	Financial auxiliaries	201	142	59
	Insurance companies and pension funds	9	7	3
d.	NON-FINANCIAL COMPANIES	98,452	66,126	32,326
	Public companies	179	83	96
	Private companies	83,407	56,444	26,963
	Associations of non-financial companies	133	73	60
	Craft non-financial quasi-companies	3,817	2,728	1,089
	Other non-financial quasi-companies	10,915	6,797	4,118
e.	HOUSEHOLDS	46,287	31,715	14,572
	Producer households	16,068	10,202	5,866
	Consumer households	30,219	21,513	8,706
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	506	391	115
g.	REST OF THE WORLD	1,197	1,095	102
	General government	1	1	-
	Monetary financial institutions	85	84	1
	Other financial institutions	622	612	10
	Non-financial companies	421	342	79
	Households	68	56	11
	Non-profit institutions serving households	..	..	-
	International organizations and the other institutions	..	-	..
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	6	4	2

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

Distribution by customer location (region)

TDB30241

Banks

Source: Central Credit Register
Flows in millions of euro

3rd quarter 2011

		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	56,951	3,049	27,189	523
b.	INORTH-WEST ITALY	14,558	952	6,599	133
	Piedmont	4,076	213	1,823	30
	Valle d'Aosta	85	2	56	1
	Liguria	1,323	58	595	8
	Lombardy	9,074	678	4,125	94
c.	NORD-EAST ITALY	8,981	674	4,085	96
	Trentino-Alto Adige	461	42	320	10
	Veneto	3,433	292	1,424	37
	Friuli-Venezia Giulia	697	33	370	9
	Emilia-Romagna	4,390	308	1,971	39
d.	CENTRAL ITALY	11,061	745	5,389	152
	Marche	1,282	70	625	13
	Tuscany	3,363	324	1,779	32
	Umbria	699	45	274	5
	Lazio	5,717	306	2,711	102
e.	SOUTHERN ITALY	14,704	460	6,721	91
	Abruzzo	1,149	40	806	11
	Molise	212	6	127	2
	Campania	7,145	219	2,772	42
	Apulia	3,224	105	1,679	21
	Basilicata	418	24	248	5
	Calabria	2,556	65	1,089	10
f.	ISLANDS	7,647	217	4,395	50
	Sicily	6,277	158	3,487	40
	Sardinia	1,370	58	908	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

3rd quarter 2011		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	56,951	3,049	27,189	523
	General government	-	-	2	..
	Financial companies	45	5	24	1
	Non-financial companies	6,671	1,665	3,600	257
	<i>of which: industry</i>	<i>1,244</i>	<i>308</i>	<i>719</i>	<i>53</i>
	building	1,331	559	559	73
	services	3,979	770	2,263	122
	Producer households	6,607	286	2,828	60
	Consumer households and nec	43,262	1,085	20,533	201

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

Distribution by customer economic activity

TDB30226

Banks

Source: Central Credit Register
Stocks in millions of euro

September 2011

	Bad debts (gross of writeoffs)	<i>of which:</i> backed by real security
a. TOTAL	91,216	26,500
Agricultural, forestry and fishing	3,626	1,759
Mining and quarrying	187	66
Manufacturing	28,243	6,042
Electricity, gas, steam and air conditioning supply	90	29
Water supply, sewerage, waste management and remediation activities	446	100
Construction	19,182	6,967
Wholesale and retail trade, repair of motor vehicles and	17,315	3,173
Transportation and storage	2,609	545
Accommodation and food service activities	3,120	1,528
Information and communication	1,504	147
Financial and insurance activities	898	334
Real estate activities	7,531	4,231
Professional, scientific and technical activities	1,880	438
Administrative and support service activities	2,317	470
All remaining activities (sections O, P,Q,R,S,T)	1,676	522

Note:

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

TDC30033								Banks
Source: Central Credit Register Stocks in millions of euro								
September 2011	General government	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Bad debts (gross of writeoffs)	39	997	79,875	27,530	16,914	33,763	10,815	22,429
of which: backed by real security	..	261	26,102	6,956	7,194	11,142	4,270	11,467
b. NORTH-WEST ITALY								
Bad debts (gross of writeoffs)	..	416	22,269	8,010	4,509	9,490	2,271	6,769
of which: backed by real security	..	141	6,863	1,726	1,965	3,021	1,008	4,208
c. NORTH-EAST ITALY								
Bad debts (gross of writeoffs)	2	112	18,412	7,364	4,128	6,619	1,894	4,013
of which: backed by real security	..	26	6,332	1,768	1,959	2,451	864	2,267
d. CENTRAL ITALY								
Bad debts (gross of writeoffs)	3	369	22,368	6,586	4,820	10,615	2,372	4,900
of which: backed by real security	-	83	7,209	1,689	1,937	3,393	1,004	2,357
e. SOUTHERN ITALY								
Bad debts (gross of writeoffs)	35	88	11,807	4,343	2,261	4,778	2,565	4,383
of which: backed by real security	..	10	3,994	1,384	836	1,592	882	1,805
f. ISLANDS								
Bad debts (gross of writeoffs)	..	13	5,019	1,226	1,197	2,260	1,713	2,364
of which: backed by real security	-	2	1,705	389	498	685	512	830

Note:

Distribution by customer location (region)

TDB30265

Banks

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

September 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	1,010,569	106,748	1.07	56,671	6,464
b.	NORTH-WEST ITALY	239,038	28,824	1.05	14,440	1,820
	Piedmont	71,466	6,173	1.04	4,022	388
	Valle d'Aosta	1,674	131	1.03	85	3
	Liguria	22,825	1,779	1.04	1,328	94
	Lombardy	143,073	20,741	1.06	9,005	1,335
c.	NORTH-EAST ITALY	163,378	22,857	1.08	8,942	1,615
	Trentino-Alto Adige	9,095	1,567	1.10	476	76
	Veneto	64,126	9,744	1.05	3,432	682
	Friuli-Venezia Giulia	15,245	1,694	1.07	701	69
	Emilia-Romagna	74,912	9,852	1.12	4,333	788
d.	CENTRAL ITALY	215,552	27,990	1.08	11,117	1,881
	Marche	27,087	3,646	1.06	1,320	236
	Tuscany	60,925	8,144	1.10	3,380	672
	Umbria	14,574	1,689	1.05	714	87
	Lazio	112,966	14,511	1.07	5,703	885
e.	SOUTHERN ITALY	255,056	18,459	1.09	14,593	748
	Abruzzo	21,756	2,205	1.08	1,147	110
	Molise	5,008	514	1.06	214	11
	Campania	116,161	7,538	1.10	7,122	297
	Apulia	64,811	4,906	1.10	3,184	175
	Basilicata	10,329	1,101	1.06	368	22
	Calabria	36,991	2,195	1.07	2,558	133
f.	ISLANDS	137,545	8,618	1.07	7,579	400
	Sicily	109,887	6,307	1.08	6,207	288
	Sardinia	27,658	2,311	1.04	1,372	112

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**September 2011**

Ceased to be adjusted bad debts

		Number of borrowers	Amount
a.	TOTAL	3,338	589
b.	NORTH-WEST ITALY	814	165
	Piedmont	209	20
	Valle d'Aosta	8	..
	Liguria	93	10
	Lombardy	504	134
c.	NORTH-EAST ITALY	559	125
	Trentino-Alto Adige	54	9
	Veneto	193	59
	Friuli-Venezia Giulia	61	5
	Emilia-Romagna	251	52
d.	CENTRAL ITALY	782	163
	Marche	120	15
	Tuscany	240	64
	Umbria	58	13
	Lazio	364	71
e.	SOUTHERN ITALY	763	98
	Abruzzo	82	9
	Molise	18	1
	Campania	290	50
	Apulia	222	24
	Basilicata	28	3
	Calabria	123	10
f.	ISLANDS	420	38
	Sicily	344	29
	Sardinia	76	9

Notes:

Distribution by customer segment of economic activity

TDB30271

Banks

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

September 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	1,010,569	106,748	1.07	56,671	6,464
General government	18	90	2.33	2	19
Financial companies	1,156	1,341	1.68	42	9
Non-financial companies	169,337	72,023	1.09	6,739	4,533
<i>of which: industry</i>	<i>39,195</i>	<i>23,440</i>	<i>1.08</i>	<i>1,233</i>	<i>907</i>
building	<i>30,161</i>	<i>15,772</i>	<i>1.10</i>	<i>1,358</i>	<i>1,605</i>
services	<i>86,876</i>	<i>28,795</i>	<i>1.05</i>	<i>3,591</i>	<i>1,794</i>
Producer households	147,096	10,887	1.07	6,675	563
Consumer households and nec	685,060	21,929	1.00	42,872	1,332

Notes:

Distribution by customer segment of economic activity

TDB30271

Banks

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

September 2011

Ceased to be adjusted bad debts

	Number of borrowers	Amount
a. TOTAL	3,338	589
General government	1	1
Financial companies	1	..
Non-financial companies	573	356
<i>of which: industry</i>	<i>138</i>	<i>77</i>
building	123	135
services	264	110
Producer households	662	77
Consumer households and nec	2,083	154

Notes:

Distribution by type of default

TDB30261		Banks		
Source: supervisory returns Stocks in millions of euro				
		2011-Q3	2011-Q2	2011-Q1
a.	IMPAIRED LOANS			
	Bad debts	102,953	98,686	94,971
	Substandard loans	56,969	55,916	54,935
	Restructured loans	15,123	14,683	13,992
	Overdue / overdrawn loans	14,998	13,655	14,411
b.	TOTAL LOANS	1,819,034	1,814,568	1,801,126

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

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

TDB30262

Source: supervisory returns
Stocks in millions of euro

September 2011

Substandard loans

	Total resident non-bank sector	Non-financial corporations	Producer households	Consumer households
a. TOTAL	55,822	38,651	4,945	10,563
b. NORTH-WEST ITALY	16,598	11,558	1,144	3,135
Piedmont and Valle d'Aosta	2,760	1,708	274	650
Liguria	965	654	97	213
Lombardy	12,873	9,195	773	2,273
c. NORTH-EAST ITALY	13,885	9,801	1,146	2,300
Trentino-Alto Adige	1,899	1,380	255	263
Veneto	5,408	3,980	398	934
Friuli-Venezia Giulia	743	477	97	162
Emilia-Romagna	5,835	3,964	396	940
d. CENTRAL ITALY	13,679	10,090	1,099	2,274
Marche	1,646	1,070	183	386
Tuscany	4,980	3,762	506	685
Umbria	875	611	109	154
Lazio	6,177	4,647	301	1,048
e. SOUTHERN ITALY	7,747	4,899	1,008	1,808
Abruzzo and Molise	1,578	1,093	203	268
Campania	3,077	2,017	275	781
Apulia and Basilicata	2,015	1,216	324	463
Calabria	909	485	174	249
f. ISLANDS	3,913	2,303	548	1,046
Sicily	2,869	1,572	421	862
Sardinia	1,044	730	128	184

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

Banks

Restructured loans	Overdue / overdrawn loans			
Total resident non-bank sector	Total resident non-bank sector	Non-financial corporation	Producer households	Consumer households
14,392	14,545	8,186	1,227	4,941
7,610	3,922	2,202	276	1,351
534	618	263	69	279
98	295	151	33	109
6,978	3,009	1,788	173	963
4,149	3,459	2,114	304	1,010
88	276	167	34	64
2,214	1,401	840	121	434
185	269	151	34	74
1,661	1,513	955	116	438
2,028	3,848	2,289	313	1,211
103	440	211	56	169
1,063	1,250	747	141	357
70	268	125	40	100
791	1,891	1,206	76	585
412	2,094	930	212	933
52	476	288	55	129
101	847	335	53	447
255	551	234	72	245
2	180	59	27	90
193	1,221	651	121	436
182	847	405	88	344
11	374	246	33	92

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

TDB30446

Source: Central Credit Register

Size classes in euro

Numbers in unit

September 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	4,183,483	1,428,814	913,116	849,004	297,030	151,727
	<i>of which:</i> 1 facility	3,596,630	1,402,068	849,537	726,577	175,248	57,345
	2 facilities	358,215	25,725	60,036	100,414	80,234	45,518
	3-4 facilities	167,223	1,012	3,510	21,717	39,168	41,721
	more than 4 facilities	61,415	9	33	296	2,380	7,143
b.	GENERAL GOVERNMENT	7,449	596	479	1,072	1,269	1,242
	<i>of which:</i> 1 facility	4,339	590	440	852	856	676
	2 facilities	2,039	6	38	215	362	474
	3-4 facilities	864	-	1	5	50	90
	more than 4 facilities	207	-	-	-	1	2
c.	FINANCIAL COMPANIES	8,363	2,015	1,102	1,254	815	490
	<i>of which:</i> 1 facility	5,873	1,923	864	863	441	259
	2 facilities	1,484	86	218	302	239	114
	3-4 facilities	646	6	20	86	121	96
	more than 4 facilities	360	-	-	3	14	21
d.	NON-FINANCIAL COMPANIES	903,017	199,267	113,800	147,976	133,753	106,755
	<i>of which:</i> 1 facility	519,415	191,588	86,073	85,833	57,276	33,629
	2 facilities	196,784	7,429	26,213	48,880	47,326	33,194
	3-4 facilities	129,762	250	1,503	13,101	27,443	33,931
	more than 4 facilities	57,056	-	11	162	1,708	6,001
e.	PRODUCER HOUSEHOLDS	562,266	204,236	109,337	114,705	51,043	19,616
	<i>of which:</i> 1 facility	463,017	197,158	92,588	85,299	26,684	6,918
	2 facilities	72,458	6,809	15,680	23,806	15,862	6,359
	3-4 facilities	23,964	268	1,061	5,525	8,014	5,458
	more than 4 facilities	2,827	1	8	75	483	881
f.	CONSUMER HOUSEHOLDS AND NEC	2,667,111	1,006,989	682,230	578,569	107,754	22,546
	<i>of which:</i> 1 facility	2,571,177	995,338	663,961	549,016	88,079	15,032
	2 facilities	83,276	11,156	17,344	26,583	16,036	5,187
	3-4 facilities	11,704	487	911	2,915	3,466	2,092
	more than 4 facilities	954	8	14	55	173	235

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

TDB30446

Source: Central Credit Register

Size classes in euro

Numbers in unit

September 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	110,711	43,121	35,705	7,336
of which: 1 facility	30,863	9,125	5,419	772
2 facilities	26,574	7,633	4,645	660
3-4 facilities	37,241	13,272	8,037	1,092
more than 4 facilities	16,033	13,091	17,604	4,812
b. GENERAL GOVERNMENT	1,211	538	590	390
of which: 1 facility	493	171	156	45
2 facilities	493	188	185	76
3-4 facilities	215	160	181	162
more than 4 facilities	10	19	68	107
c. FINANCIAL COMPANIES	492	330	578	588
of which: 1 facility	253	146	286	198
2 facilities	118	101	139	127
3-4 facilities	89	40	71	101
more than 4 facilities	32	43	82	162
d. NON-FINANCIAL COMPANIES	92,679	38,962	33,173	6,265
of which: 1 facility	23,082	7,585	4,551	500
2 facilities	21,692	6,585	4,021	448
3-4 facilities	33,035	12,185	7,424	801
more than 4 facilities	14,870	12,607	17,177	4,516
e. PRODUCER HOUSEHOLDS	8,163	1,502	475	11
of which: 1 facility	2,209	279	47	3
2 facilities	2,279	323	67	2
3-4 facilities	2,805	581	174	4
more than 4 facilities	870	319	187	2
f. CONSUMER HOUSEHOLDS AND NEC	7,516	1,581	790	73
of which: 1 facility	4,311	781	299	17
2 facilities	1,892	411	219	7
3-4 facilities	1,064	289	183	24
more than 4 facilities	249	100	89	25

Note:

Distribution by customer location (region) and number of facilities

TDB30431

Source: Central Credit Register
Stocks in millions of euro

September 2011		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilitites granted	used margin	number of borrowers
a.	TOTAL	1,909,075	1,428,653	4,183,483	537,280	476,375	3,596,630
b.	NORTH-WEST ITALY	772,458	559,912	1,171,692	198,030	169,863	991,672
	Piedmont	116,447	83,539	300,470	31,817	28,037	258,684
	Valle d’Aosta	2,813	2,008	8,582	972	821	7,479
	Liguria	37,715	27,278	96,567	14,498	11,868	84,183
	Lombardy	615,482	447,088	766,073	150,743	129,136	641,326
c.	NORTH-EAST ITALY	489,971	370,242	1,039,257	138,770	122,448	878,222
	Trentino-Alto Adige	46,707	36,045	121,336	19,641	15,690	106,585
	Veneto	200,284	158,228	417,843	64,443	58,864	353,436
	Friuli-Venezia Giulia	33,189	25,082	112,396	10,698	9,641	98,281
	Emilia-Romagna	209,791	150,887	387,682	43,988	38,253	319,920
d.	CENTRAL ITALY	414,605	305,888	902,390	105,005	96,137	773,647
	Marche	44,928	34,828	141,396	14,489	13,394	116,879
	Tuscany	119,485	91,097	304,488	32,283	29,588	253,068
	Umbria	20,059	16,035	74,884	5,972	5,565	62,753
	Lazio	230,134	163,928	381,622	52,260	47,590	340,947
e.	SOUTHERN ITALY	158,738	130,561	694,212	63,524	58,197	614,772
	Abruzzo	23,963	19,136	99,146	8,652	7,936	85,728
	Molise	3,264	2,669	16,394	1,295	1,199	14,253
	Campania	65,041	53,177	246,420	25,243	22,637	219,662
	Apulia	45,383	38,060	220,161	19,244	18,040	195,978
	Basilicata	5,793	4,803	28,017	2,251	2,095	24,562
	Calabria	15,293	12,716	84,074	6,839	6,289	74,589
f.	ISLANDS	73,303	62,049	375,932	31,951	29,730	338,317
	Sicily	51,961	43,577	269,829	22,174	20,478	241,148
	Sardinia	21,342	18,472	106,103	9,777	9,252	97,169

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
230,857	176,205	358,215	275,465	199,630	167,223	865,473	576,443	61,415
83,019	59,392	105,943	99,892	69,972	52,886	391,516	260,685	21,191
13,501	9,889	25,733	17,971	11,983	11,996	53,158	33,630	4,057
472	270	782	403	274	263	966	643	58
4,405	3,117	7,921	5,563	3,751	3,301	13,248	8,541	1,162
64,641	46,115	71,507	75,955	53,965	37,326	324,144	217,871	15,914
65,560	55,282	95,936	76,394	54,488	46,713	209,246	138,023	18,386
7,851	6,242	10,352	7,508	5,719	3,534	11,707	8,394	865
35,480	31,948	38,063	28,665	19,808	18,850	71,697	47,608	7,494
3,556	2,812	8,581	4,634	3,218	3,996	14,301	9,411	1,538
18,674	14,280	38,940	35,588	25,743	20,333	111,541	72,611	8,489
49,547	35,210	78,232	60,293	45,274	36,973	199,761	129,267	13,538
5,982	4,789	14,314	7,412	5,301	7,344	17,045	11,345	2,859
17,783	12,713	29,724	19,477	14,725	15,628	49,942	34,071	6,068
2,430	1,984	7,144	3,232	2,477	3,557	8,425	6,009	1,430
23,352	15,725	27,050	30,173	22,772	10,444	124,349	77,841	3,181
21,172	17,024	51,662	27,046	20,505	21,468	46,996	34,835	6,310
3,212	2,660	8,407	3,906	2,782	3,719	8,194	5,758	1,292
481	395	1,401	610	444	585	877	630	155
7,931	6,403	17,497	10,066	7,896	7,053	21,802	16,242	2,208
6,089	4,772	15,602	8,372	6,364	6,723	11,677	8,884	1,858
909	713	2,235	950	702	964	1,684	1,292	256
2,551	2,081	6,520	3,142	2,317	2,424	2,762	2,028	541
11,558	9,296	26,442	11,840	9,390	9,183	17,954	13,633	1,990
8,551	6,699	19,945	8,771	6,900	7,110	12,464	9,500	1,626
3,007	2,597	6,497	3,068	2,490	2,073	5,490	4,133	364

Distribution by customer segment of economic activity and total credit granted

TDB30466		Banks				
Source: Central Credit Register Size classes in euro						
September 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	1.07	1.17	1.60	2.14
First banks share of total credit granted(%)	65	99	97	95	85	75
b. GENERAL GOVERNMENT						
Average number of banks per borrower	1.68	1.01	1.08	1.21	1.37	1.54
First banks share of total credit granted(%)	66	100	97	93	91	88
c. FINANCIAL COMPANIES						
Average number of banks per borrower	1.72	1.05	1.23	1.40	1.69	1.89
First banks share of total credit granted(%)	80	98	91	88	83	83
d. NON-FINANCIAL COMPANIES						
Average number of banks per borrower	1.91	1.04	1.26	1.52	1.86	2.30
First banks share of total credit granted(%)	51	98	90	84	77	72
of which:industry						
Average number of banks per borrower	2.51	1.04	1.28	1.61	2.07	2.67
First banks share of total credit granted(%)	40	98	89	80	71	63
of which:building						
Average number of banks per borrower	1.83	1.04	1.22	1.48	1.75	2.05
First banks share of total credit granted(%)	65	99	92	85	81	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	1.16	1.31	1.70	2.17
First banks share of total credit granted(%)	85	99	94	91	84	78
f. CONSUMER HOUSEHOLDS AND NEC						
Average number of banks per borrower	1.04	1.01	1.03	1.06	1.23	1.49
First banks share of total credit granted(%)	96	100	99	99	95	91

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

D.4.5.3

AVERAGE NUMBER OF BANKS PER BORROWER

Distribution by customer segment of economic activity and total credit granted

TDB30466		Banks			
Source: Central Credit Register Size classes in euro					
September 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	3.55	4.91	7.64
First banks share of total credit granted(%)		69	63	54	54
b. GENERAL GOVERNMENT					
Average number of banks per borrower		1.82	2.17	2.55	3.80
First banksshare of total credit granted(%)		84	83	80	63
c. FINANCIAL COMPANIES					
Average number of banks per borrower		2.00	2.31	2.69	4.75
First banks share of total credit granted(%)		82	79	80	80
d. NON-FINANCIAL COMPANIES					
Average number of banks per borrower		2.86	3.66	5.07	8.21
First banks share of total credit granted(%)		67	61	52	37
<i>of which:industry</i>					
Average number of banks per borrower		3.48	4.54	6.24	9.55
First banks share of total credit granted(%)		55	49	40	30
<i>of which:building</i>					
Average number of banks per borrower		2.39	2.93	3.94	7.01
First banks share of total credit granted(%)		75	72	65	47
<i>of which:services</i>					
Average number of banks per borrower		2.76	3.50	4.75	7.36
First banks share of total credit granted(%)		69	64	55	40
e. PRODUCER HOUSEHOLDS					
Average number of banks per borrower		2.60	3.23	4.24	3.27
First banks share of total credit granted(%)		76	74	65	61
f. CONSUMER HOUSEHOLDS AND NEC					
Average number of banks per borrower		1.73	2.01	2.46	4.15
First banks share of total credit granted(%)		89	86	80	61

Note:

Distribution by customer sector of economic activity and total credit used

TDB30486

Source: Central Credit Register
Percentages
Size classes in euros

	2008-Q4	2009-Q1	2009-Q2	2009-Q3	2009-Q4
a. TOTAL	0.45	0.39	0.48	0.52	0.55
up to 125,000	0.23	0.22	0.30	0.27	0.33
from 125,000 to 500,000	0.44	0.44	0.51	0.47	0.59
more than 500,000	0.47	0.40	0.51	0.58	0.59
b. GENERAL GOVERNMENT	0.20	0.03	-	0.27	0.02
up to 125,000	-	-	-	0.03	0.09
from 125,000 to 500,000	-	-	-	-	-
more than 500,000	0.20	0.03	-	0.28	0.02
c. FINANCIAL COMPANIES	0.01	..	0.01	0.17	0.05
up to 125,000	0.30	0.19	0.47	0.47	0.68
from 125,000 to 500,000	0.60	0.63	0.40	0.49	0.68
more than 500,000	..	..	0.01	0.17	0.05
d. NON-FINANCIAL COMPANIES	0.58	0.49	0.64	0.68	0.73
up to 125,000	0.41	0.33	0.67	0.61	0.75
from 125,000 to 500,000	0.59	0.60	0.65	0.62	0.75
more than 500,000	0.58	0.48	0.64	0.69	0.72
e. PRODUCER HOUSEHOLDS	0.67	0.58	0.66	0.63	0.74
up to 125,000	0.37	0.33	0.51	0.47	0.54
from 125,000 to 500,000	0.61	0.57	0.67	0.62	0.79
more than 500,000	0.96	0.76	0.82	0.82	0.88
f. CONSUMER HOUSEHOLDS	0.29	0.30	0.32	0.29	0.39
up to 125,000	0.19	0.20	0.23	0.21	0.26
from 125,000 to 500,000	0.34	0.35	0.41	0.36	0.47
more than 500,000	0.49	0.47	0.57	0.53	0.91
g. OTHER SECTORS	0.35	1.61	0.10	0.85	0.47
up to 125,000	0.22	0.18	0.14	0.14	0.17
from 125,000 to 500,000	0.04	0.18	0.22	0.19	0.19
more than 500,000	0.40	1.90	0.08	1.02	0.54

Notes: It must be considered that the Central Credit register threshold has changed over time (see the Notes to the release).

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

2010-Q1	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2	2011-Q3
0.45	0.47	0.52	0.55	0.43	0.43	0.43
0.31	0.35	0.32	0.31	0.28	0.30	0.30
0.53	0.60	0.53	0.54	0.49	0.50	0.50
0.46	0.47	0.56	0.61	0.45	0.43	0.44
..	0.03	..	0.61	0.02	..	0.04
-	-	-	-	-	0.04	0.08
0.04	0.08	-	-	-	-	-
..	0.03	..	0.62	0.02	-	0.04
0.05	0.02	0.35	0.10	0.01	..	..
0.41	0.44	0.45	0.47	0.35	0.69	0.36
0.35	0.54	0.40	0.59	0.38	0.35	0.30
0.05	0.01	0.35	0.10	..	..	..
0.59	0.62	0.65	0.73	0.60	0.57	0.57
0.69	0.73	0.66	0.78	0.62	0.69	0.63
0.67	0.73	0.65	0.78	0.62	0.65	0.56
0.58	0.61	0.65	0.73	0.59	0.56	0.57
0.68	0.72	0.66	0.74	0.61	0.63	0.67
0.52	0.58	0.52	0.55	0.48	0.51	0.48
0.68	0.75	0.71	0.74	0.63	0.66	0.63
0.84	0.82	0.74	0.91	0.70	0.71	0.92
0.35	0.39	0.36	0.33	0.32	0.34	0.36
0.25	0.27	0.26	0.23	0.22	0.23	0.25
0.44	0.51	0.45	0.40	0.41	0.42	0.46
0.53	0.54	0.55	0.65	0.58	0.65	0.58
0.06	0.06	0.02	0.27	0.06	0.09	0.10
0.15	0.30	0.15	0.13	0.16	0.21	0.19
0.09	0.23	0.09	0.19	0.12	0.19	0.06
0.04	0.01	-	0.30	0.04	0.06	0.10

Lending and deposit rates

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

TDB30821

Sample of banks

 Sources: Survey of lending rates
 Percentages

September 2011		Total	Società non finanziarie	of which: industry	building	services	Producer households	Consumer households and nec
a. ITALY								
Initial period of rate fixation:								
up to 1 year		3.61	3.98	3.85	4.33	3.92	4.37	3.22
from 1 to 5 years		3.51	3.59	3.83	3.64	3.41	5.01	4.40
more than 5 years		4.44	4.62	4.43	4.47	4.79	5.38	5.03
b. NORTH-WEST ITALY								
Initial period of rate fixation:								
up to 1 year		3.37	3.84	3.73	4.14	3.81	4.27	3.15
from 1 to 5 years		3.11	3.20	3.22	3.28	3.15	4.84	4.19
more than 5 years		3.62	4.36	4.28	4.34	4.42	5.28	4.93
c. NORTH-EAST ITALY								
Initial period of rate fixation:								
up to 1 year		3.60	3.86	3.75	4.25	3.79	4.10	3.20
from 1 to 5 years		3.55	3.76	3.79	4.00	3.56	4.74	4.51
more than 5 years		4.59	4.21	4.00	3.70	4.48	5.12	5.02
d. CENTRAL ITALY								
Initial period of rate fixation:								
up to 1 year		3.71	3.96	3.77	4.44	3.84	4.39	3.25
from 1 to 5 years		3.80	3.83	4.44	4.07	3.48	5.06	4.45
more than 5 years		4.76	4.73	4.33	4.56	5.00	5.37	4.94
e. SHOUTERN ITALY								
Initial period of rate fixation:								
up to 1 year		4.33	4.67	4.64	4.74	4.66	4.99	3.36
from 1 to 5 years		4.91	4.87	4.71	4.83	4.98	5.24	4.84
more than 5 years		5.21	5.36	5.39	5.04	5.46	5.53	5.14
f. ISLANDS								
Initial period of rate fixation:								
up to 1 year		4.19	4.57	4.63	4.75	4.49	4.95	3.41
from 1 to 5 years		4.82	4.76	4.46	4.03	5.20	5.62	4.28
more than 5 years		5.12	4.89	4.66	4.68	5.10	5.55	5.29

Note: Only lending in euros is considered.

E.1.5.2

LENDING RATES ON REVOCABLE LOANS

Distribution by customer location (region) and total credit granted

TDB30830		Sample of banks						
Source: Survey of lending rates Percentages Size classes in euro								
September 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	6.27	10.12	9.82	8.86	7.59	6.53	3.54
b.	NORTH-WEST ITALY	5.61	10.55	9.91	8.80	7.39	6.10	3.05
	Piedmont	6.36	10.24	9.78	8.79	7.50	6.16	3.45
	Valle d'Aosta	8.57	9.41	9.71	9.66	9.29	7.06	4.71
	Liguria	7.13	11.18	10.34	9.19	7.53	6.11	4.64
	Lombardy	5.32	10.60	9.88	8.74	7.33	6.08	2.92
c.	NORTH-EAST ITALY	6.22	9.50	8.79	7.84	6.79	6.04	4.07
	Trentino-Alto Adige	4.73	7.14	6.52	5.98	5.07	4.21	3.32
	Veneto	6.57	9.97	9.38	8.30	7.46	6.60	4.08
	Friuli-Venezia Giulia	7.08	10.79	9.35	8.81	7.68	6.72	3.67
	Emilia-Romagna	6.37	9.53	9.00	8.03	6.88	6.38	4.28
d.	CENTRAL ITALY	6.47	9.98	10.02	9.27	8.03	7.31	3.87
	Marche	7.98	10.59	9.93	9.46	8.17	7.25	6.02
	Tuscany	7.21	10.57	10.22	9.44	8.37	7.42	4.14
	Umbria	8.28	10.59	9.99	9.04	8.36	7.88	6.24
	Lazio	5.68	9.28	9.90	9.11	7.69	7.20	3.59
e.	SOUTHERN ITALY	8.06	10.45	10.91	9.97	8.88	7.71	4.79
	Abruzzo	7.94	10.71	10.51	9.14	8.60	7.28	6.06
	Molise	8.74	10.45	9.52	9.68	8.57	8.17	8.08
	Campania	8.22	10.08	11.08	10.27	9.33	8.42	4.35
	Apulia	7.54	10.33	10.68	9.70	8.44	7.05	4.34
	Basilicata	7.90	11.00	11.31	9.40	8.58	7.95	6.20
	Calabria	9.45	11.71	11.62	11.12	9.36	8.16	4.87
f.	ISLANDS	6.97	10.09	10.23	9.58	8.68	7.16	3.12
	Sicily	7.53	10.07	10.24	9.66	8.70	7.16	3.21
	Sardinia	5.94	10.15	10.21	9.37	8.60	7.15	3.05

Notes: Only lending in euros is considered.

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

TDB30840

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

September 2011

September 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	4.40	3.31	3.72	4.75	7.23
	up to 250,000	7.58	3.50	5.21	5.47	10.65
	from 250,000 to 1,000,000	6.53	3.51	5.03	5.47	9.41
	from 1,000,000 to 5,000,000	5.28	3.45	4.65	5.08	7.88
	from 5,000,000 to 25,000,000	4.12	3.35	3.37	4.48	6.78
	more than 25,000,000	3.13	3.15	3.40	3.83	4.70
b.	NORTH-EAST ITALY	4.20	3.27	3.34	4.47	6.93
	up to 250,000	8.06	3.42	5.13	5.43	11.10
	from 250,000 to 1,000,000	6.66	3.45	4.87	5.30	9.50
	from 1,000,000 to 5,000,000	5.24	3.39	4.57	4.86	7.76
	from 5,000,000 to 25,000,000	3.94	3.29	3.52	4.32	6.40
	more than 25,000,000	2.90	3.18	3.01	3.68	4.30
c.	NORTH-WEST ITALY	4.08	3.32	3.79	4.35	6.63
	up to 250,000	7.06	3.42	4.88	5.27	9.81
	from 250,000 to 1,000,000	6.01	3.47	4.71	5.15	8.36
	from 1,000,000 to 5,000,000	4.88	3.41	4.41	4.55	7.00
	from 5,000,000 to 25,000,000	3.82	3.32	3.55	4.01	6.21
	more than 25,000,000	3.05	3.20	3.37	3.92	4.62
d.	CENTRAL ITALY	4.75	3.21	3.91	4.84	7.44
	up to 250,000	7.40	3.51	5.01	5.44	10.67
	from 250,000 to 1,000,000	6.52	3.46	5.01	5.50	9.81
	from 1,000,000 to 5,000,000	5.46	3.43	4.58	5.23	8.37
	from 5,000,000 to 25,000,000	4.47	3.37	2.43	4.80	7.62
	more than 25,000,000	3.45	2.99	3.94	3.88	4.98
e.	SOUTHERN ITALY	5.24	3.58	4.96	5.35	8.58
	up to 250,000	7.76	3.74	5.59	5.59	11.08
	from 250,000 to 1,000,000	7.12	3.78	5.42	5.68	10.33
	from 1,000,000 to 5,000,000	5.94	3.70	5.08	5.47	9.07
	from 5,000,000 to 25,000,000	4.76	3.50	5.03	5.05	7.83
	more than 25,000,000	3.93	3.40	3.50	4.19	5.71
f.	ISLANDS	5.41	3.60	4.93	5.07	8.50
	up to 250,000	7.37	3.69	5.65	5.55	10.44
	from 250,000 to 1,000,000	7.09	3.79	5.39	5.65	9.70
	from 1,000,000 to 5,000,000	6.08	3.72	5.35	5.32	8.76
	from 5,000,000 to 25,000,000	5.14	3.54	3.68	4.66	7.33
	more than 25,000,000	3.56	3.48	4.43	3.83	6.11

Notes: Only lending in euros is considered.

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

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

TDB30850		Sample of Banks					
Source: Survey of lending rates Percentages							
September 2011		Non-financial companies and producer households					
		ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
a.	MATCHED LOANS	4.40	4.20	4.08	4.75	5.24	5.41
	of which: discount lending	6.15	5.69	4.80	5.88	6.68	7.04
	advance on loan selling for factoring	3.54	3.54	3.69	3.23	3.95	4.12
b.	TERM LOANS	3.41	3.33	3.37	3.35	3.82	3.81
	Initial period of rate fixation:						
	up to 1 year	3.31	3.27	3.32	3.21	3.58	3.60
	more than 1 year	4.45	4.02	4.22	4.52	5.29	5.06
	of which: leasing	3.69	4.13	3.87	2.79	4.54	4.52
	Initial period of rate fixation:						
	up to 1 year	3.57	4.12	3.83	2.61	4.30	4.34
	more than 1 year	4.67	4.21	4.37	5.20	6.10	5.26
c.	REVOCABLE LOANS	7.23	6.93	6.63	7.44	8.58	8.50

Notes: Only lending in euros is considered

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

TDB30861

Sample of banks

Source: Survey of lending rates
Percentages

September 2011

September 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	4.40	3.32	4.75	7.23	2.84	4.76
Agricultural, forestry and fishing	4.96	3.48	5.10	7.28	4.51	4.88
Mining and quarrying	4.84	3.39	5.14	8.22	3.85	4.37
Manufacturing	4.21	3.29	4.75	7.70	2.39	4.74
Electricity, gas, steam and air conditioning supply	3.67	3.06	3.46	4.35	2.87	4.31
Water supply, sewerage, waste management and remediation activities	4.61	3.16	4.84	5.95	3.69	3.80
Construction	5.31	3.47	4.61	7.43	4.04	4.85
Wholesale and retail trade, repair of motor vehicles and motorcycles	4.14	3.45	5.32	8.31	3.70	5.61
Transportation and storage	5.04	3.12	4.73	7.37	2.61	4.26
Accommodation and food service activities	4.43	3.35	5.21	8.05	3.64	5.88
Information and communication	5.00	3.59	4.92	5.90	2.68	5.75
Financial and insurance activities	2.65	3.06	3.88	5.38	2.75	4.28
Real estate activities	4.26	3.26	4.58	5.94	3.48	4.21
Professional, scientific and technical activities	4.22	3.14	4.62	5.44	2.48	4.73
Administrative and support service activities	4.91	3.21	5.06	7.40	3.53	4.55
All remaining activities (sections O, P,Q,R,S,T)	4.59	3.34	5.23	7.52	4.06	5.22

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

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

TDB30870

Sample of banks

Source: Survey of lending rates
Percentages**September 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	2.80	3.42	4.67	4.40	5.86	5.28
North-west Italy	3.17	4.11	4.40	4.35	5.65	5.11
North-east Italy	3.58	3.49	4.23	4.28	5.72	4.71
Central Italy	2.17	2.90	5.21	4.49	5.52	5.42
Southern Italy	4.24	5.94	5.18	4.71	6.40	5.57
Islands	3.84	5.34	4.76	4.61	6.42	6.06

Notes: Only lending in euros is considered.

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

TDB30880		Sample of banks				
Source: Survey of lending rates Percentages						
September 2011		Total	of which:			
			Term loans			revocable loans
			initial period of rate fixation			
			up to 1 year	from 1 to 5 years	more than 5 years	
a.	ITALY	3.64	3.02	4.45	5.03	5.53
b.	NORTH-WEST ITALY	3.45	2.94	4.20	4.94	5.28
	Piedmont	3.62	3.02	4.19	4.91	5.48
	Valle d'Aosta	3.64	3.08	4.19	4.21	8.00
	Liguria	3.65	3.03	4.30	4.94	6.27
	Lombardy	3.38	2.91	4.19	4.95	5.11
c.	NORTH-EAST ITALY	3.48	2.98	4.52	5.02	5.53
	Trentino-Alto Adige	3.61	3.22	4.63	4.94	5.27
	Veneto	3.45	2.94	4.54	5.02	5.32
	Friuli-Venezia Giulia	3.61	2.96	5.48	5.09	6.14
	Emilia-Romagna	3.47	2.98	4.43	5.02	5.73
d.	CENTRAL ITALY	3.72	3.06	4.50	4.93	5.23
	Marche	3.68	3.12	4.94	4.84	6.62
	Tuscany	3.55	3.02	4.41	4.69	5.68
	Umbria	3.88	3.21	5.50	5.05	7.22
	Lazio	3.81	3.06	4.34	5.03	4.57
e.	SOUTHERN ITALY	4.02	3.17	4.98	5.15	6.71
	Abruzzo	3.98	3.17	4.96	5.11	7.34
	Molise	4.06	3.14	4.98	5.05	8.09
	Campania	4.04	3.23	5.16	5.17	6.18
	Apulia	4.00	3.12	4.70	5.13	6.36
	Basilicata	4.00	3.13	4.71	5.13	8.26
	Calabria	4.08	3.13	5.48	5.17	8.85
f.	ISLANDS	4.02	3.19	5.09	5.31	7.69
	Sicily	3.96	3.17	5.23	5.35	7.40
	Sardinia	4.19	3.23	4.89	5.24	9.26

Notes: Only lending in euros is considered

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

TDB30890

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

September 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	3.00	2.91	5.06	4.88
b.	NORTH-WEST ITALY	2.91	2.84	4.89	4.80
	Piedmont and Valle d'Aosta	2.99	2.89	4.85	4.76
	Liguria	2.95	2.90	4.94	4.77
	Lombardy	2.88	2.82	4.91	4.83
c.	NORTH-EAST ITALY	2.89	2.86	5.06	4.90
	Trentino-Alto Adige	3.12	3.09	5.11	4.78
	Veneto	2.83	2.80	5.05	4.92
	Friuli-Venezia Giulia	2.90	2.83	5.15	4.97
	Emilia Romagna	2.93	2.87	5.03	4.89
d.	CENTRAL ITALY	3.07	2.97	4.93	4.78
	Marche	3.05	2.95	4.83	4.68
	Tuscany	2.97	2.92	4.73	4.47
	Umbria	3.20	3.11	5.07	4.74
	Lazio	3.13	2.99	5.01	4.93
e.	SOUTHERN ITALY	3.21	3.07	5.19	4.98
	Abruzzo and Molise	3.15	3.05	5.14	4.93
	Campania	3.27	3.11	5.22	5.03
	Apulia	3.20	3.05	5.18	4.94
	Basilicata	3.25	2.99	5.18	4.94
	Calabria	3.12	3.05	5.16	4.98
f.	ISLANDS	3.19	3.04	5.34	5.13
	Sicily	3.18	3.03	5.40	5.14
	Sardinia	3.21	3.09	5.24	5.11

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

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

TDB30900

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

September 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	3.49	3.30	4.77	4.36
NORTH-WEST ITALY	3.41	3.23	4.69	4.19
NORTH-EAST ITALY	3.36	3.24	4.66	4.25
CENTRAL ITALY	3.53	3.36	4.76	4.40
SOUTHERN ITALY	3.67	3.41	4.88	4.55
ISLANDS	3.77	3.50	4.97	4.72

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

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

TDB30921		Sample of banks						
Source: Survey of ending rates Percentages								
September 2011		Total	Non-financial companies	di cui:			Producer households	Consumer households and ne
				Industry	building	services		
a.	ITALY	5.30	5.49	4.89	6.50	5.60	8.10	5.39
b.	NORTH-WEST ITALY	4.87	5.17	4.72	6.23	5.21	8.24	5.25
	Piedmont and Valle d'Aosta	5.39	5.45	5.05	6.41	5.50	8.32	5.46
	Liguria	6.17	6.10	5.56	6.39	6.27	9.18	6.03
	Lombardy	4.66	5.04	4.59	6.16	5.06	8.11	5.10
c.	NORTH-EAST ITALY	5.00	4.99	4.45	5.99	5.13	7.30	5.47
	Trentino-Alto Adige	4.38	4.31	3.78	4.85	4.34	5.90	5.10
	Veneto	4.99	4.98	4.36	6.23	5.29	7.58	5.30
	Friuli-Venezia Giulia	5.22	5.12	4.45	6.65	5.60	8.21	5.82
	Emilia-Romagna	5.13	5.13	4.67	6.08	5.13	7.50	5.70
d.	CENTRAL ITALY	5.66	5.96	5.14	7.11	6.00	8.25	5.08
	Marche	5.77	5.64	4.84	7.02	5.86	8.26	6.48
	Tuscany	5.91	6.14	5.41	8.01	6.18	8.75	5.58
	Umbria	5.93	5.78	5.36	6.70	5.80	8.42	6.91
	Lazio	5.43	5.97	4.94	6.83	5.95	7.51	4.69
e.	SOUTHERN ITALY	6.60	6.65	6.21	7.02	6.77	8.77	5.99
	Campania	6.56	6.74	6.36	7.10	6.83	8.72	5.76
	Abruzzo and Molise	6.59	6.50	6.04	6.94	6.78	8.44	6.31
	Apulia and Basilicata	6.33	6.33	5.90	6.71	6.36	8.81	5.77
	Calabria	7.83	7.79	7.62	8.18	7.74	9.22	7.06
f.	ISLANDS	6.32	6.95	6.82	7.45	6.85	8.68	6.43
	Sicily	6.63	6.94	6.94	7.38	6.81	8.61	6.47
	Sardinia	5.63	7.00	6.55	7.63	6.97	8.95	6.34

Note: Only lending in euros is considered.

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

TDB30951

Sample of banks

Source: Survey of deposit rates
Percentages

September 2011

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a. ITALY	0.66	1.64	1.45	1.03	0.33	0.40
b. NORTH-EAST ITALY	0.61	1.42	1.22	0.97	0.30	0.38
Piedmont	0.56	1.31	1.56	0.99	0.25	0.31
Valle d'Aosta	0.70	1.36	2.60	1.15	0.19	0.25
Liguria	0.43	1.33	1.12	0.83	0.25	0.31
Lombardy	0.65	1.46	1.12	0.98	0.33	0.43
c. NORTH-WEST ITALY	0.66	1.70	0.89	1.13	0.39	0.40
Trentino-Alto Adige	0.90	2.02	2.04	1.32	0.38	0.38
Veneto	0.63	1.82	0.64	1.11	0.38	0.38
Friuli-Venezia Giulia	0.72	1.51	1.57	1.34	0.34	0.30
Emilia-Romagna	0.65	1.57	1.17	1.08	0.40	0.44
d. CENTRAL ITALY	0.87	1.86	2.08	1.18	0.36	0.45
Marche	0.62	1.64	1.92	1.08	0.39	0.43
Tuscany	0.58	1.47	1.19	1.00	0.35	0.39
Umbria	0.62	1.50	1.21	0.99	0.38	0.42
Lazio	1.03	1.91	2.18	1.29	0.36	0.49
e. SOUTHERN ITALY	0.44	1.14	1.42	0.68	0.27	0.34
Abruzzo	0.57	1.29	1.07	0.98	0.40	0.41
Molise	0.53	1.51	1.01	0.78	0.26	0.40
Campania	0.38	1.05	1.69	0.56	0.21	0.30
Apulia	0.48	1.16	0.71	0.75	0.31	0.39
Basilicata	0.56	1.22	1.73	0.58	0.28	0.44
Calabria	0.35	1.06	1.77	0.50	0.20	0.26
f. ISLANDS	0.55	1.45	1.86	0.78	0.32	0.38
Sicily	0.49	1.29	1.24	0.80	0.28	0.37
Sardinia	0.67	1.56	2.35	0.75	0.38	0.40

Note: As of June 2010 customers' economic activity is no longer observed. Only deposits in euros are considered.

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

TDB30960

Sample of banks

Source: Survey of deposit rates
Percentages
Size classes in euro

September 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	0.20	0.26	0.43	1.26	0.16	0.24	0.43	0.96
b.	NORTH-WEST ITALY	0.19	0.24	0.41	1.18	0.15	0.23	0.43	0.95
	Piedmont	0.17	0.21	0.37	1.25	0.13	0.19	0.37	0.84
	Valle d'Aosta	0.16	0.19	0.37	1.45	0.10	0.15	0.29	0.67
	Liguria	0.16	0.21	0.37	1.02	0.13	0.19	0.35	0.69
	Lombardy	0.21	0.26	0.42	1.17	0.17	0.25	0.46	1.01
c.	NORTH-EAST ITALY	0.23	0.31	0.54	1.39	0.16	0.24	0.47	1.02
	Trentino-Alto Adige	0.27	0.35	0.52	1.54	0.21	0.26	0.44	0.85
	Veneto	0.24	0.32	0.55	1.37	0.14	0.22	0.45	1.04
	Friuli-Venezia Giulia	0.22	0.28	0.53	1.63	0.12	0.18	0.38	0.83
	Emilia-Romagna	0.22	0.31	0.53	1.33	0.17	0.28	0.52	1.05
d.	CENTRAL ITALY	0.21	0.27	0.42	1.42	0.19	0.27	0.45	0.99
	Marche	0.21	0.29	0.56	1.47	0.17	0.29	0.54	1.13
	Tuscany	0.23	0.29	0.46	1.26	0.19	0.27	0.45	0.86
	Umbria	0.25	0.30	0.49	1.27	0.20	0.29	0.55	0.93
	Lazio	0.19	0.23	0.36	1.49	0.20	0.26	0.44	1.01
e.	SOUTHERN ITALY	0.16	0.20	0.33	0.94	0.14	0.21	0.36	0.87
	Abruzzo	0.22	0.29	0.49	1.30	0.18	0.27	0.48	0.97
	Molise	0.16	0.21	0.38	1.11	0.13	0.23	0.45	1.15
	Campania	0.13	0.16	0.25	0.79	0.13	0.17	0.30	0.76
	Apulia	0.17	0.24	0.38	1.03	0.15	0.24	0.43	1.07
	Basilicata	0.17	0.22	0.37	0.78	0.17	0.27	0.54	0.99
	Calabria	0.13	0.16	0.26	0.72	0.12	0.18	0.32	0.67
f.	ISLANDS	0.24	0.27	0.39	1.03	0.19	0.27	0.44	0.84
	Sicily	0.18	0.23	0.36	1.06	0.17	0.25	0.44	0.87
	Sardinia	0.33	0.35	0.43	0.97	0.25	0.32	0.44	0.79

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

	2011 July	2011 Aug.	2011 Sept.
a. TOTAL	366,737	380,497	421,733
b. GOLD AND GOLD RECEIVABLES	82,249	82,249	95,099
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	33,614	33,601	36,369
receivables from the IMF	10,640	10,646	11,262
securities	21,528	21,385	23,319
current accounts and other deposits	1,361	1,484	1,599
reverse operations	80	81	184
other claims	6	6	5
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	1,063	1,094	990
financial counterparties	1,063	1,094	990
of which: securities	261	307	326
reverse operations	-	-	-
other claims	802	788	663
general government	-	-	-
other counterparties	-	-	-
e. CLAIMS ON NON-EURO-AREA RESIDENTS	4	4	82
claims on non-euro-area EU central banks	-	-	-
securities	-	-	79
other claims	4	4	3
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	80,487	85,087	104,683
main refinancing operations	35,874	20,536	46,177
longer-term refinancing operations	44,613	64,551	58,506
fine-tuning reverse operations	-	-	-
structural reverse operations	-	-	-
marginal lending facility	-	-	-
credits related to margin calls	-	-	-
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	2,683	2,681	2,669
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS	89,155	97,944	104,672
securities held for monetary policy purposes	18,150	27,163	33,755
other securities	71,006	70,782	70,917

TDB40605

Bank of Italy

	2011 July	2011 Aug.	2011 Sept.
<i>(cont)</i>			
i. GENERAL GOVERNMENT DEBT	17,542	17,542	17,516
I. INTRA-EUROSISTEM CLAIMS	8,144	8,144	8,144
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)	-	-	-
m ITEMS TO BE SETTLED	6	7	6
n. OTHER ASSETS	50,100	50,227	49,034
Euro-area coins	21	21	28
investments of reserves and provisions	37,338	37,340	36,010
intangible fixed assets	39	40	40
tangible fixed assets	3,352	3,353	3,355
accrued income and prepaid expenses	2,618	2,750	2,518
deferred tax assets	5,574	5,574	5,574
sundry	1,159	1,149	1,509
o. EXPENSE FOR THE YEAR	1,692	1,918	2,470

Notes:

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in millions of euro

	2011 July	2011 Aug.	2011 Sept.
a. TOTAL	366,737	380,497	421,733
b. BANKNOTES IN CIRCULATION	140,597	139,629	140,866
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	21,969	13,888	23,173
current accounts (covering the minimum reserve system)	21,589	13,119	22,271
deposit facility	380	591	792
fixed-term deposits	-	177	110
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	63,029	43,995	14,816
general government	63,007	43,975	14,799
of which: treasury payment account	61,261	42,225	14,469
sinking fund for the redemption of government securities	1,459	1,459	107
other liabilities	287	290	223
other counterparties	22	21	18
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	2,848	2,758	2,728
liabilities to non-euro-area EU central banks	..	-	-
other liabilities	2,848	2,758	2,728
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	571	560	581
financial sector counterparties	-	-	-
general government	571	560	581
other counterparties	-	-	-
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	4	3	2
deposits and balances	2	2	2
other liabilities	2	1	..
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	7,278	7,278	7,605
l. INTRA-EUROSISTEM LIABILITIES	18,845	59,736	105,110
promissory notes covering debt certificates issued by the ECB	-	-	-
net liabilities related to the allocation of euro banknotes within the Eurosystem	2,533	2,267	1,599
other intra-Eurosystem liabilities (net)	16,312	57,469	103,511

TDB40615

Bank of Italy

		2011 July	2011 Aug.	2011 Sept.
	<i>(cont.)</i>			
m	ITEMS TO BE SETTLED	31	32	29
n.	OTHER LIABILITIES	1,766	1,756	2,215
	Bank of Italy drafts	147	125	130
	accrued expenses and deferred income	48	41	324
	sundry	1,571	1,591	1,761
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	67,299	67,299	80,860
q.	PROVISION FOR GENERAL RISKS	9,146	9,146	9,146
r.	CAPITAL AND RESERVES	21,429	21,429	21,429
	capital	..	..	..
	ordinary and extraordinary reserves	13,689	13,689	13,689
	other reserves	7,740	7,740	7,740
s.	NET PROFITS FOR DISTRIBUTION	-	-	-
t.	INCOME FOR THE YEAR	4,158	5,221	5,406
u.	MEMORANDUM ACCOUNTS	326,491	347,420	369,859

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. i i

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. Following a number of bank mergers involving financial companies, breaks occurred in the bad debt statistics based on accounting supervisory reports. The transactions in question impacted on the bad debt statistics based on Central Credit Register data in the subsequent quarter since the intermediaries involved temporarily continued to produce separate reports.

In June 2011 a break occurred in the bad debt statistics based on Central Credit Register data owing to bank mergers involving financial companies (cf. previous quarter). As of June 2011, some series based on supervisory return and Central Credit Register data show a break owing to the securitization of performing loans amounting to about 109 million euros, which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

As of September 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 9 million euros (including 6.9 million of bad debts), 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	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)	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 of economic activity (see item) 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. "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.
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

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

USED MARGIN: it is the amount of the guarantees actually granted.

GUARANTEES RECEIVED - AMOUNT GUARANTEED	Amount of credit for which third parties have given collateral or personal guarantees.
GUARANTEES RECEIVED - TOTAL NUMBER OF GUARANTORS	Number of persons who have given collateral or personal guarantees to credit intermediaries with the aim of strengthening the expectation of the fulfilment of customers' obligations towards them. Until March 2010 the information referred exclusively to personal guarantees.
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	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	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	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	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	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" at system level. Borrowers involved in merge operations or credit transfer which already qualify as "adjusted bad debt" are not included in the flows.
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" at system level. Borrowers involved in merge operations or credit transfer which already qualify as "adjusted bad debt" are not included in the flows.
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 does not include the credits that, in the given quarter, have been transferred to institutions not reporting to the Central Credit Register. 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 data shown in the various tables of the Bulletin may refer to one or more categories of reporting institutions. It includes banks, financial intermediaries referred to in Art.107 of the 1993 Banking Law and Cassa Depositi e Prestiti (CDP). 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	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	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	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.