



BANCA D'ITALIA  
EUROSISTEMA

# Statistical Bulletin

quarter 1 - 2012

quarter

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## **Statistical Bulletin**

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## Statistical publications and distribution options

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

The statistical information is available on the Bank's website ([www.bancaditalia.it](http://www.bancaditalia.it), in the Statistical section) in pdf format and in the [BIP on-line statistical database](#). The *pdf* version of the Bulletin is static in the sense that it contains the information available at the time of publication; by contrast the *on-line* edition is dynamic in the sense that with each update the published data are revised on the basis of any amendments received in the meantime.

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

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*Director:* ENRICO D'ONOFRIO  
For the electronic version: registration with the Court of Rome No. 23, 25 January 2008

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ISSN 1721-4599

## Notice to readers

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I. The appendix contains methodological notes with general information on the statistical data and the sources from which they are drawn. More specific notes regarding individual tables are given at the foot of the tables themselves. The publication also includes a glossary of the statistical concepts used in the tables.

### II. Symbols:

- the phenomenon does not exist, or exists and is observed but no cases were recorded;
- .... the phenomenon exists but its value is not known;
- .. the value is known but is less than the minimum considered significant;
- == the data are confidential;
- :: the data are not statistically significant.

The thin lines separating data within tables serve solely to make consultation easier.

III. The intervals for the classification by size include the lower limit and exclude the upper limit.

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## Additional information concerning this issue

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The *Statistical Bulletin* 2012-I for the first quarter differs from previous editions principally in its inclusion, among reporting institutions, of payment institutions. Specifically:

Table TDB10214 - ATMs and POS has been supplemented with the data on number of POS terminals at payment institutions.

Table TDB40230 on the number of Article 107 financial companies submitting the reports on which the published data are based has been increased to include payment institutions. As a consequence the table is now entitled "Financial companies and payment institutions".

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Requests for information on the content of this publication can be sent to [statistiche@bancaditalia.it](mailto:statistiche@bancaditalia.it).

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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

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

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

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# Structural information

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

TDB10207

Source: Archives of intermediary  
identification data

December 2011

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
<b>a. TOTAL</b>	<b>740</b>	<b>33,607</b>	<b>214</b>	<b>23,550</b>
<b>b. PIEDMONT</b>	<b>29</b>	<b>2,709</b>	<b>19</b>	<b>2,168</b>
Alessandria	1	309	1	274
Asti	1	165	1	137
Biella	4	135	4	116
Cuneo	13	528	5	374
Novara	-	216	-	132
Turin	10	1,132	8	998
Verbano-Cusio-Ossola	-	90	-	37
Vercelli	-	134	-	100
<b>c. VALLE D'AOSTA</b>	<b>1</b>	<b>98</b>	<b>-</b>	<b>71</b>
Aosta	1	98	-	71
<b>d. LIGURIA</b>	<b>6</b>	<b>969</b>	<b>5</b>	<b>796</b>
Genoa	4	520	3	429
Imperia	-	120	-	93
La Spezia	1	139	1	122
Savona	1	190	1	152
<b>e. LOMBARDY</b>	<b>169</b>	<b>6,606</b>	<b>58</b>	<b>4,317</b>
Bergamo	13	766	3	517
Brescia	15	976	4	568
Como	3	370	-	252
Cremona	4	292	-	135
Lecco	3	243	1	137
Lodi	3	162	-	66
Mantua	4	339	1	250
Milan	115	2,049	47	1,455
Monza-Brianza	5	487	1	317
Pavia	1	334	-	244
Sondrio	3	123	1	26
Varese	-	465	-	350
<b>f. TRENTO-ALTO ADIGE</b>	<b>104</b>	<b>967</b>	<b>9</b>	<b>309</b>
Bolzano	55	416	5	151
Trento	49	551	4	158
<b>g. VENETO</b>	<b>55</b>	<b>3,607</b>	<b>9</b>	<b>2,027</b>
Belluno	1	187	-	117
Padua	12	646	3	417
Rovigo	4	183	-	112
Treviso	9	664	2	349
Venice	6	533	2	331
Verona	11	735	2	378
Vicenza	12	659	-	323

**Banks**

Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
<b>37</b>	<b>5,312</b>	<b>411</b>	<b>4,427</b>	<b>78</b>	<b>318</b>	<b>5,897</b>
-	<b>336</b>	<b>9</b>	<b>177</b>	<b>1</b>	<b>28</b>	<b>654</b>
-	28	-	4	-	3	90
-	15	-	11	-	2	60
-	18	-	-	-	1	39
-	34	8	119	-	1	151
-	83	-	-	-	1	60
-	73	1	42	1	19	181
-	52	-	1	-	-	28
-	33	-	-	-	1	45
-	<b>7</b>	<b>1</b>	<b>20</b>	-	-	<b>34</b>
-	7	1	20	-	-	34
-	<b>143</b>	-	<b>24</b>	<b>1</b>	<b>6</b>	<b>136</b>
-	85	-	2	1	4	52
-	16	-	10	-	1	23
-	14	-	2	-	1	25
-	28	-	10	-	-	36
<b>5</b>	<b>1,307</b>	<b>45</b>	<b>809</b>	<b>61</b>	<b>173</b>	<b>1,187</b>
1	101	9	143	-	5	203
1	165	10	224	-	19	181
-	66	3	50	-	2	100
-	81	4	75	-	1	92
-	73	2	32	-	1	66
-	52	3	43	-	1	54
-	46	3	42	-	1	70
1	374	6	92	61	128	129
-	92	4	70	-	8	55
-	64	1	25	-	1	100
2	95	-	2	-	-	43
-	98	-	11	-	6	94
<b>1</b>	<b>129</b>	<b>93</b>	<b>527</b>	<b>1</b>	<b>2</b>	<b>297</b>
1	67	48	196	1	2	111
-	62	45	331	-	-	186
<b>5</b>	<b>890</b>	<b>40</b>	<b>677</b>	<b>1</b>	<b>13</b>	<b>544</b>
-	46	1	24	-	-	51
1	96	8	130	-	3	101
-	12	4	59	-	-	47
1	180	6	132	-	3	95
-	114	4	85	-	3	44
1	237	7	117	1	3	95
2	205	10	130	-	1	111

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

TDB10207

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
<b>h. FRIULI-VENEZIA GIULIA</b>	<b>25</b>	<b>943</b>	<b>7</b>	<b>603</b>
Gorizia	4	105	-	60
Pordenone	3	223	1	146
Trieste	3	141	1	108
Udine	15	474	5	289
<b>i. EMILIA ROMAGNA</b>	<b>55</b>	<b>3,522</b>	<b>27</b>	<b>2,408</b>
Bologna	13	835	7	563
Ferrara	3	226	2	192
Forlì	10	350	4	217
Modena	6	490	3	289
Parma	2	357	2	282
Piacenza	3	218	1	146
Ravenna	5	338	3	275
Reggio Emilia	6	404	3	264
Rimini	7	304	2	180
<b>l. MARCHE</b>	<b>30</b>	<b>1,194</b>	<b>10</b>	<b>959</b>
Ancona	12	371	5	302
Ascoli Piceno	4	166	1	134
Fermo	4	166	1	134
Macerata	4	240	1	206
Pesaro e Urbino	8	306	2	220
<b>m. TUSCANY</b>	<b>51</b>	<b>2,552</b>	<b>16</b>	<b>1,758</b>
Arezzo	4	242	-	151
Florence	14	705	6	538
Grosseto	4	160	-	108
Livorno	2	212	-	138
Lucca	3	269	2	174
Massa Carrara	2	114	1	98
Pisa	5	293	2	193
Pistoia	9	193	2	127
Prato	1	141	-	84
Siena	7	223	3	147
<b>n. UMBRIA</b>	<b>10</b>	<b>588</b>	<b>6</b>	<b>507</b>
Perugia	8	450	4	383
Terni	2	138	2	124
<b>o. LAZIO</b>	<b>64</b>	<b>2,768</b>	<b>24</b>	<b>2,058</b>
Frosinone	5	215	-	136
Latina	6	191	1	132
Rieti	2	84	1	64
Rome	45	2,067	21	1,568
Viterbo	6	211	1	158
<b>p. ABRUZZO</b>	<b>14</b>	<b>694</b>	<b>6</b>	<b>601</b>
Chieti	5	177	3	160
L'Aquila	2	155	1	131
Pescara	2	178	1	155
Teramo	5	184	1	155

						<b>Banks</b>
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
<b>1</b>	<b>102</b>	<b>15</b>	<b>234</b>	<b>2</b>	<b>4</b>	<b>173</b>
-	8	4	37	-	-	21
-	30	2	47	-	-	39
-	13	1	18	1	2	4
1	51	8	132	1	2	109
<b>4</b>	<b>663</b>	<b>23</b>	<b>439</b>	<b>1</b>	<b>12</b>	<b>334</b>
-	148	6	118	-	6	59
-	13	1	21	-	-	26
-	39	6	94	-	-	30
2	187	-	13	1	1	47
-	56	-	17	-	2	45
1	62	1	9	-	1	41
-	14	2	48	-	1	18
-	97	3	42	-	1	45
1	47	4	77	-	-	23
-	<b>38</b>	<b>20</b>	<b>197</b>	-	-	<b>213</b>
-	8	7	61	-	-	48
-	2	3	30	-	-	30
-	2	3	30	-	-	30
-	3	3	31	-	-	49
-	24	6	62	-	-	57
<b>3</b>	<b>443</b>	<b>32</b>	<b>347</b>	-	<b>4</b>	<b>277</b>
2	62	2	29	-	-	38
-	75	8	91	-	1	44
-	18	4	34	-	-	28
-	52	2	22	-	-	20
-	73	1	22	-	-	29
-	13	1	2	-	1	15
1	66	2	33	-	1	39
-	23	7	42	-	1	22
-	44	1	13	-	-	6
-	17	4	59	-	-	36
-	<b>36</b>	<b>4</b>	<b>45</b>	-	-	<b>84</b>
-	29	4	38	-	-	53
-	7	-	7	-	-	31
<b>5</b>	<b>368</b>	<b>25</b>	<b>276</b>	<b>10</b>	<b>66</b>	<b>263</b>
2	48	3	30	-	1	61
1	39	4	20	-	-	30
-	12	1	8	-	-	31
2	265	12	169	10	65	86
-	4	5	49	-	-	55
-	<b>8</b>	<b>8</b>	<b>85</b>	-	-	<b>171</b>
-	2	2	15	-	-	54
-	2	1	22	-	-	44
-	3	1	20	-	-	31
-	1	4	28	-	-	42

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

TDB10207

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
<b>q. MOLISE</b>	<b>3</b>	<b>144</b>	<b>-</b>	<b>107</b>
Campobasso	3	110	-	86
Isernia	-	34	-	21
<b>r. CAMPANIA</b>	<b>34</b>	<b>1,644</b>	<b>8</b>	<b>1,296</b>
Avellino	4	139	1	98
Benevento	2	98	1	62
Caserta	4	212	2	178
Naples	9	816	4	698
Salerno	15	379	-	260
<b>s. APULIA</b>	<b>28</b>	<b>1,425</b>	<b>2</b>	<b>1,011</b>
Bari	14	502	2	345
Barletta - Andria - Tranii	3	126	-	95
Brindisi	2	125	-	88
Foggia	1	229	-	157
Lecce	3	264	-	194
Taranto	5	179	-	132
<b>t. BASILICATA</b>	<b>4</b>	<b>251</b>	<b>-</b>	<b>161</b>
Matera	-	83	-	63
Potenza	4	168	-	98
<b>u. CALABRIA</b>	<b>19</b>	<b>517</b>	<b>2</b>	<b>415</b>
Catanzaro	5	106	-	85
Cosenza	8	202	1	146
Crotone	3	37	1	29
Reggio Calabria	1	134	-	125
Vibo Valentia	2	38	-	30
<b>v. SICILY</b>	<b>34</b>	<b>1,739</b>	<b>3</b>	<b>1,318</b>
Agrigento	5	160	-	112
Caltanissetta	6	97	-	59
Catania	6	355	2	255
Enna	1	65	-	48
Messina	2	229	-	185
Palermo	6	417	1	347
Ragusa	2	120	-	75
Syracuse	3	128	-	94
Trapani	3	168	-	143
<b>z. SARDINIA</b>	<b>5</b>	<b>670</b>	<b>3</b>	<b>660</b>
Cagliari	2	209	1	206
Carbonia Iglesias	-	34	-	34
Medio Campidano	-	38	-	38
Nuoro	-	67	-	67
Ogliastra	-	26	-	26
Olbia Tempio	-	78	-	77
Oristano	1	81	-	75
Sassari	2	137	2	137

						<b>Banks</b>	
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks	
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>		
<b>1</b>	<b>22</b>	<b>2</b>	<b>15</b>	-	-	<b>47</b>	
1	11	2	13	-	-	36	
-	11	-	2	-	-	11	
<b>5</b>	<b>208</b>	<b>21</b>	<b>133</b>	-	<b>7</b>	<b>342</b>	
-	22	3	19	-	-	53	
-	24	1	12	-	-	42	
-	26	2	7	-	1	63	
4	111	1	3	-	4	85	
1	25	14	92	-	2	99	
<b>3</b>	<b>299</b>	<b>23</b>	<b>114</b>	-	<b>1</b>	<b>227</b>	
2	103	10	53	-	1	40	
-	25	3	6	-	-	10	
-	27	2	10	-	-	20	
-	62	1	10	-	-	50	
1	59	2	11	-	-	80	
-	23	5	24	-	-	27	
-	<b>49</b>	<b>4</b>	<b>41</b>	-	-	<b>85</b>	
-	9	-	11	-	-	24	
-	40	4	30	-	-	61	
<b>1</b>	<b>11</b>	<b>16</b>	<b>91</b>	-	-	<b>186</b>	
1	2	4	19	-	-	38	
-	8	7	48	-	-	70	
-	-	2	8	-	-	16	
-	1	1	8	-	-	43	
-	-	2	8	-	-	19	
<b>3</b>	<b>252</b>	<b>28</b>	<b>168</b>	-	<b>1</b>	<b>333</b>	
1	22	4	26	-	-	38	
-	10	6	28	-	-	21	
1	82	3	18	-	-	57	
-	3	1	14	-	-	19	
-	33	2	11	-	-	69	
-	30	5	39	-	1	74	
1	40	1	5	-	-	12	
-	26	3	8	-	-	19	
-	6	3	19	-	-	24	
-	<b>1</b>	<b>2</b>	<b>8</b>	-	<b>1</b>	<b>310</b>	
-	-	1	2	-	1	65	
-	-	-	-	-	-	20	
-	-	-	-	-	-	23	
-	-	-	-	-	-	44	
-	-	-	-	-	-	20	
-	1	-	-	-	-	26	
-	-	1	6	-	-	56	
-	-	-	-	-	-	56	

## Distribution by location (province)

TDB10214

Banks and financial intermediaries  
(Art. 107 of the 1993 Banking Law) and Payment Institutions

Source: Supervisory returns

December 2011	Number of devices in operation	
	POS terminals	ATMs
<b>a. TOTAL</b>	<b>1,575,600</b>	<b>45,577</b>
<b>b. PIEDMONT</b>	<b>124,903</b>	<b>4,266</b>
Alessandria	11,578	385
Asti	5,201	178
Biella	5,280	163
Cuneo	16,053	574
Novara	12,448	291
Turin	64,311	2,396
Verbano-Cusio-Ossola	4,711	134
Vercelli	5,321	145
<b>c. VALLE D'AOSTA</b>	<b>5,669</b>	<b>141</b>
Aosta	5,669	141
<b>d. LIGURIA</b>	<b>49,082</b>	<b>1,240</b>
Genoa	24,753	655
Imperia	7,981	159
La Spezia	6,288	193
Savona	10,060	233
<b>e. LOMBARDY</b>	<b>275,813</b>	<b>8,300</b>
Bergamo	24,639	867
Brescia	32,575	1,476
Como	13,723	426
Cremona	7,597	317
Lecco	7,406	283
Lodi	5,102	187
Mantua	9,442	412
Milan	124,296	2,995
Monza-Brianza	5,276	212
Pavia	13,486	372
Sondrio	7,487	173
Varese	24,784	580
<b>f. TRENTO-ALTO ADIGE</b>	<b>36,114</b>	<b>1,657</b>
Bolzano	17,686	597
Trento	18,428	1,060
<b>g. VENETO</b>	<b>134,358</b>	<b>4,984</b>
Belluno	6,067	260
Padua	24,375	918
Rovigo	5,633	267
Treviso	20,569	798
Venice	33,157	790
Verona	23,684	1,064
Vicenza	20,873	887

## Distribution by location (province)

TDB10214		Banks and financial intermediaries (Art. 107 of the 1993 Banking Law) and Payment Institutions	
		Number of devices in operation	
		POS terminals	ATMs
<b>h.</b>	<b>FRIULI-VENEZIA GIULIA</b>	<b>32,981</b>	<b>1,347</b>
	Gorizia	4,697	187
	Pordenone	7,248	324
	Trieste	5,859	206
	Udine	15,177	630
<b>i.</b>	<b>EMILIA ROMAGNA</b>	<b>127,976</b>	<b>4,446</b>
	Bologna	30,309	1,073
	Ferrara	8,315	311
	Forlì	11,687	448
	Modena	17,874	628
	Parma	13,840	411
	Piacenza	7,966	272
	Ravenna	11,508	435
	Reggio Emilia	11,824	498
	Rimini	14,653	370
<b>l.</b>	<b>MARCHE</b>	<b>44,342</b>	<b>1,470</b>
	Ancona	14,981	444
	Ascoli Piceno	9,587	273
	Fermo	732	64
	Macerata	8,985	288
	Pesaro e Urbino	10,057	401
<b>m.</b>	<b>TUSCANY</b>	<b>134,557</b>	<b>3,312</b>
	Arezzo	10,423	288
	Florence	40,519	964
	Grosseto	9,449	199
	Livorno	12,444	276
	Lucca	16,023	366
	Massa Carrara	5,567	128
	Pisa	12,773	348
	Pistoia	9,357	227
	Prato	6,160	157
	Siena	11,842	359
<b>n.</b>	<b>UMBRIA</b>	<b>27,910</b>	<b>846</b>
	Perugia	21,203	669
	Terni	6,707	177
<b>o.</b>	<b>LAZIO</b>	<b>172,620</b>	<b>3,999</b>
	Frosinone	11,661	325
	Latina	12,903	275
	Rieti	3,540	95
	Rome	137,126	3,053
	Viterbo	7,390	251
<b>p.</b>	<b>ABRUZZO</b>	<b>35,996</b>	<b>876</b>
	Chieti	9,381	264
	L'Aquila	8,286	193
	Pescara	10,394	211
	Teramo	7,935	208

## Distribution by location (province)

TDB10214		Banks and financial intermediaries (Art. 107 of the 1993 Banking Law) and Payment Institutions	
		Number of devices in operation	
		POS terminals	ATMs
<b>q.</b>	<b>MOLISE</b>	<b>6,287</b>	<b>185</b>
	Campobasso	4,602	139
	Isernia	1,685	46
<b>r.</b>	<b>CAMPANIA</b>	<b>102,992</b>	<b>2,410</b>
	Avellino	6,414	177
	Benevento	4,553	104
	Caserta	13,919	251
	Naples	57,945	1,393
	Salerno	20,161	485
<b>s.</b>	<b>APULIA</b>	<b>75,983</b>	<b>1,834</b>
	Bari	31,059	786
	Barletta-Andria-Trani	1,357	40
	Brindisi	7,551	153
	Foggia	9,695	295
	Lecce	15,156	349
	Taranto	11,165	211
<b>t.</b>	<b>BASILICATA</b>	<b>9,297</b>	<b>324</b>
	Matera	3,684	103
	Potenza	5,613	221
<b>u.</b>	<b>CALABRIA</b>	<b>35,011</b>	<b>782</b>
	Catanzaro	7,149	170
	Cosenza	12,766	294
	Crotone	2,274	63
	Reggio Calabria	10,265	191
	Vibo Valentia	2,557	64
<b>v.</b>	<b>SICILY</b>	<b>101,223</b>	<b>2,392</b>
	Agrigento	6,449	217
	Caltanissetta	4,022	132
	Catania	22,331	475
	Enna	2,507	100
	Messina	14,399	304
	Palermo	26,145	574
	Ragusa	7,097	183
	Syracuse	8,547	195
	Trapani	9,726	212
<b>z.</b>	<b>SARDINIA</b>	<b>42,486</b>	<b>765</b>
	Cagliari	15,859	307
	Carbonia Iglesias	1,397	34
	Medio Campidano	1,162	24
	Nuoro	3,941	68
	Ogliastra	901	16
	Olbia Tempio	5,498	82
	Oristano	2,636	63
	Sassari	11,092	171

Notes:

## Distribution by customer location (province)

TDB10218		Banks		
Source: Supervisory returns				
December 2011	Number of customers			
	Home e corporate banking		Phone banking	
	personal services	business services		
<b>a. TOTALE</b>	<b>9,905,823</b>	<b>17,600,441</b>	<b>1,974,857</b>	
<b>b. PIEDMONT</b>	<b>715,979</b>	<b>1,606,946</b>	<b>167,797</b>	
Alessandria	65,626	139,176	17,140	
Asti	18,727	63,423	6,925	
Biella	32,968	47,233	7,221	
Cuneo	123,003	190,658	27,112	
Novara	75,133	128,053	11,621	
Turin	351,468	954,155	88,349	
Verbano-Cusio-Ossola	24,214	41,011	4,166	
Vercelli	24,840	43,237	5,263	
<b>c. VALLE D'AOSTA</b>	<b>13,510</b>	<b>46,496</b>	<b>6,899</b>	
Aosta	13,510	46,496	6,899	
<b>d. LIGURIA</b>	<b>268,033</b>	<b>452,421</b>	<b>54,169</b>	
Genoa	151,013	264,828	29,321	
Imperia	24,510	51,213	6,953	
La Spezia	55,827	63,202	7,590	
Savona	36,683	73,178	10,305	
<b>e. LOMBARDY</b>	<b>2,700,383</b>	<b>4,385,544</b>	<b>451,111</b>	
Bergamo	368,664	483,374	46,712	
Brescia	330,161	483,289	52,406	
Como	113,639	217,055	21,138	
Cremona	52,877	95,529	11,974	
Lecco	84,324	142,687	11,586	
Lodi	38,796	71,084	7,607	
Mantua	112,549	112,364	14,355	
Milan	984,648	1,741,641	194,870	
Monza-Brianza	209,873	381,192	38,730	
Pavia	116,113	187,673	16,545	
Sondrio	11,224	57,812	1,820	
Varese	277,515	411,844	33,368	
<b>f. TRENTO-ALTO ADIGE</b>	<b>56,850</b>	<b>356,866</b>	<b>43,563</b>	
Bolzano	27,834	150,387	16,655	
Trento	29,016	206,479	26,908	
<b>g. VENETO</b>	<b>869,804</b>	<b>1,495,285</b>	<b>202,936</b>	
Belluno	18,470	71,453	5,751	
Padua	309,585	253,420	42,950	
Rovigo	22,652	51,636	9,160	
Treviso	131,141	253,816	37,567	
Venice	111,933	244,517	34,662	
Verona	163,005	351,989	38,167	
Vicenza	113,018	268,454	34,679	

## Distribution by customer location (province)

TDB10218		Number of customers		Banks
		Home e corporate banking		Phone banking
		personal services	business services	
<b>h.</b>	<b>FRIULI-VENEZIA GIULIA</b>	<b>159,704</b>	<b>381,850</b>	<b>48,174</b>
	Gorizia	12,808	40,526	5,523
	Pordenone	36,991	91,620	12,522
	Trieste	46,250	90,665	8,727
	Udine	63,655	159,039	21,402
<b>i.</b>	<b>EMILIA ROMAGNA</b>	<b>703,422</b>	<b>1,470,012</b>	<b>204,976</b>
	Bologna	169,232	409,819	55,893
	Ferrara	34,063	81,797	9,967
	Forlì	43,914	107,226	16,532
	Modena	98,249	263,530	36,577
	Parma	95,093	139,451	21,569
	Piacenza	50,601	81,447	12,210
	Ravenna	52,000	116,927	14,396
	Reggio Emilia	108,703	174,364	21,700
	Rimini	51,567	95,451	16,132
<b>l.</b>	<b>MARCHE</b>	<b>248,511</b>	<b>392,550</b>	<b>58,479</b>
	Ancona	92,702	142,651	17,523
	Ascoli Piceno	21,464	42,329	7,242
	Fermo	24,106	39,924	6,056
	Macerata	64,438	74,838	11,195
	Pesaro e Urbino	45,801	92,808	16,463
<b>m.</b>	<b>TUSCANY</b>	<b>602,518</b>	<b>824,299</b>	<b>150,955</b>
	Arezzo	44,283	68,288	12,828
	Florence	167,924	256,217	46,035
	Grosseto	32,637	41,936	7,588
	Livorno	61,639	73,177	11,155
	Lucca	62,577	78,338	13,491
	Massa Carrara	31,756	36,034	6,100
	Pisa	75,065	95,312	16,999
	Pistoia	34,969	58,416	10,918
	Prato	44,408	58,908	11,636
	Siena	47,260	57,673	14,205
<b>n.</b>	<b>UMBRIA</b>	<b>112,491</b>	<b>216,083</b>	<b>27,411</b>
	Perugia	84,634	165,967	20,955
	Terni	27,857	50,116	6,456
<b>o.</b>	<b>LAZIO</b>	<b>1,077,584</b>	<b>1,927,427</b>	<b>182,908</b>
	Frosinone	41,075	86,212	11,799
	Latina	76,226	123,604	14,158
	Rieti	11,361	30,032	2,457
	Rome	909,115	1,626,485	147,718
	Viterbo	39,807	61,094	6,776
<b>p.</b>	<b>ABRUZZO</b>	<b>129,539</b>	<b>266,368</b>	<b>41,533</b>
	Chieti	37,107	82,429	11,413
	L'Aquila	25,045	50,656	8,036
	Pescara	43,530	75,131	10,123
	Teramo	23,857	58,152	11,961

## Distribution by customer location (province)

TDB10218		Number of customers		Banks
		Home e corporate banking		Phone banking
		personal services	business services	
<b>q.</b>	<b>MOLISE</b>			<b>31,313</b>
	Campobasso	5,609		22,452
	Isernia	4,046		8,861
<b>r.</b>	<b>CAMPANIA</b>	<b>1,563</b>		<b>728,616</b>
	Avellino	113,687		32,263
	Benevento	8,235		22,328
	Caserta	4,952		104,564
	Naples	14,182		431,242
	Salerno	61,891		138,219
<b>s.</b>	<b>APULIA</b>	<b>24,427</b>		<b>502,026</b>
	Bari	68,121		171,421
	Barletta-Andria-Trani	25,939		42,625
	Brindisi	5,647		50,933
	Foggia	5,875		60,132
	Lecce	9,777		96,207
	Taranto	12,685		80,708
<b>t.</b>	<b>BASILICATA</b>	<b>8,198</b>		<b>69,874</b>
	Matera	10,362		23,334
	Potenza	3,590		46,540
<b>u.</b>	<b>CALABRIA</b>	<b>6,772</b>		<b>307,638</b>
	Catanzaro	26,671		50,054
	Cosenza	5,494		121,325
	Crotone	10,957		19,010
	Reggio Calabria	2,271		93,561
	Vibo Valentia	6,211		23,688
<b>v.</b>	<b>SICILY</b>	<b>1,738</b>		<b>483,827</b>
	Agrigento	72,101		31,012
	Caltanissetta	5,061		20,346
	Catania	3,851		121,394
	Enna	16,621		12,523
	Messina	2,002		61,982
	Palermo	9,021		137,336
	Ragusa	16,054		20,474
	Syracuse	6,557		41,533
	Trapani	6,290		37,227
<b>z.</b>	<b>SARDINIA</b>	<b>6,644</b>		<b>124,201</b>
	Cagliari	37,395		64,568
	Carbonia Iglesias	13,637		7,951
	Medio Campidano	1,592		4,540
	Nuoro	1,577		8,065
	Ogliastra	2,868		1,669
	Olbia Tempio	1,006		8,523
	Oristano	5,950		7,721
	Sassari	2,759		21,164

Notes:

## Distribution by branch location (province) and by dimensional group of banks

TDB10219

Source: supervisory reports  
Numbers in units

December 2011

	Total	Major banks
<b>a. TOTAL</b>	<b>321,798</b>	<b>108,229</b>
<b>b. PIEDMONT</b>	<b>28,764</b>	<b>15,611</b>
Alessandria	1,944	735
Asti	1,194	306
Biella	2,497	162
Cuneo	3,301	732
Novara	2,251	679
Turin	16,282	12,551
Verbano-Cusio-Ossola	599	190
Vercelli	705	258
<b>c. VALLE D'AOSTA</b>	<b>516</b>	<b>300</b>
Aosta	516	300
<b>d. LIGURIA</b>	<b>8,008</b>	<b>2,354</b>
Genoa	5,117	1,508
Imperia	772	282
La Spezia	904	169
Savona	1,221	397
<b>e. LOMBARDY</b>	<b>85,428</b>	<b>31,367</b>
Bergamo	8,034	1,349
Brescia	7,009	1,650
Como	2,558	915
Cremona	1,790	484
Lecco	1,563	431
Lodi	1,958	273
Mantua	2,759	1,802
Milan	48,207	20,374
Monza-Brianza	4,327	1,852
Pavia	2,066	918
Sondrio	1,656	109
Varese	3,517	1,214
<b>f. TRENTO-ALTO ADIGE</b>	<b>7,353</b>	<b>522</b>
Bolzano	3,884	128
Trento	3,470	395
<b>g. VENETO</b>	<b>29,645</b>	<b>4,611</b>
Belluno	855	293
Padua	5,847	595
Rovigo	1,130	86
Treviso	5,353	845
Venice	4,058	696
Verona	7,441	1,245
Vicenza	4,968	853

**Banks**

Large banks	Medium banks	Small banks	Minor banks
<b>34,530</b>	<b>64,981</b>	<b>74,730</b>	<b>39,328</b>
<b>1,986</b>	<b>2,484</b>	<b>6,720</b>	<b>1,963</b>
134	379	677	19
53	56	762	17
36	44	2,227	28
126	701	579	1,163
1,073	175	324	-
335	1,043	1,627	726
103	56	245	5
128	33	281	5
<b>31</b>	<b>16</b>	<b>47</b>	<b>122</b>
31	16	47	122
<b>724</b>	<b>3,072</b>	<b>1,708</b>	<b>150</b>
471	2,501	592	45
52	253	134	51
63	122	534	16
138	197	450	39
<b>14,409</b>	<b>16,376</b>	<b>16,382</b>	<b>6,894</b>
3,686	1,519	818	662
270	2,370	2,003	716
214	643	635	151
494	309	76	427
274	554	157	147
1,174	160	47	304
148	334	70	405
6,082	8,089	10,205	3,457
517	449	1,101	408
220	657	160	111
-	878	638	31
1,332	417	475	79
<b>94</b>	<b>74</b>	<b>2,766</b>	<b>3,897</b>
7	16	2,009	1,724
87	58	757	2,173
<b>6,682</b>	<b>6,839</b>	<b>6,155</b>	<b>5,358</b>
68	210	142	142
1,428	2,068	790	966
149	368	121	406
392	1,042	2,280	794
522	332	1,844	664
3,622	853	317	1,404
501	1,968	663	983

## Distribution by branch location (province) and by dimensional group of banks

TDB10219		Total	Major banks
<b>h.</b>	<b>FRIULI-VENEZIA GIULIA</b>	<b>7,365</b>	<b>1,151</b>
	Gorizia	771	105
	Pordenone	1,695	219
	Trieste	1,641	389
	Udine	3,262	438
<b>i.</b>	<b>EMILIA ROMAGNA</b>	<b>30,324</b>	<b>5,877</b>
	Bologna	6,785	1,831
	Ferrara	1,753	356
	Forlì	2,705	397
	Modena	5,210	953
	Parma	3,677	464
	Piacenza	1,643	266
	Ravenna	2,427	483
	Reggio Emilia	4,041	881
	Rimini	2,095	249
<b>l.</b>	<b>MARCHE</b>	<b>9,068</b>	<b>1,487</b>
	Ancona	3,267	540
	Ascoli Piceno	1,294	330
	Fermo	521	59
	Macerata	1,648	266
	Pesaro e Urbino	2,342	294
<b>m.</b>	<b>TUSCANY</b>	<b>27,468</b>	<b>11,807</b>
	Arezzo	2,252	570
	Florence	8,747	2,571
	Grosseto	914	419
	Livorno	1,244	617
	Lucca	2,350	875
	Massa Carrara	788	295
	Pisa	2,280	500
	Pistoia	1,523	308
	Prato	1,261	426
	Siena	6,119	5,229
<b>n.</b>	<b>UMBRIA</b>	<b>3,987</b>	<b>1,466</b>
	Perugia	3,132	1,246
	Terni	857	221
<b>o.</b>	<b>LAZIO</b>	<b>27,903</b>	<b>13,850</b>
	Frosinone	1,280	626
	Latina	1,419	771
	Rieti	502	125
	Rome	23,530	12,002
	Viterbo	1,175	327
<b>p.</b>	<b>ABRUZZO</b>	<b>5,168</b>	<b>956</b>
	Chieti	1,394	173
	L'Aquila	1,068	259
	Pescara	1,338	347
	Teramo	1,369	178

**Banks**

Large banks	Medium banks	Small banks	Minor banks
<b>485</b>	<b>516</b>	<b>3,637</b>	<b>1,576</b>
28	31	377	230
84	91	985	316
159	74	862	157
215	321	1,414	874
<b>5,454</b>	<b>7,474</b>	<b>7,519</b>	<b>4,000</b>
849	1,547	1,431	1,127
67	140	1,044	146
241	84	1,163	820
3,042	625	255	335
279	2,322	564	48
76	645	567	89
68	51	1,480	345
669	1,977	156	358
165	85	862	734
<b>30</b>	<b>3,459</b>	<b>2,486</b>	<b>1,606</b>
9	1,605	592	521
-	195	539	230
-	113	297	52
-	798	263	321
21	749	796	482
<b>1,659</b>	<b>6,782</b>	<b>3,724</b>	<b>3,496</b>
22	315	1,066	279
168	4,532	677	799
48	169	74	204
212	194	85	136
777	294	73	331
72	34	112	275
259	223	935	363
56	115	491	553
40	609	75	111
7	300	137	446
<b>63</b>	<b>372</b>	<b>878</b>	<b>1,208</b>
33	339	791	723
30	33	87	486
<b>1,477</b>	<b>2,746</b>	<b>6,612</b>	<b>3,218</b>
11	65	206	372
8	88	185	367
-	24	334	19
1,458	2,393	5,784	1,893
-	177	103	568
<b>5</b>	<b>246</b>	<b>3,512</b>	<b>449</b>
-	50	1,067	104
-	18	737	54
5	136	755	95
-	42	953	196

## Distribution by branch location (province) and by dimensional group of banks

TDB10219		Total	Major banks
<b>q.</b>	<b>MOLISE</b>	<b>764</b>	<b>323</b>
	Campobasso	597	261
	Isernia	167	62
<b>r.</b>	<b>CAMPANIA</b>	<b>13,200</b>	<b>3,937</b>
	Avellino	1,042	154
	Benevento	539	125
	Caserta	1,424	406
	Naples	7,706	2,519
	Salerno	2,495	735
<b>s.</b>	<b>APULIA</b>	<b>13,042</b>	<b>3,633</b>
	Bari	6,097	1,512
	Barletta-Andria-Trani	531	108
	Brindisi	837	213
	Foggia	1,571	366
	Lecce	2,684	936
	Taranto	1,324	498
<b>t.</b>	<b>BASILICATA</b>	<b>1,280</b>	<b>199</b>
	Matera	456	70
	Potenza	824	129
<b>u.</b>	<b>CALABRIA</b>	<b>4,178</b>	<b>1,076</b>
	Catanzaro	852	298
	Cosenza	1,548	291
	Crotone	553	50
	Reggio Calabria	992	390
	Vibo Valentia	236	47
<b>v.</b>	<b>SICILY</b>	<b>12,427</b>	<b>6,857</b>
	Agrigento	1,031	558
	Caltanissetta	645	353
	Catania	2,584	1,343
	Enna	352	209
	Messina	1,414	891
	Palermo	3,362	1,992
	Ragusa	1,003	363
	Syracuse	897	542
	Trapani	1,150	607
<b>z.</b>	<b>SARDINIA</b>	<b>5,141</b>	<b>850</b>
	Cagliari	1,718	441
	Carbonia Iglesias	163	42
	Medio Campidano	124	12
	Nuoro	373	50
	Ogliastra	85	6
	Olbia Tempio	320	70
	Oristano	337	55
	Sassari	2,026	176

Note:

**Banks**

Large banks	Medium banks	Small banks	Minor banks
<b>48</b>	<b>39</b>	<b>277</b>	<b>77</b>
40	28	204	64
8	11	73	13
<b>407</b>	<b>5,487</b>	<b>2,236</b>	<b>1,133</b>
22	191	610	65
101	124	64	125
26	693	183	116
233	3,738	950	266
26	742	430	562
<b>307</b>	<b>3,627</b>	<b>3,958</b>	<b>1,517</b>
47	1,847	2,117	574
28	140	173	82
-	317	237	70
228	499	404	74
4	443	780	521
-	381	248	197
<b>11</b>	<b>357</b>	<b>577</b>	<b>136</b>
-	133	209	44
11	224	368	92
<b>8</b>	<b>1,737</b>	<b>732</b>	<b>625</b>
-	319	109	126
4	744	164	345
-	88	363	52
4	476	66	56
-	111	31	47
<b>650</b>	<b>739</b>	<b>2,799</b>	<b>1,382</b>
38	83	77	275
26	7	54	205
251	131	725	134
8	21	26	88
117	58	280	68
128	251	616	375
24	23	575	18
31	37	214	73
30	130	234	149
<b>4</b>	<b>2,544</b>	<b>1,692</b>	<b>51</b>
-	491	779	7
-	100	21	-
-	91	21	-
-	180	143	-
-	73	6	-
4	193	53	-
-	159	79	44
-	1,259	591	-

## Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

December 2011

Companies authorized

Companies operating

## a. ACTIVITIES

Proprietary trading	15	14
Customer trading	22	20
Underwriting	5	5
Placement	49	45
Individual portfolio management	45	44
Reception of orders	50	47
Investment advice	96	91
Multilateral trading facilities management	3	3

## b. NUMBER of SIMs

105

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 Sept.	2011 Dec.
<b>a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS</b>	<b>561</b>	<b>563</b>
Equity	168	169
Balanced	44	44
Bond	202	203
Liquidity	29	29
Flexible	166	165
<b>b. NUMBER OF SICAV SUB-FUNDS</b>	<b>11</b>	<b>11</b>
Equity	2	2
Balanced	2	2
Bond	2	2
Liquidity	1	1
Flexible	4	4
<b>c. NUMBER OF ASSET MANAGEMENT COMPANIES</b>	<b>45</b>	<b>44</b>
<b>d. NUMBER OF SICAVs</b>	<b>2</b>	<b>2</b>

**Notes:**

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

## Distribution by prevalent activity

TDB40230

## Financial intermediaries (Art. 107, 1993 Banking Law) and Payment Institutions

	2011 Sept.	2011 Dec.
<b>a. NUMBER OF FINANCIAL INTERMEDIARIES</b>	<b>200</b>	<b>194</b>
Leasing	39	38
Factoring	29	26
Consumer credit	35	34
Other forms of finance	17	17
Acquisition of shareholdings	6	6
Issue and/or management of credit cards	10	6
Securitization	10	11
Foreign exchange trading and other activities	54	56
<b>b. NUMBER OF PAYMENT INSTITUTIONS</b>	<b>-</b>	<b>32</b>

**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 Dec.	2011 Mar.	2011 June	2011 Sept.	2011 Dec.
<b>a. TOTAL STOCKS</b>					
Loans	1,735,397	1,760,296	1,984,539	1,986,167	1,977,699
<i>of which: bad debts</i>	78,810	94,988	98,833	103,096	108,170
Deposits	938,126	917,801	1,134,450	1,129,077	1,155,326
<b>b. TRANSACTIONS WITH RESIDENTS</b>					
Loans	1,690,306	1,714,414	1,945,633	1,948,041	1,939,793
<i>of which: in non-euro-area currencies</i>	20,558	20,200	19,883	20,663	20,270
more than 12 months	-	-	-	-	-
bad debts	77,819	93,861	97,706	102,050	107,205
Deposits	924,370	903,992	1,121,636	1,116,376	1,142,710
<i>of which: in non-euro-area currencies</i>	12,758	12,684	13,233	13,336	11,984
<b>c. TRANSACTIONS WITH NON-RESIDENTS</b>					
Loans	45,086	45,863	38,901	38,083	37,862
<i>of which: bad debts</i>	991	1,113	1,127	1,046	964
Deposits	13,712	13,802	12,807	12,693	12,604

**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

<b>December 2011</b>		<b>Total</b>	<b>General government</b>	<b>Financial companies</b>
<b>a. TOTAL</b>		<b>1,939,793</b>	<b>257,473</b>	<b>172,417</b>
<b>b. NORTH-WEST ITALY</b>		<b>670,108</b>	<b>24,593</b>	<b>120,346</b>
	Piedmont	119,547	12,443	6,533
	Valle d'Aosta	2,801	178	44
	Liguria	38,830	2,061	747
	Lombardy	508,930	9,911	113,021
<b>c. NORTH-EAST ITALY</b>		<b>412,082</b>	<b>11,700</b>	<b>26,413</b>
	Trentino-Alto Adige	42,239	1,240	1,081
	Veneto	164,069	4,242	7,561
	Friuli-Venezia Giulia	33,901	1,842	2,419
	Emilia-Romagna	171,873	4,375	15,351
<b>d. CENTRAL ITALY</b>		<b>564,533</b>	<b>195,257</b>	<b>22,510</b>
	Marche	45,910	2,006	2,049
	Tuscany	120,081	5,202	8,469
	Umbria	22,042	993	69
	Lazio	376,499	187,056	11,923
<b>e. SOUTHERN ITALY</b>		<b>198,312</b>	<b>17,848</b>	<b>1,566</b>
	Abruzzo	26,451	1,263	113
	Molise	4,139	278	31
	Campania	80,927	8,654	981
	Apulia	57,806	3,400	408
	Basilicata	7,372	722	19
	Calabria	21,617	3,531	13
<b>f. ISLANDS</b>		<b>94,758</b>	<b>8,075</b>	<b>1,582</b>
	Sicily	68,075	6,597	170
	Sardinia	26,683	1,479	1,412

Note:

## Banks and CDP

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
<b>891,912</b>	<b>274,390</b>	<b>160,386</b>	<b>439,731</b>	<b>101,170</b>	<b>516,822</b>
<b>327,444</b>	<b>104,908</b>	<b>51,839</b>	<b>167,124</b>	<b>29,476</b>	<b>168,248</b>
54,047	18,891	8,893	25,503	7,936	38,588
1,543	594	373	570	235	800
19,884	5,184	3,370	11,226	2,451	13,686
251,969	80,239	39,203	129,826	18,854	115,174
<b>234,770</b>	<b>80,158</b>	<b>42,687</b>	<b>106,192</b>	<b>27,851</b>	<b>111,349</b>
25,450	6,950	4,806	12,826	4,073	10,394
95,057	35,004	15,734	42,497	11,222	45,988
16,034	6,767	2,509	6,239	2,461	11,145
98,229	31,437	19,638	44,629	10,095	43,822
<b>206,890</b>	<b>55,865</b>	<b>40,956</b>	<b>105,779</b>	<b>19,869</b>	<b>120,007</b>
24,368	9,199	5,382	9,253	3,809	13,678
61,960	18,131	10,610	30,898	8,301	36,149
12,147	4,464	2,384	4,803	1,853	6,981
108,416	24,071	22,581	60,825	5,907	63,199
<b>86,262</b>	<b>24,880</b>	<b>17,558</b>	<b>41,472</b>	<b>15,529</b>	<b>77,107</b>
13,951	5,322	3,583	4,713	2,362	8,763
1,871	599	471	735	448	1,511
36,116	8,858	5,836	20,927	4,266	30,909
23,767	7,314	5,157	10,268	5,488	24,743
3,343	957	841	1,401	819	2,469
7,215	1,830	1,670	3,428	2,146	8,712
<b>36,546</b>	<b>8,578</b>	<b>7,347</b>	<b>19,163</b>	<b>8,444</b>	<b>40,110</b>
25,565	6,046	4,646	13,815	6,094	29,649
10,982	2,532	2,701	5,349	2,350	10,461

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

TDB10255

Banks and CDP

Source: Supervisory returns  
Stocks in millions of euro

December 2011		Total	North-West	North-East	Centre	South	Islands
<b>a.</b>	<b>TOTAL</b>	<b>993,082</b>	<b>356,920</b>	<b>262,621</b>	<b>226,759</b>	<b>101,791</b>	<b>44,990</b>
	Agricultural, forestry and fishing	43,787	12,047	14,592	8,600	5,321	3,226
	Mining and quarrying	4,441	872	676	2,557	220	117
	Manufacturing	235,826	88,595	74,327	43,892	22,377	6,635
	Electricity, gas, steam and air conditioning supply	32,936	15,027	5,360	8,215	2,409	1,925
	Water supply, sewerage, waste management and remediation activities	10,919	3,196	2,337	3,241	1,484	661
	Construction	172,466	55,610	45,944	43,228	19,339	8,345
	Wholesale and retail trade, repair of motor vehicles and motorcycles	148,355	48,312	37,633	29,992	21,802	10,617
	Transportation and storage	38,520	9,936	7,018	11,024	7,145	3,397
	Accommodation and food service activities	39,837	9,082	12,995	9,071	5,361	3,328
	Information and communication	19,932	9,497	2,719	6,509	848	358
	Financial and insurance activities	20,887	9,824	4,716	4,821	980	547
	Real estate activities	126,208	52,883	33,837	31,095	6,039	2,354
	Professional, scientific and technical activities	51,295	25,805	10,579	11,997	2,060	854
	Administrative and support service activities	22,851	8,611	4,307	6,387	2,690	856
	All remaining activities (sections O, P,Q,R,S,T)	24,822	7,624	5,581	6,129	3,716	1,771

## 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							
December 2011		Total	North West	North East	Centre	South	Islands
<b>a.</b>	<b>CURRENT ACCOUNTS</b>	<b>373,682</b>	<b>99,203</b>	<b>72,953</b>	<b>170,877</b>	<b>20,305</b>	<b>10,345</b>
	General Government	127,993	1,746	744	123,876	890	738
	Financial and insurance corporations	27,163	18,092	3,968	3,327	674	1,102
	Non-financial corporations	177,831	67,059	56,373	34,500	13,972	5,927
	Producer households	16,566	4,592	4,995	3,206	2,410	1,362
	Consumer households	24,129	7,715	6,873	5,968	2,358	1,215
<b>b.</b>	<b>MORTGAGE LOANS</b>	<b>977,680</b>	<b>322,920</b>	<b>217,494</b>	<b>264,844</b>	<b>117,139</b>	<b>55,283</b>
	General government	121,736	22,183	10,419	67,297	15,816	6,022
	Financial and insurance corporations	25,283	18,652	2,104	4,045	174	308
	Non-financial corporations	369,560	128,445	98,128	88,142	38,091	16,754
	Producer households	62,939	19,009	17,732	12,585	8,733	4,881
	<i>of which: for house purchase</i>	22,398	6,406	5,550	4,939	3,475	2,029
	Consumer households	398,162	134,632	89,111	92,776	54,325	27,318
	<i>of which: for house purchase</i>	333,376	115,170	74,226	76,552	44,329	23,099
<b>c.</b>	<b>LOANS SECURED BY PLEDGE OF SALARY</b>	<b>10,916</b>	<b>2,167</b>	<b>1,142</b>	<b>2,054</b>	<b>3,725</b>	<b>1,827</b>
	Producer households	9	1	1	4	2	..
	Consumer households	10,907	2,166	1,141	2,051	3,723	1,827
<b>d.</b>	<b>PERSONAL LOANS</b>	<b>33,638</b>	<b>8,769</b>	<b>5,574</b>	<b>7,141</b>	<b>7,623</b>	<b>4,531</b>
	Non-financial corporations	..	..	..	..	..	..
	Producer households	1,072	294	235	231	197	115
	Consumer households	32,565	8,475	5,339	6,910	7,427	4,416
<b>e.</b>	<b>FACTORING</b>	<b>5,964</b>	<b>1,992</b>	<b>770</b>	<b>1,984</b>	<b>982</b>	<b>236</b>
	General government	550	34	115	116	231	54
	Financial and insurance corporations	255	50	-	203	2	-
	Non-financial corporations	5,036	1,865	653	1,611	727	180
	Producer households	26	4	2	4	14	2
	Consumer households	97	39	..	49	8	..
<b>f.</b>	<b>FINANCIAL LEASING</b>	<b>23,130</b>	<b>8,842</b>	<b>6,893</b>	<b>4,614</b>	<b>1,961</b>	<b>819</b>
	General government	178	18	84	35	25	16
	Financial and insurance corporations	78	34	22	16	5	2
	Non-financial corporations	20,848	8,035	6,272	4,152	1,686	704
	Producer households	1,422	542	395	249	168	69
	Consumer households	605	214	121	163	77	29

**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

December 2011

	Total	North-West	North-East	Centre	South	Islands
Factoring: nominal value of credits acquired pro-soluto	21,481	6,600	3,665	7,054	3,114	1,047
Factoring: advances to assignor	13,932	5,901	2,193	3,627	1,787	424
nominal value of credits acquired pro-solvendo	21,489	8,238	3,354	6,236	3,007	654
Total exposure in respect of finance leases	94,593	36,073	24,391	20,787	9,351	3,991
Receivables for consumer credit	53,128	13,543	7,813	11,649	12,200	7,924
Other finance	10,826	4,370	1,305	2,515	1,909	728

**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

December 2011

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
Factoring: Nominal value of receivables acquired pro-soluto	21,481	7,416	270	12,464	788	542
Factoring: advances to assignor	13,932	31	1,328	12,146	103	323
Nominal value of receivables acquired pro-solvendo	21,489	44	1,170	19,301	156	819
Total exposure in respect of finance leases	94,594	587	1,097	84,995	4,594	3,320
Receivables for consumer credit	53,128	-	-	-	-	53,128
Other finance	10,826	94	1,286	5,018	1,801	2,627

**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

## December 2011

	Total	Banks	Financial intermediaries
<b>a. TOTAL</b>	<b>111,649</b>	<b>58,521</b>	<b>53,128</b>
<b>b. NORTH-WEST ITALY</b>	<b>28,243</b>	<b>14,701</b>	<b>13,543</b>
Piedmont	8,075	4,352	3,723
Valle d'Aosta	230	126	103
Liguria	2,777	1,329	1,448
Lombardy	17,162	8,893	8,268
<b>c. NORTH-EAST ITALY</b>	<b>16,510</b>	<b>8,697</b>	<b>7,813</b>
Trentino-Alto Adige	906	591	316
Veneto	6,975	3,454	3,521
Friuli-Venezia Giulia	1,912	1,020	892
Emilia-Romagna	6,717	3,632	3,084
<b>d. CENTRAL ITALY</b>	<b>24,010</b>	<b>12,361</b>	<b>11,649</b>
Marche	2,316	1,283	1,033
Tuscany	7,239	3,239	4,000
Umbria	1,717	857	859
Lazio	12,738	6,982	5,756
<b>e. SOUTHERN ITALY</b>	<b>26,709</b>	<b>14,509</b>	<b>12,200</b>
Abruzzo	2,572	1,381	1,190
Molise	560	284	275
Campania	10,992	6,092	4,900
Apulia	7,396	3,885	3,511
Basilicata	964	489	476
Calabria	4,226	2,378	1,848
<b>f. ISLANDS</b>	<b>16,177</b>	<b>8,254</b>	<b>7,924</b>
Sicily	11,939	6,110	5,828
Sardinia	4,239	2,143	2,096

## 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							
December 2011		<i>of which:</i>				Local claims in local currency	
	International claims	banks <i>residual maturity</i>		non-banks <i>residual maturity</i>			
		up to 1 year	more than 1 year	up to 1 year	more than 1 year		
<b>a. TOTAL</b>	<b>388,247</b>	<b>76,752</b>	<b>52,243</b>	<b>74,658</b>	<b>184,595</b>	<b>315,607</b>	
<b>b. EUROPE</b>	<b>324,664</b>	<b>67,017</b>	<b>48,201</b>	<b>63,174</b>	<b>146,272</b>	<b>299,006</b>	
<i>of which:</i>							
Albania	517	66	6	141	304	394	
Austria	22,963	3,919	1,778	3,181	14,085	52,349	
Belgium	4,954	3,729	385	436	404	643	
Bosnia and Herzegovina	608	..	10	130	467	2,086	
Bulgaria	4,558	168	36	762	3,593	2,284	
Czech Republic	4,067	159	110	737	3,062	8,881	
Croatia	15,246	397	74	2,727	12,047	8,716	
Denmark	1,490	397	466	200	427	-	
Finland	675	167	127	81	300	-	
France	43,062	17,900	10,435	2,528	12,198	1,883	
Germany	37,030	4,827	4,159	13,181	14,863	142,854	
Greece	1,289	104	4	203	979	509	
Ireland	12,817	2,510	299	5,239	4,770	1,039	
Liechtenstein	112	..	-	46	66	-	
Luxembourg	18,623	4,279	2,941	4,231	7,172	3,421	
Malta	809	25	112	86	586	-	
Montenegro	2	1	..	..	..	-	
Norway	1,912	634	293	76	909	-	
Netherlands	16,089	1,886	1,722	2,857	9,624	202	
Poland	8,113	88	61	1,822	6,142	24,560	
Portugal	2,538	909	202	233	1,195	-	
United Kingdom	49,996	17,569	16,947	8,858	6,622	4,582	
Romania	7,810	180	267	2,221	5,142	2,580	
Russia	9,856	576	1,056	1,331	6,893	9,474	
Serbia	4,604	508	296	996	2,805	2,015	
Slovakia	779	13	5	273	489	13,438	
Slovenia	1,276	61	238	100	877	4,668	
Spain	19,689	1,642	2,834	3,980	11,232	1,997	
Sweden	2,215	621	428	238	929	-	
Switzerland	9,129	1,619	2,170	1,719	3,621	2,665	
Turkey	4,926	1,378	253	1,527	1,767	-	
Hungary	9,655	188	91	1,854	7,521	5,607	
<b>c. ASIA</b>	<b>14,315</b>	<b>2,770</b>	<b>1,052</b>	<b>1,976</b>	<b>8,518</b>	<b>4,012</b>	
<i>of which:</i>							
Saudi Arabia	296	63	60	76	96	-	
China	1,911	925	446	190	350	701	
South Korea	458	309	26	119	3	-	
Philippines	201	1	..	36	164	-	
Japan	2,041	284	39	129	1,590	==	
India	1,313	408	48	223	633	5	
Indonesia	923	28	1	16	878	-	

## 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	
<b>ASIA (cont.)</b>							
	Iran	476	107	209	21	139	-
	Israel	140	20	2	76	43	..
	Kazakhstan	2,987	9	59	163	2,757	2,144
	Malaysia	154	39	..	4	110	-
	Pakistan	19	..	1	..	18	-
	Qatar	1,472	144	..	502	826	-
	Taiwan	30	12	5	5	8	7
	Thailand	46	9	..	33	3	-
<b>d.</b>	<b>AFRICA</b>	<b>3,292</b>	<b>728</b>	<b>306</b>	<b>882</b>	<b>1,376</b>	<b>3,791</b>
	<i>of which:</i> Algeria	159	5	1	127	26	-
	Egypt	1,257	577	3	371	307	3,791
	Morocco	130	34	30	36	29	-
	South Africa	388	61	128	104	95	-
	Tunisia	144	41	86	8	9	-
<b>e.</b>	<b>AMERICA</b>	<b>23,182</b>	<b>4,350</b>	<b>1,673</b>	<b>5,600</b>	<b>11,560</b>	<b>8,594</b>
	<i>of which:</i> Argentina	385	121	31	163	71	..
	Brazil	968	83	51	565	269	-
	Canada	2,738	445	100	1,479	714	-
	Chile	653	120	232	24	277	..
	Colombia	33	6	..	20	7	-
	Cuba	62	2	58	..	2	-
	Mexico	894	4	2	306	581	-
	Peru	83	9	23	48	4	2
	United States	17,045	3,557	1,168	2,892	9,429	8,592
	Uruguay	13	-	-	5	7	-
	Venezuela	122	..	..	15	106	-
<b>f.</b>	<b>OCEANIA</b>	<b>3,401</b>	<b>541</b>	<b>380</b>	<b>305</b>	<b>2,176</b>	<b>2</b>
	<i>of which:</i> Australia	2,275	526	378	188	1,182	2
	New Zealand	41	15	1	7	18	-
<b>g.</b>	<b>OFF-SHORE CENTRES</b>	<b>12,126</b>	<b>1,344</b>	<b>625</b>	<b>1,871</b>	<b>8,285</b>	<b>202</b>
	<i>of which:</i> Bahamas	414	207	15	40	153	-
	Cayman Islands	4,503	272	414	347	3,469	-
	Gibraltar	42	-	-	13	29	-
	Hong Kong	768	364	13	166	226	97
	Jersey, C.I.	576	14	60	54	447	-
	Singapore	1,016	38	7	345	627	106
<b>h.</b>	<b>INTERNATIONAL ORGANIZATIONS</b>	<b>6,911</b>	<b>2</b>	<b>-</b>	<b>851</b>	<b>6,058</b>	<b>-</b>

Notes:

## Distribution by branch location (region)

TDB10286				Banks
Source: supervisory returns Stocks in millions of euro Numbers in thousands				
December 2011	Number of positions			Total loans
	Current account receivables	Other		
<b>a. TOTAL</b>	<b>8,473</b>	<b>30,606</b>		<b>1,766,637</b>
<b>b. INORTH-WEST ITALY</b>	<b>685</b>	<b>1,966</b>		<b>63,983</b>
Piedmont	557	1,768		94,954
Valle d'Aosta	685	1,966		63,983
Liguria	204	509		34,408
Lombardy	685	1,966		63,983
<b>c. INORTH-EAST ITALY</b>	<b>2,136</b>	<b>4,764</b>		<b>372,206</b>
Trentino-Alto Adige	301	477		39,474
Veneto	882	2,154		159,205
Friuli-Venezia Giulia	180	447		29,976
Emilia-Romagna	774	1,686		143,551
<b>d. ICENTRAL ITALY</b>	<b>1,900</b>	<b>7,523</b>		<b>365,406</b>
Marche	315	562		41,136
Tuscany	671	3,150		124,443
Umbria	171	319		17,223
Lazio	743	3,492		182,603
<b>e. ISOUTHERN ITALY</b>	<b>1,238</b>	<b>3,554</b>		<b>138,202</b>
Abruzzo	180	420		22,132
Molise	31	52		2,854
Campania	446	1,524		53,122
Apulia	360	1,078		42,406
Basilicata	53	92		4,642
Calabria	168	387		13,045
<b>f. SLANDS</b>	<b>685</b>	<b>1,966</b>		<b>63,983</b>
Sicily	538	1,513		44,835
Sardinia	147	453		19,148

**Note:**

The data include transactions with non-resident customers.



## Distribution by branch location (municipality)

TDB10194		Banks			
Source: Supervisory returns Stocks in millions of euros					
	Loans	Deposits		Loans	Deposits
<b>Province of Turin (cont.)</b>				<b>Province of La Spezia</b>	
Vinovo	90	101		3,403	2,640
Volpiano	120	134	La Spezia	2,045	1,534
			Bolano	105	81
			Lerici	80	86
			Sarzana	570	365
<b>Province of Verbano-CusioOssola</b>				<b>Province of Savona</b>	
Verbania	1,063	578		6,134	3,320
Domodossola	330	291	Savona	2,002	1,097
Gravellona Toce	218	116	Alassio	266	170
Omegna	382	184	Albenga	1,288	433
Stresa	95	62	Albisola Superiore	158	84
			Andora	136	76
<b>Province of Vercelli</b>				<b>Province of Savona</b>	
Vercelli	1,060	785		6,134	3,320
Borgosesia	433	267	Savona	2,002	1,097
Crescentino	128	94	Alassio	266	170
Gattinara	83	92	Albenga	1,288	433
Santhià	222	132	Albisola Superiore	158	84
Trino	76	92	Andora	136	76
Varallo	112	105	Cairo Montenotte	313	142
			Finale Ligure	232	176
			Loano	469	213
			Pietra Ligure	142	112
			Vado Ligure	164	107
			Varazze	171	173
<b>c. VALLE D'AOSTA</b>	<b>1,670</b>	<b>2,088</b>	<b>e. LOMBARDY</b>	<b>669,140</b>	<b>267,962</b>
<b>Province of Aosta</b>			<b>Province of Bergamo</b>		
Aosta	835	1,000		43,652	16,790
Chatillon	68	99	Bergamo	22,163	5,374
Courmayeur	68	76	Albino	456	349
			Alzano Lombardo	269	151
			Calusco d'Adda	493	142
			Caravaggio	417	240
			Castelli Calepio	191	73
			Clusone	316	158
			Costa Volpino	121	98
			Curno	134	110
			Dalmine	846	368
			Gandino	85	69
			Grumello del Monte	686	196
			Lefte	359	204
			Lovere	307	178
			Martinengo	255	109
			Nembro	251	195
			Osio Sotto	353	155
			Ponte San Pietro	478	242
			Romano di Lombardia	720	270
			Sarnico	398	227
			Seriate	800	374
			Stezzano	171	100
			Trescore Balneario	437	216
			Treviglio	1,486	718
			Treviolo	216	85
			Villa d'Alme	129	63
			Zogno	135	125
<b>d. LIGURIA</b>	<b>33,988</b>	<b>22,562</b>			
<b>Province of Genoa</b>					
Genoa	17,742	11,398			
Arenzano	174	131			
Busalla	270	95			
Chiavari	867	627			
Lavagna	204	153			
Rapallo	377	377			
Recco	101	145			
Santa Margherita Ligure	166	163			
Sestri Levante	311	249			
<b>Province of Imperia</b>					
Imperia	1,118	624			
Bordighera	177	170			
Diano Marina	121	99			
San Remo	774	656			
Taggia	320	173			
Ventimiglia	334	254			

## Distribution by branch location (municipality)

TDB10194		Banks	
Source: Supervisory returns Stocks in millions of euros			
	Loans	Deposits	
<b>Province of Brescia</b>	<b>55,894</b>	<b>21,333</b>	
Brescia	29,939	8,628	
Bagnolo Mella	269	134	
Bedizzole	205	122	
Botticino	239	126	
Breno	343	194	
Capriolo	251	109	
Carpenedolo	295	132	
Chiari	777	340	
Concesio	310	158	
Darfo Boario Terme	936	284	
Desenzano del Garda	1,067	439	
Erbusco	161	84	
Flero	197	99	
Gavardo	337	172	
Ghedi	434	210	
Gussago	476	214	
Iseo	295	176	
Leno	288	160	
Lonato	289	161	
Lumezzane	1,084	399	
Manerbio	835	197	
Montichiari	971	389	
Orzinuovi	629	212	
Ospitaletto	450	213	
Palazzolo sull'Oglio	983	399	
Pisogne	313	193	
Ponte di Legno	223	56	
Quinzano d'Oglio	169	63	
Rezzato	388	190	
Rovato	1,154	393	
Salò	368	213	
Sarezzo	372	158	
Sirmione	193	81	
Travagliato	349	140	
Verolanuova	253	108	
Vestone	233	210	
Villa Carcina	199	97	
Vobarno	119	84	
<b>Province of Como</b>	<b>13,578</b>	<b>8,048</b>	
Como	4,490	2,157	
Cabiate	69	96	
Cantù	1,488	804	
Cermenate	301	159	
Cernobbio	109	100	
Erba	995	520	
Fino Mornasco	161	110	
Inverigo	214	113	
Lomazzo	163	117	
<b>Province of Como (cont.)</b>			
Lurate Caccivio	233	120	
Mariano Comense	747	390	
Olgiate Comasco	424	198	
Villa Guardia	188	146	
<b>Province of Cremona</b>	<b>9,922</b>	<b>4,587</b>	
Cremona	3,767	1,496	
Casalmaggiore	453	211	
Castelleone	264	119	
Crema	1,820	781	
Pandino	220	111	
Piadena	57	46	
Pizzighettone	180	89	
Soncino	452	120	
Soresina	251	140	
<b>Province of Lecco</b>	<b>8,444</b>	<b>5,180</b>	
Lecco	3,424	1,693	
Calolziocorte	396	210	
Casatenovo	311	208	
Mandello del Lario	201	183	
Merate	966	493	
Oggiono	290	207	
Olgiate Molgora	95	90	
Olginate	123	90	
Valmadrera	188	148	
<b>Province of Lodi</b>	<b>6,287</b>	<b>3,499</b>	
Lodi	3,826	2,018	
Casalpusterlengo	348	192	
Codogno	616	281	
Sant'Angelo Lodigiano	368	217	
<b>Province of Mantua</b>	<b>12,250</b>	<b>5,139</b>	
Mantua	4,301	1,414	
Asola	390	184	
Castel Goffredo	387	206	
Castiglione delle Stiviere	1,051	365	
Goito	335	106	
Gonzaga	212	85	
Marmirolo	141	56	
Moglia	149	71	
Ostiglia	145	70	
Pegognaga	155	69	
Poggio Rusco	190	96	
Porto Mantovano	426	164	

## Distribution by branch location (municipality)

TDB10194		Banks			
Source: Supervisory returns Stocks in millions of euros					
	Loans	Deposits		Loans	Deposits
<b>Province of Mantua (cont.)</b>			<b>Province of Milan (cont.)</b>		
Quistello	77	59	Rho	1,704	956
Sermide	127	65	Rozzano	433	379
Suzzara	449	251	San Donato Milanese	640	611
Viadana	837	283	San Giuliano Milanese	548	365
Virgilio	118	86	Sedriano	117	75
			Segrate	1,087	851
			Senago	253	169
<b>Province of Milan</b>	<b>460,409</b>	<b>166,891</b>	Sesto San Giovanni	1,688	1,234
Milan	423,570	137,255	Settimo Milanese	389	244
Abbiategrosso	882	543	Trezzano sul Naviglio	392	287
Arese	167	243	Trezzo sull'Adda	535	288
Assago	515	271	Vignate	86	68
Bareggio	335	207	Vimodrone	265	211
Binasco	336	286			
Bollate	730	431	<b>Province of Monza-Brianza</b>	<b>23,194</b>	<b>13,404</b>
Bresso	363	341	Agrate Brianza	598	337
Buccinasco	481	266	Arcore	373	271
Busto Garolfo	247	187	Besana in Brianza	275	199
Carugate	383	273	Biassono	254	183
Cassano d'Adda	409	260	Bovisio-Masciago	190	153
Cassina de' Pecchi	374	210	Brugherio	480	418
Castano Primo	289	152	Carate Brianza	377	342
Cavenago di Brianza	....	....	Carnate	74	74
Cernusco sul Naviglio	853	579	Cesano Maderno	687	472
Cesano Boscone	424	227	Concorezzo	350	217
Cinisello Balsamo	1,146	807	Cornate d'Adda	216	129
Cologno Monzese	979	520	Desio	1,120	756
Corbetta	293	199	Giussano	524	317
Cormano	169	207	Lentate sul Seveso	187	144
Cornaredo	257	197	Limbiate	308	229
Corsico	1,169	723	Lissone	879	628
Cusano Milanino	279	261	Meda	548	345
Garbagnate Milanese	404	263	Monza	9,083	3,707
Gorgonzola	569	314	Muggiò	300	207
Inveruno	136	101	Nova Milanese	471	244
Lacchiarella	85	92	Seregno	1,821	977
Lainate	449	329	Seveso	246	202
Legnano	2,252	1,367	Vedano al Lambro	96	98
Locate di Triulzi	103	118	Villasanta	194	172
Magenta	830	479	Vimercate	1,217	608
Melegnano	590	366			
Melzo	884	348	<b>Province of Pavia</b>	<b>8,819</b>	<b>6,663</b>
Nerviano	204	174	Pavia	2,855	2,099
Novate Milanese	384	260	Broni	224	231
Opera	305	162	Casteggio	286	232
Paderno Dugnano	576	508	Gambolò	56	59
Parabiago	438	311	Garlasco	147	111
Paullo	392	199	Mede	110	87
Peschiera Borromeo	745	309	Mortara	319	197
Pioltello	408	267	Robbio	96	88

## Distribution by branch location (municipality)

TDB10194				Banks	
Source: Supervisory returns Stocks in millions of euros					
	Loans	Deposits		Loans	Deposits
<b>Province of Pavia (cont.)</b>			<b>Province of Bolzano (cont.)</b>		
Sannazzaro de' Burgondi	89	86	Egna	311	86
Stradella	347	229	Laives	301	174
Vigevano	1,480	925	Lana	456	248
Voghera	969	624	Malles Venosta	148	66
			Merano	1,347	683
			Ortisei	176	76
			Vipiteno	457	175
<b>Province of Sondrio</b>	<b>8,082</b>	<b>4,404</b>			
Sondrio	4,202	2,141	<b>Province of Trento</b>	<b>19,098</b>	<b>9,551</b>
Bormio	382	157	Trento	6,542	3,077
Chiavenna	281	231	Arco	397	243
Delebio	276	200	Borgo Valsugana	247	128
Morbegno	532	323	Cavalese	248	91
Tirano	309	180	Cles	532	173
			Lavis	394	225
<b>Province of Varese</b>	<b>18,608</b>	<b>12,024</b>	Malè	174	67
Varese	3,722	2,310	Mezzolombardo	403	165
Busto Arsizio	2,877	1,921	Pergine Valsugana	571	310
Cardano al Campo	126	115	Riva del Garda	800	293
Caronno Pertusella	264	221	Rovereto	1,496	710
Cassano Magnago	302	208	Storo	214	85
Castellanza	380	315	Tione di Trento	282	180
Fagnano Olona	119	123			
Ferno	178	97			
Gallarate	2,274	1,190	<b>g. VENETO</b>	<b>156,519</b>	<b>77,843</b>
Gavirate	282	194			
Laveno-Mombello	107	84	<b>Province of Belluno</b>	<b>3,316</b>	<b>2,403</b>
Lonate Pozzolo	154	106	Belluno	1,035	636
Luino	368	232	Agordo	101	94
Malnate	201	150	Auronzo di Cadore	58	41
Olgiate Olona	70	83	Cortina d'Ampezzo	284	171
Samarate	98	105	Domègge di Cadore	69	42
Saronno	2,627	968	Feltre	423	330
Sesto Calende	153	143	Pieve di Cadore	114	87
Somma Lombardo	249	210	Santo Stefano di Cadore	55	44
Tradate	460	351			
Uboldo	101	94	<b>Province of Padua</b>	<b>27,468</b>	<b>14,029</b>
			Padua	11,878	5,829
<b>f. TRENTINO-ALTO-ADIGE</b>	<b>39,314</b>	<b>20,065</b>	Abano Terme	637	274
			Albignasego	382	236
<b>Province of Bolzano</b>	<b>20,216</b>	<b>10,514</b>	Borgoricco	252	113
Bolzano	7,280	3,625	Cadoneghe	278	152
Appiano sulla Strada del Vino	449	243	Campodarsego	943	344
Badia	297	59	Camposampiero	662	208
Bressanone	891	562	Cittadella	1,164	426
Brunico	880	425	Conselve	318	157
Campo Tures	289	99	Este	518	272
Chiusa	149	91			

## Distribution by branch location (municipality)

TDB10194		Banks	
Source: Supervisory returns Stocks in millions of euros			
	Loans	Deposits	
			Loans Deposits
<b>Province of Padua (cont.)</b>			
Limena	460	190	
Monselice	597	310	
Montagnana	259	153	
Montegrotto Terme	230	146	
Piazzola sul Brenta	237	136	
Piombino Dese	216	104	
Piove di Sacco	779	367	
Rubano	450	214	
San Martino di Lupari	330	171	
Selvazzano Dentro	314	208	
Solesino	92	63	
Tombolo	124	57	
Trebaseleghe	237	151	
Vigonza	457	206	
Vigodarzere	188	96	
<b>Province of Rovigo</b>	<b>4,626</b>	<b>2,907</b>	
Rovigo	1,587	899	
Adria	508	316	
Badia Polesine	236	123	
Lendinara	196	162	
Porto Tolle	217	140	
Porto Viro	263	143	
<b>Province of Treviso</b>	<b>29,264</b>	<b>15,925</b>	
Treviso	8,914	4,297	
Casale sul Sile	179	84	
Castelfranco Veneto	1,265	583	
Conegliano	1,737	904	
Gaiarine	167	94	
Istrana	151	83	
Mogliano Veneto	606	438	
Montebelluna	3,199	2,396	
Motta di Livenza	289	130	
Oderzo	1,069	375	
Paese	474	176	
Pieve di Soligo	455	314	
Ponte di Piave	196	98	
Preganziol	256	178	
Quinto di Treviso	258	133	
Resana	161	108	
Riese Pio X	199	108	
Roncade	261	122	
San Vendemiano	91	76	
Silea	598	100	
Spresiano	247	101	
Susegana	359	136	
Valdobbiadene	317	164	
<b>Province of Treviso (cont.)</b>			
Vedelago		319	212
Villorba		735	287
Vittorio Veneto		630	407
Volpago del Montello		99	56
<b>Province of Venice</b>	<b>18,144</b>	<b>12,282</b>	
Venice	7,859	6,530	
Caorle	322	117	
Cavarzere	138	102	
Chioggia	999	496	
Dolo	405	239	
Eraclea	131	80	
Iesolo	975	335	
Marcon	277	175	
Martellago	358	230	
Mira	391	293	
Mirano	557	365	
Noale	268	187	
Portogruaro	745	350	
San Donà di Piave	1,248	603	
San Michele al Tagliamento	382	136	
Santo Stino di Livenza	145	79	
Scorzè	277	213	
Spinea	245	184	
Strà	265	141	
<b>Province of Verona</b>	<b>45,680</b>	<b>16,793</b>	
Verona	32,040	9,771	
Affi	151	50	
Bovolone	410	191	
Bussolengo	570	318	
Castel d'Azzano	133	118	
Cerea	549	195	
Cologna Veneta	211	105	
Isola della Scala	283	128	
Legnago	955	438	
Negrar	307	189	
Nogara	225	89	
Pescantina	181	102	
Peschiera del Garda	343	152	
San Bonifacio	974	368	
San Giovanni Lupatoto	844	345	
San Martino Buon Albergo	663	242	
Sant'Ambrogio di Valpolicella	374	164	
Valeggio sul Mincio	253	117	
Villafranca di Verona	1,144	428	

## Distribution by branch location (municipality)

TDB10194		Banks			
Source: Supervisory returns Stocks in millions of euros					
	Loans	Deposits			
<b>Province of Vicenza</b>	<b>28,021</b>	<b>13,503</b>			
Vicenza	10,361	4,376			
Altavilla Vicentina	295	113			
Arzignano	1,391	478			
Asiago	240	112			
Bassano del Grappa	1,618	783			
Breganze	154	136			
Caldogno	135	83			
Camisano Vicentino	312	141			
Cassola	358	184			
Chiampo	238	138			
Cornedo Vicentino	253	107			
Creazzo	336	116			
Dueville	308	142			
Lonigo	487	227			
Malo	297	149			
Marano Vicentino	180	92			
Marostica	452	278			
Montebello Vicentino	202	77			
Montecchio Maggiore	977	367			
Mussolente	131	48			
Noventa Vicentina	205	139			
Romano d'Ezzelino	110	104			
Rosà	326	146			
Sandriago	306	193			
Schio	1,316	710			
Sossano	65	62			
Tezze sul Brenta	199	123			
Thiene	1,481	524			
Torri di Quartesolo	647	220			
Valdagno	366	329			
<b>h. FRIULI VENEZIA GIULIA</b>	<b>29,665</b>	<b>20,115</b>			
<b>Province of Gorizia</b>	<b>2,309</b>	<b>1,689</b>			
Gorizia	828	672			
Cormons	185	83			
Gradisca d'Isonzo	108	62			
Grado	213	91			
Monfalcone	380	319			
Ronchi dei Legionari	195	108			
<b>Province of Pordenone</b>	<b>6,454</b>	<b>4,106</b>			
Pordenone	2,358	1,441			
Azzano Decimo	396	336			
Casarsa della Delizia	85	73			
Cordenons	176	151			
			<b>Province of Pordenone (cont.)</b>		
			Fiume Veneto	164	109
			Maniago	268	152
			Pasiano	127	58
			Porcia	195	141
			Prata di Pordenone	171	101
			Sacile	478	288
			San Vito al Tagliamento	404	194
			Spilimbergo	318	213
			Zoppola	62	45
			<b>Province of Trieste</b>	<b>3,653</b>	<b>5,700</b>
			Trieste	3,438	5,472
			<b>Province of Udine</b>	<b>17,249</b>	<b>8,619</b>
			Udine	9,204	3,597
			Buia	158	79
			Buttrio	142	121
			Cervignano del Friuli	362	167
			Cividale del Friuli	1,062	230
			Codroipo	417	206
			Fagagna	76	65
			Gemona del Friuli	259	177
			Latisana	259	146
			Lignano Sabbiadoro	374	106
			Maiano	82	70
			Manzano	260	145
			Palmanova	325	163
			Pasian di Prato	159	116
			Pavia di Udine	90	74
			Reana del Roiale	110	65
			San Daniele del Friuli	212	117
			San Giorgio di Nogaro	185	93
			San Giovanni al Natisone	179	73
			Tarcento	142	126
			Tarvisio	107	57
			Tavagnacco	288	226
			Tolmezzo	345	280
			Tricesimo	134	95
			<b>i. EMILIA ROMAGNA</b>	<b>142,444</b>	<b>77,485</b>
			<b>Province of Bologna</b>	<b>37,388</b>	<b>21,669</b>
			Bologna	23,618	13,238
			Anzola dell'Emilia	263	183
			Argelato	315	193

## Distribution by branch location (municipality)

TDB10194		Banks	
Source: Supervisory returns Stocks in millions of euros		Loans	Deposits
		Loans	Deposits
<b>Province of Bologna (cont.)</b>			
Budrio		367	238
Calderara di Reno		484	232
Casalecchio di Reno		1,402	761
Castel Maggiore		406	290
Castel San Pietro Terme		437	293
Castenaso		459	266
Crespellano		87	80
Crevalcore		199	157
Granarolo dell'Emilia		310	219
Imola		2,580	1,245
Medicina		293	165
Minerbio		140	100
Molinella		210	156
Ozzano dell'Emilia		476	204
Pianoro		290	242
Pieve di Cento		122	89
Porretta Terme		155	110
San Giorgio di Piano		263	112
San Giovanni in Persiceto		754	409
San Lazzaro di Savena		1,026	617
Sasso Marconi		259	203
Vergato		198	107
Zola Predosa		469	329
<b>Province of Ferrara</b>		<b>6,023</b>	<b>4,703</b>
Ferrara		3,255	2,395
Argenta		257	254
Bondeno		149	131
Cento		849	663
Codigoro		132	118
Comacchio		363	200
Copparo		170	161
Portomaggiore		138	91
Sant'Agostino		87	123
<b>Province of Forlì</b>		<b>13,245</b>	<b>6,502</b>
Forlì		4,847	2,225
Bagno di Romagna		153	70
Bertinoro		158	132
Cesena		4,314	2,058
Cesenatico		992	363
Forlimpopoli		300	201
Gambettola		342	159
Meldola		155	109
San Mauro Pascoli		360	205
Sarsina		59	56
Savignano sul Rubicone		575	241
<b>Province of Modena</b>			
Modena		25,489	12,380
Campogalliano		12,053	5,393
Carpi		280	109
Castelfranco Emilia		2,015	1,123
Castelvetro di Modena		584	335
Cavezzo		217	116
Finale Emilia		178	121
Fiorano Modenese		314	201
Formigine		501	164
Maranello		802	420
Mirandola		690	289
Pavullo nel Frignano		906	407
San Felice sul Panaro		293	240
Sassuolo		225	115
Soliera		2,516	1,001
Spilamberto		282	158
Vignola		346	179
		943	483
<b>Province of Parma</b>			
Parma		13,392	8,002
Borgo Val di Taro		8,140	4,838
Busseto		133	142
Collecchio		190	103
Colorno		510	279
Felino		349	148
Fidenza		178	79
Fontanellato		742	465
Fornovo di Taro		195	112
Langhirano		168	116
Noceto		491	189
Salsomaggiore Terme		283	146
San Secondo Parmense		251	175
Sorbolo		106	68
Traversetolo		176	111
		175	102
<b>Province of Piacenza</b>			
Piacenza		7,328	4,549
Borgonovo Val Tidone		4,306	2,391
Castel San Giovanni		145	96
Fiorenzuola d'Arda		295	191
Podenzano		532	310
		90	77
<b>Province of Ravenna</b>			
Ravenna		11,330	5,710
Alfonsine		5,104	2,502
		277	140

## Distribution by branch location (municipality)

TDB10194			Banks	
Source: Supervisory returns Stocks in millions of euros				
	Loans	Deposits	Loans	Deposits
<b>Province of Ravenna (cont.)</b>			<b>41,079</b>	<b>20,462</b>
Bagnacavallo	309	160		
Brisighella	57	59		
Castel Bolognese	207	131		
Cervia	1,312	400		
Conselice	113	86		
Cotignola	117	75		
Faenza	1,850	986		
Fusignano	95	83		
Lugo	1,250	663		
Massa Lombarda	132	77		
Riolo Terme	72	66		
Russi	292	163		
<b>Province of Reggio Emilia</b>	<b>17,922</b>	<b>8,030</b>		
Reggio Emilia	10,631	3,490		
Albinea	78	76		
Bagnolo in Piano	243	103		
Brescello	112	112		
Casalgrande	441	277		
Castellarano	339	141		
Castelnovo ne' Monti	212	142		
Cavriago	236	136		
Correggio	772	423		
Guastalla	420	310		
Luzzara	158	118		
Montecchio Emilia	353	192		
Novellara	261	182		
Poviglio	100	150		
Reggiolo	208	102		
Rubiera	393	227		
Sant'Ilario d'Enza	427	173		
Scandiano	556	315		
Toano	97	63		
<b>Province of Rimini</b>	<b>10,328</b>	<b>5,942</b>		
Rimini	5,362	3,162		
Bellaria Igea Marina	640	264		
Cattolica	752	329		
Misano Adriatico	193	139		
Morciano di Romagna	268	210		
Riccione	1,387	721		
San Giovanni in Marignano	159	115		
Santarcangelo di Romagna	566	320		
Verucchio	256	143		
<b>I. MARCHE</b>			<b>41,079</b>	<b>20,462</b>
<b>Province of Ancona</b>			<b>14,583</b>	<b>6,833</b>
Ancona			4,239	1,973
Camerano			223	130
Castelfidardo			551	216
Chiaravalle			268	165
Fabriano			873	459
Falconara Marittima			472	262
Iesi			3,771	1,112
Osimo			842	354
Senigallia			1,049	580
<b>Province of Ascoli Piceno</b>			<b>5,254</b>	<b>2,343</b>
Ascoli Piceno			1,856	777
Grottammare			213	126
San Benedetto del Tronto			1,985	726
<b>Province of Fermo</b>			<b>2,959</b>	<b>1,801</b>
Fermo			881	591
Montegrano			260	124
Porto San Giorgio			474	265
Porto Sant'Elpidio			394	214
Sant'Elpidio a mare			134	95
<b>Province of Macerata</b>			<b>8,598</b>	<b>4,562</b>
Macerata			3,067	1,125
Camerino			123	113
Civitanova Marche			1,709	870
Corridonia			288	130
Porto Recanati			237	110
Recanati			556	309
San Severino Marche			200	156
Tolentino			476	267
Treia			180	115
<b>Province of Pesaro e Urbino</b>			<b>9,684</b>	<b>4,924</b>
Pesaro			3,245	1,662
Cagli			175	108
Fano			2,219	989
Fossombrone			215	145
Gabicce Mare			226	105
Mondolfo			224	125
Pergola			157	110
Saltara			191	63
Sant'Angelo in Lizzola			280	85
Urbino			294	252

## Distribution by branch location (municipality)

TDB10194				Banks	
Source: Supervisory returns Stocks in millions of euros					
		Loans	Deposits		
				Loans	Deposits
m.	<b>TUSCANY</b>	<b>123,556</b>	<b>51,419</b>		
	<b>Province of Arezzo</b>	<b>8,462</b>	<b>4,354</b>		
	Arezzo	3,986	1,815		
	Bibbiena	266	169		
	Castiglion Fiorentino	234	117		
	Cortona	419	234		
	Foiano della Chiana	171	93		
	Monte San Savino	192	82		
	Montevarchi	873	380		
	San Giovanni Valdarno	518	282		
	Sansepolcro	537	229		
	Stia	50	39		
	Terranuova Bracciolini	165	120		
	<b>Province of Florence</b>	<b>50,098</b>	<b>16,442</b>		
	Florence	36,299	9,292		
	Bagno a Ripoli	898	247		
	Barberino di Mugello	208	95		
	Borgo San Lorenzo	390	237		
	Calenzano	516	488		
	Campi Bisenzio	1,205	495		
	Capraia e Limite	31	22		
	Castelfiorentino	605	222		
	Certaldo	376	189		
	Empoli	1,961	745		
	Figline Valdarno	442	258		
	Fucecchio	499	229		
	Greve in Chianti	143	132		
	Lastra a Signa	208	169		
	Montaione	106	35		
	Montelupo Fiorentino	344	156		
	Pontassieve	375	298		
	Reggello	132	88		
	San Casciano in Val di Pesa	323	204		
	Scandicci	1,125	626		
	Sesto Fiorentino	1,700	705		
	Signa	411	200		
	Tavarnelle Val di Pesa	255	116		
	Vinci	305	184		
	<b>Province of Grosseto</b>	<b>4,350</b>	<b>2,267</b>		
	Grosseto	2,006	981		
	Castiglione della Pescaia	148	93		
	Follonica	656	229		
	Massa Marittima	109	66		
	Monte Argentario	177	98		
	Orbetello	297	165		
	<b>Province of Livorno</b>			<b>7,214</b>	<b>3,364</b>
	Livorno			3,817	1,767
	Campiglia Marittima			350	124
	Castagneto Carducci			259	141
	Cecina			793	343
	Collesalveti			149	96
	Piombino			622	266
	Portoferraio			304	120
	Rosignano Marittimo			412	237
	San Vincenzo			166	55
	<b>Province of Lucca</b>			<b>9,569</b>	<b>5,045</b>
	Lucca			3,893	1,838
	Altopascio			372	140
	Bagni di Lucca			63	50
	Barga			189	139
	Camaiore			542	269
	Capannori			811	458
	Castelnuovo di Garfagnana			192	114
	Forte dei Marmi			277	189
	Massarosa			186	99
	Pietrasanta			595	356
	Seravezza			161	131
	Viareggio			1,807	908
	<b>Province of Massa Carrara</b>			<b>3,415</b>	<b>1,913</b>
	Massa			1,210	689
	Aulla			157	109
	Carrara			1,682	737
	Fivizzano			37	47
	Pontremoli			93	121
	<b>Province of Pisa</b>			<b>9,362</b>	<b>5,079</b>
	Pisa			3,055	1,761
	Calcinaia			459	246
	Cascina			600	354
	Ponsacco			392	193
	Pontedera			1,022	455
	San Miniato			692	326
	Santa Croce sull'Arno			1,008	297
	Santa Maria a Monte			89	57
	Vicopisano			96	50
	Volterra			245	152

## Distribution by branch location (municipality)

TDB10194			Banks	
Source: Supervisory returns Stocks in millions of euros				
	Loans	Deposits	Loans	Deposits
<b>Province of Pistoia</b>	<b>6,833</b>	<b>3,394</b>		
Pistoia	3,166	1,469		
Agliana	340	178		
Chiesina Uzzanese	142	41		
Montecatini Terme	831	408		
Pescia	381	214		
Quarrata	577	287		
San Marcello Pistoiese	92	97		
<b>Province of Prato</b>	<b>7,625</b>	<b>3,434</b>		
Prato	6,679	2,836		
Montemurlo	443	185		
Poggio a Caiano	200	154		
<b>Province of Siena</b>	<b>16,628</b>	<b>6,126</b>		
Siena	11,695	3,630		
Chianciano Terme	188	103		
Chiusi	317	179		
Colle di Val d'Elsa	658	250		
Montepulciano	352	194		
Poggibonsi	1,125	430		
San Gimignano	87	47		
Sinalunga	276	150		
<b>UMBRIA</b>	<b>17,189</b>	<b>9,350</b>		
<b>Province of Perugia</b>	<b>13,790</b>	<b>7,184</b>		
Perugia	5,833	2,608		
Assisi	434	221		
Bastia	653	240		
Castiglione del Lago	198	267		
Città della Pieve	128	88		
Città di Castello	919	495		
Foligno	1,336	554		
Gualdo Tadino	202	112		
Gubbio	456	338		
Magione	138	113		
Marsciano	289	136		
Panicale	143	88		
Spoletto	766	427		
Todi	353	201		
Umbertide	261	142		
<b>Province of Terni</b>	<b>3,398</b>	<b>2,167</b>		
Terni	2,221	1,243		
Amelia	96	81		
			<b>Province of Terni (cont.)</b>	
			Narni	207
			Orvieto	516
				144
				352
			<b>LAZIO</b>	<b>177,603</b>
				<b>128,472</b>
			<b>Province of Frosinone</b>	<b>4,503</b>
			Frosinone	2,051
			Alatri	125
			Anagni	330
			Atina	30
			Cassino	569
			Pontecorvo	61
			Sora	401
				264
			<b>Province of Latina</b>	<b>5,174</b>
			Latina	2,183
			Aprilia	612
			Cisterna di Latina	278
			Formia	369
			Gaeta	123
			Terracina	388
				314
			<b>Province of Rieti</b>	<b>1,477</b>
			Rieti	994
			Cittaducale	31
			Poggio Mirteto	100
				613
				58
				76
			<b>Province of Rome</b>	<b>162,056</b>
			Rome	150,127
			Albano Laziale	416
			Anzio	169
			Ariccia	125
			Cerveteri	197
			Ciampino	420
			Civitavecchia	1,031
			Fiumicino	515
			Frascati	521
			Genzano di Roma	378
			Guidonia Montecelio	754
			Ladispoli	274
			Marino	422
			Monterotondo	554
			Nettuno	308
			Pomezia	1,370
			Tivoli	700
			Velletri	438
				608
				476
				500

## Distribution by branch location (municipality)

TDB10194		Banks			
Source: Supervisory returns Stocks in millions of euros					
	Loans	Deposits			
<b>Province of Viterbo</b>	<b>4,394</b>	<b>2,858</b>			
Viterbo	1,806	943			
Acquapendente	103	77			
Civita Castellana	355	174			
Montalto di Castro	109	82			
Montefiascone	208	164			
Tarquinia	262	159			
Tuscania	102	71			
Vetralla	210	88			
<b>o. CAMPANIA</b>	<b>53,033</b>	<b>42,593</b>			
<b>Province of Avellino</b>	<b>2,832</b>	<b>2,871</b>			
Avellino	1,554	1,219			
Ariano Irpino	189	225			
Mercogliano	45	56			
<b>Province of Benevento</b>	<b>1,621</b>	<b>1,498</b>			
Benevento	890	724			
Montesarchio	157	92			
<b>Province of Caserta</b>	<b>5,357</b>	<b>4,540</b>			
Caserta	2,450	1,305			
Aversa	613	700			
Capua	121	94			
Maddaloni	221	193			
Marcianise	190	181			
Santa Maria Capua Vetere	474	428			
<b>Province of Naples</b>	<b>33,057</b>	<b>25,814</b>			
Naples	21,468	13,954			
Acerra	79	149			
Afragola	213	327			
Bacoli	126	139			
Capri	110	110			
Casalnuovo di Napoli	245	176			
Casoria	613	565			
Castellammare di Stabia	705	619			
Ercolano	101	168			
Forio	116	87			
Frattamaggiore	629	522			
Giugliano in Campania	276	408			
Ischia	262	163			
Marano di Napoli	165	237			
Melito di Napoli	134	107			
Nola	1,727	911			
			<b>Province of Naples (cont.)</b>		
			Ottaviano	74	93
			Piano di Sorrento	142	187
			Pomigliano d'Arco	346	396
			Pompei	123	170
			Portici	323	443
			Pozzuoli	581	523
			San Giorgio a Cremano	134	273
			San Giuseppe Vesuviano	354	275
			Sant'Antimo	55	81
			Somma Vesuviana	142	167
			Sorrento	499	340
			Torre Annunziata	227	310
			Torre del Greco	826	819
			Vico Equense	62	104
			Volla	94	119
			<b>Province of Salerno</b>	<b>10,166</b>	<b>7,871</b>
			Salerno	4,098	2,371
			Agropoli	205	142
			Amalfi	79	93
			Angri	215	184
			Battipaglia	731	450
			Capaccio	187	163
			Cava dei Tirreni	403	426
			Eboli	205	193
			Nocera Inferiore	406	426
			Nocera Superiore	==	==
			Pagani	115	112
			Pontecagnano Faiano	232	130
			Sala Consilina	158	129
			Sarno	152	141
			Scafati	339	330
			Vallo della Lucania	184	169
			Vietri sul Mare	44	36
			<b>p. ABRUZZO</b>	<b>22,094</b>	<b>13,240</b>
			<b>Province of Chieti</b>	<b>5,270</b>	<b>3,388</b>
			Chieti	1,646	753
			Francoavilla al Mare	223	194
			Guardiagrele	141	85
			Lanciano	837	463
			Ortona	268	212
			San Salvo	236	152
			Vasto	571	402

## Distribution by branch location (municipality)

TDB10194			Banks	
Source: Supervisory returns Stocks in millions of euros				
	Loans	Depositi	Loans	Depositi
<b>Province of L'Aquila</b>	<b>4,508</b>	<b>3,504</b>		
L'Aquila	2,135	1,667		
Avezzano	715	446		
Carsoli	142	96		
Castel di Sangro	131	102		
Celano	89	52		
Sulmona	425	339		
<b>Province of Pescara</b>	<b>7,156</b>	<b>3,343</b>		
Pescara	5,543	2,195		
Montesilvano	616	280		
<b>Province of Teramo</b>	<b>5,161</b>	<b>3,004</b>		
Teramo	1,873	914		
Alba Adriatica	309	173		
Atri	94	96		
Giulianova	673	282		
Martinsicuro	129	97		
Roseto degli Abruzzi	437	224		
Sant'Egidio alla Vibrata	204	103		
<b>q. MOLISE</b>	<b>2,847</b>	<b>1,975</b>		
<b>Province of Campobasso</b>	<b>2,260</b>	<b>1,546</b>		
Campobasso	1,123	758		
Larino	64	79		
Termoli	696	315		
<b>Province of Isernia</b>	<b>587</b>	<b>429</b>		
Isernia	358	251		
Venafro	158	86		
<b>r. Apulia</b>	<b>42,368</b>	<b>31,795</b>		
<b>Province of Bari</b>	<b>18,790</b>	<b>13,095</b>		
Bari	9,176	5,801		
Acquaviva delle Fonti	395	184		
Adelfia	48	53		
Altamura	1,011	867		
Bitonto	559	351		
Casamassima	264	130		
Castellana Grotte	270	176		
Conversano	268	208		
Corato	637	396		
Gioia del Colle	328	253		
Giovinazzo	69	63		
Gravina di Puglia	467	326		
<b>Province of Bari (cont.)</b>				
Locorotondo			108	195
Modugno			521	243
Mola di Bari			147	153
Molfetta			721	516
Monopoli			649	401
Noci			418	223
Noicattaro			241	163
Palo del Colle			142	100
Polignano a Mare			181	103
Putignano			475	277
Rutigliano			179	178
Ruvo di Puglia			243	171
Santeramo in Colle			225	279
Terlizzi			159	144
Triggiano			221	149
Turi			88	101
<b>Province of Barletta-Andria-Trani</b>			<b>3,379</b>	<b>2,857</b>
Andria			802	714
Barletta			979	893
Bisceglie			497	376
Canosa di Puglia			250	182
Margherita di Savoia			30	43
Minervino Murge			35	57
Spinazzola			53	52
S. Ferdinando di Puglia			66	61
Trani			595	399
Trinitapoli			72	80
<b>Province of Brindisi</b>			<b>2,600</b>	<b>2,404</b>
Brindisi			955	720
Fasano			310	217
Francavilla Fontana			281	240
Mesagne			153	151
Oria			23	67
Ostuni			292	282
<b>Province of Foggia</b>			<b>6,033</b>	<b>4,761</b>
Foggia			2,536	1,707
Apricena			164	119
Cerignola			495	397
Lucera			322	300
Manfredonia			474	334
Orta Nova			89	82
San Giovanni Rotondo			379	272
Sannicandro Garganico			51	69
San Severo			557	425
Torremaggiore			142	153
Vieste			190	94

## Distribution by branch location (municipality)

TDB10194			Banks		
Source: Supervisory returns Stocks in millions of euros					
	Loans	Depositi		Loans	Depositi
<b>Province of Lecce</b>	<b>6,883</b>	<b>4,754</b>	<b>Province of Cosenza</b>	<b>5,122</b>	<b>3,862</b>
Lecce	2,818	1,580	Cosenza	1,788	1,070
Casarano	247	138	Amantea	170	88
Copertino	74	124	Castrovillari	204	207
Galatina	261	208	Corigliano Calabro	326	213
Gallipoli	247	130	Rende	767	461
Leverano	74	112	Rossano	220	206
Maglie	298	183	San Marco Argentano	72	68
Nardò	204	182			
Tricase	190	119			
			<b>Province of Crotona</b>	<b>1,174</b>	<b>815</b>
<b>Province of Taranto</b>	<b>4,683</b>	<b>3,924</b>	Crotona	922	500
Taranto	2,434	1,860			
Castellaneta	109	93	<b>Province of Reggio Calabria</b>	<b>2,888</b>	<b>2,616</b>
Ginosa	176	177			
Grottaglie	204	212	<b>Reggio Calabria</b>	<b>1,733</b>	<b>1,244</b>
Manduria	172	200	Gioia Tauro	149	113
Martina Franca	632	387	Melito di Porto Salvo	34	62
Massafra	289	242	Palmi	82	150
Sava	75	98	Siderno	187	130
			Taurianova	65	73
<b>s. BASILICATA</b>	<b>4,641</b>	<b>3,916</b>	Villa San Giovanni	103	80
<b>Province of Matera</b>	<b>1,795</b>	<b>1,555</b>	<b>Province of Vibo Valentia</b>	<b>750</b>	<b>720</b>
Matera	1,145	731	Vibo Valentia	424	356
Pisticci	71	117			
Policoro	196	138			
			<b>u. SICILY</b>	<b>44,749</b>	<b>33,762</b>
<b>Province of Potenza</b>	<b>2,846</b>	<b>2,360</b>			
Potenza	1,385	948	<b>Province of Agrigento</b>	<b>2,853</b>	<b>2,612</b>
Avigliano	35	37	Agrigento	1,129	616
Lavello	153	110	Campobello di Licata	37	50
Melfi	222	142	Canicattì	351	243
Rionero in Vulture	93	71	Casteltermini	23	44
			Favara	102	128
<b>t. CALABRIA</b>	<b>13,042</b>	<b>10,288</b>	Grotte	35	37
			Licata	216	234
<b>Province of Catanzaro</b>	<b>3,108</b>	<b>2,275</b>	Menfi	72	65
Catanzaro	1,881	1,142	Naro	33	66
Lamezia Terme	559	463	Palma di Montechiaro	46	101
Soverato	212	149	Porto Empedocle	63	54

## Distribution by branch location (municipality)

TDB10194				Banks	
Source: Supervisory returns Stocks in millions of euros					
	Loans	Deposits		Loans	Deposits
<b>Province of Agrigento (cont.)</b>			<b>Province of Messina (cont.)</b>		
Raffadali	41	56	Sant'Agata di Militello	204	86
Ribera	87	93	Taormina	222	113
Sciacca	268	226			
<b>Province of Caltanissetta</b>			<b>Province of Palermo</b>		
Caltanissetta	845	612	Palermo	8,320	7,324
Gela	448	422	Bagheria	372	266
Mazzarino	==	==	Carini	144	111
Mussomeli	74	111	Cefalù	159	130
Riesi	35	47	Corleone	49	47
San Cataldo	215	279	Monreale	104	134
			Partinico	172	173
			termini Imerese	295	138
<b>Province of Catania</b>			<b>Province of Ragusa</b>		
Catania	7,756	3,971	Ragusa	1,798	915
Acireale	667	495	Comiso	341	225
Adrano	90	107	Ispica	128	90
Biancavilla	58	74	Modica	746	416
Bronte	99	97	Pozzallo	171	97
Caltagirone	372	286	scicli	221	201
Giarre	280	170	Vittoria	493	327
Mascalucia	32	60			
Misterbianco	425	190	<b>Province of Syracuse</b>		
Nicolosi	31	42	Syracuse	2,089	1,128
Palagonia	55	56	Augusta	318	367
Paternò	367	220	Avola	164	156
Riposto	110	92	Carlentini	57	71
scordia	62	63	Lentini	164	175
			Noto	65	82
<b>Province of Enna</b>			<b>Province of Trapani</b>		
Enna	458	275	Trapani	1,268	587
Nicosia	97	78	Alcamo	405	325
Piazza Armerina	92	94	Campobello di Mazara	51	37
Pietraperzia	32	46	Castellamare del Golfo	60	62
Troina	37	45	Castelvetrano	231	139
			Erice	100	88
			Marsala	743	504
<b>Province of Messina</b>			<b>Province of Trapani</b>		
Messina	2,895	1,986	Trapani	1,268	587
Barcellona Pozzo di Gotto	213	236	Alcamo	405	325
Capo d'Orlando	217	115	Campobello di Mazara	51	37
Giardini-Naxos	60	34	Castellamare del Golfo	60	62
Milazzo	304	277	Castelvetrano	231	139
Patti	95	119	Erice	100	88
			Marsala	743	504



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

TDC30021							Banks
Source: Central Credit Register Stocks in millions of euro							
December 2011		Facilities granted <i>of which:</i>		Used margin <i>of which:</i>			
			short-term		short-term	In non-euro-area currencies	with real security
<b>a.</b>	<b>ITALY</b>	<b>1,860,277</b>	<b>778,820</b>	<b>1,384,077</b>	<b>406,259</b>	<b>20,350</b>	<b>566,613</b>
	General government	68,850	22,281	40,957	5,837	70	439
	Financial companies	321,462	113,990	244,471	66,393	3,455	15,837
	Non-Financial companies	1,129,711	580,673	783,081	295,862	13,880	298,284
	<i>of which: industry</i>	<i>396,708</i>	<i>244,386</i>	<i>240,558</i>	<i>107,900</i>	<i>4,665</i>	<i>46,582</i>
	building	170,701	71,072	140,477	46,791	649	83,861
	services	540,034	256,946	383,857	136,296	8,532	158,436
	Producer households	78,497	25,390	68,978	15,791	364	43,167
	Consumer households and nec	255,994	34,602	241,769	21,321	2,554	205,879
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>761,396</b>	<b>330,694</b>	<b>555,361</b>	<b>167,809</b>	<b>9,847</b>	<b>190,637</b>
	General government	15,914	5,465	8,399	1,103	70	89
	Financial companies	204,562	77,365	159,079	44,491	3,023	8,464
	Non-Financial companies	440,447	227,195	295,875	109,603	5,005	108,455
	<i>of which: industry</i>	<i>160,928</i>	<i>98,695</i>	<i>95,553</i>	<i>41,496</i>	<i>1,976</i>	<i>18,496</i>
	building	57,053	22,428	46,294	14,458	177	29,101
	services	217,453	104,368	149,798	52,604	2,842	58,602
	Producer households	22,119	7,167	19,219	4,311	133	12,082
	Consumer households and nec	76,588	12,933	71,302	7,981	1,611	60,527
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>474,037</b>	<b>207,470</b>	<b>353,505</b>	<b>108,281</b>	<b>3,966</b>	<b>144,635</b>
	General government	8,684	1,973	4,102	501	-	97
	Financial companies	75,512	18,027	60,655	12,205	399	2,717
	Non-Financial companies	301,031	169,096	207,276	84,180	2,976	78,258
	<i>of which: industry</i>	<i>118,400</i>	<i>78,107</i>	<i>70,669</i>	<i>33,585</i>	<i>1,525</i>	<i>14,013</i>
	building	47,055	22,644	37,337	14,516	240	21,193
	services	127,754	65,072	93,200	34,312	1,199	40,152
	Producer households	23,810	7,992	20,697	4,935	162	12,802
	Consumer households and nec	63,261	9,784	59,334	6,122	425	49,867
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>401,214</b>	<b>156,450</b>	<b>289,775</b>	<b>80,766</b>	<b>2,891</b>	<b>128,740</b>
	General government	28,811	6,538	20,351	1,806	..	226
	Financial companies	36,920	15,328	21,630	7,786	33	4,533
	Non-Financial companies	261,254	121,986	178,617	63,380	2,568	67,670
	<i>of which: industry</i>	<i>81,099</i>	<i>46,607</i>	<i>47,633</i>	<i>20,442</i>	<i>906</i>	<i>7,505</i>
	building	41,935	15,776	35,683	10,921	77	20,837
	services	132,578	57,690	90,747	30,917	1,575	36,735
	Producer households	15,365	4,690	13,786	3,053	48	8,886
	Consumer households and nec	57,818	7,550	54,511	4,534	229	46,923

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

TDC30021							Banks
	Facilities granted	<i>of which:</i> short-term	Used margin	<i>of which:</i> short-term	in non-euro area currencies	with real security	
<b>e. SOUTHERN ITALY</b>	<b>153,204</b>	<b>60,179</b>	<b>125,682</b>	<b>34,574</b>	<b>3,125</b>	<b>68,207</b>	
General government	10,618	5,464	5,514	1,164	-	5	
Financial companies	2,729	1,941	1,517	731	..	83	
Non-Financial companies	88,870	45,867	70,276	28,377	2,871	29,066	
<i>of which: industry</i>	26,676	16,384	19,504	9,591	204	4,670	
building	17,513	7,655	14,915	5,160	150	8,633	
services	42,216	20,959	33,669	13,015	2,517	14,629	
Producer households	11,322	3,662	10,046	2,313	19	6,262	
Consumer households and nec	38,790	2,970	37,601	1,842	231	32,361	
<b>f. ISLANDS</b>	<b>70,426</b>	<b>24,026</b>	<b>59,754</b>	<b>14,829</b>	<b>520</b>	<b>34,394</b>	
General government	4,824	2,840	2,590	1,263	-	22	
Financial companies	1,740	1,329	1,591	1,180	-	40	
Non-Financial companies	38,110	16,529	31,037	10,322	461	14,835	
<i>of which: industry</i>	9,605	4,594	7,199	2,786	55	1,898	
building	7,146	2,568	6,247	1,736	6	4,097	
services	20,033	8,857	16,443	5,448	399	8,318	
Producer households	5,881	1,879	5,230	1,179	2	3,135	
Consumer households and nec	19,537	1,365	19,021	841	58	16,201	

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

## December 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	5,911,227	2,057,868	1,459,457	1,149,288	289,820
Facilities granted	2,234,044	113,476	151,445	205,878	118,231
used margin	1,746,207	102,613	142,771	190,433	97,182
<i>of which: backed by real security</i>	<i>778,608</i>	<i>77,402</i>	<i>126,860</i>	<i>161,793</i>	<i>60,739</i>
Unused margin	530,608	12,335	9,938	17,682	23,414
Overshoot	42,771	1,472	1,264	2,237	2,365

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	130,367	88,747	33,138	25,390	4,745
Facilities granted	113,863	173,554	142,899	322,449	839,794
used margin	89,190	134,216	112,373	244,711	627,563
<i>of which: backed by real security</i>	<i>43,010</i>	<i>60,428</i>	<i>47,650</i>	<i>91,573</i>	<i>108,404</i>
Unused margin	27,356	43,572	33,973	86,068	228,857
Overshoot	2,683	4,233	3,447	8,329	16,627

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						
December 2011	Total	from	from	from	from	from
		30.000 to 75.000	75.000 to 125.000	125.000 to 250.000	250.000 to 500.000	500.000 to 1.000.000
<b>a. SHORT-TERM LOANS in euro</b>						
Facilities granted	768,180	14,270	12,188	22,715	32,883	44,133
Used margin	397,998	6,892	6,139	12,121	17,932	24,178
<i>of which:</i> backed by real security	36,181	484	588	1,293	2,303	3,352
Overshoot	25,066	724	578	1,014	1,174	1,382
unused margin	395,249	8,102	6,627	11,609	16,125	21,336
<b>b. SHORT-TERM LOANS: in non-euro-area currencies</b>						
Facilities granted	10,640	28	52	121	216	346
Used margin	8,261	27	48	112	203	324
<i>of which:</i> backed by real security	609	3	7	18	36	50
Overshoot	300	3	3	6	13	18
unused margin	2,678	3	6	15	26	40
<b>c. MEDIUM AND LONG-TERM LOANS: in euro</b>						
Facilities granted	1,068,655	50,434	68,266	101,402	50,462	42,879
Used margin	965,729	50,633	68,309	101,260	49,963	42,237
<i>of which:</i> backed by real security	524,192	36,572	61,730	91,273	40,350	31,516
Overshoot	13,305	513	435	702	583	719
unused margin	116,232	314	391	844	1,082	1,361
<b>d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies</b>						
Facilities granted	12,802	156	317	1,025	536	307
Used margin	12,089	156	317	1,029	537	310
<i>of which:</i> backed by real security	5,632	140	292	950	389	78
Overshoot	89	1	2	8	6	8
unused margin	802	1	2	4	5	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	
<b>a. SHORT-TERM LOANS in euro</b>					
Facilities granted	73,187	63,595	156,926	346,944	
Used margin	40,319	34,691	82,651	169,043	
<i>of which:</i> backed by real security	6,192	5,037	9,293	7,225	
Overshoot	2,024	1,672	3,570	9,470	
unused margin	34,892	30,575	77,846	187,371	
<b>b. SHORT-TERM LOANS: in non-euro-area currencies</b>					
Facilities granted	726	726	2,327	6,098	
Used margin	639	632	1,958	4,296	
<i>of which:</i> backed by real security	100	80	193	121	
Overshoot	18	15	49	155	
unused margin	104	108	418	1,957	
<b>c. MEDIUM AND LONG-TERM LOANS: in euro</b>					
Facilities granted	65,093	56,737	126,227	505,985	
Used margin	63,526	54,810	119,726	412,054	
<i>of which:</i> backed by real security	46,388	38,847	78,041	98,014	
Overshoot	1,090	884	2,340	3,986	
unused margin	2,658	2,811	8,841	97,917	
<b>d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies</b>					
Facilities granted	470	393	871	8,727	
Used margin	476	395	828	8,031	
<i>of which:</i> backed by real security	94	96	329	3,261	
Overshoot	14	7	13	22	
unused margin	8	4	56	717	

Note:

## Distribution by type of transaction

TDB30136

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

## December 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	2,234,044	106,836	145,624	195,663	106,986
Used margin	1,746,207	99,756	139,700	185,000	91,416
<i>of which: backed by real security</i>	<i>778,608</i>	<i>76,396</i>	<i>125,790</i>	<i>160,167</i>	<i>59,602</i>
Unused margin	530,608	8,510	7,113	12,618	17,517
Overshoot	42,771	1,429	1,190	1,954	1,948

Note:

## Distribution by type of transaction

TDB30136

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

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

	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	103,310	161,575	139,181	328,301	943,951
Used margin	82,270	126,136	107,413	244,027	661,562
<i>of which: backed by real security</i>	<i>40,919</i>	<i>57,656</i>	<i>46,910</i>	<i>93,326</i>	<i>115,837</i>
Unused margin	23,349	38,850	34,492	90,638	296,743
Overshoot	2,309	3,411	2,723	6,365	14,354

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

<b>December 2011</b>	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
<b>a. TOTAL</b>									
Number of borrowers	1,372,66	868,180	810,593	287,910	148,667	108,233	42,145	34,778	7,146
Facilities granted	64,889	80,823	125,263	84,097	87,664	139,476	121,450	286,351	867,754
Used margin	57,708	74,814	114,521	68,635	67,049	104,959	90,528	205,163	593,424
<b>b. PIEMONTE</b>									
Number of borrowers	97,903	63,481	56,472	20,709	10,718	7,925	2,914	2,417	445
Facilities granted	4,608	5,873	8,593	5,983	6,313	10,225	8,512	19,640	44,370
Used margin	3,996	5,364	7,688	4,702	4,648	7,302	5,967	13,216	27,288
<b>c. VALLE D'AOSTA</b>									
Number of borrowers	3,103	1,583	1,614	663	310	198	66	63	11
Facilities granted	145	145	250	197	174	246	187	436	906
Used margin	123	126	219	155	126	173	142	306	561
<b>d. LIGURIA</b>									
Number of borrowers	30,919	19,212	19,493	7,269	3,262	2,156	847	643	156
Facilities granted	1,435	1,765	2,973	2,065	1,873	2,780	2,470	5,663	15,751
Used margin	1,246	1,616	2,705	1,693	1,428	2,073	1,776	4,028	9,861
<b>e. LOMBARDY</b>									
Number of borrowers	204,788	156,368	165,636	61,664	34,340	26,642	11,316	9,993	2,381
Facilities granted	9,730	14,628	25,567	17,808	20,089	34,354	32,597	84,341	368,104
Used margin	8,291	13,338	23,076	14,036	14,715	24,820	23,375	58,095	265,121
<b>f. TRENTO-ALTO ADIGE</b>									
Number of borrowers	34,744	22,062	26,075	11,874	6,178	4,349	1,619	1,097	166
Facilities granted	1,652	2,078	4,214	3,597	3,782	5,955	4,919	8,934	10,519
Used margin	1,333	1,824	3,766	3,045	3,117	4,879	3,993	6,965	6,581
<b>g. VENETO</b>									
Number of borrowers	125,882	90,333	82,788	31,057	17,409	13,013	5,054	4,284	767
Facilities granted	6,031	8,446	12,579	9,072	10,271	16,810	14,698	35,585	76,256
Used margin	5,275	7,797	11,400	7,185	7,709	12,390	10,636	24,718	58,235
<b>h. FRIULI-VENEZIA GIULIA</b>									
Number of borrowers	40,411	26,739	19,332	6,270	3,417	2,417	924	748	131
Facilities granted	1,950	2,486	2,918	1,830	2,038	3,136	2,705	6,277	9,133
Used margin	1,799	2,353	2,676	1,490	1,556	2,335	1,960	4,225	5,858
<b>i. EMILIA-ROMAGNA</b>									
Number of borrowers	113,109	78,898	80,576	30,614	16,617	12,386	5,022	4,127	901
Facilities granted	5,375	7,347	12,424	9,003	10,024	16,416	14,767	35,048	95,108
Used margin	4,485	6,599	11,077	7,006	7,277	11,698	10,566	24,194	63,898
<b>l. MARCHE</b>									
Number of borrowers	43,728	27,870	26,027	10,392	5,612	3,926	1,392	1,039	160
Facilities granted	2,079	2,590	3,989	3,117	3,340	5,011	3,908	8,016	11,208
Used margin	1,805	2,371	3,611	2,546	2,605	3,820	2,933	5,790	7,416

## 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	
<b>m. TUSCANY</b>										
Number of borrow-	93,795	60,855	64,836	23,716	12,169	8,495	3,193	2,460	417	
Facilities granted	4,437	5,679	10,104	7,004	7,287	11,144	9,316	19,764	41,696	
Used margin	3,914	5,240	9,273	5,866	5,747	8,702	7,131	14,578	27,266	
<b>n. UMBRIA</b>										
Number of borrow-	25,008	14,579	12,056	4,673	2,445	1,750	575	541	77	
Facilities granted	1,172	1,318	1,813	1,398	1,455	2,282	1,643	4,301	3,543	
Used margin	1,057	1,227	1,649	1,176	1,158	1,823	1,251	3,118	2,445	
<b>o. LAZIO</b>										
Number of borrow-	127,148	75,946	82,393	26,591	11,084	7,973	3,048	2,895	824	
Facilities granted	5,961	7,089	13,122	7,633	6,342	9,755	8,347	23,022	140,765	
Used margin	5,417	6,659	12,425	6,681	5,208	7,859	6,858	18,502	82,926	
<b>p. ABRUZZO</b>										
Number of borrow-	38,230	21,933	16,257	5,391	2,780	1,959	732	585	90	
Facilities granted	1,832	2,047	2,533	1,623	1,645	2,509	2,104	4,508	4,607	
Used margin	1,692	1,925	2,340	1,357	1,306	1,980	1,672	3,405	3,053	
<b>q. MOLISE</b>										
Number of borrow-	6,786	3,342	2,669	919	423	268	106	69	9	
Facilities granted	322	314	406	272	246	347	299	525	424	
Used margin	297	295	368	226	193	282	233	410	195	
<b>r. CAMPANIA</b>										
Number of borrow-	94,132	51,028	44,899	14,066	6,657	4,668	1,679	1,314	212	
Facilities granted	4,379	4,773	7,032	4,151	3,845	5,651	4,524	10,291	17,905	
Used margin	4,057	4,510	6,613	3,553	3,109	4,549	3,667	8,018	12,560	
<b>s. APULIA</b>										
Number of borrow-	85,249	50,606	37,629	10,298	5,201	3,457	1,333	878	126	
Facilities granted	4,033	4,729	5,749	3,015	3,084	4,471	3,846	7,150	7,343	
Used margin	3,755	4,502	5,365	2,540	2,408	3,497	3,042	5,408	5,433	
<b>t. BASILICATA</b>										
Number of borrow-	11,529	5,328	3,971	1,367	675	468	182	121	18	
Facilities granted	539	490	615	412	409	585	521	1,014	951	
Used margin	496	461	564	345	318	454	374	787	684	
<b>u. CALABRIA</b>										
Number of borrow-	35,567	17,546	13,079	4,106	1,892	1,222	394	261	37	
Facilities granted	1,658	1,624	2,035	1,220	1,106	1,489	1,115	1,843	2,615	
Used margin	1,539	1,530	1,888	1,015	902	1,191	902	1,463	1,685	
<b>v. SICILY</b>										
Number of borrow-	115,749	53,439	38,398	11,802	5,322	3,680	1,261	868	146	
Facilities granted	5,447	4,912	5,847	3,417	3,137	4,754	3,623	7,099	11,328	
Used margin	5,110	4,665	5,444	2,892	2,509	3,827	2,928	5,478	8,191	
<b>z. SARDINIA</b>										
Number of borrow-	44,887	27,032	16,393	4,469	2,156	1,281	488	375	72	
Facilities granted	2,103	2,491	2,501	1,280	1,202	1,553	1,347	2,893	5,222	
Used margin	2,021	2,410	2,373	1,125	1,010	1,304	1,122	2,459	4,167	

Note:

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

TDB30171

Source: Central Credit Register  
Stocks in millions of euros

December 2011

	Total		
	Facilities granted	Used margin	Overshoot
<b>a. TOTAL</b>	<b>2,490,642</b>	<b>1,912,951</b>	<b>48,515</b>
<b>b. GENERAL GOVERNMENT</b>	<b>80,122</b>	<b>52,218</b>	<b>1,072</b>
central government	20,911	17,618	485
Local government	59,057	34,507	587
Social security funds	154	94	..
<b>c. FINANCIAL COMPANIES</b>	<b>456,276</b>	<b>348,779</b>	<b>9,154</b>
Monetary financial institutions	129,157	98,718	435
Other financial intermediaries	314,044	240,966	8,464
Financial auxiliaries	9,321	6,463	134
Insurance companies and pension funds	3,754	2,632	121
<b>d. NON-FINANCIAL COMPANIES</b>	<b>1,286,126</b>	<b>928,495</b>	<b>27,285</b>
Public companies	58,180	26,471	238
Private companies	1,111,483	807,407	24,225
Associations of non-financial companies	1,616	1,084	35
Craft non-financial quasi-companies	39,564	30,429	837
Other non-financial quasi-companies	75,281	63,105	1,950
<b>e. HOUSEHOLDS</b>	<b>520,455</b>	<b>499,156</b>	<b>5,438</b>
Producer households	99,333	89,259	2,282
Consumer households	421,122	409,897	3,156
<b>f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>12,633</b>	<b>9,771</b>	<b>159</b>
<b>g. REST OF THE WORLD</b>	<b>127,140</b>	<b>67,727</b>	<b>5,309</b>
General government	1,873	1,615	..
Monetary financial institutions	56,011	21,548	3,898
Other financial institutions	38,347	21,707	717
Non-financial companies	28,867	21,105	670
Households	1,804	1,681	23
Non-profit institutions serving households	21	15	1
International organizations and other institutions	216	56	..
<b>h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>199</b>	<b>148</b>	<b>4</b>

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
<b>2,112,058</b>	<b>1,546,574</b>	<b>44,430</b>	<b>378,583</b>	<b>366,377</b>	<b>4,085</b>
<b>68,850</b>	<b>40,957</b>	<b>860</b>	<b>11,272</b>	<b>11,261</b>	<b>212</b>
17,219	13,890	448	3,692	3,727	36
51,482	26,978	412	7,574	7,529	176
149	88	..	5	5	..
<b>450,211</b>	<b>342,777</b>	<b>9,110</b>	<b>6,065</b>	<b>6,002</b>	<b>44</b>
128,748	98,306	427	408	412	8
310,720	237,702	8,434	3,324	3,264	30
7,039	4,184	128	2,282	2,279	6
3,704	2,585	121	50	47	..
<b>1,129,711</b>	<b>783,081</b>	<b>24,328</b>	<b>156,414</b>	<b>145,414</b>	<b>2,957</b>
56,432	24,783	195	1,748	1,688	43
972,591	679,003	21,607	138,892	128,404	2,618
1,535	1,020	33	81	64	1
34,118	25,044	748	5,447	5,385	89
65,035	53,231	1,745	10,246	9,873	205
<b>322,421</b>	<b>301,492</b>	<b>4,652</b>	<b>198,034</b>	<b>197,664</b>	<b>786</b>
78,497	68,978	2,029	20,836	20,281	252
243,925	232,514	2,622	177,198	177,383	534
<b>11,886</b>	<b>9,122</b>	<b>156</b>	<b>747</b>	<b>649</b>	<b>4</b>
<b>122,733</b>	<b>63,894</b>	<b>5,243</b>	<b>4,407</b>	<b>3,833</b>	<b>66</b>
1,685	1,427	..	188	188	-
55,979	21,537	3,898	31	11	..
38,145	21,545	716	202	162	1
25,149	17,903	611	3,717	3,202	58
1,538	1,412	17	266	269	6
20	13	1	1	1	..
216	56	..	..	..	-
<b>183</b>	<b>133</b>	<b>4</b>	<b>15</b>	<b>15</b>	<b>..</b>

## Distribution by customer economic activity

TDB30181

Source: Central Credit Register  
Stocks in millions of euro

December 2011

	Total		
	Facilities granted	Used Margin	Overshoot
<b>a. TOTAL</b>	<b>1,393,151</b>	<b>1,024,411</b>	<b>29,661</b>
Agricultural, forestry and fishing	43,543	38,688	950
Mining and quarrying	3,524	2,573	103
Manufacturing	387,708	245,476	5,919
Electricity, gas, steam and air conditioning supply	50,019	35,654	283
Water supply, sewerage, waste management and remediation activities	16,475	11,706	401
Construction	197,787	165,211	7,489
Wholesale and retail trade, repair of motor vehicles and motorcycles	222,131	149,870	3,931
Transportation and storage	56,912	43,965	1,054
Accommodation and food service activities	39,853	36,801	1,047
Information and communication	37,831	21,681	581
Financial and insurance activities	25,946	15,936	294
Real estate activities	150,116	141,158	4,819
Professional, scientific and technical activities	80,033	51,262	1,157
Administrative and support service activities	32,618	24,773	838
All remaining activities (sections O, P,Q,R,S,T)	32,779	26,172	626

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

Banks			Financial intermediaries		
Facilities granted	Used Margin	Overshoot	Facilities granted	Used Margin	Overshoot
<b>1,214,270</b>	<b>857,177</b>	<b>26,435</b>	<b>178,880</b>	<b>167,234</b>	<b>3,226</b>
40,176	35,474	923	3,368	3,214	27
3,086	2,141	91	438	432	12
344,254	205,846	5,289	43,454	39,630	630
42,096	28,669	211	7,923	6,985	72
14,407	9,793	378	2,067	1,913	23
179,510	147,936	7,023	18,278	17,276	466
192,973	123,536	3,580	29,157	26,335	352
46,287	33,868	813	10,625	10,096	241
35,015	32,033	982	4,837	4,768	66
33,704	17,931	532	4,127	3,750	49
24,724	14,905	277	1,222	1,031	17
117,905	108,606	3,859	32,211	32,552	960
74,276	45,869	1,110	5,757	5,392	47
27,352	19,948	679	5,265	4,824	160
25,551	19,899	549	7,229	6,274	77

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

TDB30156

Banks

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

<b>December 2011</b>		from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000
<b>Total</b>						
<b>a. TOTAL</b>						
Number of borrowers	4,017,153	1,372,667	868,180	810,593	287,910	148,667
Facilities granted	1,860,277	64,889	80,823	125,263	84,097	87,664
Used margin	1,384,077	57,708	74,814	114,521	68,635	67,049
<b>b. GENERAL GOVERNMENT</b>						
Number of borrowers	7,408	618	489	1,033	1,262	1,228
Facilities granted	68,850	31	46	184	433	817
Used margin	40,957	27	32	104	206	372
<b>c. FINANCIAL COMPANIES</b>						
Number of borrowers	8,343	2,050	1,095	1,274	815	481
Facilities granted	321,462	92	99	200	239	277
Used margin	244,471	65	74	159	188	200
<b>d. NON-FINANCIAL COMPANIES</b>						
Number of borrowers	887,002	196,182	111,789	145,798	131,327	104,850
Facilities granted	1,129,711	9,063	10,265	23,847	41,065	63,351
Used margin	783,081	6,290	7,187	17,305	29,793	46,344
<i>of which: industry</i>						
<i>Number of borrowers</i>	188,109	29,092	19,478	29,000	30,099	26,827
<i>Facilities granted</i>	396,708	1,370	1,813	4,842	9,591	16,568
<i>Used margin</i>	240,558	896	1,162	3,109	6,066	10,365
<i>of which: building</i>						
<i>Number of borrowers</i>	151,588	27,327	16,514	22,854	23,502	21,114
<i>Facilities granted</i>	170,701	1,269	1,527	3,784	7,506	12,885
<i>Used margin</i>	140,477	822	1,030	2,747	5,655	10,176
<i>of which: services</i>						
<i>Number of borrowers</i>	523,674	134,573	72,804	90,065	74,270	54,182
<i>Facilities granted</i>	540,034	6,190	6,658	14,593	22,881	32,246
<i>Used margin</i>	383,857	4,398	4,784	10,933	17,158	24,385
<b>e. PRODUCER HOUSEHOLDS</b>						
Number of borrowers	544,008	198,433	105,009	110,007	49,642	19,138
Facilities granted	78,497	9,178	9,538	16,907	14,229	10,826
Used margin	68,978	7,546	8,403	15,130	12,388	9,287
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>						
Number of borrowers	2,536,160	960,242	643,898	547,241	102,442	21,805
Facilities granted	255,994	45,846	60,341	83,317	27,433	11,753
Used margin	241,769	43,289	58,681	81,136	25,473	10,325

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
<b>a. TOTAL</b>				
Number of borrowers	108,233	42,145	34,778	7,146
Facilities granted	139,476	121,450	286,351	867,754
Used margin	104,959	90,528	205,163	593,424
<b>b. GENERAL GOVERNMENT</b>				
Number of borrowers	1,168	550	573	375
Facilities granted	1,657	1,707	5,348	58,628
Used margin	851	941	2,547	35,739
<b>c. FINANCIAL COMPANIES</b>				
Number of borrowers	490	297	558	578
Facilities granted	697	995	6,182	312,676
Used margin	452	581	3,350	239,054
<b>d. NON-FINANCIAL COMPANIES</b>				
Number of borrowers	90,543	38,037	32,282	6,099
Facilities granted	117,727	109,339	264,372	490,389
Used margin	87,042	81,001	190,488	313,945
<i>of which:industry</i>				
Number of borrowers	24,692	11,392	11,090	2,487
Facilities granted	33,001	34,170	97,949	197,378
Used margin	20,371	21,099	60,077	116,880
<i>of which:building</i>				
Number of borrowers	20,065	8,482	6,541	853
Facilities granted	25,906	23,462	48,595	45,741
Used margin	21,331	20,163	41,764	35,571
<i>of which:services</i>				
Number of borrowers	43,384	16,944	13,753	2,657
Facilities granted	55,630	48,139	110,723	242,742
Used margin	42,595	36,632	82,665	158,450
<b>e. PRODUCER HOUSEHOLDS</b>				
Number of borrowers	7,892	1,469	466	11
Facilities granted	9,454	4,170	3,251	432
Used margin	8,247	3,740	2,928	399
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>				
Number of borrowers	7,451	1,576	798	73
Facilities granted	9,136	4,717	6,541	5,242
Used margin	7,700	3,822	5,299	3,898

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
<b>a.</b>	<b>TOTAL</b>	<b>1,171,957</b>	<b>2,686</b>	<b>86,573</b>	<b>1,420</b>	<b>72,551</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>424,422</b>	<b>111</b>	<b>27,874</b>	<b>437</b>	<b>20,104</b>
	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
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>270,822</b>	<b>268</b>	<b>19,626</b>	<b>434</b>	<b>18,499</b>
	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
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>266,691</b>	<b>147</b>	<b>22,176</b>	<b>154</b>	<b>20,175</b>
	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
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>135,959</b>	<b>91</b>	<b>11,270</b>	<b>165</b>	<b>10,463</b>
	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
<b>f.</b>	<b>ISLANDS</b>	<b>64,645</b>	<b>2,069</b>	<b>5,626</b>	<b>231</b>	<b>3,310</b>
	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
<b>2,527</b>	<b>103,071</b>	<b>2,109</b>	<b>313,296</b>	<b>1,314</b>	<b>58,042</b>	<b>5,365</b>	<b>513,585</b>
<b>999</b>	<b>38,314</b>	<b>140</b>	<b>110,032</b>	<b>202</b>	<b>21,823</b>	<b>1,395</b>	<b>202,992</b>
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
<b>805</b>	<b>26,500</b>	<b>577</b>	<b>69,971</b>	<b>254</b>	<b>12,140</b>	<b>1,346</b>	<b>120,401</b>
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
<b>327</b>	<b>21,068</b>	<b>328</b>	<b>73,460</b>	<b>167</b>	<b>14,249</b>	<b>1,197</b>	<b>113,243</b>
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
<b>259</b>	<b>13,224</b>	<b>90</b>	<b>40,340</b>	<b>515</b>	<b>6,119</b>	<b>802</b>	<b>52,621</b>
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
<b>138</b>	<b>3,965</b>	<b>974</b>	<b>19,493</b>	<b>176</b>	<b>3,711</b>	<b>625</b>	<b>24,328</b>
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		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
<b>a.</b>	<b>TOTAL</b>	<b>99,715</b>	<b>47</b>	<b>4,375</b>	<b>28</b>	<b>3,155</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>38,062</b>	<b>1</b>	<b>1,565</b>	<b>7</b>	<b>1,071</b>
	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
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>22,283</b>	<b>4</b>	<b>866</b>	<b>9</b>	<b>763</b>
	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
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>25,170</b>	<b>1</b>	<b>1,117</b>	<b>4</b>	<b>838</b>
	Marche	2,178	..	147	3	63
	Tuscany	5,983	..	233	-	218
	Umbria	982	-	68	..	54
	Lazio	16,027	..	669	1	503
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>9,720</b>	<b>1</b>	<b>607</b>	<b>5</b>	<b>337</b>
	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
<b>f.</b>	<b>ISLANDS</b>	<b>4,480</b>	<b>40</b>	<b>219</b>	<b>3</b>	<b>145</b>
	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
<b>97</b>	<b>12,331</b>	<b>43</b>	<b>10,331</b>	<b>121</b>	<b>2,005</b>	<b>319</b>	<b>66,863</b>
<b>37</b>	<b>4,594</b>	<b>2</b>	<b>3,547</b>	<b>8</b>	<b>771</b>	<b>132</b>	<b>26,327</b>
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
<b>20</b>	<b>2,847</b>	<b>10</b>	<b>2,257</b>	<b>..</b>	<b>389</b>	<b>92</b>	<b>15,026</b>
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
<b>15</b>	<b>3,516</b>	<b>2</b>	<b>2,557</b>	<b>7</b>	<b>553</b>	<b>46</b>	<b>16,514</b>
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
<b>15</b>	<b>1,065</b>	<b>2</b>	<b>1,313</b>	<b>93</b>	<b>204</b>	<b>20</b>	<b>6,059</b>
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
<b>11</b>	<b>310</b>	<b>28</b>	<b>658</b>	<b>12</b>	<b>87</b>	<b>29</b>	<b>2,937</b>
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

December 2011		Total			Construction of farm building		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>a.</b>	<b>TOTAL</b>	<b>16,106</b>	<b>564</b>	<b>15,534</b>	<b>7,950</b>	<b>143</b>	<b>7,806</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>4,843</b>	<b>137</b>	<b>4,707</b>	<b>2,436</b>	<b>74</b>	<b>2,362</b>
	Piedmont	1,337	24	1,313	659	6	653
	Valle d'Aosta	38	1	37	29	1	28
	Liguria	96	..	96	52	..	52
	Lombardy	3,372	111	3,261	1,697	68	1,630
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>4,894</b>	<b>184</b>	<b>4,710</b>	<b>2,245</b>	<b>21</b>	<b>2,223</b>
	Trentino-Alto Adige	617	90	527	317	6	312
	Veneto	1,975	24	1,950	867	3	864
	Friuli-Venezia Giulia	472	44	428	199	9	190
	Emilia-Romagna	1,830	25	1,805	861	4	857
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>3,462</b>	<b>72</b>	<b>3,383</b>	<b>2,014</b>	<b>13</b>	<b>2,000</b>
	Marche	443	40	395	155	3	151
	Tuscany	1,604	12	1,591	988	4	984
	Umbria	357	7	350	216	1	215
	Lazio	1,059	13	1,046	654	5	649
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>2,027</b>	<b>94</b>	<b>1,933</b>	<b>891</b>	<b>23</b>	<b>868</b>
	Abruzzo	175	8	168	53	..	53
	Molise	66	7	59	25	..	25
	Campania	545	19	526	313	5	308
	Apulia	843	22	821	375	4	371
	Basilicata	135	3	132	48	..	48
	Calabria	262	36	226	76	14	62
<b>f.</b>	<b>ISLANDS</b>	<b>879</b>	<b>78</b>	<b>802</b>	<b>364</b>	<b>12</b>	<b>353</b>
	Sicily	546	64	482	173	3	170
	Sardinia	333	13	319	191	9	183

Notes:

**Banks**

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>5,247</b>	<b>199</b>	<b>5,047</b>	<b>2,910</b>	<b>222</b>	<b>2,681</b>
<b>1,702</b>	<b>56</b>	<b>1,646</b>	<b>704</b>	<b>6</b>	<b>698</b>
472	17	455	207	1	206
7	..	7	3	..	3
32	..	32	11	..	11
1,191	39	1,152	484	5	479
<b>1,734</b>	<b>57</b>	<b>1,676</b>	<b>916</b>	<b>105</b>	<b>811</b>
108	4	105	191	81	110
813	19	793	295	2	293
197	17	180	76	19	58
616	18	598	353	4	349
<b>721</b>	<b>42</b>	<b>679</b>	<b>727</b>	<b>17</b>	<b>704</b>
170	25	143	118	11	101
309	8	301	307	1	306
73	3	69	68	2	66
170	5	165	235	3	232
<b>809</b>	<b>33</b>	<b>776</b>	<b>327</b>	<b>38</b>	<b>289</b>
84	3	81	38	4	34
29	2	28	12	5	7
136	2	134	96	12	84
338	8	330	130	10	121
68	1	67	19	3	17
155	18	137	32	5	27
<b>280</b>	<b>11</b>	<b>269</b>	<b>235</b>	<b>55</b>	<b>180</b>
178	9	169	196	52	144
102	1	101	39	3	36

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

TDB10470

Source: Supervisory returns  
Flows in millions of euro

4th quarter 2011		Total			Construction of farm buildings		
		Total	Subsidized	Non - subsidized	Total	Subsidized	Non - subsidized
<b>a.</b>	<b>TOTAL</b>	<b>757</b>	<b>21</b>	<b>728</b>	<b>261</b>	<b>5</b>	<b>255</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>231</b>	<b>11</b>	<b>220</b>	<b>79</b>	<b>3</b>	<b>76</b>
	Piedmont	58	1	56	15	-	15
	Valle d'Aosta	2	..	2	1	-	1
	Liguria	3	..	3	1	-	1
	Lombardy	168	9	159	61	3	58
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>242</b>	<b>7</b>	<b>235</b>	<b>73</b>	<b>1</b>	<b>71</b>
	Trentino-Alto Adige	40	1	39	23	1	22
	Veneto	97	2	94	19	..	19
	Friuli-Venezia Giulia	25	2	23	6	..	6
	Emilia-Romagna	81	2	79	25	..	25
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>143</b>	<b>1</b>	<b>134</b>	<b>75</b>	<b>..</b>	<b>73</b>
	Marche	25	..	16	5	..	4
	Tuscany	35	..	35	15	-	15
	Umbria	14	..	14	5	-	5
	Lazio	69	..	68	49	-	49
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>95</b>	<b>1</b>	<b>94</b>	<b>21</b>	<b>..</b>	<b>21</b>
	Abruzzo	12	..	12	1	..	1
	Molise	3	..	2	1	..	1
	Campania	19	..	19	8	..	8
	Apulia	36	1	35	8	..	8
	Basilicata	14	..	14	1	-	1
	Calabria	11	..	11	2	-	2
<b>f.</b>	<b>ISLANDS</b>	<b>45</b>	<b>1</b>	<b>45</b>	<b>13</b>	<b>..</b>	<b>13</b>
	Sicily	28	1	27	6	..	6
	Sardinia	18	..	17	8	..	8

Notes:

**Banks**

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>379</b>	<b>14</b>	<b>363</b>	<b>117</b>	<b>2</b>	<b>109</b>
<b>123</b>	<b>6</b>	<b>116</b>	<b>29</b>	<b>1</b>	<b>28</b>
30	1	28	13	-	13
1	..	..	..	-	..
1	..	1	..	-	..
91	5	86	16	1	15
<b>129</b>	<b>5</b>	<b>124</b>	<b>41</b>	<b>1</b>	<b>40</b>
8	..	8	9	-	9
63	2	61	15	..	15
16	2	14	4	..	3
43	2	41	13	..	13
<b>37</b>	<b>1</b>	<b>36</b>	<b>31</b>	<b>..</b>	<b>25</b>
11	..	10	9	..	2
14	..	14	7	-	7
4	..	4	5	..	5
9	..	9	11	-	11
<b>65</b>	<b>1</b>	<b>64</b>	<b>9</b>	<b>..</b>	<b>8</b>
10	..	10	..	-	..
2	..	2	..	..	..
9	..	9	2	-	2
23	1	23	5	-	5
13	..	13	..	-	..
8	..	8	1	-	1
<b>24</b>	<b>1</b>	<b>23</b>	<b>8</b>	<b>..</b>	<b>8</b>
15	1	15	7	-	7
9	..	9	1	..	1

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

TDB10440

Source: Supervisory returns  
Stocks in millions of euro

December 2011

	Total	South and depressed areas	Industry	
			SMEs	Other firms
<b>a. TOTAL</b>	<b>15,374</b>	<b>98</b>	<b>1,088</b>	<b>779</b>
<b>b. NORTH-WEST ITALY</b>	<b>3,276</b>	<b>56</b>	<b>339</b>	<b>211</b>
Piedmont	1,121	25	83	34
Valle d'Aosta	54	..	..	45
Liguria	348	3	11	3
Lombardy	1,752	28	245	130
<b>c. NORTH-EAST ITALY</b>	<b>3,634</b>	<b>5</b>	<b>419</b>	<b>297</b>
Trentino-Alto Adige	1,210	..	17	71
Veneto	922	1	180	74
Friuli-Venezia Giulia	627	-	91	40
Emilia-Romagna	876	3	131	113
<b>d. CENTRAL ITALY</b>	<b>2,269</b>	<b>6</b>	<b>246</b>	<b>147</b>
Marche	840	3	168	63
Tuscany	353	1	15	29
Umbria	147	..	22	18
Lazio	928	1	41	36
<b>e. SOUTHERN ITALY</b>	<b>1,995</b>	<b>27</b>	<b>50</b>	<b>100</b>
Abruzzo	787	1	21	12
Molise	74	2	2	1
Campania	302	4	4	22
Apulia	475	13	8	43
Basilicata	62	6	1	8
Calabria	297	1	13	15
<b>f. ISLANDS</b>	<b>4,200</b>	<b>4</b>	<b>33</b>	<b>25</b>
Sicily	2,501	3	22	22
Sardinia	1,698	1	11	3

Notes:

## Banks

Medium and long-term						<i>of which:</i>	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
<b>614</b>	<b>367</b>	<b>3,922</b>	<b>1,966</b>	<b>580</b>	<b>5,768</b>	<b>189</b>	<b>66</b>
<b>67</b>	<b>59</b>	<b>282</b>	<b>684</b>	<b>58</b>	<b>1,478</b>	<b>41</b>	<b>21</b>
13	13	62	379	49	424	39	21
..	1	2	1	..	6	-	-
37	..	92	86	..	117	-	-
17	45	125	219	9	931	2	-
<b>354</b>	<b>148</b>	<b>736</b>	<b>330</b>	<b>31</b>	<b>1,235</b>	<b>80</b>	<b>6</b>
101	34	429	27	1	526	4	-
68	18	72	194	1	273	40	-
97	72	123	44	..	159	1	..
88	25	111	65	29	277	34	6
<b>96</b>	<b>69</b>	<b>386</b>	<b>431</b>	<b>4</b>	<b>873</b>	<b>10</b>	<b>2</b>
66	26	41	379	2	91	..	-
5	21	60	17	1	198	5	..
3	6	21	11	..	66	-	-
23	16	264	24	..	518	4	2
<b>23</b>	<b>58</b>	<b>121</b>	<b>375</b>	<b>478</b>	<b>716</b>	<b>47</b>	<b>34</b>
19	5	15	93	474	115	33	29
..	3	1	21	..	43	-	-
1	22	68	40	..	139	1	..
3	18	6	129	3	239	13	5
..	1	4	13	..	28	..	..
1	9	28	79	..	151	..	..
<b>74</b>	<b>32</b>	<b>2,397</b>	<b>146</b>	<b>9</b>	<b>1,466</b>	<b>12</b>	<b>3</b>
35	19	984	83	9	1,314	10	3
39	13	1,413	64	..	152	2	-

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

TDB10450

Source: Supervisory returns  
Flows in millions of euro

## 4th quarter 2011

	Total	South and depressed areas	Industry	
			SMEs	Other firms
<b>a. TOTAL</b>	<b>755</b>	<b>3</b>	<b>43</b>	<b>85</b>
<b>b. NORTH-WEST ITALY</b>	<b>188</b>	<b>..</b>	<b>8</b>	<b>24</b>
Piedmont	64	..	1	5
Valle d'Aosta	13	-	-	12
Liguria	20	-	..	..
Lombardy	91	-	7	7
<b>c. NORTH-EAST ITALY</b>	<b>197</b>	<b>..</b>	<b>13</b>	<b>27</b>
Trentino-Alto Adige	64	..	1	4
Veneto	76	-	8	10
Friuli-Venezia Giulia	16	-	3	1
Emilia-Romagna	40	-	2	13
<b>d. CENTRAL ITALY</b>	<b>73</b>	<b>-</b>	<b>17</b>	<b>9</b>
Marche	46	-	16	8
Tuscany	6	-	..	..
Umbria	2	-	1	-
Lazio	20	-	..	1
<b>e. SOUTHERN ITALY</b>	<b>143</b>	<b>2</b>	<b>4</b>	<b>18</b>
Abruzzo	89	-	2	3
Molise	3	-	..	-
Campania	8	-	..	..
Apulia	28	2	-	10
Basilicata	6	-	..	5
Calabria	9	-	1	..
<b>f. ISLANDS</b>	<b>154</b>	<b>..</b>	<b>1</b>	<b>5</b>
Sicily	110	..	1	5
Sardinia	44	-	-	-

Notes:

## Banks

Medium and long-term						<i>of which:</i>	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
<b>30</b>	<b>17</b>	<b>133</b>	<b>65</b>	<b>75</b>	<b>267</b>	<b>38</b>	<b>8</b>
<b>3</b>	<b>8</b>	<b>6</b>	<b>24</b>	<b>..</b>	<b>102</b>	<b>12</b>	<b>5</b>
3	2	1	18	..	25	9	5
..	..	-	-	-	-	-	-
-	..	4	3	-	13	-	-
..	6	1	3	-	64	2	-
<b>14</b>	<b>6</b>	<b>40</b>	<b>6</b>	<b>2</b>	<b>70</b>	<b>18</b>	<b>1</b>
4	..	26	1	-	21	7	-
5	2	7	3	-	36	7	-
2	2	..	1	-	6	1	-
3	2	7	1	2	7	3	1
<b>5</b>	<b>1</b>	<b>1</b>	<b>14</b>	<b>-</b>	<b>25</b>	<b>2</b>	<b>..</b>
4	..	..	12	-	5	1	-
1	..	..	..	-	3	1	..
-	..	..	..	-	1	-	-
..	..	..	1	-	16	..	..
<b>2</b>	<b>1</b>	<b>1</b>	<b>9</b>	<b>72</b>	<b>32</b>	<b>3</b>	<b>1</b>
2	..	..	6	72	3	1	..
-	..	-	1	-	2	-	-
-	..	1	..	-	6	..	-
-	..	..	1	..	12	2	1
-	..	..	1	-	1	-	-
-	..	..	-	-	7	-	-
<b>6</b>	<b>1</b>	<b>85</b>	<b>13</b>	<b>..</b>	<b>39</b>	<b>4</b>	<b>1</b>
6	1	42	12	..	39	4	1
..	..	43	1	-	..	-	-

## Distribution by customer location (region)

TDB30309

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

Source: Central Credit Register  
Stocks in millions of euro

<b>December 2011</b>		Facilities granted	Used margin	Overshoot
<b>a. TOTAL</b>		<b>116,394</b>	<b>113,021</b>	<b>2,813</b>
	<i>of which: transactions of financial intermediaries</i>	<i>97,574</i>	<i>95,936</i>	<i>2,193</i>
	Piedmont	8,102	7,573	134
	Valle d'Aosta	282	240	3
	Liguria	1,991	1,974	55
	Lombardy	34,455	33,649	650
	Trentino-Alto Adige	2,787	2,656	25
	Veneto	14,246	13,805	275
	Friuli-Venezia Giulia	2,499	2,424	34
	Emilia-Romagna	11,563	11,211	194
	Marche	4,677	4,511	83
	Tuscany	7,081	6,794	178
	Umbria	1,495	1,432	27
	Lazio	11,933	11,809	608
	Abruzzo	1,812	1,764	65
	Molise	193	192	6
	Campania	4,533	4,528	206
	Apulia	2,603	2,461	83
	Basilicata	283	284	13
	Calabria	1,177	1,184	67
	Sicily	2,621	2,544	70
	Sardinia	2,059	1,986	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 Law

Source: Central Credit Register  
Stocks in millions of euro

December 2011	Nominal value of receivables assigned			Advances granted	
	Totale	of which:		facilities granted	used margin
		with recourse	without recourse		
<b>a. TOTAL</b>	<b>39,525</b>	<b>20,819</b>	<b>18,706</b>	<b>45,480</b>	<b>33,914</b>
<i>of which: transactions of financial intermediaries</i>	33,738	17,110	16,628	37,844	28,351
Piedmont	3,059	1,670	1,390	3,872	2,597
Valle d'Aosta	30	29	1	58	30
Liguria	758	535	224	1,026	624
Lombardy	13,260	5,439	7,821	14,724	11,329
Trentino-Alto Adige	177	80	97	208	162
Veneto	1,917	1,228	688	2,223	1,543
Friuli-Venezia Giulia	336	205	131	458	308
Emilia-Romagna	2,747	1,582	1,166	3,543	2,199
Marche	292	232	60	289	194
Tuscany	1,289	820	469	1,578	1,020
Umbria	645	262	384	799	580
Lazio	9,855	4,469	5,386	11,700	9,811
Abruzzo	457	403	54	468	374
Molise	63	62	1	69	39
Campania	2,746	2,249	497	2,581	1,824
Apulia	516	451	65	540	323
Basilicata	124	85	38	149	94
Calabria	366	310	56	293	195
Sicily	562	491	71	542	389
Sardinia	325	216	109	362	279

**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

December 2011		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
<b>a.</b>	<b>TOTAL</b>	<b>145,934</b>	<b>5,873</b>	<b>11,362</b>	<b>120,610</b>	<b>2,648</b>	<b>5,441</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>59,112</b>	<b>433</b>	<b>5,533</b>	<b>50,768</b>	<b>647</b>	<b>1,732</b>
	Piedmont	7,368	130	307	6,529	179	223
	Valle d'Aosta	203	1	2	185	4	11
	Liguria	5,154	38	20	4,864	41	192
	Lombardy	46,386	263	5,204	39,190	423	1,305
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>33,991</b>	<b>970</b>	<b>2,442</b>	<b>27,488</b>	<b>1,070</b>	<b>2,021</b>
	Trentino-Alto Adige	3,816	184	32	2,987	229	384
	Veneto	8,676	110	1,192	6,735	256	383
	Friuli-Venezia Giulia	6,309	19	888	5,171	136	94
	Emilia-Romagna	15,192	657	330	12,596	449	1,160
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>43,241</b>	<b>3,918</b>	<b>3,074</b>	<b>35,026</b>	<b>380</b>	<b>845</b>
	Marche	1,292	22	19	1,045	89	117
	Tuscany	6,529	21	594	5,564	141	209
	Umbria	586	5	4	517	27	33
	Lazio	34,834	3,870	2,457	27,899	123	486
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>6,501</b>	<b>520</b>	<b>107</b>	<b>4,980</b>	<b>360</b>	<b>534</b>
	Abruzzo	878	19	5	618	80	156
	Molise	138	..	2	112	9	14
	Campania	3,706	433	50	2,936	110	177
	Apulia	1,153	15	46	916	86	91
	Basilicata	211	1	1	151	21	39
	Calabria	415	51	4	247	54	58
<b>f.</b>	<b>ISLANDS</b>	<b>3,088</b>	<b>32</b>	<b>206</b>	<b>2,349</b>	<b>192</b>	<b>309</b>
	Sicily	1,293	13	15	1,133	81	52
	Sardinia	1,796	19	192	1,216	111	257

Notes:

## 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

December 2011		Total	North West	North East	Centre	South	Islands
<b>a.</b>	<b>SIGHT AND OVERNIGHT DEPOSITS</b>	<b>9,623</b>	<b>4,438</b>	<b>1,528</b>	<b>2,326</b>	<b>984</b>	<b>348</b>
	General government	926	109	40	736	31	9
	Financial corporations	216	144	31	31	10	..
	Non-financial corporation	968	702	97	107	47	15
	Producer households	71	10	14	15	21	10
	Consumer households	7,441	3,471	1,347	1,436	874	314
<b>b.</b>	<b>WITH AGREED MATURITY</b>	<b>86,961</b>	<b>30,908</b>	<b>30,128</b>	<b>18,639</b>	<b>5,031</b>	<b>2,256</b>
	General government	653	144	23	458	7	21
	Financial corporations	39,576	13,483	19,172	6,699	19	202
	Non-financial corporation	12,175	4,755	3,120	3,693	489	117
	Producer households	1,076	285	320	253	154	64
	Consumer households	33,482	12,241	7,492	7,535	4,361	1,852
<b>c.</b>	<b>UNREDEEMABLE AT NOTICE</b>	<b>287,026</b>	<b>65,596</b>	<b>47,284</b>	<b>56,558</b>	<b>87,250</b>	<b>30,338</b>
	General government	10,025	1,326	1,217	4,099	2,651	733
	Financial corporations	242	95	88	27	23	10
	Non-financial corporation	2,793	502	772	556	732	231
	Producer households	2,289	281	601	378	672	357
	Consumer households	271,676	63,392	44,606	51,498	83,172	29,007
<b>d.</b>	<b>CUSTOMER CURRENT ACCOUNTS</b>	<b>729,358</b>	<b>266,803</b>	<b>159,972</b>	<b>179,405</b>	<b>83,972</b>	<b>39,206</b>
	General government	30,481	4,966	5,778	12,993	3,502	3,241
	Financial corporations	61,886	32,066	8,588	19,098	1,221	912
	Non-financial corporation	153,074	59,523	38,040	35,900	13,808	5,803
	Producer households	38,386	11,745	9,876	7,268	6,608	2,889
	Consumer households	445,532	158,503	97,690	104,146	58,833	26,360
<b>e.</b>	<b>SAVING CERTIFICATES AND CDs ISSUED</b>	<b>29,742</b>	<b>6,817</b>	<b>9,413</b>	<b>5,505</b>	<b>5,924</b>	<b>2,082</b>
	General government	136	15	5	109	7	..
	Financial corporations	463	297	59	100	6	1
	Non-financial corporation	1,630	446	601	395	144	45
	Producer households	1,222	162	460	230	282	89
	Consumer households	26,291	5,897	8,290	4,670	5,487	1,947

Notes:

## Distribution by customer location (region)

TDB10263

Banks and Bancoposta

Source: supervisory returns  
Stocks in millions of euro

March 2011

Total

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

Notes:

## Distribution by branch location (regions)

TDB10283

Banks

Source: supervisory reports  
Stocks in millions of euro  
Numbers in thousands

December 2011	Number of positions		Total deposits
	Current accounts	Other	
<b>a. TOTAL ITALY</b>	<b>35,656</b>	<b>20,717</b>	<b>931,911</b>
<b>b. NORTH WEST ITALY</b>	<b>12,616</b>	<b>5,886</b>	<b>368,755</b>
Piedmont	2,980	918	70,539
Valle d'Aosta	87	29	2,097
Liguria	1,093	373	22,817
Lombardy	8,456	4,566	273,302
<b>c. NORTH-EAST ITALY</b>	<b>8,042</b>	<b>3,928</b>	<b>198,130</b>
Trentino-Alto Adige	836	635	20,232
Veneto	3,104	1,534	78,876
Friuli-Venezia Giulia	924	339	20,632
Emilia-Romagna	3,178	1,421	78,391
<b>d. CENTRAL ITALY</b>	<b>7,722</b>	<b>5,108</b>	<b>212,427</b>
Marche	929	1,061	20,536
Tuscany	2,539	1,890	51,881
Umbria	494	331	9,386
Lazio	3,760	1,826	130,624
<b>e. SOUTHERNS ITALY</b>	<b>4,896</b>	<b>3,752</b>	<b>103,915</b>
Abruzzo	609	470	13,349
Molise	104	64	1,983
Campania	1,932	1,025	42,734
Apulia	1,468	1,408	31,611
Basilicata	193	174	3,926
Calabria	590	611	10,314
<b>f. ISLANDS</b>	<b>2,377</b>	<b>2,042</b>	<b>47,972</b>
Sicily	1,698	1,742	33,836
Sardinia	678	300	14,136

**Note:**

The data on deposits refer only to registered accounts and include transactions with non-resident customers.

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

TDB30595

Banks

Source: supervisory returns  
Stocks in millions of euro

December 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	-	186	110,032	-	40	110,063
Credit default swap	884	3,268	83,692	10	743	84,586
Credit default option	-	-	-	-	..	-
Total rate of return swap	-	596	211	-	111	302
Other credit derivatives	-	334	60	-	-	118

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

<b>December 2011</b>	<b>Total</b>	from 30,000 to 75,000	from 75,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	more than 5,000,000
<b>a. TOTAL</b>						
Number of holders	29,976	433	1,971	5,494	10,866	10,788
Intrinsic value	7,413	3	28	98	626	6,559
<b>b. NORTH-WEST ITALY</b>						
Number of holders	10,493	126	655	1,827	3,707	4,061
Intrinsic value	2,768	1	7	33	202	2,506
<b>c. NORTH-EAST ITALY</b>						
Number of holders	8,050	164	611	1,546	2,717	2,915
Intrinsic value	1,429	1	11	23	143	1,232
<b>d. CENTRAL ITALY</b>						
Number of holders	6,661	84	443	1,259	2,482	2,256
Intrinsic value	2,396	1	6	27	168	2,145
<b>e. SOUTHERN ITALY</b>						
Number of holders	3,268	33	159	583	1,334	1,106
Intrinsic value	573	1	2	12	74	474
<b>f. ISLAND</b>						
Number of holders	1,504	26	103	279	626	450
Intrinsic value	247	..	1	4	38	203

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

December 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
<b>a. TOTAL</b>						
Number of holders	35,378	974	3,713	6,135	11,252	11,752
Intrinsic value	66,524	23	80	224	908	58,428
<b>b. GENERAL GOVERNMENT</b>						
Number of holders	240	1	3	22	71	135
Intrinsic value	3,892	..	..	3	25	3,842
<b>c. FINANCIAL COMPANIES</b>						
Number of holders	426	8	6	29	56	260
Intrinsic value	9,660	9	1	23	6	4,324
<b>d. NON-FINANCIAL COMPANIES</b>						
Number of holders	27,400	263	1,259	4,600	10,276	10,682
Intrinsic value	7,344	3	25	87	596	6,539
<i>of which: industry</i>						
Number of holders	9,983	38	201	1,079	3,608	4,959
Intrinsic value	2,309	1	4	14	159	2,113
<b>building</b>						
Number of holders	3,252	31	137	589	1,235	1,223
Intrinsic value	855	..	2	10	66	746
<b>services</b>						
Number of holders	13,348	188	892	2,813	5,053	4,222
Intrinsic value	4,039	2	19	61	341	3,574
<b>e. PRODUCER HOUSEHOLDS</b>						
Number of holders	2,576	170	712	894	590	106
Intrinsic value	68	1	3	11	29	20
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>						
Number of holders	3,749	518	1,681	519	131	52
Intrinsic value	136	8	6	9	14	35
<b>g. REST OF THE WORLD</b>						
Number of holders	455	1	7	14	49	206
Intrinsic value	17,681	..	..	74	95	16,183

**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

December 2011

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
<b>a. TOTAL</b>	<b>1,645,964</b>	<b>674,053</b>	<b>186,171</b>
Italian government securities	555,424	207,986	47,110
<i>of which:</i> BOTs	58,635	32,084	2,733
CCTs	70,972	27,679	5,296
BTPs	393,338	140,271	37,834
Other debt securities	572,511	238,010	45,820
<i>of which:</i> in non-euro-area currencies	36,316	15,791	1,578
Equity securities	223,250	65,837	77,765
<i>of which:</i> in non-euro-area currencies	32,727	5,751	1,006
Units of collective investment undertakings	281,013	160,224	12,905
Other securities and the like	3,923	1,111	1,222

Notes:

**Banks**

securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
<b>67,422</b>	<b>40,637</b>	<b>4,053</b>	<b>1,324,263</b>	<b>617,816</b>	<b>160,094</b>
25,385	13,639	1,700	448,907	190,657	42,188
2,050	1,226	129	42,277	30,744	2,557
5,417	3,234	454	55,116	23,721	4,249
14,284	6,646	855	331,888	130,936	34,606
16,130	8,638	604	481,097	224,012	42,082
1,501	949	79	23,701	14,087	1,363
3,651	2,044	344	170,327	60,507	63,952
893	437	60	11,740	5,110	675
22,217	16,299	1,403	211,859	140,984	10,214
..	..	-	3,036	889	752

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

TDB40087

Source: Supervisory returns  
Stocks in millions of euro

December 2011

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
<b>a. TOTAL</b>	<b>1,645,964</b>	<b>674,053</b>	<b>186,171</b>
<b>b. NORTH-WEST ITALY</b>	<b>835,226</b>	<b>317,816</b>	<b>54,096</b>
Piedmont	154,280	83,461	13,952
Valle d'Aosta	2,584	1,612	340
Liguria	42,902	29,298	2,549
Lombardy	635,460	203,445	37,256
<b>c. NORTH-EAST ITALY</b>	<b>338,644</b>	<b>159,104</b>	<b>25,262</b>
Trentino-Alto Adige	14,723	8,899	1,288
Veneto	93,125	57,581	9,485
Friuli-Venezia Giulia	106,725	12,987	1,303
Emilia-Romagna	124,070	79,636	13,185
<b>d. CENTRAL ITALY</b>	<b>380,253</b>	<b>117,618</b>	<b>97,578</b>
Marche	16,862	13,316	2,646
Tuscany	64,490	42,763	7,720
Umbria	8,287	6,702	778
Lazio	290,613	54,838	86,434
<b>e. SOUTHERN ITALY</b>	<b>66,648</b>	<b>58,589</b>	<b>6,534</b>
Abruzzo	6,630	5,684	718
Molise	1,114	966	144
Campania	30,928	26,980	2,875
Apulia	19,902	17,793	1,963
Basilicata	2,099	1,924	173
Calabria	5,973	5,243	660
<b>f. ISLANDS</b>	<b>25,193</b>	<b>20,927</b>	<b>2,701</b>
Sicily	18,493	15,757	1,663
Sardinia	6,701	5,170	1,037

Notes:

## Banks

Securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
<b>67,422</b>	<b>40,637</b>	<b>4,053</b>	<b>1,324,263</b>	<b>617,816</b>	<b>160,094</b>
<b>36,013</b>	<b>20,277</b>	<b>1,836</b>	<b>610,257</b>	<b>290,680</b>	<b>39,514</b>
11,667	3,751	392	136,273	78,349	11,824
48	47	..	2,412	1,548	294
1,379	1,243	95	34,876	27,408	2,094
22,919	15,236	1,348	436,696	183,375	25,301
<b>16,160</b>	<b>10,493</b>	<b>980</b>	<b>308,123</b>	<b>145,188</b>	<b>20,717</b>
1,037	696	19	12,390	8,004	1,112
7,051	2,569	339	82,196	53,612	7,998
682	591	54	102,693	12,200	1,052
7,389	6,637	569	110,843	71,372	10,555
<b>11,962</b>	<b>7,052</b>	<b>796</b>	<b>322,139</b>	<b>107,632</b>	<b>92,784</b>
781	670	85	14,995	12,416	2,014
4,961	2,565	242	55,198	39,246	6,593
362	311	45	7,707	6,238	672
5,857	3,506	424	244,239	49,732	83,506
<b>2,455</b>	<b>2,125</b>	<b>304</b>	<b>60,544</b>	<b>54,611</b>	<b>5,085</b>
209	189	19	6,173	5,363	628
19	18	1	984	911	70
1,039	909	105	27,763	25,126	2,182
966	816	149	18,058	16,422	1,496
74	68	6	1,956	1,811	144
148	125	23	5,611	4,979	566
<b>833</b>	<b>691</b>	<b>138</b>	<b>23,200</b>	<b>19,704</b>	<b>1,994</b>
471	395	76	17,276	14,945	1,311
362	296	62	5,924	4,759	683



# **Information on securities business**



## Distribution by type of security and derivative instrument

TDB40500		Banks and securities firms		
Source: Supervisory returns Flows in millions of euro				
4th quarter 2011		Total	Banks	SIMs
<b>a.</b>	<b>TOTAL SECURITIES</b>	<b>839,366</b>	<b>788,307</b>	<b>51,059</b>
	Italian government securities	378,467	370,195	8,272
	<i>of which:</i> BOTs	147,398	146,029	1,369
	CCT	33,682	32,324	1,358
	BTPs	169,555	164,404	5,151
	Other debt securities	253,004	249,117	3,888
	Equity securities	180,995	143,251	37,744
	Other securities	5,426	4,256	1,170
<b>b.</b>	<b>TOTAL DERIVATIVE INSTRUMENTS</b>	<b>2,803,368</b>	<b>2,732,059</b>	<b>71,309</b>
	Futures	962,138	934,137	28,001
	<i>of which:</i> on Italian government securities	10,075	10,075	-
	on interest rates	348,293	348,293	-
	on stock indices	178,581	150,862	27,719
	Swaps and forward rate agreements	1,127,841	1,127,841	-
	<i>of which:</i> interest rate swaps	726,823	726,823	-
	currency swaps	4,383	4,383	-
	Forward rate agreements	392,601	392,601	-
	Options on securities	99,976	59,027	40,948
	<i>of which:</i> on Italian government securities	1	1	-
	on debt securities	227	227	-
	on equity securities	99,497	58,548	40,948
	Options on futures or stock indices	536,704	534,891	1,813
	<i>of which:</i> on futures on Italian government securities	2,952	2,952	-
	on stock indices or futures on stock indices	63,675	61,866	1,809
	Foreign currency options	22,217	21,815	402
	Interest rate options	49,575	49,575	-
	Other derivative instruments	4,918	4,772	146

**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

## 4th quarter 2011

	Total		
	Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>a. TOTAL PORTAFOLIO</b>	<b>56,347</b>	<b>60,919</b>	<b>385,913</b>
Italian government securities	19,300	15,150	172,886
<i>of which:</i> BOTs	5,358	4,303	8,243
CCTs	1,075	2,576	18,710
BTPs	10,453	6,897	133,176
Other debt securities	12,472	17,447	99,980
<i>of which:</i> in non-euro-area currencies	1,580	1,210	3,120
Equity securities	3,200	3,934	46,160
<i>of which:</i> in non-euro-area currencies	750	842	1,575
Units of collective investment undertakings	17,398	20,511	102,997
Other securities and the like	7,732	7,716	-76

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

## Banks, securities firms and collective investment undertakings

Banks			Securities firms			Collective investment undertakings		
Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>12,463</b>	<b>12,740</b>	<b>78,500</b>	<b>5,195</b>	<b>5,737</b>	<b>8,739</b>	<b>38,689</b>	<b>42,442</b>	<b>298,673</b>
4,867	4,528	40,936	988	647	2,026	13,445	9,974	129,923
1,107	918	2,235	288	218	426	3,964	3,167	5,582
422	701	6,026	144	174	408	509	1,701	12,276
2,642	2,423	28,327	502	193	1,029	7,310	4,281	103,820
4,198	4,075	19,644	1,085	1,115	3,707	7,189	12,257	76,629
553	424	2,387	204	133	633	822	653	100
1,182	1,259	3,969	571	672	850	1,447	2,004	41,341
256	233	1,080	54	35	315	439	573	180
5,058	5,698	24,187	904	1,210	3,565	11,436	13,603	75,245
296	204	-14	1,999	2,422	18	5,437	5,090	-81



# **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 Sept.	2011 Dec.	2011 Sept.	2011 Dec.	2011 Sept.	2011 Dec.
<b>a. NUMBER OF BORROWERS</b>	<b>7,784,493</b>	<b>7,797,875</b>	<b>5,227,493</b>	<b>5,079,048</b>	<b>2,557,000</b>	<b>2,718,827</b>
<i>of which: joint borrowers</i>	2,238,910	2,236,233	1,283,503	1,213,071	955,407	1,023,162
<b>b. LOAN FACILITIES</b>						
facilities granted	2,518,587	2,490,642	2,166,032	2,112,058	352,556	378,583
used margin	1,922,158	1,912,951	1,583,222	1,546,574	338,936	366,377
overshoot	49,159	48,515	45,100	44,430	4,059	4,085
unused margin	645,588	626,206	627,909	609,915	17,679	16,291
<i>of which: matched loans</i>						
facilities granted	337,147	335,996	299,378	293,877	37,770	42,118
used margin	179,372	182,997	153,405	151,998	25,968	31,000
<b>term loans</b>						
facilities granted	1,857,960	1,833,425	1,545,328	1,499,104	312,632	334,321
used margin	1,583,722	1,575,021	1,273,101	1,241,947	310,621	333,073
<b>revocable loans</b>						
facilities granted	323,401	321,096	321,263	318,969	2,138	2,127
used margin	158,951	154,879	156,620	152,592	2,332	2,287
<b>c. GUARANTEES GRANTED TO CUSTOMERS</b>						
facilities granted	392,748	393,141	375,800	375,667	16,949	17,474
used margin	205,698	199,530	189,759	183,065	15,939	16,465
<b>d. BAD DEBTS</b>	<b>148,942</b>	<b>154,914</b>	<b>100,618</b>	<b>105,347</b>	<b>48,324</b>	<b>49,567</b>
<b>e. NUMBER OF GUARANTORS</b>	<b>4,114,526</b>	<b>4,105,648</b>	<b>3,047,885</b>	<b>2,967,005</b>	<b>1,066,641</b>	<b>1,138,643</b>
<i>of which: joint guarantors</i>	1,418,186	1,415,172	1,076,705	1,044,920	341,481	370,252
<b>f. GUARANTEES RECEIVED</b>	<b>860,933</b>	<b>858,493</b>	<b>682,267</b>	<b>668,863</b>	<b>178,666</b>	<b>189,630</b>

**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

<b>December 2011</b>		Number of borrowers	Net used
<b>a. TOTAL</b>		<b>1,065,949</b>	<b>104,315</b>
	from 250 to 30,000	700,509	5,979
	from 30,000 to 75,000	141,737	6,151
	from 75,000 to 125,000	73,330	6,405
	from 125,000 to 250,000	82,857	12,454
	from 250,000 to 500,000	32,498	9,236
	from 500,000 to 1,000,000	16,573	9,227
	from 1,000,000 to 2,500,000	11,382	13,724
	from 2,500,000 to 5,000,000	4,038	10,766
	from 5,000,000 to 25,000,000	2,728	19,416
	more than 25,000,000	297	10,956

**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

December 2011	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households
				industry	building	services		
<b>a. ITALY</b>								
Number of borrowers	21	1,233	176,007	40,283	31,937	100,655	152,657	727,913
Bad debts	49	727	69,513	22,234	15,683	29,971	10,610	22,970
<b>b. NORTH-WEST ITALY</b>								
Number of borrowers	1	399	47,294	11,062	8,399	27,440	32,984	172,043
Bad debts	..	373	18,747	6,273	4,172	8,014	2,339	7,050
<b>c. NORTH-EAST ITALY</b>								
Number of borrowers	3	234	33,983	8,894	6,341	18,343	24,108	109,709
Bad debts	2	58	15,992	5,724	3,916	6,084	1,878	4,173
<b>d. CENTRAL ITALY</b>								
Number of borrowers	3	317	45,165	9,782	7,813	26,948	32,195	148,832
Bad debts	13	241	19,693	5,428	4,607	9,306	2,315	4,961
<b>e. SOUTHERN ITALY</b>								
Number of borrowers	13	185	33,007	7,645	6,183	18,130	38,637	196,080
Bad debts	34	46	10,626	3,746	2,005	4,476	2,482	4,471
<b>f. ISLANDS</b>								
Number of borrowers	1	98	16,558	2,900	3,201	9,794	24,733	101,249
Bad debts	..	10	4,456	1,063	982	2,090	1,597	2,315

Note:

## Distribution by customer branch of economic activity

TDB30221

Banks

Source: Central Credit Register  
Stocks in millions of euro

<b>December 2011</b>	Number of borrowers	Bad debts
<b>a. TOTAL</b>	<b>336,793</b>	<b>80,569</b>
Agricultural, forestry and fishing	15,431	3,654
Mining and quarrying	479	184
Manufacturing	59,434	22,866
Electricity, gas, steam and air conditioning supply	132	123
Water supply, sewerage, waste management and remediation activities	803	420
Construction	64,217	17,864
Wholesale and retail trade, repair of motor vehicles and	93,175	14,716
Transportation and storage	13,566	2,417
Accommodation and food service activities	26,899	3,121
Information and communication	6,040	1,304
Financial and insurance activities	1,161	741
Real estate activities	12,294	7,403
Professional, scientific and technical activities	8,593	1,641
Administrative and support service activities	10,808	2,081
All remaining activities (sections O, P,Q,R,S,T)	12,979	1,515

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

December 2011		Total	Banks	Financial intermediaries
<b>a.</b>	<b>TOTAL</b>	<b>154,914</b>	<b>105,347</b>	<b>49,567</b>
<b>b.</b>	<b>GENERAL GOVERNMENT</b>	<b>108</b>	<b>49</b>	<b>59</b>
	Central government	12	10	3
	Local government	96	39	56
	Social security funds	-	-	-
<b>c.</b>	<b>FINANCIAL COMPANIES</b>	<b>1,373</b>	<b>727</b>	<b>645</b>
	Monetary financial institutions	-	-	-
	Other financial intermediaries	1,169	579	590
	Financial auxiliaries	195	142	52
	Insurance companies and pension funds	9	6	3
<b>d.</b>	<b>NON-FINANCIAL COMPANIES</b>	<b>102,449</b>	<b>69,513</b>	<b>32,936</b>
	Public companies	230	135	95
	Private companies	86,936	59,428	27,508
	Associations of non-financial companies	136	76	60
	Craft non-financial quasi-companies	3,820	2,739	1,080
	Other non-financial quasi-companies	11,327	7,135	4,193
<b>e.</b>	<b>HOUSEHOLDS</b>	<b>48,315</b>	<b>33,154</b>	<b>15,161</b>
	Producer households	16,581	10,610	5,971
	Consumer households	31,734	22,544	9,190
<b>f.</b>	<b>NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>581</b>	<b>423</b>	<b>158</b>
<b>g.</b>	<b>REST OF THE WORLD</b>	<b>1,134</b>	<b>1,031</b>	<b>102</b>
	General government	1	1	-
	Monetary financial institutions	76	75	1
	Other financial institutions	572	562	10
	Non-financial companies	410	330	80
	Households	75	64	11
	Non-profit institutions serving households	..	..	-
	International organizations and the other institutions	..	-	..
<b>h.</b>	<b>UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>6</b>	<b>4</b>	<b>2</b>

**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

4th quarter 2011	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
<b>a. TOTAL</b>	<b>67,633</b>	<b>4,307</b>	<b>47,571</b>	<b>944</b>
<b>b. INORTH-WEST ITALY</b>	<b>18,149</b>	<b>1,282</b>	<b>12,669</b>	<b>311</b>
Piedmont	5,133	232	4,664	62
Valle d'Aosta	119	4	131	2
Liguria	1,391	48	971	16
Lombardy	11,506	998	6,903	231
<b>c. NORD-EAST ITALY</b>	<b>11,312</b>	<b>1,059</b>	<b>11,650</b>	<b>188</b>
Trentino-Alto Adige	644	111	1,214	36
Veneto	4,590	432	3,096	58
Friuli-Venezia Giulia	894	76	586	11
Emilia-Romagna	5,184	440	6,754	82
<b>d. CENTRAL ITALY</b>	<b>12,974</b>	<b>1,058</b>	<b>7,564</b>	<b>220</b>
Marche	1,498	139	819	14
Tuscany	3,866	379	2,204	55
Umbria	882	70	332	3
Lazio	6,728	470	4,209	147
<b>e. SOUTHERN ITALY</b>	<b>16,265</b>	<b>598</b>	<b>10,090</b>	<b>151</b>
Abruzzo	1,381	70	670	12
Molise	239	14	295	5
Campania	7,425	267	4,376	59
Apulia	3,915	150	2,602	46
Basilicata	442	19	339	5
Calabria	2,863	77	1,808	24
<b>f. ISLANDS</b>	<b>8,933</b>	<b>311</b>	<b>5,598</b>	<b>74</b>
Sicily	7,176	201	4,353	52
Sardinia	1,757	111	1,245	21

**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

4th quarter 2011	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
<b>a. TOTAL</b>	<b>67,633</b>	<b>4,307</b>	<b>47,571</b>	<b>944</b>
General government	3	11	1	..
Financial companies	79	9	45	10
Non-financial companies	8,918	2,803	4,969	442
<i>of which: industry</i>	<i>1,637</i>	<i>696</i>	<i>962</i>	<i>65</i>
building	1,883	807	807	46
services	5,236	1,216	3,124	321
Producer households	7,697	340	5,866	110
Consumer households and nec	50,517	1,128	36,364	377

**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

## December 2011

	Bad debts (gross of writeoffs)	<i>of which:</i> backed by real security
<b>a. TOTAL</b>	<b>96,075</b>	<b>28,389</b>
Agricultural, forestry and fishing	3,879	1,987
Mining and quarrying	209	70
Manufacturing	29,076	6,247
Electricity, gas, steam and air conditioning supply	127	40
Water supply, sewerage, waste management and remediation activities	481	117
Construction	20,907	7,701
Wholesale and retail trade, repair of motor vehicles and Transportation and storage	18,076	3,324
Accommodation and food service activities	2,804	587
Information and communication	3,303	1,633
Financial and insurance activities	1,580	159
Real estate activities	878	320
Professional, scientific and technical activities	8,056	4,544
Administrative and support service activities	1,929	451
All remaining activities (sections O, P,Q,R,S,T)	2,436	512
	1,731	542

Note:

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

TDC30033		<b>Banks</b>							
Source: Central Credit Register Stocks in millions of euro									
December 2011		General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households
					industry	building	services		
<b>a. ITALY</b>									
	Bad debts (gross of writeoffs)	50	989	84,321	28,432	18,558	35,528	11,234	23,495
	of which: backed by real security	..	254	28,112	7,282	8,014	11,884	4,516	12,102
<b>b. NORTH-WEST ITALY</b>									
	Bad debts (gross of writeoffs)	..	420	23,260	8,265	4,910	9,779	2,404	7,123
	of which: backed by real security	..	139	7,349	1,841	2,240	3,078	1,091	4,425
<b>c. NORTH-EAST ITALY</b>									
	Bad debts (gross of writeoffs)	2	104	19,534	7,484	4,598	7,146	1,946	4,223
	of which: backed by real security	..	22	6,834	1,749	2,192	2,740	900	2,437
<b>d. CENTRAL ITALY</b>									
	Bad debts (gross of writeoffs)	13	362	23,752	6,859	5,356	11,153	2,477	5,090
	of which: backed by real security	-	81	7,798	1,786	2,122	3,671	1,059	2,456
<b>e. SOUTHERN ITALY</b>									
	Bad debts (gross of writeoffs)	35	91	12,442	4,521	2,406	5,060	2,657	4,593
	of which: backed by real security	..	10	4,250	1,482	902	1,667	921	1,907
<b>f. ISLANDS</b>									
	Bad debts (gross of writeoffs)	..	13	5,334	1,303	1,288	2,389	1,750	2,465
	of which: backed by real security	-	2	1,882	425	558	728	545	877

Note:

## Distribution by customer location (region)

TDB30265

Banks

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

December 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
<b>a. TOTAL</b>	<b>3,121,650</b>	<b>110,929</b>	<b>1.06</b>	<b>200,991</b>	<b>8,965</b>
<b>b. NORTH-WEST ITALY</b>	<b>741,465</b>	<b>29,974</b>	<b>1.05</b>	<b>53,421</b>	<b>2,901</b>
Piedmont	221,187	6,404	1.04	15,006	518
Valle d'Aosta	5,106	130	1.02	327	4
Liguria	70,641	1,838	1.03	4,230	91
Lombardy	444,531	21,601	1.05	33,858	2,288
<b>c. NORTH-EAST ITALY</b>	<b>504,744</b>	<b>23,881</b>	<b>1.08</b>	<b>33,675</b>	<b>2,006</b>
Trentino-Alto Adige	27,741	1,575	1.05	1,938	149
Veneto	198,396	10,180	1.05	13,692	872
Friuli-Venezia Giulia	46,695	1,711	1.04	2,718	157
Emilia-Romagna	231,912	10,414	1.12	15,327	829
<b>d. CENTRAL ITALY</b>	<b>663,570</b>	<b>29,269</b>	<b>1.07</b>	<b>38,838</b>	<b>2,269</b>
Marche	83,289	3,833	1.05	4,560	230
Tuscany	187,569	8,658	1.07	11,616	941
Umbria	44,991	1,738	1.03	2,682	154
Lazio	347,721	15,040	1.09	19,980	943
<b>e. SOUTHERN ITALY</b>	<b>789,366</b>	<b>18,907</b>	<b>1.06</b>	<b>48,492</b>	<b>1,232</b>
Abruzzo	66,390	2,288	1.07	4,104	154
Molise	15,297	513	1.05	669	24
Campania	361,923	7,688	1.06	22,173	599
Apulia	198,942	4,991	1.07	11,733	288
Basilicata	31,314	1,125	1.03	1,290	30
Calabria	115,500	2,302	1.08	8,523	137
<b>f. ISLANDS</b>	<b>422,505</b>	<b>8,898</b>	<b>1.05</b>	<b>26,565</b>	<b>557</b>
Sicily	338,031	6,496	1.06	21,348	392
Sardinia	84,474	2,402	1.02	5,217	165

Notes:

## Distribution by customer location (region)

TDB30265

Banks

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

December 2011		Ceased to be adjusted bad debts	
		Number of borrowers	Amount
<b>a.</b>	<b>TOTAL</b>	<b>12,786</b>	<b>911</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>3,093</b>	<b>290</b>
	Piedmont	822	44
	Valle d'Aosta	30	..
	Liguria	270	8
	Lombardy	1,971	237
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>2,235</b>	<b>179</b>
	Trentino-Alto Adige	234	24
	Veneto	879	67
	Friuli-Venezia Giulia	177	7
	Emilia-Romagna	945	80
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>2,850</b>	<b>227</b>
	Marche	360	21
	Tuscany	816	55
	Umbria	225	16
	Lazio	1,449	135
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>3,051</b>	<b>148</b>
	Abruzzo	357	18
	Molise	66	2
	Campania	1,176	41
	Apulia	840	64
	Basilicata	129	3
	Calabria	483	21
<b>f.</b>	<b>ISLANDS</b>	<b>1,557</b>	<b>67</b>
	Sicily	1,248	57
	Sardinia	309	10

Notes:

## Distribution by customer segment of economic activity

TDB30271

Banks

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

December 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
<b>a. TOTAL</b>	<b>1,040,550</b>	<b>110,929</b>	<b>1.06</b>	<b>66,997</b>	<b>8,965</b>
General government	19	102	2.07	3	2
Financial companies	1,194	1,330	1.83	83	23
Non-financial companies	172,256	74,877	1.08	8,965	6,724
<i>of which: industry</i>	<i>39,668</i>	<i>23,723</i>	<i>1.07</i>	<i>1,644</i>	<i>1,911</i>
building	30,928	17,006	1.08	1,910	1,894
services	88,307	29,963	1.04	4,691	2,572
Producer households	150,710	11,224	1.06	7,695	598
Consumer households and nec	708,357	22,946	1.00	49,829	1,587

Notes:

## Distribution by customer segment of economic activity

TDB30271

Banks

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

<b>December 2011</b>		Ceased to be adjusted bad debts	
		Number of borrowers	Amount
<b>a. TOTAL</b>		<b>4,262</b>	<b>911</b>
General government		-	-
Financial companies		4	..
Non-financial companies		693	638
<i>of which: industry</i>		<i>149</i>	<i>115</i>
building		146	102
services		326	376
Producer households		866	85
Consumer households and nec		2,684	187

Notes:

## Distribution by type of default

TDB30261		Banks		
Source: supervisory returns Stocks in millions of euro				
		2011-Q4	2011-Q3	2011-Q2
<b>a.</b>	<b>IMPAIRED LOANS</b>			
	Bad debts	107,921	102,952	98,686
	Substandard loans	58,307	56,978	55,916
	Restructured loans	15,282	15,120	14,680
	Overdue / overdrawn loans	13,279	14,998	13,655
<b>b.</b>	<b>TOTAL LOANS</b>	<b>1,804,992</b>	<b>1,818,440</b>	<b>1,814,658</b>

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



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

TDB30262

 Source: supervisory returns  
 Stocks in millions of euro
**December 2011**

## Substandard loans

	Total resident non-bank sector	Non-financial corporations	Producer households	Consumer households
<b>a. TOTAL</b>	<b>57,329</b>	<b>40,302</b>	<b>4,888</b>	<b>10,431</b>
<b>b. NORTH-WEST ITALY</b>	<b>17,145</b>	<b>12,184</b>	<b>1,071</b>	<b>3,070</b>
Piedmont and Valle d'Aosta	2,729	1,703	267	628
Liguria	996	690	93	209
Lombardy	13,420	9,791	710	2,233
<b>c. NORTH-EAST ITALY</b>	<b>14,004</b>	<b>9,944</b>	<b>1,166</b>	<b>2,249</b>
Trentino-Alto Adige	1,968	1,414	256	269
Veneto	5,479	4,072	413	897
Friuli-Venezia Giulia	715	444	105	159
Emilia-Romagna	5,842	4,014	393	924
<b>d. CENTRAL ITALY</b>	<b>14,026</b>	<b>10,459</b>	<b>1,115</b>	<b>2,261</b>
Marche	1,635	1,065	188	377
Tuscany	5,032	3,826	506	676
Umbria	863	586	116	160
Lazio	6,496	4,982	305	1,048
<b>e. SOUTHERN ITALY</b>	<b>7,954</b>	<b>5,145</b>	<b>977</b>	<b>1,800</b>
Abruzzo and Molise	1,632	1,152	199	265
Campania	3,264	2,181	271	805
Apulia and Basilicata	2,009	1,245	309	448
Calabria	897	491	166	239
<b>f. ISLANDS</b>	<b>4,200</b>	<b>2,570</b>	<b>559</b>	<b>1,051</b>
Sicily	3,129	1,807	438	867
Sardinia	1,071	763	122	185

**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
<b>14,544</b>	<b>12,810</b>	<b>7,159</b>	<b>1,039</b>	<b>4,396</b>
<b>7,724</b>	<b>3,194</b>	<b>1,702</b>	<b>241</b>	<b>1,206</b>
518	539	222	65	252
166	264	132	29	99
7,040	2,390	1,347	147	855
<b>4,175</b>	<b>2,934</b>	<b>1,744</b>	<b>245</b>	<b>863</b>
72	213	133	23	48
2,152	1,295	774	103	360
208	196	100	24	62
1,743	1,229	736	94	393
<b>2,042</b>	<b>3,675</b>	<b>2,290</b>	<b>266</b>	<b>1,069</b>
136	439	221	50	165
933	979	558	115	304
94	244	121	30	90
880	2,013	1,391	71	510
<b>389</b>	<b>1,989</b>	<b>922</b>	<b>184</b>	<b>858</b>
39	436	255	55	123
106	866	386	51	412
238	492	216	53	222
2	160	52	21	83
<b>213</b>	<b>1,018</b>	<b>501</b>	<b>103</b>	<b>400</b>
201	728	311	78	329
12	290	190	25	70

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

TDB30446							Banks
Source: Central Credit Register							
Size classes in euro							
Numbers in unit							
December 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	
<b>a. TOTAL</b>	<b>4,017,153</b>	<b>1,372,667</b>	<b>868,180</b>	<b>810,593</b>	<b>287,910</b>	<b>148,667</b>	
<i>of which:</i> 1 facility	3,447,731	1,346,567	806,693	692,635	170,063	56,445	
2 facilities	347,168	25,129	58,054	96,616	77,646	44,457	
3-4 facilities	162,813	961	3,403	21,092	37,905	40,836	
more than 4 facilities	59,441	10	30	250	2,296	6,929	
<b>b. GENERAL GOVERNMENT</b>	<b>7,408</b>	<b>618</b>	<b>489</b>	<b>1,033</b>	<b>1,262</b>	<b>1,228</b>	
<i>of which:</i> 1 facility	4,364	609	440	827	851	677	
2 facilities	2,000	8	47	202	360	457	
3-4 facilities	842	1	2	4	51	93	
more than 4 facilities	202	-	-	-	-	1	
<b>c. FINANCIAL COMPANIES</b>	<b>8,343</b>	<b>2,050</b>	<b>1,095</b>	<b>1,274</b>	<b>815</b>	<b>481</b>	
<i>of which:</i> 1 facility	5,876	1,955	851	849	447	250	
2 facilities	1,460	91	227	331	237	110	
3-4 facilities	659	4	17	92	114	101	
more than 4 facilities	348	-	-	2	17	20	
<b>d. NON-FINANCIAL COMPANIES</b>	<b>887,002</b>	<b>196,182</b>	<b>111,789</b>	<b>145,798</b>	<b>131,327</b>	<b>104,850</b>	
<i>of which:</i> 1 facility	511,678	188,572	84,667	84,723	56,493	33,084	
2 facilities	193,113	7,364	25,642	48,117	46,392	32,535	
3-4 facilities	126,890	243	1,470	12,829	26,772	33,382	
more than 4 facilities	55,321	3	10	129	1,670	5,849	
<b>e. PRODUCER HOUSEHOLDS</b>	<b>544,008</b>	<b>198,433</b>	<b>105,009</b>	<b>110,007</b>	<b>49,642</b>	<b>19,138</b>	
<i>of which:</i> 1 facility	448,518	191,552	88,900	81,800	26,236	6,934	
2 facilities	69,955	6,632	15,066	22,862	15,347	6,192	
3-4 facilities	22,886	248	1,037	5,280	7,601	5,182	
more than 4 facilities	2,649	1	6	65	458	830	
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>	<b>2,536,160</b>	<b>960,242</b>	<b>643,898</b>	<b>547,241</b>	<b>102,442</b>	<b>21,805</b>	
<i>of which:</i> 1 facility	2,445,604	948,950	626,445	519,904	84,139	14,639	
2 facilities	78,472	10,822	16,578	24,482	14,877	4,943	
3-4 facilities	11,187	464	861	2,802	3,280	1,999	
more than 4 facilities	897	6	14	53	146	224	

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

TDB30446		Banks			
Source: Central Credit Register					
Size classes in euro					
Numbers in unit					
December 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
<b>a. TOTAL</b>		<b>108,233</b>	<b>42,145</b>	<b>34,778</b>	<b>7,146</b>
<i>of which:</i> 1 facility		30,452	8,976	5,375	772
2 facilities		25,980	7,568	4,470	654
3-4 facilities		36,280	12,910	7,886	1,065
more than 4 facilities		15,521	12,691	17,047	4,655
<b>b. GENERAL GOVERNMENT</b>		<b>1,168</b>	<b>550</b>	<b>573</b>	<b>375</b>
<i>of which:</i> 1 facility		485	171	147	45
2 facilities		474	192	188	72
3-4 facilities		200	166	174	151
more than 4 facilities		9	21	64	107
<b>c. FINANCIAL COMPANIES</b>		<b>490</b>	<b>297</b>	<b>558</b>	<b>578</b>
<i>of which:</i> 1 facility		256	143	275	203
2 facilities		114	77	118	119
3-4 facilities		90	34	82	105
more than 4 facilities		30	43	83	151
<b>d. NON-FINANCIAL COMPANIES</b>		<b>90,543</b>	<b>38,037</b>	<b>32,282</b>	<b>6,099</b>
<i>of which:</i> 1 facility		22,702	7,430	4,520	496
2 facilities		21,179	6,552	3,873	450
3-4 facilities		32,220	11,830	7,268	783
more than 4 facilities		14,442	12,225	16,621	4,370
<b>e. PRODUCER HOUSEHOLDS</b>		<b>7,892</b>	<b>1,469</b>	<b>466</b>	<b>11</b>
<i>of which:</i> 1 facility		2,185	281	50	3
2 facilities		2,202	299	60	2
3-4 facilities		2,718	574	175	4
more than 4 facilities		787	315	181	2
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>		<b>7,451</b>	<b>1,576</b>	<b>798</b>	<b>73</b>
<i>of which:</i> 1 facility		4,315	788	305	15
2 facilities		1,893	415	219	11
3-4 facilities		995	291	179	22
more than 4 facilities		248	82	95	25

Note:

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

TDB30431

Source: Central Credit Register  
Stocks in millions of euro

December 2011		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
<b>a.</b>	<b>TOTAL</b>	<b>1,860,277</b>	<b>1,384,077</b>	<b>4,017,153</b>	<b>519,956</b>	<b>459,810</b>	<b>3,447,731</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>761,396</b>	<b>555,361</b>	<b>1,111,038</b>	<b>196,929</b>	<b>169,589</b>	<b>936,552</b>
	Piedmont	114,282	80,645	284,813	30,384	26,632	244,237
	Valle d'Aosta	2,692	1,939	8,279	901	778	7,189
	Liguria	36,831	26,551	91,261	14,022	11,424	79,260
	Lombardy	607,591	446,226	726,685	151,622	130,755	605,866
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>474,037</b>	<b>353,505</b>	<b>1,001,819</b>	<b>128,167</b>	<b>112,239</b>	<b>845,391</b>
	Trentino-Alto Adige	45,750	35,619	118,107	19,080	15,293	103,725
	Veneto	189,979	146,136	401,768	55,959	50,391	339,200
	Friuli-Venezia Giulia	32,544	24,359	109,091	10,300	9,368	95,371
	Emilia-Romagna	205,764	147,391	372,853	42,828	37,186	307,095
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>401,214</b>	<b>289,775</b>	<b>867,375</b>	<b>102,599</b>	<b>93,138</b>	<b>742,422</b>
	Marche	43,370	33,081	133,449	14,032	12,937	109,656
	Tuscany	116,626	88,198	296,445	31,899	29,258	246,400
	Umbria	18,978	14,998	69,290	5,470	5,051	57,538
	Lazio	222,240	153,499	368,191	51,198	45,891	328,828
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>153,204</b>	<b>125,682</b>	<b>673,291</b>	<b>61,792</b>	<b>56,458</b>	<b>596,244</b>
	Abruzzo	23,481	18,864	97,364	8,548	7,832	84,308
	Molise	3,163	2,523	16,021	1,267	1,171	13,955
	Campania	62,691	51,169	238,557	24,649	22,064	212,577
	Apulia	43,547	36,330	212,444	18,463	17,251	189,131
	Basilicata	5,556	4,532	26,298	2,146	1,957	22,950
	Calabria	14,766	12,263	82,607	6,720	6,184	73,323
<b>f.</b>	<b>ISLANDS</b>	<b>70,426</b>	<b>59,754</b>	<b>363,630</b>	<b>30,470</b>	<b>28,386</b>	<b>327,122</b>
	Sicily	49,777	41,624	259,380	21,198	19,580	231,560
	Sardinia	20,649	18,131	104,250	9,271	8,807	95,562

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
<b>250,761</b>	<b>187,743</b>	<b>347,168</b>	<b>271,945</b>	<b>197,793</b>	<b>162,813</b>	<b>817,615</b>	<b>538,731</b>	<b>59,441</b>
<b>81,419</b>	<b>58,821</b>	<b>102,387</b>	<b>101,485</b>	<b>70,979</b>	<b>51,511</b>	<b>381,563</b>	<b>255,973</b>	<b>20,588</b>
13,156	9,643	24,921	18,835	12,063	11,697	51,908	32,307	3,958
509	286	776	399	282	257	883	592	57
4,564	3,084	7,658	5,291	3,594	3,198	12,954	8,449	1,145
63,190	45,807	69,032	76,960	55,040	36,359	315,818	214,624	15,428
<b>89,184</b>	<b>69,851</b>	<b>93,000</b>	<b>72,753</b>	<b>51,883</b>	<b>45,548</b>	<b>183,933</b>	<b>119,532</b>	<b>17,880</b>
7,740	6,250	10,094	7,110	5,608	3,446	11,820	8,467	842
36,826	32,016	36,882	27,590	18,982	18,378	69,604	44,747	7,308
3,524	2,720	8,290	4,619	3,178	3,930	14,101	9,094	1,500
41,094	28,866	37,734	33,434	24,116	19,794	88,408	57,223	8,230
<b>48,651</b>	<b>34,222</b>	<b>75,874</b>	<b>59,212</b>	<b>45,515</b>	<b>36,020</b>	<b>190,753</b>	<b>116,901</b>	<b>13,059</b>
5,699	4,471	13,897	6,683	4,909	7,104	16,956	10,763	2,792
17,081	12,110	28,925	18,962	14,367	15,280	48,684	32,463	5,840
2,354	1,910	6,910	3,147	2,404	3,472	8,007	5,633	1,370
23,517	15,731	26,142	30,420	23,835	10,164	117,105	68,042	3,057
<b>20,478</b>	<b>16,248</b>	<b>50,229</b>	<b>26,462</b>	<b>20,066</b>	<b>20,828</b>	<b>44,472</b>	<b>32,909</b>	<b>5,990</b>
3,205	2,609	8,210	3,860	2,826	3,605	7,868	5,598	1,241
448	371	1,343	656	425	585	793	556	138
7,557	6,027	17,061	9,738	7,612	6,809	20,747	15,467	2,110
6,036	4,680	15,027	8,100	6,142	6,542	10,949	8,257	1,744
899	671	2,160	893	665	950	1,617	1,239	238
2,332	1,890	6,428	3,215	2,396	2,337	2,499	1,793	519
<b>11,030</b>	<b>8,600</b>	<b>25,678</b>	<b>12,032</b>	<b>9,351</b>	<b>8,906</b>	<b>16,894</b>	<b>13,416</b>	<b>1,924</b>
8,078	6,118	19,371	8,791	6,694	6,877	11,709	9,232	1,572
2,952	2,482	6,307	3,241	2,657	2,029	5,185	4,185	352

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

TDB30466		Banks					
Source: Central Credit Register Size classes in euro							
<b>December 2011</b>		<b>Total</b>	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000
<b>a. TOTAL</b>							
Average number of banks per borrower	<b>1.26</b>	1.02	1.08	1.18	1.60	2.14	
First banks share of total credit granted(%)	<b>65</b>	99	97	95	85	75	
<b>b. GENERAL GOVERNMENT</b>							
Average number of banks per borrower	<b>1.67</b>	1.02	1.10	1.20	1.37	1.54	
First banks share of total credit granted(%)	<b>66</b>	100	96	94	91	89	
<b>c. FINANCIAL COMPANIES</b>							
Average number of banks per borrower	<b>1.72</b>	1.05	1.24	1.43	1.69	1.91	
First banks share of total credit granted(%)	<b>80</b>	98	91	88	84	83	
<b>d. NON-FINANCIAL COMPANIES</b>							
Average number of banks per borrower	<b>1.91</b>	1.04	1.26	1.52	1.86	2.30	
First banks share of total credit granted(%)	<b>52</b>	98	90	84	77	72	
<i>of which: industry</i>							
Average number of banks per borrower	<b>2.50</b>	1.04	1.28	1.61	2.07	2.66	
First banks share of total credit granted(%)	<b>40</b>	98	89	80	71	63	
<i>of which: building</i>							
Average number of banks per borrower	<b>1.82</b>	1.04	1.22	1.48	1.75	2.05	
First banks share of total credit granted(%)	<b>66</b>	99	92	85	81	77	
<i>of which: services</i>							
Average number of banks per borrower	<b>1.73</b>	1.04	1.26	1.51	1.82	2.23	
First banks share of total credit granted(%)	<b>55</b>	98	90	84	79	73	
<b>e. PRODUCER HOUSEHOLDS</b>							
Average number of banks per borrower	<b>1.24</b>	1.04	1.16	1.31	1.69	2.14	
First banks share of total credit granted(%)	<b>85</b>	99	94	91	84	78	
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>							
Average number of banks per borrower	<b>1.04</b>	1.01	1.03	1.06	1.22	1.48	
First banks share of total credit granted(%)	<b>96</b>	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					
December 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
	<b>a. TOTAL</b>				
Average number of banks per borrower		2.73	3.53	4.89	7.60
First banks share of total credit granted(%)		69	63	54	55
<b>b. GENERAL GOVERNMENT</b>					
Average number of banks per borrower		1.80	2.18	2.55	3.96
First banks share of total credit granted(%)		84	83	80	63
<b>c. FINANCIAL COMPANIES</b>					
Average number of banks per borrower		1.97	2.34	2.76	4.66
First banks share of total credit granted(%)		83	80	80	80
<b>d. NON-FINANCIAL COMPANIES</b>					
Average number of banks per borrower		2.86	3.65	5.05	8.17
First banks share of total credit granted(%)		67	61	52	38
<i>of which: industry</i>					
Average number of banks per borrower		3.47	4.52	6.22	9.51
First banks share of total credit granted(%)		55	49	41	31
<i>of which: building</i>					
Average number of banks per borrower		2.39	2.90	3.90	6.91
First banks share of total credit granted(%)		75	72	65	48
<i>of which: services</i>					
Average number of banks per borrower		2.75	3.49	4.72	7.33
First banks share of total credit granted(%)		69	64	56	41
<b>e. PRODUCER HOUSEHOLDS</b>					
Average number of banks per borrower		2.57	3.24	4.20	3.27
First banks share of total credit granted(%)		76	74	66	64
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>					
Average number of banks per borrower		1.71	1.96	2.46	4.26
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

	2009-Q1	2009-Q2	2009-Q3	2009-Q4	2010-Q1
<b>a. TOTAL</b>	<b>0.39</b>	<b>0.48</b>	<b>0.52</b>	<b>0.55</b>	<b>0.45</b>
up to 125,000	0.22	0.30	0.27	0.33	0.31
from 125,000 to 500,000	0.44	0.51	0.47	0.59	0.53
more than 500,000	0.40	0.51	0.58	0.59	0.46
<b>b. GENERAL GOVERNMENT</b>	<b>0.03</b>	-	<b>0.27</b>	<b>0.02</b>	..
up to 125,000	-	-	0.03	0.09	-
from 125,000 to 500,000	-	-	-	-	0.04
more than 500,000	0.03	-	0.28	0.02	..
<b>c. FINANCIAL COMPANIES</b>	..	<b>0.01</b>	<b>0.17</b>	<b>0.05</b>	<b>0.05</b>
up to 125,000	0.19	0.47	0.47	0.68	0.41
from 125,000 to 500,000	0.63	0.40	0.49	0.68	0.35
more than 500,000	..	0.01	0.17	0.05	0.05
<b>d. NON-FINANCIAL COMPANIES</b>	<b>0.49</b>	<b>0.64</b>	<b>0.68</b>	<b>0.73</b>	<b>0.59</b>
up to 125,000	0.33	0.67	0.61	0.75	0.69
from 125,000 to 500,000	0.60	0.65	0.62	0.75	0.67
more than 500,000	0.48	0.64	0.69	0.72	0.58
<b>e. PRODUCER HOUSEHOLDS</b>	<b>0.58</b>	<b>0.66</b>	<b>0.63</b>	<b>0.74</b>	<b>0.68</b>
up to 125,000	0.33	0.51	0.47	0.54	0.52
from 125,000 to 500,000	0.57	0.67	0.62	0.79	0.68
more than 500,000	0.76	0.82	0.82	0.88	0.84
<b>f. CONSUMER HOUSEHOLDS</b>	<b>0.30</b>	<b>0.32</b>	<b>0.29</b>	<b>0.39</b>	<b>0.35</b>
up to 125,000	0.20	0.23	0.21	0.26	0.25
from 125,000 to 500,000	0.35	0.41	0.36	0.47	0.44
more than 500,000	0.47	0.57	0.53	0.91	0.53
<b>g. OTHER SECTORS</b>	<b>1.61</b>	<b>0.10</b>	<b>0.85</b>	<b>0.47</b>	<b>0.06</b>
up to 125,000	0.18	0.14	0.14	0.17	0.15
from 125,000 to 500,000	0.18	0.22	0.19	0.19	0.09
more than 500,000	1.90	0.08	1.02	0.54	0.04

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-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2	2011-Q3	2011-Q4
<b>0.47</b>	<b>0.52</b>	<b>0.55</b>	<b>0.43</b>	<b>0.43</b>	<b>0.43</b>	<b>0.58</b>
0.35	0.32	0.31	0.28	0.30	0.30	0.34
0.60	0.53	0.54	0.49	0.50	0.50	0.56
0.47	0.56	0.61	0.45	0.43	0.44	0.64
<b>0.03</b>	..	<b>0.61</b>	<b>0.02</b>	..	<b>0.04</b>	..
-	-	-	-	0.04	0.08	-
0.08	-	-	-	-	-	-
0.03	..	0.62	0.02	-	0.04	..
<b>0.02</b>	<b>0.35</b>	<b>0.10</b>	<b>0.01</b>	..	..	<b>0.01</b>
0.44	0.45	0.47	0.35	0.69	0.36	0.65
0.54	0.40	0.59	0.38	0.35	0.30	0.50
0.01	0.35	0.10	..	..	..	0.01
<b>0.62</b>	<b>0.65</b>	<b>0.73</b>	<b>0.60</b>	<b>0.57</b>	<b>0.57</b>	<b>0.82</b>
0.73	0.66	0.78	0.62	0.69	0.63	0.83
0.73	0.65	0.78	0.62	0.65	0.56	0.82
0.61	0.65	0.73	0.59	0.56	0.57	0.82
<b>0.72</b>	<b>0.66</b>	<b>0.74</b>	<b>0.61</b>	<b>0.63</b>	<b>0.67</b>	<b>0.74</b>
0.58	0.52	0.55	0.48	0.51	0.48	0.57
0.75	0.71	0.74	0.63	0.66	0.63	0.76
0.82	0.74	0.91	0.70	0.71	0.92	0.87
<b>0.39</b>	<b>0.36</b>	<b>0.33</b>	<b>0.32</b>	<b>0.34</b>	<b>0.36</b>	<b>0.35</b>
0.27	0.26	0.23	0.22	0.23	0.25	0.26
0.51	0.45	0.40	0.41	0.42	0.46	0.42
0.54	0.55	0.65	0.58	0.65	0.58	0.54
<b>0.06</b>	<b>0.02</b>	<b>0.27</b>	<b>0.06</b>	<b>0.09</b>	<b>0.10</b>	<b>4.11</b>
0.30	0.15	0.13	0.16	0.21	0.19	0.30
0.23	0.09	0.19	0.12	0.19	0.06	0.18
0.01	-	0.30	0.04	0.06	0.10	5.04



## **Lending and deposit rates**



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

TDB30821

Sample of banks

Sources: Survey of lending rates  
Percentages

September 2011	Total	Società non finanziarie of which:			Producer households	Consumer households and nec	
		industry	building	services			
<b>a. ITALY</b>							
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>b. NORTH-WEST ITALY</b>							
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
<b>c. NORTH-EAST ITALY</b>							
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
<b>d. CENTRAL ITALY</b>							
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
<b>e. SHOUTERN ITALY</b>							
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
<b>f. ISLANDS</b>							
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.

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

TDB30830

Sample of banks

Source: Survey of lending rates  
Percentages  
Size classes in euro

<b>December 2011</b>		<b>Total</b>	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
<b>a.</b>	<b>ITALY</b>	<b>6.61</b>	<b>10.45</b>	<b>10.12</b>	<b>9.22</b>	<b>8.04</b>	<b>6.89</b>	<b>3.86</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>5.85</b>	<b>10.67</b>	<b>10.24</b>	<b>9.08</b>	<b>7.65</b>	<b>6.45</b>	<b>3.33</b>
	Piedmont	6.78	10.36	10.18	9.25	7.96	6.57	3.68
	Valle d'Aosta	8.15	11.01	9.56	9.74	9.92	8.76	3.51
	Liguria	7.57	11.72	11.14	9.76	8.18	6.83	4.15
	Lombardy	5.53	10.65	10.13	8.94	7.51	6.39	3.26
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>6.65</b>	<b>9.83</b>	<b>9.10</b>	<b>8.24</b>	<b>7.24</b>	<b>6.50</b>	<b>4.52</b>
	Trentino-Alto Adige	4.92	7.18	6.63	6.17	5.20	4.40	3.63
	Veneto	7.16	10.53	9.86	8.88	8.03	7.16	4.62
	Friuli-Venezia Giulia	7.47	9.98	9.82	9.39	8.46	7.30	4.24
	Emilia-Romagna	6.76	9.98	9.19	8.34	7.32	6.83	4.67
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>6.81</b>	<b>10.47</b>	<b>10.32</b>	<b>9.64</b>	<b>8.70</b>	<b>7.53</b>	<b>4.16</b>
	Marche	8.27	10.57	10.05	9.76	8.58	7.70	5.96
	Tuscany	7.31	11.20	10.43	9.76	8.84	7.67	3.80
	Umbria	8.93	10.84	10.39	9.46	8.98	8.60	7.45
	Lazio	6.13	9.85	10.32	9.54	8.60	7.30	4.08
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>8.70</b>	<b>11.04</b>	<b>11.09</b>	<b>10.43</b>	<b>9.49</b>	<b>8.11</b>	<b>5.60</b>
	Abruzzo	8.34	10.84	10.05	9.77	8.84	7.99	6.42
	Molise	9.38	9.94	10.04	10.55	9.65	8.99	7.42
	Campania	9.17	10.89	11.33	10.72	10.16	8.71	5.70
	Apulia	8.14	10.83	11.06	10.17	8.99	7.49	4.94
	Basilicata	7.60	10.58	11.35	9.85	9.06	6.87	5.78
	Calabria	9.84	12.67	11.89	11.27	9.87	8.57	5.23
<b>f.</b>	<b>ISLANDS</b>	<b>7.59</b>	<b>10.25</b>	<b>10.46</b>	<b>9.91</b>	<b>9.27</b>	<b>7.54</b>	<b>3.63</b>
	Sicily	8.44	10.20	10.47	9.96	9.35	7.48	4.90
	Sardinia	6.09	10.41	10.46	9.78	9.04	7.68	3.03

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

December 2011

	Matched loans	Term loans			Revocable loans
		Initial period of rate fixation			
		up to 1 year	from 1 to 5 years	more than 5 years	
<b>a. ITALY</b>	<b>4.93</b>	<b>3.50</b>	<b>3.21</b>	<b>4.78</b>	<b>7.60</b>
up to 250,000	8.12	3.59	5.23	5.38	11.02
from 250,000 to 1,000,000	7.09	3.68	5.12	5.40	9.81
from 1,000,000 to 5,000,000	5.86	3.67	4.67	5.11	8.36
from 5,000,000 to 25,000,000	4.67	3.56	3.40	4.52	7.12
more than 25,000,000	3.57	3.33	2.75	3.99	5.01
<b>b. NORTH-EAST ITALY</b>	<b>4.73</b>	<b>3.46</b>	<b>3.56</b>	<b>4.47</b>	<b>7.19</b>
up to 250,000	8.60	3.52	5.20	5.24	11.44
from 250,000 to 1,000,000	7.17	3.61	4.90	5.15	9.82
from 1,000,000 to 5,000,000	5.78	3.62	4.72	4.89	8.01
from 5,000,000 to 25,000,000	4.48	3.52	4.03	4.34	6.68
more than 25,000,000	3.39	3.34	3.26	3.81	4.48
<b>c. NORTH-WEST ITALY</b>	<b>4.55</b>	<b>3.50</b>	<b>3.93</b>	<b>4.47</b>	<b>7.08</b>
up to 250,000	7.59	3.51	4.51	5.25	10.21
from 250,000 to 1,000,000	6.50	3.60	4.84	5.13	8.80
from 1,000,000 to 5,000,000	5.39	3.60	4.36	4.64	7.49
from 5,000,000 to 25,000,000	4.30	3.53	3.58	4.22	6.68
more than 25,000,000	3.48	3.40	3.64	4.07	5.09
<b>d. CENTRAL ITALY</b>	<b>5.31</b>	<b>3.43</b>	<b>2.32</b>	<b>4.91</b>	<b>7.76</b>
up to 250,000	7.86	3.62	5.33	5.41	11.10
from 250,000 to 1,000,000	7.22	3.71	5.34	5.48	10.22
from 1,000,000 to 5,000,000	6.14	3.71	4.58	5.30	9.11
from 5,000,000 to 25,000,000	5.06	3.60	2.06	4.72	7.85
more than 25,000,000	3.86	3.18	2.08	4.07	5.20
<b>e. SOUTHERN ITALY</b>	<b>5.86</b>	<b>3.72</b>	<b>4.84</b>	<b>5.25</b>	<b>9.17</b>
up to 250,000	8.46	3.79	5.55	5.50	11.49
from 250,000 to 1,000,000	7.78	3.92	5.41	5.58	10.79
from 1,000,000 to 5,000,000	6.63	3.87	4.89	5.33	9.69
from 5,000,000 to 25,000,000	5.46	3.64	4.49	4.79	8.26
more than 25,000,000	4.23	3.53	3.96	4.47	6.61
<b>f. ISLANDS</b>	<b>6.03</b>	<b>3.76</b>	<b>5.09</b>	<b>5.23</b>	<b>8.91</b>
up to 250,000	7.70	3.75	5.62	5.45	10.62
from 250,000 to 1,000,000	7.55	3.92	5.34	5.65	10.02
from 1,000,000 to 5,000,000	6.79	3.89	5.39	5.56	9.38
from 5,000,000 to 25,000,000	5.74	3.78	4.03	5.24	7.76
more than 25,000,000	4.20	3.62	4.75	4.01	6.54

Notes: Only lending in euros is considered.

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

TDB30850

Sample of Banks

Source: Survey of lending rates  
Percentages

December 2011

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
<b>a. MATCHED LOANS</b>	<b>4.93</b>	<b>4.73</b>	<b>4.55</b>	<b>5.31</b>	<b>5.86</b>	<b>6.03</b>
<i>of which:</i> discount lending	6.13	5.61	4.51	6.68	7.02	6.93
advance on loan selling for factoring	3.82	3.87	3.87	3.60	4.04	4.34
<b>b. TERM LOANS</b>	<b>3.57</b>	<b>3.51</b>	<b>3.55</b>	<b>3.46</b>	<b>3.94</b>	<b>3.95</b>
Initial period of rate fixation:						
up to 1 year	3.50	3.46	3.50	3.43	3.72	3.76
more than 1 year	4.27	4.11	4.36	3.75	5.19	5.22
<i>of which:</i> leasing	4.72	4.61	4.47	4.85	5.58	5.03
Initial period of rate fixation:						
up to 1 year	4.70	4.70	4.50	4.70	5.32	4.95
more than 1 year	4.83	4.21	4.12	6.64	7.62	5.32
<b>c. REVOCABLE LOANS</b>	<b>7.60</b>	<b>7.19</b>	<b>7.08</b>	<b>7.76</b>	<b>9.17</b>	<b>8.91</b>

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

December 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
<b>TOTAL</b>	<b>4.93</b>	<b>3.49</b>	<b>4.78</b>	<b>7.60</b>	<b>3.35</b>	<b>4.16</b>
Agricultural, forestry and fishing	5.49	3.62	4.96	7.62	5.15	5.27
Mining and quarrying	5.49	3.49	4.86	8.85	4.81	6.81
Manufacturing	4.73	3.44	4.70	8.30	2.89	4.36
Electricity, gas, steam and air conditioning supply	4.16	3.22	3.37	4.60	3.62	4.24
Water supply, sewerage, waste management and remediation activities	5.08	3.31	4.92	5.97	4.36	3.28
Construction	5.88	3.74	4.96	7.73	4.29	4.66
Wholesale and retail trade, repair of motor vehicles and motorcycles	4.69	3.64	5.24	8.73	4.39	4.60
Transportation and storage	5.60	3.33	4.81	7.64	2.65	4.62
Accommodation and food service activities	5.16	3.46	5.18	8.50	5.01	5.71
Information and communication	5.55	3.60	4.89	6.29	3.20	5.50
Financial and insurance activities	3.08	3.19	4.04	5.78	3.72	3.15
Real estate activities	4.64	3.40	4.62	6.26	3.98	4.61
Professional, scientific and technical activities	4.94	3.24	4.91	5.55	2.73	2.25
Administrative and support service activities	5.51	3.37	4.97	7.73	3.28	5.21
All remaining activities (sections O, P,Q,R,S,T)	4.78	3.46	5.12	7.99	4.81	5.10

**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

**December 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
<b>ITALY</b>	<b>3.29</b>	<b>3.89</b>	<b>4.00</b>	<b>5.01</b>	<b>6.09</b>	<b>5.45</b>
North-west Italy	3.77	3.86	3.19	4.96	5.81	5.21
North-east Italy	4.25	4.78	5.05	4.87	5.96	4.67
Central Italy	2.49	3.16	5.24	5.16	6.25	5.81
Southern Italy	4.93	5.71	4.95	5.29	6.20	5.89
Islands	4.42	5.57	4.46	5.30	7.67	6.53

**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

December 2011		Total	of which:			revocable loans
			Term loans			
		initial period of rate fixation				
		up to 1 year	from 1 to 5 years	more than 5 years		
<b>a.</b>	<b>ITALY</b>	<b>3.67</b>	<b>3.04</b>	<b>4.30</b>	<b>4.94</b>	<b>5.66</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>3.47</b>	<b>2.96</b>	<b>4.01</b>	<b>4.74</b>	<b>5.44</b>
	Piedmont	3.63	3.03	3.90	4.77	5.57
	Valle d'Aosta	3.62	3.14	4.76	3.95	7.57
	Liguria	3.66	3.04	4.09	4.83	6.33
	Lombardy	3.40	2.93	4.06	4.72	5.31
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>3.54</b>	<b>3.01</b>	<b>4.52</b>	<b>4.99</b>	<b>5.68</b>
	Trentino-Alto Adige	3.66	3.25	5.13	4.89	5.35
	Veneto	3.51	2.96	4.70	4.99	5.41
	Friuli-Venezia Giulia	3.66	2.98	5.07	5.08	6.15
	Emilia-Romagna	3.51	3.00	4.29	4.98	6.01
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>3.75</b>	<b>3.08</b>	<b>4.40</b>	<b>4.86</b>	<b>5.30</b>
	Marche	3.73	3.12	4.45	4.77	6.64
	Tuscany	3.58	3.04	4.82	4.62	5.86
	Umbria	3.93	3.22	4.71	4.95	7.32
	Lazio	3.83	3.07	4.15	4.98	4.66
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>4.01</b>	<b>3.15</b>	<b>4.60</b>	<b>5.05</b>	<b>6.84</b>
	Abruzzo	3.98	3.18	4.84	5.07	7.28
	Molise	4.07	3.13	4.79	4.96	7.99
	Campania	4.06	3.24	4.75	5.12	6.47
	Apulia	3.94	3.04	4.25	5.01	6.46
	Basilicata	3.86	3.04	4.07	4.81	8.25
	Calabria	4.12	3.19	5.08	5.06	8.72
<b>f.</b>	<b>ISLANDS</b>	<b>4.06</b>	<b>3.20</b>	<b>4.76</b>	<b>5.25</b>	<b>7.80</b>
	Sicily	3.99	3.18	4.82	5.27	7.55
	Sardinia	4.21	3.28	4.68	5.21	9.23

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

## December 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
<b>a. ITALY</b>	<b>2.98</b>	<b>2.92</b>	<b>4.98</b>	<b>4.77</b>
<b>b. NORTH-WEST ITALY</b>	<b>2.89</b>	<b>2.84</b>	<b>4.72</b>	<b>4.59</b>
Piedmont and Valle d'Aosta	2.98	2.89	4.70	4.59
Liguria	2.92	2.89	4.81	4.64
Lombardy	2.86	2.83	4.72	4.58
<b>c. NORTH-EAST ITALY</b>	<b>2.89</b>	<b>2.87</b>	<b>5.04</b>	<b>4.85</b>
Trentino-Alto Adige	3.13	3.09	5.07	4.73
Veneto	2.82	2.81	5.04	4.87
Friuli-Venezia Giulia	2.89	2.85	5.16	4.94
Emilia Romagna	2.94	2.88	4.98	4.83
<b>d. CENTRAL ITALY</b>	<b>3.05</b>	<b>2.97</b>	<b>4.85</b>	<b>4.70</b>
Marche	3.01	2.94	4.75	4.62
Tuscany	2.97	2.93	4.66	4.38
Umbria	3.20	3.12	4.94	4.59
Lazio	3.12	2.99	4.95	4.86
<b>e. SOUTHERN ITALY</b>	<b>3.16</b>	<b>3.06</b>	<b>5.12</b>	<b>4.89</b>
Abruzzo and Molise	3.13	3.05	5.10	4.87
Campania	3.24	3.13	5.16	4.96
Apulia	3.11	2.98	5.09	4.81
Basilicata	3.12	2.86	5.03	4.71
Calabria	3.16	3.10	5.10	4.91
<b>f. ISLANDS</b>	<b>3.18</b>	<b>3.05</b>	<b>5.29</b>	<b>5.06</b>
Sicily	3.16	3.02	5.34	5.06
Sardinia	3.23	3.15	5.21	5.07

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

**December 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
<b>ITALY</b>	<b>3.93</b>	<b>3.66</b>	<b>4.96</b>	<b>4.67</b>
NORTH-WEST ITALY	3.86	3.61	4.88	4.60
NORTH-EAST ITALY	3.80	3.55	4.76	4.67
CENTRAL ITALY	3.94	3.73	4.96	4.58
SOUTHERN ITALY	4.16	3.84	5.07	4.82
ISLANDS	4.20	3.84	5.36	5.04

**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								
December 2011		Total	Non-financial companies	<i>di cui:</i>			Producer households	Consumer households and ne
				Industry	building	services		
a.	<b>ITALY</b>	<b>5.75</b>	<b>6.00</b>	<b>5.44</b>	<b>6.94</b>	<b>6.09</b>	<b>8.43</b>	<b>5.50</b>
b.	<b>NORTH-WEST ITALY</b>	<b>5.28</b>	<b>5.64</b>	<b>5.28</b>	<b>6.53</b>	<b>5.64</b>	<b>8.59</b>	<b>5.42</b>
	Piedmont and Valle d'Aosta	5.83	5.94	5.52	6.87	6.02	8.74	5.57
	Liguria	6.61	6.59	5.97	6.77	6.82	9.70	6.09
	Lombardy	5.07	5.51	5.19	6.41	5.47	8.42	5.30
c.	<b>NORTH-EAST ITALY</b>	<b>5.47</b>	<b>5.49</b>	<b>4.96</b>	<b>6.48</b>	<b>5.62</b>	<b>7.61</b>	<b>5.63</b>
	Trentino-Alto Adige	4.62	4.58	4.05	5.12	4.61	5.98	5.17
	Veneto	5.57	5.61	4.96	7.06	5.87	8.01	5.44
	Friuli-Venezia Giulia	5.72	5.66	4.97	7.18	6.20	8.44	5.95
	Emilia-Romagna	5.54	5.56	5.11	6.42	5.59	7.80	5.95
d.	<b>CENTRAL ITALY</b>	<b>6.10</b>	<b>6.44</b>	<b>5.73</b>	<b>7.57</b>	<b>6.44</b>	<b>8.56</b>	<b>5.12</b>
	Marche	6.26	6.16	5.36	7.49	6.45	8.57	6.49
	Tuscany	6.28	6.54	5.93	8.08	6.61	9.05	5.75
	Umbria	6.56	6.42	5.92	7.48	6.47	8.90	7.02
	Lazio	5.90	6.48	5.66	7.42	6.35	7.82	4.71
e.	<b>SOUTHERN ITALY</b>	<b>7.23</b>	<b>7.30</b>	<b>6.81</b>	<b>7.67</b>	<b>7.46</b>	<b>9.13</b>	<b>6.06</b>
	Campania	7.32	7.50	7.02	7.85	7.63	9.07	5.92
	Abruzzo and Molise	7.13	7.07	6.73	7.36	7.29	8.80	6.32
	Apulia and Basilicata	6.89	6.94	6.43	7.41	6.99	9.28	5.79
	Calabria	8.32	8.37	8.09	8.82	8.36	9.42	7.00
f.	<b>ISLANDS</b>	<b>6.91</b>	<b>7.50</b>	<b>7.32</b>	<b>7.93</b>	<b>7.44</b>	<b>8.97</b>	<b>6.54</b>
	Sicily	7.40	7.53	7.47	7.94	7.43	8.88	6.62
	Sardinia	5.85	7.44	6.97	7.93	7.46	9.36	6.31

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							
December 2011		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
<b>a.</b>	<b>ITALY</b>	<b>0.71</b>	<b>1.65</b>	<b>1.57</b>	<b>1.16</b>	<b>0.35</b>	<b>0.41</b>
<b>b.</b>	<b>NORTH-EAST ITALY</b>	<b>0.68</b>	<b>1.41</b>	<b>1.45</b>	<b>1.12</b>	<b>0.33</b>	<b>0.40</b>
	Piedmont	0.64	1.32	1.94	1.16	0.28	0.33
	Valle d'Aosta	0.81	1.42	2.74	1.49	0.19	0.24
	Liguria	0.49	1.45	1.50	0.98	0.27	0.32
	Lombardy	0.72	1.42	1.30	1.12	0.36	0.44
<b>c.</b>	<b>NORTH-WEST ITALY</b>	<b>0.69</b>	<b>1.68</b>	<b>0.71</b>	<b>1.28</b>	<b>0.41</b>	<b>0.41</b>
	Trentino-Alto Adige	0.92	2.03	2.23	1.40	0.39	0.38
	Veneto	0.64	1.80	0.51	1.23	0.40	0.39
	Friuli-Venezia Giulia	0.73	1.44	1.43	1.46	0.37	0.30
	Emilia-Romagna	0.71	1.58	1.07	1.26	0.44	0.46
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>0.93</b>	<b>1.88</b>	<b>2.34</b>	<b>1.29</b>	<b>0.38</b>	<b>0.46</b>
	Marche	0.74	1.62	2.11	1.48	0.46	0.47
	Tuscany	0.61	1.45	1.33	1.09	0.37	0.40
	Umbria	0.70	1.63	1.32	1.20	0.44	0.45
	Lazio	1.09	1.93	2.46	1.37	0.36	0.50
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>0.46</b>	<b>1.16</b>	<b>1.51</b>	<b>0.79</b>	<b>0.28</b>	<b>0.34</b>
	Abruzzo	0.62	1.29	1.18	1.14	0.42	0.43
	Molise	0.58	1.68	1.28	0.90	0.26	0.41
	Campania	0.41	1.08	1.81	0.67	0.22	0.30
	Apulia	0.50	1.23	0.67	0.85	0.32	0.39
	Basilicata	0.57	1.25	1.58	0.67	0.31	0.45
	Calabria	0.35	0.97	1.74	0.59	0.20	0.25
<b>f.</b>	<b>ISLANDS</b>	<b>0.56</b>	<b>1.42</b>	<b>1.92</b>	<b>0.86</b>	<b>0.33</b>	<b>0.37</b>
	Sicily	0.50	1.22	1.19	0.89	0.30	0.37
	Sardinia	0.67	1.58	2.46	0.81	0.37	0.39

**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									
December 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.	<b>TOTAL</b>	<b>0.23</b>	<b>0.28</b>	<b>0.47</b>	<b>1.43</b>	<b>0.16</b>	<b>0.24</b>	<b>0.44</b>	<b>1.05</b>
b.	<b>NORTH-WEST ITALY</b>	<b>0.22</b>	<b>0.27</b>	<b>0.45</b>	<b>1.35</b>	<b>0.16</b>	<b>0.23</b>	<b>0.44</b>	<b>1.06</b>
	Piedmont	0.21	0.24	0.42	1.45	0.14	0.20	0.39	0.93
	Valle d'Aosta	0.21	0.24	0.34	1.84	0.10	0.15	0.28	0.65
	Liguria	0.19	0.24	0.42	1.22	0.13	0.20	0.38	0.86
	Lombardy	0.23	0.28	0.47	1.34	0.17	0.25	0.47	1.11
c.	<b>NORTH-EAST ITALY</b>	<b>0.26</b>	<b>0.33</b>	<b>0.58</b>	<b>1.58</b>	<b>0.15</b>	<b>0.24</b>	<b>0.49</b>	<b>1.12</b>
	Trentino-Alto Adige	0.30	0.36	0.55	1.64	0.21	0.26	0.44	0.96
	Veneto	0.27	0.34	0.58	1.53	0.14	0.22	0.46	1.14
	Friuli-Venezia Giulia	0.26	0.31	0.58	1.79	0.11	0.18	0.38	0.91
	Emilia-Romagna	0.24	0.33	0.58	1.57	0.17	0.28	0.54	1.16
d.	<b>CENTRAL ITALY</b>	<b>0.24</b>	<b>0.29</b>	<b>0.47</b>	<b>1.56</b>	<b>0.19</b>	<b>0.27</b>	<b>0.46</b>	<b>1.05</b>
	Marche	0.23	0.33	0.63	2.00	0.17	0.30	0.59	1.31
	Tuscany	0.26	0.31	0.51	1.36	0.19	0.27	0.46	0.95
	Umbria	0.28	0.34	0.57	1.54	0.20	0.30	0.58	1.11
	Lazio	0.22	0.26	0.40	1.60	0.20	0.27	0.44	1.06
e.	<b>SOUTHERN ITALY</b>	<b>0.18</b>	<b>0.22</b>	<b>0.36</b>	<b>1.09</b>	<b>0.14</b>	<b>0.20</b>	<b>0.36</b>	<b>0.95</b>
	Abruzzo	0.23	0.31	0.55	1.51	0.18	0.28	0.50	1.08
	Molise	0.19	0.25	0.41	1.25	0.13	0.23	0.46	1.20
	Campania	0.16	0.18	0.28	0.94	0.12	0.17	0.29	0.83
	Apulia	0.20	0.25	0.40	1.16	0.14	0.23	0.42	1.16
	Basilicata	0.20	0.23	0.42	0.91	0.17	0.27	0.54	1.09
	Calabria	0.16	0.17	0.27	0.85	0.11	0.17	0.31	0.68
f.	<b>ISLANDS</b>	<b>0.27</b>	<b>0.29</b>	<b>0.42</b>	<b>1.13</b>	<b>0.19</b>	<b>0.27</b>	<b>0.43</b>	<b>0.90</b>
	Sicily	0.22	0.25	0.40	1.19	0.17	0.25	0.43	0.93
	Sardinia	0.35	0.35	0.45	1.02	0.24	0.31	0.42	0.82

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 Oct.	2011 Oct.	2011 Dec.
<b>a.</b>	<b>TOTAL</b>	<b>431,172</b>	<b>479,448</b>	-
<b>b.</b>	<b>GOLD AND GOLD RECEIVABLES</b>	<b>95,099</b>	<b>95,099</b>	-
<b>c.</b>	<b>CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>36,176</b>	<b>36,127</b>	-
	receivables from the IMF	11,262	11,358	-
	securities	23,521	23,307	-
	current accounts and other deposits	1,290	1,116	-
	reverse operations	97	339	-
	other claims	5	7	-
<b>d.</b>	<b>CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>1,213</b>	<b>1,332</b>	-
	financial counterparties	1,213	1,332	-
	<i>of which:</i> securities	326	304	-
	reverse operations	-	-	-
	other claims	887	1,028	-
	general government	-	-	-
	other counterparties	-	-	-
<b>e.</b>	<b>CLAIMS ON NON-EURO-AREA RESIDENTS</b>	<b>103</b>	<b>99</b>	-
	claims on non-euro-area EU central banks	-	-	-
	securities	99	99	-
	other claims	3	-	-
<b>f.</b>	<b>LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	<b>111,288</b>	<b>153,203</b>	-
	main refinancing operations	47,466	83,381	-
	longer-term refinancing operations	63,823	68,418	-
	fine-tuning reverse operations	-	-	-
	structural reverse operations	-	-	-
	marginal lending facility	-	1,404	-
	credits related to margin calls	-	-	-
<b>g.</b>	<b>OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS</b>	<b>2,742</b>	<b>2,669</b>	-
<b>h.</b>	<b>SECURITIES ISSUED BY EURO-AREA RESIDENTS</b>	<b>106,726</b>	<b>112,727</b>	-
	securities held for monetary policy purposes	36,129	42,146	-
	other securities	70,597	70,582	-

TDB40605

Bank of Italy

	2011 Oct.	2011 Nov.	2011 Dec.
<i>(cont)</i>			
<b>i. GENERAL GOVERNMENT DEBT</b>	<b>17,516</b>	<b>17,483</b>	<b>-</b>
<b>l. INTRA-EUROSISTEM CLAIMS</b>	<b>8,144</b>	<b>8,144</b>	<b>-</b>
participating interest in the ECB	945	945	-
claims deriving from the transfer of foreign reserves to the ECB	7,199	7,199	-
net claims related to the allocation of euro banknotes within the Eurosystem	-	-	-
other intra-eurosystem claims (net)	-	-	-
<b>m. ITEMS TO BE SETTLED</b>	<b>7</b>	<b>7</b>	<b>-</b>
<b>n. OTHER ASSETS</b>	<b>49,445</b>	<b>49,527</b>	<b>-</b>
Euro-area coins	29	29	-
investments of reserves and provisions	36,345	36,516	-
intangible fixed assets	41	41	-
tangible fixed assets	3,358	3,362	-
accrued income and prepaid expenses	2,568	2,661	-
deferred tax assets	5,574	5,574	-
sundry	1,531	1,344	-
<b>o. EXPENSE FOR THE YEAR</b>	<b>2,713</b>	<b>3,031</b>	<b>-</b>

**Notes:** The figure for December 2011 will be published in the next issue.

TDB40615		Bank of Italy		
Source: Bank of Italy Stocks in millions of euro				
		2011 Oct.	2011 Nov.	2011 Dec.
<b>a.</b>	<b>TOTAL</b>	<b>431,172</b>	<b>479,448</b>	<b>-</b>
<b>b.</b>	<b>BANKNOTES IN CIRCULATION</b>	<b>142,023</b>	<b>142,586</b>	<b>-</b>
<b>c.</b>	<b>LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	<b>24,255</b>	<b>31,452</b>	<b>-</b>
	current accounts (covering the minimum reserve system)	23,009	30,828	-
	deposit facility	1,247	566	-
	fixed-term deposits	-	50	-
	fine-tuning reverse operations	-	-	-
	deposits related to margin calls	-	8	-
<b>d.</b>	<b>OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>e.</b>	<b>LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO</b>	<b>36,834</b>	<b>17,204</b>	<b>-</b>
	general government	36,604	17,044	-
	<i>of which:</i> treasury payment account	36,284	789	-
	sinking fund for the redemption of government securities	107	107	-
	other liabilities	214	16,148	-
	other counterparties	230	160	-
<b>f.</b>	<b>LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO</b>	<b>2,803</b>	<b>2,698</b>	<b>-</b>
	liabilities to non-euro-area EU central banks	-	-	-
	other liabilities	2,803	2,698	-
<b>g.</b>	<b>LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>529</b>	<b>533</b>	<b>-</b>
	financial sector counterparties	-	-	-
	general government	529	533	-
	other counterparties	-	-	-
<b>h.</b>	<b>LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>64</b>	<b>2</b>	<b>-</b>
	deposits and balances	2	2	-
	other liabilities	62	..	-
<b>i.</b>	<b>COUNTERPART OF SDRs ALLOCATED BY THE IMF</b>	<b>7,605</b>	<b>7,605</b>	<b>-</b>
<b>l.</b>	<b>INTRA-EUROSISTEM LIABILITIES</b>	<b>89,288</b>	<b>149,578</b>	<b>-</b>
	promissory notes covering debt certificates issued by the ECB	-	-	-
	net liabilities related to the allocation of euro banknotes within the Eurosystem	690	2,043	-
	other intra-Eurosystem liabilities (net)	88,598	147,535	-

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Bank of Italy

		2011 Sept.	2011 Oct.	2011 Nov.
<i>(cont.)</i>				
<b>m</b>	<b>ITEMS TO BE SETTLED</b>	<b>26</b>	<b>30</b>	<b>-</b>
<b>n.</b>	<b>OTHER LIABILITIES</b>	<b>2,403</b>	<b>2,222</b>	<b>-</b>
	Bank of Italy drafts	145	191	-
	accrued expenses and deferred income	306	301	-
	sundry	1,952	1,731	-
<b>o.</b>	<b>PROVISIONS</b>	<b>7,768</b>	<b>7,289</b>	<b>-</b>
	provisions for specific risks	1,191	712	-
	sundry staff-related provisions	6,577	6,577	-
<b>p.</b>	<b>REVALUATION ACCOUNTS</b>	<b>80,860</b>	<b>80,860</b>	<b>-</b>
<b>q.</b>	<b>PROVISION FOR GENERAL RISKS</b>	<b>9,146</b>	<b>9,146</b>	<b>-</b>
<b>r.</b>	<b>CAPITAL AND RESERVES</b>	<b>21,429</b>	<b>21,429</b>	<b>-</b>
	capital	..	..	-
	ordinary and extraordinary reserves	13,689	13,689	-
	other reserves	7,740	7,740	-
<b>s.</b>	<b>NET PROFITS FOR DISTRIBUTION</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>t.</b>	<b>INCOME FOR THE YEAR</b>	<b>6,139</b>	<b>6,815</b>	<b>-</b>
<b>u.</b>	<b>MEMORANDUM ACCOUNTS</b>	<b>384,802</b>	<b>443,746</b>	<b>-</b>

**Notes:** The figure for December 2011 will be published in the next issue.

# **Methodological Appendix**



## 1. Content of the publication

The Statistical Bulletin contains information on the structure, assets and liabilities, and operations of banks and non-bank intermediaries. Unless otherwise indicated, the data refer to transactions carried out by banks and financial intermediaries with residents, irrespective of the currency used. Interbank transactions are normally excluded. Transactions not denominated in 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 societa' 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 investment 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 Nigeria the exposure is larger (Bosnia Herzegovina, Slovak Republic, Kazakhstan, Gibraltar and Jersey).

As of June 2008: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 15 billion euros.

As of September 2008: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 2.2 billion euros. About \$2 billion of the increase in bad debts observed in September was due to the first reports submitted by financial intermediaries that had previously been assignees of loan portfolios.

As of December 2008: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 6.4 billion 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.

As of December 2011, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of loans amounting to about 216 million euros (including 30 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

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<b>ADJUSTED BAD DEBTS (STOCK): USED MARGIN AT START OF PERIOD</b>	The total loans outstanding when a borrower is reported to the Central Credit Register: a) as a bad debt by the only bank that disbursed credit; b) as a bad debt by one bank and as having an overshoot by the only other bank exposed; c) as a bad debt by one bank and the amount of the bad debt is at least 70% of its exposure towards the banking system or as having overshoots equal to or more than 10% of its total loans outstanding; d) as a bad debt by at least two banks for amounts equal to or more than 10% of its total loans outstanding.
<b>AMOUNT BACKED BY REAL SECURITY</b>	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).
<b>APRC</b>	the conventional summary of the cost of credit. It is the rate that equalizes, on an annual basis, the sum of the present values of all the amounts making up the financing disbursed by the creditor and the sum of the present values of all repayment instalments (see the Minister of the Treasury Decree of 8 July 1992 on consumer credit).
<b>BAD DEBTS</b>	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.
<b>BAD DEBTS ( NET USED MARGIN)</b>	USED MARGIN: the amount of credit actually disbursed to a customer.
<b>BAD DEBTS (GROSS OF WRITEOFFS)</b>	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.
<b>BAD DEBTS DELETED</b>	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.
<b>BAD DEBTS: NUMBER OF BORROWERS</b>	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.
<b>BANKS (NUMBER)</b>	Number of banks with headquarters in the province.
<b>BRANCH LOCATION</b>	Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
<b>BRANCHES (NUMBER)</b>	the operational units that carry on directly with the public all or some of the activities of the bank; branches carrying on special operations fall within the definition, representative offices are excluded.
<b>CENTRAL ITALY</b>	comprises the following regions: Tuscany, Marche, Umbria and Lazio.
<b>COLLECTIVE INVESTMENT UNDERTAKINGS (UNITS OF)</b>	comprising Undertakings for Collective Investment in Transferable Securities (UCITS) and real-estate investment funds. In the statistical distributions of the Bulletin, UCITS comprise the following types of institutional investors: open-end securities investment funds and SICAVs.

<b>CREDIT DERIVATIVES: PURCHASE OF PROTECTION</b>	Comprises the notional value of trading credit derivatives for supervisory purposes, derivatives for hedging purposes, IAS trading derivatives not for supervisory purposes, derivatives-commitments on treasury stock, stock options. In the case of purchase of protection (sale of the risk), the data refer to the "protection seller".
<b>CREDIT DERIVATIVES: SALE OF PROTECTION</b>	Comprises the notional value of trading credit derivatives for supervisory purposes, derivatives for hedging purposes, IAS trading derivatives not for supervisory purposes, derivatives-commitments on treasury stock, stock options. In the case of sale of protection (purchase of the risk), the data refer to the "protection buyer".
<b>CUSTOMER LOCATION</b>	Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
<b>CUSTOMER SECTORS AND SEGMENTS OF ECONOMIC ACTIVITY</b>	groupings of institutional units on the basis of their principal economic function. The classification is on three levels: sectors, sub-sectors and sub-groups. Groupings of sectors, sub-sectors and 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.
<b>CUSTOMER SECURITIES HELD FOR CUSTODY/MANAGEMENT (AT FAIR VALUE)</b>	Comprises third-party securities (net of own liabilities in issue) held for safekeeping or administration in connection with acting as depository bank or portfolio management activity. The assets are valued at fair value (market value calculated in accordance with the rules established by international accounting standards). In the case of unlisted securities held for safekeeping or administration where the fair value is not easily determinable, the valuation is at book value.
<b>CUSTOMER TRADING</b>	buying and selling securities and financial derivatives for customers.
<b>DEPOSITS</b>	Funds raised from non-banks by banks in the form of: deposits (with agreed maturity, sight, overnight and redeemable at notice), saving certificates, certificates of deposit, and current accounts. As of December 2008 the aggregate is calculated at nominal value instead of book value and includes correspondent current accounts, surety deposits by third parties and internal bank cheques.
<b>DEPOSITS AND POSTAL SAVINGS</b>	For "Deposits", see the corresponding item of the glossary. This technical form includes current accounts reported by Bancoposta where they are published jointly with those of banks. "Postal savings" consists of postal savings books and interest-bearing postal savings certificates (including those to be redeemed by the Ministry for the Economy and Finance and Cassa Depositi e Prestiti).
<b>DERIVATES TRADING (QUARTERLY FLOW)</b>	derivative instruments are contracts serving to modify the exposure of the parties to market risks. As a rule they provide for the settlement at a specified future date of the difference between the price (or rate of return) prevailing at that date of a reference financial instrument and that determined in the contract or for the delivery or receipt at a future date of a financial instrument at a predetermined price. In the data on trading, derivative contracts with an underlying security are valued on the basis of the agreed price, those without an underlying security on the basis of the notional capital. Some instruments are an exception in this respect and are valued as follows: stock index options and futures, on the basis of the notional capital multiplied by the value of the index at the date the contract was concluded; futures options, on the basis of the notional capital multiplied by the price agreed for the futures contract; futures on debt securities, on the basis of the notional capital multiplied by the price agreed for the futures contract. Where transactions in derivative instruments are carried out on organized markets, purchases and sales serving to close positions of the opposite sign are not counted.

<b>ECONOMIC ACTIVITY</b>	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 ( <a href="http://www.istat.it/strumenti/definizioni/ateco">www.istat.it/strumenti/definizioni/ateco</a> ). 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: <a href="http://ec.europa.eu/eurostat">http://ec.europa.eu/eurostat</a> following the path Statistics/standard code lists/item 36
<b>ECONOMIC PURPOSE OF THE INVESTMENT</b>	Intended to identify the nature and location of the investment and durable goods financed, regardless of the economic classification and location of the customer. In particular, a distinction is made between "Non-financial investment" and "Other investment". "Non-financial investment" is divided into "Buildings" (Dwellings, Non-residential buildings: rural, Other non-residential buildings: rural), "Civil engineering works" and "Machinery, equipment, transport equipment and sundry products" (divided in turn between rural and other). "Other investment" is divided into "Purchases of real estate" (Dwellings: consumer households, Dwellings: other persons, Other real estate: rural and Other real estate: other), "Purchases of durable goods by consumer households", "Financial investments" and "Other destinations".
<b>END-QUARTER PORTFOLIO STOCKS (PORTFOLIO MANAGEMENT SERVICES)</b>	Total end-of-period amount outstanding of financial instruments under own management, regardless of the existence of a mandate given to third parties. Portfolios managed on an individual basis are considered under own management as are funds whose management mandate has been conferred by an unauthorized person or by a person authorized in the capacity of "final customer" (e.g. a bank that delegates the management of its own portfolio).
<b>FACTORING - ADVANCES ON RECEIVABLES FACILITIES GRANTED</b>	<b>FACTORING - ADVANCES ON RECEIVABLES</b> In the information provided by the Central Credit Register, these are advances granted against claims of the assignor that have been assigned with recourse or without recourse. In the information derived from "Supervisory statistics", the advances refer only to with-recourse assignments, including formal without-recourse assignments. <b>FACILITIES GRANTED</b> : the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
<b>FACTORING - ADVANCES ON RECEIVABLES FACILITIES USED MARGIN</b>	see item <b>FACTORING - ADVANCES ON RECEIVABLES - FACILITIES GRANTED USED MARGIN</b> : the amount of credit actually disbursed to a customer.
<b>FINANCIAL DERIVATES: INTRINSIC VALUE</b>	is the positive intrinsic value of the transaction or, in other words, shows the intermediary's claim on the counterparty at the reference date of the report, after taking account of any netting agreement between the parties in the contract.
<b>FLOW: ADJUSTED BAD DEBTS BORROWERS RETURNED PERFORMING (CREDIT USED)</b>	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.
<b>FLOW: ADJUSTED BAD DEBTS BORROWERS RETURNED PERFORMING (NUMBER OF BORROWERS)</b>	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.
<b>GUARANTEES GRANTED</b>	transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party.
<b>GUARANTEES GRANTED TO CUSTOMERS : FACILITIES GRANTED</b>	<b>GUARANTEES GRANTED TO CUSTOMERS</b> : transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party. <b>FACILITIES GRANTED</b> : the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
<b>GUARANTEES GRANTED TO CUSTOMERS : USED MARGIN</b>	<b>USED MARGIN</b> : it is the amount of the guarantees actually granted.

<b>GUARANTEES RECEIVED - AMOUNT GUARANTEED</b>	Amount of credit for which third parties have given collateral or personal guarantees.
<b>GUARANTEES RECEIVED - TOTAL NUMBER OF GUARANTORS</b>	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.
<b>HOME AND CORPORATE BANKING: PERSONAL SERVICES</b>	telematic (information and transaction) customer services. Includes interbank corporate banking and cash management services but excludes phone banking services.
<b>IMPAIRED LOANS - CUSTOMERS - OVERDUE / OVERDRAWN LOANS</b>	Amount of loans other than those classified as bad debts, non-performing or restructured loans that, at the reference date of the report, have been overdue and overdrawn for more than 90 days.
<b>IMPAIRED LOANS - CUSTOMERS - RESTRUCTURED LOANS</b>	Amount of loans for which a bank, owing to the deterioration in the debtor's financial condition and operating results, accepts changes to the original terms and conditions of loans that cause a loss.
<b>INDIVIDUAL PORTFOLIO MANAGEMENT</b>	
<b>INITIAL PERIOD OF RATE FIXATION</b>	the contractually agreed period during which the interest rate may not be changed. This classification variable has a value only for matched loans and term loans. However, revocable loans are conventionally included in the "variable interest rate or fixed up to 1 year" duration class.
<b>INTERNATIONAL CLAIMS</b>	calculated on the basis of supervisory data (Sections 5.1 and 5.2 of the system of automated prudential returns) in a manner similar to that adopted by the Bank for International Settlements in compiling its consolidated international statistics on banks' external claims. The aggregate includes all the claims (such as loans, securities, etc.) of Italian banks (including their foreign branches and subsidiaries) on non-residents except for intragroup positions and loans granted to local customers by their foreign units in the currency of the country in which the unit is located. The claims of the Italian branches of foreign banks are also excluded. Counterparties are classified (by country and sector of economic activity) on the basis of the principal debtor criterion with no account taken of any guarantees granted or received that could shift the risk to third parties. The classification of countries, including offshore centres, is that adopted by the Bank for International Settlements.
<b>ISLANDS</b>	comprises the following regions: Sicily and Sardinia.
<b>LOAN FACILITIES - FACILITIES GRANTED</b>	<b>LOAN FACILITIES:</b> loans reported to the Central Credit Register net of bad debts, granted or disbursed by reporting banks. Loans do not include assets that have been transferred but not cancelled. The aggregate includes the following forms of lending: matched loans, term loans, revocable loans and credit claims involved in bankruptcy proceedings. The difference between the used margin of "loan facilities" and the item "loans" consists in the exclusion of bad debts and the inclusion of repurchase agreements. The amount shown for the part backed by real security does not include the actual value of the security in the case of liens owing to the difficulty in most cases of determining the amount. <b>FACILITIES GRANTED:</b> the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
<b>LOAN FACILITIES - OVERSHOOT</b>	<b>OVERSHOOT:</b> The positive difference between credit used, excluding bad debts, and credit granted. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show unused margins or intermediaries that report the same customer.
<b>LOAN FACILITIES - UNUSED MARGIN</b>	<b>UNUSED MARGIN:</b> Positive difference between credit granted and credit used. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show overshoots or intermediaries that report the same customer.
<b>LOAN FACILITIES - USED MARGIN</b>	<b>USED MARGIN:</b> The amount of credit actually disbursed to a customer.

<b>LOANS</b>	Loans disbursed by banks to non-banks calculated at face value (until September 2008 at book value) gross of adjustment items and net of repayments. The aggregate includes mortgage loans, current account overdrafts, loans secured by pledge of salaries, credit card advances, discounting of annuities, personal loans, leasing (from December 2008 according to the IAS17 definition), factoring, other financial investments (e.g. commercial paper, bill portfolio, pledge loans, loans granted from funds administered for third parties), bad debts and unpaid and protested own bills. The aggregate is net of repurchase agreements and, since December 2008, net of stock exchange repos and gross of correspondent current accounts. <b>PERFORMING LOANS:</b> Loans net of bad debts.
<b>LOANS FACILITIES: NUMBER OF BORROWERS</b>	<b>BORROWERS (NUMBER)</b> physical and legal persons and holders of joint account who have been the object, at the reference date, of one or more reports to the Central Credit Register on the granting of loans or guarantees.
<b>LOCAL CLAIMS IN LOCAL CURRENCY</b>	The aggregate includes all the loans granted by the foreign units of Italian banks to local customers in the currency of the country in which the unit is located. The methods of calculation are similar to those used for "International claims" (see above).
<b>MATCHED LOANS: FACILITIES GRANTED</b>	<b>MATCHED LOANS:</b> classification used by the Central Credit Register for credit transactions with a form of predetermined redemption, such as loans granted to make receivables from third parties immediately available to customers. <b>FACILITIES GRANTED:</b> the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
<b>MATCHED LOANS: USED MARGIN</b>	<b>USED MARGIN:</b> the amount of credit actually disbursed to a customer.
<b>MUNICIPALITIES SERVED BY BANKS</b>	Municipalities in which at least one bank branch is in operation.
<b>NEW ADJUSTED BAD DEBTS (NUMBER OF BORROWERS)</b>	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.
<b>NEW ADJUSTED BAD DEBTS (CREDIT USED)</b>	The total loan exposure of persons who, for the first time in the reference quarter, meet one of the conditions for qualifying as an "adjusted bad debt" at system level. Borrowers involved in merge operations or credit transfer which already qualify as "adjusted bad debt" are not included in the flows.
<b>NEW BAD DEBTS</b>	the amount of loans to persons reported to the Central Credit Register as bad debts for the first time in the reference period.
<b>NORTH-EAST ITALY</b>	comprises the following regions: Trentino Alto Adige, Veneto, Friuli-Venezia Giulia and Emilia Romagna.
<b>NORTH-WEST ITALY</b>	comprises the following regions: Piedmont, Valle d'Aosta, Liguria and Lombardy.
<b>NUMBER OF ATMS IN OPERATION</b>	Computer terminals for use by the public permitting cash transactions to be carried out with the immediate updating of customers' accounts; they may also perform other banking services such as giro and credit transfers and/or provide account information.
<b>OFFSHORE CENTRES</b>	financial centres in which the intermediation of funds raised and invested mainly in other countries takes place owing to favourable regulatory and/or tax treatment of banking and financial activities; e.g. the Cayman Islands, Singapore and Hong Kong.
<b>PHONE BANKING</b>	services that can be accessed by entering personal identification numbers by telephone and those that permit interaction with an operator but still require the entry of personal identification numbers.
<b>POS - NUMBER</b>	computer terminals belonging to the reporting intermediary installed at retail outlets by means of which customers can use credit or debit cards. The procedure is managed either directly by the intermediary or group of intermediaries offering the service or by a third party.
<b>PROPRIETARY TRADING</b>	buying and selling securities and financial derivatives for the intermediaries' portfolio not held as a fixed asset.

**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).

<b>RESIDUAL MATURITY</b>	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.).
<b>REVOCABLE LOANS: FACILITIES GRANTED</b>	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.
<b>REVOCABLE LOANS: USED MARGIN</b>	USED MARGIN: the amount of credit actually disbursed to a customer.
<b>SECURITIES</b>	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.
<b>SHORT TERM</b>	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.
<b>SOUTHERN ITALY</b>	comprises the following regions: Abruzzo, Molise, Campania, Puglia, Basilicata and Calabria.
<b>SUBSIDIZED LOANS - AMOUNTS OUTSTANDING</b>	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.
<b>SUBSTANDARD LOANS</b>	secured and unsecured loans to customers suffering from temporary difficulties that are likely to be overcome in a reasonably short time.
<b>TERM LOANS: FACILITIES GRANTED</b>	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.
<b>TERM LOANS: OVERSHOOT</b>	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.
<b>TERM LOANS: USED MARGIN</b>	USED MARGIN: the amount of credit actually disbursed to a customer.
<b>TOTAL CREDIT GRANTED (SIZE CLASSES)</b>	the sum of the loan facilities granted to each borrower by all the intermediaries reporting to the Central Credit Register.
<b>TOTAL CREDIT USED (SIZE CLASSES)</b>	the sum of the loan facilities disbursed to each borrower by all the intermediaries reporting to the Central Credit Register.
<b>TOTAL EXPOSURE IN RESPECT OF FINANCE LEASES</b>	The definition is based on IAS17. The aggregate includes outstanding contracts and leases involving goods under construction and credits of a non-financial nature (e.g. insurance payments).
<b>TOTAL NUMBER OF EMPLOYEES BY BRANCH LOCATION</b>	Numbers of employees for which a formal employment relationship exists. The information is provided with reference to establishments operating in Italy.
<b>UNDERWRITING</b>	Placement of securities the successful outcome of which is guaranteed by the intermediary. Includes transactions involving the intermediary's prior subscription to or outright purchase of the securities in question.