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1

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Statistical publications and distribution options

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, 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.

Requests for clarifications concerning data contained in this publication can be sent by e-mail to statistiche@bancaditalia.it.

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Notice to readers

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

II. Symbols:

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

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

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

Additional information concerning this issue

In tables TDB40082 and TDB40087 warrants have been included in customer assets under management.

In the corresponding tables of the BIP on-line statistical database the data have been updated from June 2010 onwards. The phenomenon is basically in line with the past.

Requests for information on the content of this publication can be sent to statistiche@bancaditalia.it.

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

Key to symbols and information in the index

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

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

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Structural information

Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary
identification data

December 2012

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
a. TOTAL	706	32,881	197	22,642
b. PIEDMONT	27	2,662	18	2,112
Alessandria	-	293	-	259
Asti	1	165	1	137
Biella	4	132	4	114
Cuneo	13	524	5	369
Novara	-	212	-	128
Turin	9	1,116	8	974
Verbano-Cusio-Ossola	-	87	-	33
Vercelli	-	133	-	98
c. VALLE D'AOSTA	1	98	-	69
Aosta	1	98	-	69
d. LIGURIA	6	935	5	773
Genoa	4	506	3	419
Imperia	-	116	-	89
La Spezia	1	133	1	116
Savona	1	180	1	149
e. LOMBARDY	163	6,416	52	4,021
Bergamo	12	755	2	504
Brescia	14	947	4	534
Como	3	359	-	241
Cremona	4	281	-	126
Lecco	2	234	1	127
Lodi	3	159	-	61
Mantua	4	329	1	239
Milan	112	1,970	42	1,316
Monza-Brianza	5	476	1	281
Pavia	1	329	-	226
Sondrio	3	125	1	26
Varese	-	452	-	340
f. TRENTINO-ALTO ADIGE	100	964	8	308
Bolzano	54	419	5	153
Trento	46	545	3	155
g. VENETO	52	3,529	8	1,942
Belluno	1	184	-	114
Padua	12	641	3	413
Rovigo	4	178	-	108
Treviso	9	637	2	322
Venice	6	526	2	325
Verona	9	714	1	351
Vicenza	11	649	-	309

Banks

Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
37	5,469	394	4,445	78	325	5,869
-	336	8	185	1	29	651
-	27	-	5	-	2	91
-	15	-	11	-	2	60
-	17	-	-	-	1	39
-	34	8	120	-	1	149
-	83	-	-	-	1	60
-	74	-	47	1	21	180
-	52	-	2	-	-	27
-	34	-	-	-	1	45
-	8	1	21	-	-	34
-	8	1	21	-	-	34
-	130	-	24	1	8	136
-	80	-	2	1	5	52
-	16	-	10	-	1	23
-	13	-	2	-	2	25
-	21	-	10	-	-	36
5	1,406	43	815	63	174	1,184
1	103	9	143	-	5	203
1	166	9	228	-	19	179
-	66	3	50	-	2	99
-	80	4	74	-	1	92
-	74	1	32	-	1	66
-	54	3	43	-	1	54
-	48	3	42	-	-	69
1	429	6	94	63	131	129
-	117	4	71	-	7	55
-	77	1	25	-	1	100
2	97	-	2	-	-	44
-	95	-	11	-	6	94
1	130	90	523	1	3	298
1	68	47	195	1	3	111
-	62	43	328	-	-	187
5	899	38	674	1	14	543
-	46	1	24	-	-	51
1	96	8	129	-	3	101
-	12	4	58	-	-	46
1	180	6	133	-	2	95
-	113	4	85	-	3	44
1	242	6	117	1	4	95
2	210	9	128	-	2	111

Distribution by location (province) and institutional category of bank

TDB10207

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
h. FRIULI-VENEZIA GIULIA	24	929	7	588
Gorizia	4	103	-	58
Pordenone	3	223	1	145
Trieste	3	137	1	104
Udine	14	466	5	281
i. EMILIA ROMAGNA	52	3,466	24	2,351
Bologna	12	807	6	539
Ferrara	3	226	2	192
Forlì	9	346	3	214
Modena	5	477	2	280
Parma	2	353	2	276
Piacenza	3	219	1	146
Ravenna	5	339	3	276
Reggio Emilia	6	398	3	257
Rimini	7	301	2	171
l. MARCHE	29	1,183	9	949
Ancona	11	366	4	297
Ascoli Piceno	4	163	1	132
Fermo	4	163	1	132
Macerata	4	238	1	204
Pesaro e Urbino	8	307	2	220
m. TUSCANY	48	2,489	16	1,688
Arezzo	4	236	-	145
Florence	13	684	6	513
Grosseto	3	155	-	105
Livorno	2	211	-	137
Lucca	3	264	2	169
Massa Carrara	2	114	1	98
Pisa	5	289	2	187
Pistoia	8	184	2	117
Prato	1	133	-	74
Siena	7	219	3	143
n. UMBRIA	6	560	3	476
Perugia	4	426	1	356
Terni	2	134	2	120
o. LAZIO	60	2,722	22	1,946
Frosinone	5	214	-	122
Latina	6	189	1	129
Rieti	2	82	1	62
Rome	41	2,033	19	1,492
Viterbo	6	204	1	141
p. ABRUZZO	14	680	6	586
Chieti	5	175	3	158
L'Aquila	2	151	1	127
Pescara	2	170	1	147
Teramo	5	184	1	154

						Banks
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
1	102	15	236	1	3	172
-	8	4	37	-	-	21
-	30	2	48	-	-	39
-	13	1	18	1	2	4
1	51	8	133	-	1	108
4	664	23	438	1	13	333
-	143	6	118	-	7	59
-	13	1	21	-	-	26
-	40	6	92	-	-	30
2	184	-	12	1	1	47
-	58	-	17	-	2	45
1	63	1	9	-	1	41
-	14	2	48	-	1	18
-	97	3	43	-	1	45
1	52	4	78	-	-	22
-	39	20	195	-	-	212
-	8	7	61	-	-	48
-	2	3	29	-	-	30
-	2	3	29	-	-	30
-	3	3	31	-	-	49
-	25	6	62	-	-	57
3	451	29	346	-	4	277
2	62	2	29	-	-	38
-	80	7	90	-	1	44
-	17	3	33	-	-	28
-	52	2	22	-	-	20
-	73	1	22	-	-	29
-	13	1	2	-	1	15
1	68	2	33	-	1	39
-	24	6	42	-	1	22
-	45	1	14	-	-	6
-	17	4	59	-	-	36
-	38	3	46	-	-	82
-	31	3	39	-	-	51
-	7	-	7	-	-	31
5	426	24	285	9	65	263
2	61	3	30	-	1	61
1	40	4	20	-	-	30
-	12	1	8	-	-	31
2	300	11	177	9	64	86
-	13	5	50	-	-	55
-	8	8	86	-	-	171
-	2	2	15	-	-	54
-	2	1	22	-	-	44
-	3	1	20	-	-	31
-	1	4	29	-	-	42

Distribution by location (province) and institutional category of bank

TDB10207

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
q. MOLISE	3	145	-	108
Campobasso	3	112	-	87
Isernia	-	33	-	21
r. CAMPANIA	33	1,608	8	1,260
Avellino	4	136	1	95
Benevento	2	95	1	59
Caserta	4	206	2	171
Naples	9	802	4	685
Salerno	14	369	-	250
s. APULIA	29	1,379	2	960
Bari	15	494	2	333
Barletta - Andria - Tranii	3	120	-	88
Brindisi	2	117	-	79
Foggia	1	219	-	148
Lecce	3	256	-	186
Taranto	5	173	-	126
t. BASILICATA	3	241	-	152
Matera	-	77	-	57
Potenza	3	164	-	95
u. CALABRIA	17	495	2	399
Catanzaro	5	101	-	80
Cosenza	6	197	1	148
Crotone	3	36	1	27
Reggio Calabria	1	124	-	115
Vibo Valentia	2	37	-	29
v. SICILY	34	1,707	4	1,292
Agrigento	4	156	-	108
Caltanissetta	6	96	-	59
Catania	5	349	2	250
Enna	1	64	-	47
Messina	3	226	1	183
Palermo	7	413	1	343
Ragusa	2	115	-	71
Syracuse	3	123	-	91
Trapani	3	165	-	140
z. SARDINIA	5	673	3	662
Cagliari	2	211	1	207
Carbonia Iglesias	-	34	-	34
Medio Campidano	-	38	-	38
Nuoro	-	68	-	68
Ogliastra	-	26	-	26
Olbia Tempio	-	77	-	76
Oristano	1	81	-	75
Sassari	2	138	2	138

						Banks	
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks	
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>		
1	22	2	15	-	-	47	
1	12	2	13	-	-	36	
-	10	-	2	-	-	11	
5	204	20	136	-	8	337	
-	21	3	20	-	-	52	
-	24	1	12	-	-	41	
-	26	2	8	-	1	62	
4	109	1	3	-	5	85	
1	24	13	93	-	2	97	
3	300	24	118	-	1	226	
2	105	11	55	-	1	40	
-	25	3	7	-	-	10	
-	27	2	11	-	-	20	
-	61	1	10	-	-	49	
1	59	2	11	-	-	80	
-	23	5	24	-	-	27	
-	49	3	40	-	-	84	
-	9	-	11	-	-	24	
-	40	3	29	-	-	60	
1	10	14	86	-	-	179	
1	2	4	19	-	-	37	
-	7	5	42	-	-	68	
-	-	2	9	-	-	16	
-	1	1	8	-	-	40	
-	-	2	8	-	-	18	
3	246	27	168	-	1	330	
-	22	4	26	-	-	38	
-	9	6	28	-	-	20	
1	81	2	18	-	-	56	
-	3	1	14	-	-	19	
-	32	2	11	-	-	68	
1	30	5	39	-	1	74	
1	39	1	5	-	-	12	
-	24	3	8	-	-	19	
-	6	3	19	-	-	24	
-	1	2	8	-	2	310	
-	-	1	2	-	2	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

	Number of devices in operation	
	POS terminals	ATMs
December 2012		
a. TOTAL	1,457,841	43,820
b. PIEDMONT	110,943	4,299
Alessandria	10,914	372
Asti	4,855	179
Biella	4,729	152
Cuneo	15,668	573
Novara	11,249	345
Turin	54,726	2,424
Verbano-Cusio-Ossola	4,275	113
Vercelli	4,527	141
c. VALLE D'AOSTA	4,721	142
Aosta	4,721	142
d. LIGURIA	44,430	1,205
Genoa	22,086	648
Imperia	6,859	144
La Spezia	6,360	189
Savona	9,125	224
e. LOMBARDY	253,696	8,127
Bergamo	21,836	878
Brescia	30,456	1,352
Como	12,702	410
Cremona	7,427	387
Lecco	6,937	279
Lodi	5,171	234
Mantua	8,620	408
Milan	105,149	2,772
Monza-Brianza	9,249	301
Pavia	12,318	362
Sondrio	11,063	176
Varese	22,768	568
f. TRENTO-ALTO ADIGE	37,183	1,280
Bolzano	18,975	597
Trento	18,208	683
g. VENETO	125,992	4,524
Belluno	5,713	237
Padua	22,837	857
Rovigo	5,137	215
Treviso	19,062	726
Venice	28,744	667
Verona	24,340	1,038
Vicenza	20,159	784

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
h.	FRIULI-VENEZIA GIULIA	32,174	1,202
	Gorizia	4,262	168
	Pordenone	6,990	288
	Trieste	5,979	205
	Udine	14,943	541
i.	EMILIA ROMAGNA	125,202	4,350
	Bologna	28,084	1,028
	Ferrara	8,630	325
	Forlì	10,755	438
	Modena	18,590	601
	Parma	13,619	405
	Piacenza	7,712	261
	Ravenna	11,409	427
	Reggio Emilia	12,165	490
	Rimini	14,238	375
l.	MARCHE	43,005	1,445
	Ancona	14,207	437
	Ascoli Piceno	8,785	263
	Fermo	1,187	79
	Macerata	9,015	266
	Pesaro e Urbino	9,811	400
m.	TUSCANY	123,230	3,236
	Arezzo	9,572	278
	Florence	34,565	978
	Grosseto	8,695	196
	Livorno	12,240	269
	Lucca	15,112	335
	Massa Carrara	5,183	123
	Pisa	12,531	337
	Pistoia	8,075	218
	Prato	6,155	149
	Siena	11,102	353
n.	UMBRIA	26,188	811
	Perugia	19,914	643
	Terni	6,274	168
o.	LAZIO	160,507	3,920
	Frosinone	10,618	293
	Latina	11,557	273
	Rieti	3,206	93
	Rome	127,983	3,017
	Viterbo	7,143	244
p.	ABRUZZO	32,397	878
	Chieti	9,010	264
	L'Aquila	7,690	195
	Pescara	8,602	213
	Teramo	7,095	206

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
q. MOLISE	5,545	191
Campobasso	4,038	137
Isernia	1,507	54
r. CAMPANIA	90,773	2,383
Avellino	5,707	174
Benevento	4,225	99
Caserta	11,843	241
Naples	50,433	1,378
Salerno	18,565	491
s. APULIA	69,472	1,724
Bari	26,901	685
Barletta-Andria-Trani	1,995	43
Brindisi	6,939	146
Foggia	8,957	292
Lecce	14,511	342
Taranto	10,169	216
t. BASILICATA	8,760	274
Matera	3,413	90
Potenza	5,347	184
u. CALABRIA	31,821	724
Catanzaro	6,686	153
Cosenza	11,485	278
Crotone	2,130	61
Reggio Calabria	9,064	173
Vibo Valentia	2,456	59
v. SICILY	94,580	2,348
Agrigento	6,093	214
Caltanissetta	3,711	127
Catania	20,844	469
Enna	2,389	90
Messina	13,603	296
Palermo	24,646	573
Ragusa	6,687	180
Syracuse	7,872	189
Trapani	8,735	210
z. SARDINIA	37,222	757
Cagliari	13,403	301
Carbonia Iglesias	1,292	34
Medio Campidano	1,049	24
Nuoro	3,471	67
Ogliastra	877	16
Olbia Tempio	5,223	82
Oristano	2,460	61
Sassari	9,447	172

Notes:

Distribution by customer location (province)

TDB10218				Banks
Source: Supervisory returns				
December 2012	Number of customers			
	Home e corporate banking			Phone banking
	personal services	business services		
a. TOTALE	8,641,671	18,132,482		2,403,472
b. PIEDMONT	626,625	1,685,816		206,500
Alessandria	54,589	141,357		20,117
Asti	16,597	55,855		8,059
Biella	31,332	58,023		11,470
Cuneo	80,459	161,980		27,674
Novara	69,169	137,512		15,064
Turin	322,701	1,028,574		111,127
Verbano-Cusio-Ossola	26,517	47,835		5,282
Vercelli	25,261	54,680		7,707
c. VALLE D'AOSTA	13,277	51,564		8,200
Aosta	13,277	51,564		8,200
d. LIGURIA	258,270	507,396		68,566
Genoa	145,969	305,730		39,098
Imperia	23,270	55,596		8,543
La Spezia	52,609	61,765		8,693
Savona	36,422	84,305		12,232
e. LOMBARDY	2,018,349	4,016,467		532,622
Bergamo	238,855	383,849		54,729
Brescia	221,032	405,940		56,552
Como	92,491	218,071		26,143
Cremona	55,293	102,748		13,767
Lecco	73,486	145,141		14,072
Lodi	37,925	74,406		9,016
Mantua	111,735	111,244		16,327
Milan	732,254	1,611,822		232,401
Monza-Brianza	169,605	378,788		45,837
Pavia	100,143	183,606		20,726
Sondrio	9,615	62,254		2,512
Varese	175,915	338,598		40,540
f. TRENTO-ALTO ADIGE	58,830	416,217		50,347
Bolzano	29,967	189,794		19,381
Trento	28,863	226,423		30,966
g. VENETO	765,070	1,693,646		236,711
Belluno	19,834	81,547		7,815
Padua	158,858	287,430		49,854
Rovigo	23,677	56,873		10,519
Treviso	138,592	291,731		44,629
Venice	134,342	288,050		42,896
Verona	169,177	386,476		41,634
Vicenza	120,590	301,539		39,364

Distribution by customer location (province)

TDB10218		Number of customers		
		Home e corporate banking		Phone banking
		personal services	business services	
h.	FRIULI-VENEZIA GIULIA	187,403	422,681	56,456
	Gorizia	14,015	45,171	6,457
	Pordenone	49,858	101,970	14,548
	Trieste	50,142	100,632	10,222
	Udine	73,388	174,908	25,229
i.	EMILIA ROMAGNA	756,399	1,548,985	230,766
	Bologna	173,247	434,038	63,227
	Ferrara	34,966	84,158	10,585
	Forlì	45,117	113,421	18,674
	Modena	102,031	264,769	40,402
	Parma	112,919	151,245	25,047
	Piacenza	63,874	87,752	13,638
	Ravenna	55,198	124,533	16,245
	Reggio Emilia	113,002	180,635	23,396
	Rimini	56,045	108,434	19,552
l.	MARCHE	183,649	421,751	85,521
	Ancona	71,642	145,437	25,918
	Ascoli Piceno	19,119	50,841	10,985
	Fermo	18,471	39,859	7,742
	Macerata	37,066	76,832	15,775
	Pesaro e Urbino	37,351	108,782	25,101
m.	TUSCANY	655,671	952,589	185,073
	Arezzo	48,779	74,048	15,981
	Florence	177,302	296,116	58,568
	Grosseto	34,687	48,088	9,312
	Livorno	68,031	84,016	12,911
	Lucca	71,655	95,843	16,876
	Massa Carrara	34,443	41,939	7,742
	Pisa	83,227	113,068	19,197
	Pistoia	38,221	67,940	13,094
	Prato	47,680	69,131	14,753
	Siena	51,646	62,400	16,639
n.	UMBRIA	109,787	234,586	34,669
	Perugia	83,207	180,878	26,637
	Terni	26,580	53,708	8,032
o.	LAZIO	888,496	1,962,592	225,506
	Frosinone	38,599	94,574	14,196
	Latina	75,000	133,553	16,445
	Rieti	11,630	35,128	3,430
	Rome	729,726	1,634,716	182,328
	Viterbo	33,541	64,621	9,107
p.	ABRUZZO	118,634	286,240	49,541
	Chieti	33,246	84,970	13,333
	L'Aquila	25,772	55,521	9,355
	Pescara	37,873	79,792	12,132
	Teramo	21,743	65,957	14,721

Distribution by customer location (province)

TDB10218		Number of customers		Banks
		Home e corporate banking		Phone banking
		personal services	business services	
q.	MOLISE			27,807
	Campobasso	7,051		20,494
	Isernia	5,064		7,313
r.	CAMPANIA	1,987		673,048
	Avellino	148,930		28,647
	Benevento	10,131		20,596
	Caserta	6,415		88,045
	Naples	19,201		409,602
	Salerno	82,563		126,158
s.	APULIA	30,620		435,884
	Bari	88,229		138,671
	Barletta-Andria-Trani	32,905		39,160
	Brindisi	7,837		41,452
	Foggia	7,529		49,276
	Lecce	12,348		98,402
	Taranto	16,436		68,923
t.	BASILICATA	11,174		50,425
	Matera	12,587		16,106
	Potenza	4,478		34,319
u.	CALABRIA	8,109		220,592
	Catanzaro	35,165		38,921
	Cosenza	7,532		80,478
	Crotone	13,722		13,760
	Reggio Calabria	2,910		71,431
	Vibo Valentia	8,740		16,002
v.	SICILY	2,261		486,737
	Agrigento	90,554		32,214
	Caltanissetta	6,273		21,142
	Catania	4,485		122,843
	Enna	20,561		12,851
	Messina	2,885		61,788
	Palermo	11,235		132,142
	Ragusa	20,903		22,230
	Syracuse	8,047		43,021
	Trapani	7,637		38,506
z.	SARDINIA	8,528		106,718
	Cagliari	50,478		57,370
	Carbonia Iglesias	19,301		5,697
	Medio Campidano	2,173		3,776
	Nuoro	2,125		6,294
	Ogliastra	3,757		1,445
	Olbia Tempio	1,320		7,581
	Oristano	7,635		6,746
	Sassari	3,487		17,809

Notes:

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

TDB10219

Source: supervisory reports
Numbers in units

December 2012

	Total	Major banks
a. TOTAL	314,563	117,459
b. PIEDMONT	28,037	16,451
Alessandria	1,806	846
Asti	1,080	353
Biella	2,345	209
Cuneo	3,306	839
Novara	1,469	967
Turin	16,462	12,578
Verbano-Cusio-Ossola	888	295
Vercelli	686	366
c. VALLE D'AOSTA	508	321
Aosta	508	321
d. LIGURIA	7,799	3,006
Genoa	5,009	1,961
Imperia	736	311
La Spezia	898	224
Savona	1,159	511
e. LOMBARDY	75,758	24,561
Bergamo	8,093	1,310
Brescia	6,904	1,741
Como	2,485	850
Cremona	1,703	806
Lecco	1,542	426
Lodi	992	477
Mantua	2,618	1,780
Milan	40,863	13,460
Monza-Brianza	3,580	1,288
Pavia	1,971	1,021
Sondrio	1,559	101
Varese	3,459	1,303
f. TRENTO-ALTO ADIGE	7,154	611
Bolzano	3,840	119
Trento	3,316	492
g. VENETO	31,912	11,503
Belluno	845	322
Padua	5,794	717
Rovigo	1,086	90
Treviso	5,037	1,132
Venice	4,040	964
Verona	10,096	7,192
Vicenza	5,024	1,088

Banks

Large banks	Medium banks	Small banks	Minor banks
20,346	64,508	74,485	37,765
57	2,424	7,203	1,902
-	363	575	22
-	51	661	15
-	40	2,068	28
-	675	623	1,169
-	179	323	-
57	1,028	2,136	663
-	56	537	-
-	34	281	5
-	18	50	119
-	18	50	119
-	3,313	1,338	142
-	2,621	391	36
-	278	97	50
-	185	471	18
-	230	379	39
11,848	16,044	16,521	6,784
3,827	1,624	674	658
205	2,331	1,947	680
216	623	650	146
48	309	108	432
257	557	158	144
16	143	50	306
65	304	78	391
5,505	7,875	10,608	3,415
446	389	1,066	391
82	601	155	112
-	873	555	30
1,183	419	473	81
21	73	2,756	3,693
3	16	1,983	1,719
18	57	774	1,975
2,616	6,617	6,092	5,084
40	200	181	102
1,294	2,012	824	947
130	357	125	384
264	968	1,932	741
251	347	1,818	660
318	792	506	1,288
321	1,942	708	965

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

TDB10219		Total	Major banks
h.	FRIULI-VENEZIA GIULIA	6,973	1,302
	Gorizia	752	105
	Pordenone	1,678	261
	Trieste	1,364	463
	Udine	3,182	474
i.	EMILIA ROMAGNA	31,740	8,613
	Bologna	7,711	3,132
	Ferrara	1,764	379
	Forlì	2,666	439
	Modena	5,436	1,658
	Parma	3,669	571
	Piacenza	1,657	312
	Ravenna	2,433	582
	Reggio Emilia	4,321	1,252
	Rimini	2,095	290
l.	MARCHE	8,982	1,495
	Ancona	3,283	579
	Ascoli Piceno	1,222	332
	Fermo	592	60
	Macerata	1,612	250
	Pesaro e Urbino	2,278	276
m.	TUSCANY	27,871	13,496
	Arezzo	2,215	511
	Florence	8,577	2,540
	Grosseto	885	427
	Livorno	1,223	752
	Lucca	1,731	963
	Massa Carrara	792	337
	Pisa	2,246	683
	Pistoia	1,442	314
	Prato	1,262	345
	Siena	7,507	6,627
n.	UMBRIA	3,806	1,352
	Perugia	2,991	1,094
	Terni	816	258
o.	LAZIO	28,475	14,930
	Frosinone	1,283	634
	Latina	1,381	737
	Rieti	500	123
	Rome	24,165	13,111
	Viterbo	1,151	326
p.	ABRUZZO	4,997	919
	Chieti	1,403	173
	L'Aquila	1,004	244
	Pescara	1,316	334
	Teramo	1,277	169

Banks

Large banks	Medium banks	Small banks	Minor banks
387	515	3,176	1,593
28	28	360	231
49	92	965	311
129	75	541	156
181	320	1,311	896
4,119	7,728	7,400	3,880
613	1,523	1,379	1,064
54	132	1,062	137
217	67	1,133	810
2,608	584	309	277
173	2,336	535	54
29	658	569	89
13	38	1,471	329
274	2,277	155	363
139	116	790	760
22	3,439	2,439	1,587
9	1,601	592	502
-	189	463	238
-	134	347	51
-	786	272	304
13	730	766	493
70	6,893	3,950	3,462
-	370	1,062	272
32	4,531	686	788
-	181	81	196
-	241	83	147
12	152	276	328
-	23	165	267
-	270	919	374
11	99	473	545
15	721	65	116
-	308	141	431
-	262	873	1,319
-	228	780	889
-	34	93	431
923	2,788	6,821	3,013
-	64	194	391
-	88	185	371
-	25	334	18
923	2,442	6,003	1,686
-	170	107	548
6	233	3,473	366
-	48	1,082	100
-	15	694	51
6	131	751	94
-	39	947	122

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

TDB10219		Total	Major banks
q.	MOLISE	841	448
	Campobasso	682	382
	Isernia	161	67
r.	CAMPANIA	13,641	4,717
	Avellino	1,131	174
	Benevento	529	224
	Caserta	1,414	438
	Naples	8,076	3,158
	Salerno	2,495	725
s.	APULIA	12,010	3,253
	Bari	5,577	1,335
	Barletta-Andria-Trani	765	107
	Brindisi	762	204
	Foggia	1,567	384
	Lecce	2,038	747
	Taranto	1,305	476
t.	BASILICATA	1,292	204
	Matera	446	67
	Potenza	847	137
u.	CALABRIA	4,137	1,058
	Catanzaro	823	294
	Cosenza	1,540	279
	Crotone	549	52
	Reggio Calabria	993	386
	Vibo Valentia	235	47
v.	SICILY	13,266	8,362
	Agrigento	975	604
	Caltanissetta	647	369
	Catania	2,570	1,597
	Enna	320	206
	Messina	1,430	1,021
	Palermo	3,977	2,936
	Ragusa	1,021	406
	Syracuse	912	598
	Trapani	1,423	627
z.	SARDINIA	5,038	861
	Cagliari	1,578	436
	Carbonia Iglesias	198	42
	Medio Campidano	161	12
	Nuoro	341	46
	Ogliastra	94	6
	Olbia Tempio	413	72
	Oristano	326	55
	Sassari	1,934	195

Note:

Banks

Large banks	Medium banks	Small banks	Minor banks
4	40	269	80
4	28	201	67
-	12	69	13
12	5,427	2,213	1,272
-	188	614	155
-	121	63	121
-	687	177	112
12	3,709	950	247
-	723	410	637
266	3,459	3,923	1,109
28	1,534	2,105	575
27	350	191	90
-	303	185	70
211	460	435	77
-	442	764	85
-	371	245	213
-	347	570	171
-	128	206	45
-	219	364	127
-	1,716	724	639
-	296	108	125
-	740	158	363
-	87	361	49
-	482	69	56
-	112	29	47
-	714	2,745	1,445
-	75	72	224
-	6	58	214
-	130	710	133
-	21	23	70
-	57	272	80
-	236	606	199
-	26	570	19
-	35	208	71
-	130	229	437
-	2,463	1,666	48
-	461	677	4
-	97	59	-
-	87	62	-
-	177	118	-
-	69	19	-
-	180	161	-
-	153	74	44
-	1,241	498	-

Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

December 2012

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	15	14
Customer trading	22	20
Underwriting	5	5
Placement	48	45
Individual portfolio management	43	44
Reception of orders	51	48
Investment advice	94	90
Multilateral trading facilities management	3	3

b. NUMBER of SIMs

104

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

	2012 Sept.	2012 Dec.
a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	560	619
Equity	157	157
Balanced	42	40
Bond	209	242
Liquidity	27	29
Flexible	178	197
b. NUMBER OF SICAV SUB-FUNDS	-	-
Equity	-	-
Balanced	-	-
Bond	-	-
Liquidity	-	-
Flexible	-	-
c. NUMBER OF ASSET MANAGEMENT COMPANIES	41	41
d. NUMBER OF SICAVs	1	1

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

	2012 Sept.	2012 Dec.
a. NUMBER OF FINANCIAL INTERMEDIARIES	197	195
Leasing	39	38
Factoring	27	25
Consumer credit	36	36
Other forms of finance	17	17
Acquisition of shareholdings	5	5
Issue and/or management of credit cards	4	4
Securitization	9	8
Foreign exchange trading and other activities	60	62
b. NUMBER OF PAYMENT INSTITUTIONS	46	48

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

Information on banking and financial business

TDC40010

Banks and CDP

Source: Supervisory returns
Stocks in millions of euro

	2011 Dec.	2012 Mar.	2012 June	2012 Sept.	2012 Dec.
a. TOTAL STOCKS					
Loans	1,977,923	1,972,986	1,973,914	1,960,756	1,959,305
<i>of which: bad debts</i>	108,171	108,561	114,125	118,567	125,987
Deposits	1,155,326	1,175,455	1,184,969	1,228,432	1,236,032
b. TRANSACTIONS WITH RESIDENTS					
Loans	1,940,017	1,937,733	1,935,165	1,924,239	1,917,357
<i>of which: in non-euro-area currencies</i>	20,270	19,728	20,249	19,378	17,455
more than 12 months	-	-	-	-	-
bad debts	107,206	107,614	113,149	117,655	124,999
Deposits	1,142,710	1,161,762	1,170,533	1,214,364	1,222,661
<i>of which: in non-euro-area currencies</i>	11,984	11,555	11,973	12,076	11,817
c. TRANSACTIONS WITH NON-RESIDENTS					
Loans	37,862	35,210	38,707	36,476	41,907
<i>of which: bad debts</i>	964	946	975	912	988
Deposits	12,604	13,637	14,348	14,027	13,330

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

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

TDB10232

Source: Supervisory returns
Stocks in millions of euro

December 2012		Total	General government	Financial companies
a. TOTAL		1,917,357	267,775	179,245
b. NORTH-WEST ITALY		643,907	24,043	107,951
	Piedmont	118,422	12,124	6,880
	Valle d'Aosta	2,745	150	91
	Liguria	37,634	1,968	793
	Lombardy	485,106	9,800	100,187
c. NORTH-EAST ITALY		421,439	11,421	44,573
	Trentino-Alto Adige	42,042	1,220	1,311
	Veneto	167,486	4,091	14,798
	Friuli-Venezia Giulia	32,670	1,824	1,926
	Emilia-Romagna	179,241	4,285	26,538
d. CENTRAL ITALY		566,893	206,834	23,697
	Marche	44,734	1,979	2,023
	Tuscany	119,021	5,098	9,083
	Umbria	21,702	924	62
	Lazio	381,437	198,834	12,530
e. SOUTHERN ITALY		192,853	17,590	1,350
	Abruzzo	25,835	1,271	107
	Molise	3,978	269	26
	Campania	77,992	8,365	924
	Apulia	57,138	3,753	273
	Basilicata	7,171	732	5
	Calabria	20,739	3,200	16
f. ISLANDS		92,265	7,887	1,673
	Sicily	66,788	6,581	240
	Sardinia	25,478	1,307	1,434

Note:

Banks and CDP

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
860,454	260,949	156,117	425,456	97,852	512,032
315,375	101,922	50,867	158,815	28,731	167,806
53,569	18,370	8,944	25,448	7,702	38,147
1,494	582	342	563	232	778
18,957	5,467	3,378	10,004	2,369	13,547
241,355	77,504	38,203	122,800	18,429	115,335
227,768	76,297	40,535	105,024	26,887	110,789
25,062	6,667	4,638	12,928	4,030	10,418
92,017	33,426	14,983	41,687	10,783	45,797
15,517	6,435	2,435	6,106	2,394	11,009
95,172	29,770	18,480	44,303	9,680	43,565
198,200	50,522	40,451	102,907	19,237	118,926
23,550	8,656	5,297	9,065	3,594	13,589
60,839	17,257	10,208	31,084	8,112	35,890
12,001	4,350	2,332	4,810	1,806	6,910
101,811	20,259	22,613	57,947	5,725	62,537
83,814	23,928	17,171	40,314	14,808	75,291
13,487	5,006	3,382	4,762	2,232	8,738
1,787	557	451	717	416	1,481
34,577	8,211	5,761	20,095	4,013	30,113
23,604	7,328	5,180	10,089	5,337	24,171
3,265	909	825	1,377	786	2,384
7,094	1,917	1,572	3,274	2,025	8,404
35,297	8,279	7,093	18,397	8,188	39,220
25,071	6,096	4,454	13,434	5,945	28,952
10,225	2,182	2,639	4,963	2,244	10,269

Distribution by customer location (geographical area) and economic activity

TDB10255

Banks and CDP

Source: Supervisory returns
Stocks in millions of euro

December 2012		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	958,306	344,106	254,655	217,437	98,622	43,485
	Agricultural, forestry and fishing	44,210	12,355	14,802	8,559	5,249	3,245
	Mining and quarrying	3,027	1,440	678	586	210	114
	Manufacturing	221,066	84,895	70,221	38,714	20,864	6,371
	Electricity, gas, steam and air conditioning supply	35,115	14,990	5,324	10,043	2,867	1,892
	Water supply, sewerage, waste management and remediation activities	10,876	3,218	2,419	3,127	1,493	618
	Construction	167,569	54,435	43,607	42,640	18,839	8,049
	Wholesale and retail trade, repair of motor vehicles and motorcycles	144,784	46,631	36,415	30,400	21,038	10,300
	Transportation and storage	44,825	14,365	6,700	13,802	6,805	3,153
	Accommodation and food service activities	38,656	8,633	12,731	8,801	5,343	3,147
	Information and communication	17,045	7,401	2,508	5,947	849	340
	Financial and insurance activities	18,300	8,393	4,663	3,950	825	469
	Real estate activities	122,306	49,252	33,627	30,841	6,146	2,440
	Professional, scientific and technical activities	45,569	23,004	11,478	8,009	2,143	935
	Administrative and support service activities	20,661	7,219	4,173	6,024	2,535	709
	All remaining activities (sections O, P,Q,R,S,T)	24,298	7,876	5,311	5,995	3,414	1,703

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 2012		Total	North West	North East	Centre	South	Islands
a.	CURRENT ACCOUNTS	377,573	95,653	70,325	182,060	19,456	10,078
	General Government	139,346	1,503	780	135,766	723	575
	Financial and insurance corporations	24,304	15,818	3,859	3,007	479	1,142
	Non-financial corporations	173,337	65,380	54,044	34,566	13,520	5,827
	Producer households	16,316	4,603	4,802	3,158	2,403	1,350
	Consumer households	24,269	8,348	6,840	5,564	2,331	1,185
b.	MORTGAGE LOANS	957,634	318,686	213,527	258,115	113,571	53,736
	General government	118,612	21,581	10,042	65,965	15,064	5,959
	Financial and insurance corporations	30,495	20,528	4,708	4,859	144	255
	Non-financial corporations	354,363	124,884	93,603	83,314	36,525	16,038
	Producer households	59,690	18,195	16,988	11,818	8,121	4,568
	<i>of which: for house purchase</i>	20,632	6,027	5,100	4,558	3,064	1,883
	Consumer households	394,474	133,497	88,185	92,158	53,716	26,918
	<i>of which: for house purchase</i>	331,576	114,748	73,710	76,440	43,838	22,840
c.	LOANS SECURED BY PLEDGE OF SALARY	8,328	1,659	891	1,614	2,780	1,385
	Producer households	7	1	1	3	1	..
	Consumer households	8,321	1,658	890	1,611	2,778	1,384
d.	PERSONAL LOANS	32,620	8,336	5,506	7,088	7,285	4,405
	Non-financial corporations	..	..	-	..	..	..
	Producer households	1,000	268	227	228	172	105
	Consumer households	31,620	8,067	5,279	6,860	7,114	4,300
e.	FACTORING	5,858	2,031	786	1,914	891	234
	General government	686	107	130	131	264	53
	Financial and insurance corporations	53	49	-	4	..	-
	Non-financial corporations	5,043	1,859	649	1,738	620	178
	Producer households	31	10	7	4	6	4
	Consumer households	45	5	-	38	2	..
f.	FINANCIAL LEASING	22,610	8,473	6,135	5,093	2,067	842
	General government	70	18	21	10	13	9
	Financial and insurance corporations	110	40	43	18	7	2
	Non-financial corporations	20,432	7,705	5,606	4,605	1,799	718
	Producer households	1,372	519	353	255	165	80
	Consumer households	625	191	112	204	84	34

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 2012

	Total	North-West	North-East	Centre	South	Islands
Factoring: nominal value of credits acquired pro-soluto	23,529	6,709	3,972	8,918	2,942	987
Factoring: advances to assignor	13,941	5,950	2,204	3,682	1,694	411
nominal value of credits acquired pro-solvendo	20,635	8,058	3,189	5,969	2,783	636
Total exposure in respect of finance leases	88,419	34,053	23,132	18,900	8,453	3,880
Receivables for consumer credit	55,184	13,992	8,298	11,965	12,815	8,116
Other finance	8,310	3,350	1,073	1,974	1,368	546

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 2012

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
Factoring: Nominal value of receivables acquired pro-soluto	23,529	7,539	541	14,203	748	499
Factoring: advances to assignor	13,941	27	1,479	12,011	86	338
Nominal value of receivables acquired pro-solvendo	20,635	41	1,471	18,151	126	846
Total exposure in respect of finance leases	88,421	691	1,236	79,880	4,041	2,574
Receivables for consumer credit	55,184	-	-	-	-	55,184
Other finance	8,310	70	716	4,222	1,432	1,870

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 2012

	Total	Banks	Financial intermediaries
a. TOTAL	109,836	54,651	55,184
b. NORTH-WEST ITALY	27,855	13,864	13,992
Piedmont	7,917	4,090	3,826
Valle d'Aosta	224	116	107
Liguria	2,713	1,228	1,485
Lombardy	17,002	8,429	8,573
c. NORTH-EAST ITALY	16,684	8,387	8,298
Trentino-Alto Adige	878	558	320
Veneto	7,033	3,344	3,688
Friuli-Venezia Giulia	1,904	960	944
Emilia-Romagna	6,869	3,524	3,345
d. CENTRAL ITALY	23,842	11,877	11,965
Marche	2,281	1,199	1,082
Tuscany	7,227	3,146	4,080
Umbria	1,706	808	898
Lazio	12,628	6,723	5,905
e. SOUTHERN ITALY	25,851	13,037	12,815
Abruzzo	2,493	1,247	1,246
Molise	552	267	285
Campania	10,590	5,442	5,147
Apulia	7,225	3,539	3,687
Basilicata	924	436	488
Calabria	4,067	2,106	1,961
f. ISLANDS	15,603	7,487	8,116
Sicily	11,502	5,505	5,997
Sardinia	4,101	1,982	2,119

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 2012	International claims	of which:				Local claims in local currency
			banks		non-banks		
			residual maturity		residual maturity		
			up to 1 year	more than 1 year	up to 1 year	more than 1 year	
a. TOTAL		360,381	80,843	44,691	70,305	164,543	327,013
b. EUROPE		306,240	72,534	41,116	61,132	131,458	310,740
<i>of which:</i>							
Albania		494	54	5	122	312	423
Austria		19,986	2,614	1,156	3,163	13,054	53,932
Belgium		5,298	4,205	362	315	415	734
Bosnia and Herzegovina		592	1	6	122	463	2,223
Bulgaria		4,731	443	19	662	3,607	2,139
Czech Republic		4,173	123	85	653	3,312	10,229
Croatia		15,111	406	67	2,666	11,972	8,244
Denmark		1,456	424	351	197	484	-
Finland		829	129	92	147	460	-
France		45,186	24,749	7,017	3,381	10,039	1,939
Germany		39,721	6,616	5,199	14,576	13,331	144,294
Greece		383	57	1	177	148	389
Ireland		6,996	1,143	455	1,290	4,108	1,551
Liechtenstein		99	..	-	32	67	-
Luxembourg		16,586	2,494	2,326	5,148	6,619	2,935
Malta		990	203	109	223	455	-
Montenegro		1	..	..	..	..	-
Norway		1,846	526	328	91	901	-
Netherlands		15,261	2,308	1,558	2,700	8,696	158
Poland		7,480	35	56	1,612	5,777	28,837
Portugal		1,262	56	72	178	956	-
United Kingdom		50,591	19,175	16,077	9,960	5,379	3,925
Romania		7,447	174	321	1,888	5,064	2,799
Russia		8,985	513	730	1,317	6,425	11,885
Serbia		4,460	48	570	729	3,114	2,005
Slovakia		1,023	38	1	268	717	14,125
Slovenia		1,058	52	133	75	797	4,568
Spain		14,769	2,332	1,777	3,222	7,438	1,647
Sweden		1,544	534	301	154	555	-
Switzerland		8,140	1,576	1,335	2,238	2,991	2,917
Turkey		4,543	1,188	120	1,322	1,913	-
Hungary		8,759	96	71	1,544	7,048	6,773
c. ASIA		11,452	1,806	922	1,082	7,641	3,569
<i>of which:</i>							
Saudi Arabia		232	96	21	21	94	-
China		1,404	296	493	228	387	466
South Korea		52	27	15	4	6	-
Philippines		298	5	1	16	276	-
Japan		2,242	265	48	104	1,825	==
India		1,134	502	15	91	526	2
Indonesia		842	8	1	21	811	-

Distribution by country, type of customer and residual maturity

TDB30274						Banks	
		of which:					
		International claims	banks		non-banks		Local claims in local currency
			residual maturity		residual maturity		
			up to 1 year	more than 1 year	up to 1 year	more than 1 year	
ASIA (cont.)							
	Iran	379	112	155	25	87	-
	Israel	64	22	..	7	34	..
	Kazakhstan	2,389	5	18	97	2,269	2,092
	Malaysia	88	9	-	60	19	-
	Pakistan	22	7	..	..	14	-
	Qatar	488	48	2	22	415	-
	Taiwan	44	16	21	7	..	7
	Thailand	34	12	-	20	3	-
d.	AFRICA	2,674	435	180	670	1,389	3,873
	of which: Algeria	103	11	..	53	39	-
	Egypt	941	324	2	315	300	3,873
	Morocco	124	46	27	9	43	-
	South Africa	204	14	..	72	117	-
	Tunisia	134	37	81	12	5	-
e.	AMERICA	18,712	4,391	1,662	4,605	8,053	8,594
	of which: Argentina	165	1	2	100	63	..
	Brazil	641	82	29	305	225	-
	Canada	2,891	763	65	1,401	661	-
	Chile	222	27	1	107	88	1
	Colombia	28	2	..	22	5	-
	Cuba	68	7	59	..	2	-
	Mexico	626	9	1	148	468	-
	Peru	89	4	23	59	3	2
	United States	13,690	3,492	1,476	2,361	6,362	8,590
	Uruguay	14	..	-	7	7	-
	Venezuela	125	2	..	14	109	-
f.	OCEANIA	2,805	249	299	300	1,957	2
	of which: Australia	1,709	223	298	202	986	2
	New Zealand	55	26	1	8	21	-
g.	OFF-SHORE CENTRES	10,044	1,427	502	1,533	6,580	236
	of which: Bahamas	686	272	25	125	264	-
	Cayman Islands	3,307	476	337	173	2,321	-
	Gibraltar	23	-	-	6	17	-
	Hong Kong	628	265	8	155	200	136
	Jersey, C.I.	666	5	45	81	535	-
	Singapore	894	43	2	313	536	101
h.	INTERNATIONAL ORGANIZATIONS	4,108	-	-	982	3,126	-

Notes:

Distribution by branch location (region)

TDB10286				Banks
Source: supervisory returns Stocks in millions of euro Numbers in thousands				
December 2012		Number of positions		
		Current account receivables	Other	Total loans
a.	TOTAL	7,983	29,298	1,735,659
b.	INORTH-WEST ITALY	664	1,850	62,872
	Piedmont	525	1,793	91,296
	Valle d'Aosta	664	1,850	62,872
	Liguria	197	483	34,845
	Lombardy	664	1,850	62,872
c.	INORTH-EAST ITALY	1,883	4,683	365,012
	Trentino-Alto Adige	167	278	39,413
	Veneto	813	2,285	155,345
	Friuli-Venezia Giulia	171	432	28,743
	Emilia-Romagna	732	1,688	141,511
d.	ICENTRAL ITALY	1,847	7,356	364,299
	Marche	298	534	41,155
	Tuscany	673	3,084	125,714
	Umbria	163	310	16,903
	Lazio	712	3,427	180,527
e.	ISOUTHERN ITALY	1,194	3,345	137,684
	Abruzzo	175	393	22,896
	Molise	30	49	2,844
	Campania	426	1,439	52,606
	Apulia	349	1,021	42,256
	Basilicata	50	88	4,521
	Calabria	164	355	12,560
f.	SLANDS	664	1,850	62,872
	Sicily	528	1,447	44,102
	Sardinia	136	403	18,771

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
Province of Turin (cont.)				Province of La Spezia	
Vinovo	92	106		3,430	2,815
Volpiano	121	140	La Spezia	2,042	1,594
			Bolano	101	76
			Lerici	78	83
			Sarzana	586	473
Province of Verbano-CusioOssola				Province of Savona	
Verbania	1,069	628		6,112	3,422
Domodossola	329	300	Savona	2,087	1,139
Gravellona Toce	238	126	Alassio	256	175
Omegna	379	197	Albenga	1,181	473
Stresa	96	70	Albisola Superiore	146	85
			Andora	134	69
Province of Vercelli				Province of Savona	
Vercelli	1,058	835		6,112	3,422
Borgosesia	450	286	Cairo Montenotte	325	141
Crescentino	128	102	Finale Ligure	223	175
Gattinara	91	103	Loano	488	211
Santhià	243	140	Pietra Ligure	144	114
Trino	79	103	Vado Ligure	159	128
Varallo	100	101	Varazze	167	175
c. VALLE D'AOSTA	1,693	2,103	e. LOMBARDY	647,173	303,004
Province of Aosta				Province of Bergamo	
Aosta	880	995		40,157	17,584
Chatillon	63	104	Bergamo	18,835	5,552
Courmayeur	71	83	Albino	450	370
			Alzano Lombardo	268	155
			Calusco d'Adda	457	145
			Caravaggio	423	272
			Castelli Calepio	175	81
			Clusone	319	166
			Costa Volpino	138	105
			Curno	128	93
			Dalmine	845	391
			Gandino	80	68
			Grumello del Monte	673	213
			Lefte	392	220
			Lovere	293	166
			Martinengo	245	116
			Nembro	260	189
			Osio Sotto	361	161
			Ponte San Pietro	477	294
			Romano di Lombardia	714	286
			Sarnico	392	252
			Seriate	812	408
			Stezzano	163	98
			Trescore Balneario	448	223
			Treviglio	1,551	844
			Treviolo	218	86
			Villa d'Alme	128	66
			Zogno	146	139
d. LIGURIA	34,487	24,151			
Province of Genoa					
Genoa	18,285	12,587			
Arenzano	166	130			
Busalla	270	119			
Chiavari	861	683			
Lavagna	182	157			
Rapallo	369	396			
Recco	99	142			
Santa Margherita Ligure	165	160			
Sestri Levante	302	269			
Province of Imperia					
Imperia	1,168	624			
Bordighera	176	185			
Diano Marina	127	102			
San Remo	757	653			
Taggia	315	171			
Ventimiglia	330	255			

Distribution by branch location (municipality)

TDB10194			Banks	
Source: Supervisory returns Stocks in millions of euros				
	Loans	Deposits	Loans	Deposits
Province of Brescia	56,557	23,352		
Brescia	30,908	9,424		
Bagnolo Mella	246	135		
Bedizzole	205	126		
Botticino	240	131		
Breno	374	265		
Capriolo	241	125		
Carpnedolo	290	137		
Chiari	790	407		
Concesio	306	159		
Darfo Boario Terme	924	307		
Desenzano del Garda	1,084	466		
Erbusco	167	91		
Flero	194	109		
Gavardo	345	179		
Ghedi	421	244		
Gussago	494	231		
Iseo	281	214		
Leno	265	169		
Lonato	297	158		
Lumezzane	1,079	445		
Manerbio	807	220		
Montichiari	996	439		
Orzinuovi	597	238		
Ospitaletto	421	232		
Palazzolo sull'Oglio	978	454		
Pisogne	318	203		
Ponte di Legno	251	61		
Quinzano d'Oglio	165	76		
Rezzato	367	193		
Rovato	1,119	470		
Salò	364	244		
Sarezzo	358	160		
Sirmione	193	86		
Travagliato	340	165		
Verolanuova	280	116		
Vestone	255	223		
Villa Carcina	202	109		
Vobarno	131	89		
Province of Como	13,460	8,507		
Como	4,362	2,348		
Cabiate	68	100		
Cantù	1,531	858		
Cermenate	294	160		
Cernobbio	104	100		
Erba	970	562		
Fino Mornasco	160	110		
Inverigo	199	113		
Lomazzo	166	121		
Province of Como (cont.)				
Lurate Caccivio			230	129
Mariano Comense			772	412
Olgiate Comasco			447	212
Villa Guardia			191	157
Province of Cremona			9,840	4,669
Cremona			3,777	1,412
Casalmaggiore			453	245
Castelleone			241	122
Crema			1,818	824
Pandino			225	119
Piadena			53	49
Pizzighettone			173	91
Soncino			427	132
Soresina			237	137
Province of Lecco			8,340	5,530
Lecco			3,381	1,810
Calolziocorte			374	220
Casatenovo			309	222
Mandello del Lario			201	193
Merate			972	559
Oggiono			283	222
Olgiate Molgora			84	94
Olginate			124	96
Valmadrera			191	150
Province of Lodi			6,131	3,101
Lodi			3,650	1,476
Casalpusterlengo			330	207
Codogno			655	310
Sant'Angelo Lodigiano			372	242
Province of Mantua			12,987	5,883
Mantua			4,692	1,677
Asola			388	220
Castel Goffredo			371	244
Castiglione delle Stiviere			1,000	397
Goito			398	114
Gonzaga			205	102
Marmirolo			126	55
Moglia			173	91
Ostiglia			139	79
Pegognaga			158	84
Poggio Rusco			204	146
Porto Mantovano			479	188

Distribution by branch location (municipality)

TDB10194				Banks	
Source: Supervisory returns Stocks in millions of euros					
	Loans	Deposits		Loans	Deposits
Province of Pavia (cont.)					
Sannazzaro de' Burgondi	85	92			
Stradella	356	245			
Vigevano	1,456	958			
Voghera	987	697			
Province of Sondrio	8,225	4,479			
Sondrio	4,342	2,153			
Bormio	381	155			
Chiavenna	288	241			
Delebio	244	195			
Morbegno	544	354			
Tirano	320	191			
Province of Varese	18,300	12,526			
Varese	3,538	2,318			
Busto Arsizio	2,779	2,020			
Cardano al Campo	124	117			
Caronno Pertusella	264	266			
Cassano Magnago	293	229			
Castellanza	362	322			
Fagnano Olona	125	128			
Ferno	181	100			
Gallarate	2,393	1,292			
Gavirate	276	191			
Laveno-Mombello	108	85			
Lonate Pozzolo	157	108			
Luino	388	245			
Malnate	208	137			
Olgiate Olona	69	90			
Samarate	105	114			
Saronno	2,363	1,148			
Sesto Calende	153	147			
Somma Lombardo	265	219			
Tradate	472	375			
Uboldo	102	107			
f. TRENTINO-ALTO-ADIGE	39,266	21,586			
Province of Bolzano	20,130	11,276			
Bolzano	7,233	3,903			
Appiano sulla Strada del Vino	437	254			
Badia	290	69			
Bressanone	875	625			
Brunico	897	443			
Campo Tures	279	108			
Chiusa	149	95			
Province of Bolzano (cont.)					
Egna			290	102	
Laives			294	181	
Lana			473	249	
Malles Venosta			148	76	
Merano			1,349	786	
Ortisei			169	88	
Vipiteno			457	188	
Province of Trento			19,135	10,310	
Trento			6,649	3,303	
Arco			399	255	
Borgo Valsugana			248	138	
Cavalese			255	96	
Cles			560	231	
Lavis			408	224	
Malè			168	74	
Mezzolombardo			404	174	
Pergine Valsugana			558	319	
Riva del Garda			779	321	
Rovereto			1,486	799	
Storo			212	81	
Tione di Trento			299	196	
g. VENETO			152,804	83,203	
Province of Belluno			3,252	2,667	
Belluno			1,018	759	
Agordo			79	99	
Auronzo di Cadore			66	42	
Cortina d'Ampezzo			327	184	
Domègge di Cadore			66	49	
Feltre			377	371	
Pieve di Cadore			111	89	
Santo Stefano di Cadore			55	46	
Province of Padua			27,404	14,586	
Padua			12,192	6,113	
Abano Terme			660	284	
Albignasego			373	224	
Borgoricco			243	116	
Cadoneghe			282	144	
Campodarsego			917	330	
Camposampiero			693	207	
Cittadella			1,122	440	
Conselve			331	174	
Este			510	285	

Distribution by branch location (municipality)

TDB10194		Banks	
Source: Supervisory returns Stocks in millions of euros			
	Loans	Deposits	
			Loans Deposits
Province of Padua (cont.)			
Limena	404	198	
Monselice	563	304	
Montagnana	251	194	
Montegrotto Terme	220	152	
Piazzola sul Brenta	231	147	
Piombino Dese	212	95	
Piove di Sacco	750	405	
Rubano	457	220	
San Martino di Lupari	309	185	
Selvazzano Dentro	302	222	
Solesino	88	63	
Tombolo	122	54	
Trebaseleghe	226	160	
Vigonza	438	210	
Vigodarzere	188	104	
Province of Rovigo	4,420	3,045	
Rovigo	1,527	960	
Adria	461	321	
Badia Polesine	225	149	
Lendinara	193	173	
Porto Tolle	221	159	
Porto Viro	250	152	
Province of Treviso	27,867	15,519	
Treviso	7,982	3,238	
Casale sul Sile	171	82	
Castelfranco Veneto	1,236	627	
Conegliano	1,748	1,032	
Gaiarine	164	100	
Istrana	149	93	
Mogliano Veneto	585	500	
Montebelluna	3,069	2,599	
Motta di Livenza	281	151	
Oderzo	1,071	380	
Paese	474	177	
Pieve di Soligo	439	219	
Ponte di Piave	195	95	
Preganziol	256	201	
Quinto di Treviso	250	131	
Resana	131	100	
Riese Pio X	189	108	
Roncade	241	136	
San Vendemiano	99	89	
Silea	611	110	
Spresiano	252	111	
Susegana	344	143	
Valdobbiadene	321	183	
Province of Treviso (cont.)			
Vedelago	319	215	
Villorba	738	303	
Vittorio Veneto	619	443	
Volpago del Montello	97	60	
Province of Venice	18,492	14,295	
Venice	8,371	8,253	
Caorle	315	117	
Cavarzere	140	110	
Chioggia	1,012	512	
Dolo	400	237	
Eraclea	124	79	
Iesolo	944	333	
Marcon	296	170	
Martellago	350	246	
Mira	377	313	
Mirano	541	361	
Noale	265	204	
Portogruaro	740	387	
San Donà di Piave	1,240	642	
San Michele al Tagliamento	381	155	
Santo Stino di Livenza	138	81	
Scorzè	311	235	
Spinea	219	201	
Strà	255	161	
Province of Verona	44,203	17,515	
Verona	30,854	9,977	
Affi	138	50	
Bovolone	425	222	
Bussolengo	544	346	
Castel d'Azzano	118	106	
Cerea	548	230	
Cologna Veneta	205	112	
Isola della Scala	265	136	
Legnago	981	499	
Negrar	297	225	
Nogara	231	95	
Pescantina	181	110	
Peschiera del Garda	353	173	
San Bonifacio	960	414	
San Giovanni Lupatoto	814	415	
San Martino Buon Albergo	661	242	
Sant'Ambrogio di Valpolicella	384	177	
Valeggio sul Mincio	253	135	
Villafranca di Verona	1,123	481	

Distribution by branch location (municipality)

TDB10194		Banks	
Source: Supervisory returns Stocks in millions of euros			
	Loans	Deposits	
Province of Vicenza	27,166	15,576	
Vicenza	10,000	5,862	
Altavilla Vicentina	287	141	
Arzignano	1,318	505	
Asiago	235	126	
Bassano del Grappa	1,565	832	
Breganze	152	122	
Caldogno	126	86	
Camisano Vicentino	313	149	
Cassola	379	188	
Chiampo	239	147	
Cornedo Vicentino	225	109	
Creazzo	342	142	
Dueville	289	153	
Lonigo	467	253	
Malo	286	153	
Marano Vicentino	176	92	
Marostica	451	304	
Montebello Vicentino	208	91	
Montecchio Maggiore	966	426	
Mussolente	121	52	
Noventa Vicentina	202	169	
Romano d'Ezzelino	106	114	
Rosà	306	151	
Sandriago	304	203	
Schio	1,271	762	
Sossano	66	64	
Tezze sul Brenta	193	119	
Thiene	1,412	554	
Torri di Quartesolo	702	224	
Valdagno	341	348	
h. FRIULI VENEZIA GIULIA	28,519	22,360	
Province of Gorizia	2,307	1,705	
Gorizia	841	663	
Cormons	177	92	
Gradisca d'Isonzo	104	62	
Grado	210	92	
Monfalcone	383	331	
Ronchi dei Legionari	186	115	
Province of Pordenone	6,298	4,385	
Pordenone	2,332	1,627	
Azzano Decimo	381	337	
Casarsa della Delizia	83	77	
Cordenons	177	165	
Province of Pordenone (cont.)			
Fiume Veneto	160	108	
Maniago	279	170	
Pasiano	116	56	
Porcia	188	148	
Prata di Pordenone	136	85	
Sacile	461	293	
San Vito al Tagliamento	404	215	
Spilimbergo	306	221	
Zoppola	64	48	
Province of Trieste	3,789	7,323	
Trieste	3,576	7,085	
Province of Udine	16,125	8,946	
Udine	8,150	3,747	
Buia	156	88	
Buttrio	131	102	
Cervignano del Friuli	361	179	
Cividale del Friuli	1,122	239	
Codroipo	409	222	
Fagagna	75	68	
Gemona del Friuli	259	209	
Latisana	261	148	
Lignano Sabbiadoro	367	109	
Maiano	68	71	
Manzano	233	160	
Palmanova	360	132	
Pasian di Prato	143	126	
Pavia di Udine	86	74	
Reana del Roiale	116	58	
San Daniele del Friuli	223	130	
San Giorgio di Nogaro	176	101	
San Giovanni al Natisone	162	78	
Tarcento	136	127	
Tarvisio	101	61	
Tavagnacco	246	223	
Tolmezzo	346	307	
Tricesimo	129	98	
i. EMILIA ROMAGNA	140,558	84,648	
Province of Bologna	36,607	23,246	
Bologna	22,863	13,954	
Anzola dell'Emilia	268	198	
Argelato	345	246	

Distribution by branch location (municipality)

TDB10194			Banks	
Source: Supervisory returns Stocks in millions of euros				
	Loans	Deposits	Loans	Deposits
Province of Ravenna (cont.)			41,110	21,971
Bagnacavallo	363	172		
Brisighella	58	64		
Castel Bolognese	211	144		
Cervia	1,283	423		
Conselice	112	91		
Cotignola	121	89		
Faenza	1,867	1,062		
Fusignano	95	94		
Lugo	1,229	811		
Massa Lombarda	129	82		
Riolo Terme	72	78		
Russi	260	176		
Province of Reggio Emilia	17,547	9,143		
Reggio Emilia	10,509	3,988		
Albinea	84	89		
Bagnolo in Piano	235	135		
Brescello	102	141		
Casalgrande	412	286		
Castellarano	321	174		
Castelnovo ne' Monti	200	168		
Cavriago	203	146		
Correggio	769	458		
Guastalla	416	342		
Luzzara	161	134		
Montecchio Emilia	345	220		
Novellara	257	211		
Poviglio	98	149		
Reggiolo	205	125		
Rubiera	366	237		
Sant'Ilario d'Enza	366	185		
Scandiano	547	400		
Toano	98	65		
Province of Rimini	10,079	6,614		
Rimini	5,208	3,458		
Bellaria Igea Marina	652	297		
Cattolica	757	384		
Misano Adriatico	182	165		
Morciano di Romagna	274	249		
Riccione	1,351	798		
San Giovanni in Marignano	155	133		
Santarcangelo di Romagna	524	373		
Verucchio	249	168		
I. MARCHE			14,822	7,457
Province of Ancona				
Ancona			4,586	2,288
Camerano			218	167
Castelfidardo			522	223
Chiaravalle			262	168
Fabriano			864	547
Falconara Marittima			470	288
Iesi			3,769	1,085
Osimo			813	401
Senigallia			1,047	621
Province of Ascoli Piceno			5,322	2,502
Ascoli Piceno			1,877	834
Grottammare			213	133
San Benedetto del Tronto			2,050	793
Province of Fermo			2,708	1,758
Fermo			706	485
Montegranaro			249	134
Porto San Giorgio			461	290
Porto Sant'Elpidio			376	209
Sant'Elpidio a mare			125	95
Province of Macerata			8,780	4,962
Macerata			3,292	1,429
Camerino			142	115
Civitanova Marche			1,823	877
Corridonia			292	138
Porto Recanati			228	120
Recanati			516	330
San Severino Marche			196	157
Tolentino			471	298
Treia			189	112
Province of Pesaro e Urbino			9,478	5,292
Pesaro			3,215	1,768
Cagli			164	118
Fano			2,208	1,074
Fossombrone			208	161
Gabicce Mare			215	110
Mondolfo			230	145
Pergola			145	120
Saltara			185	80
Sant'Angelo in Lizzola			275	94
Urbino			296	271

Distribution by branch location (municipality)

TDB10194				Banks		
Source: Supervisory returns Stocks in millions of euros						
	Loans		Deposits			
m.	TUSCANY	124,874	53,254	Province of Livorno	7,279	3,592
	Province of Arezzo	8,855	4,818	Livorno	3,806	1,907
	Arezzo	4,526	2,157	Campiglia Marittima	342	129
	Bibbiena	252	172	Castagneto Carducci	306	209
	Castiglion Fiorentino	229	127	Cecina	786	358
	Cortona	413	250	Collesalveti	141	103
	Foiano della Chiana	159	99	Piombino	692	291
	Monte San Savino	185	86	Portoferraio	300	122
	Montevarchi	836	362	Rosignano Marittimo	402	241
	San Giovanni Valdarno	511	282	San Vincenzo	165	64
	Sansepolcro	521	297			
	Stia	46	41	Province of Lucca	9,746	4,861
	Terranuova Bracciolini	159	123	Lucca	4,242	1,668
	Province of Florence	51,519	17,284	Altopascio	364	143
	Florence	36,095	10,110	Bagni di Lucca	60	53
	Bagno a Ripoli	869	261	Barga	147	137
	Barberino di Mugello	213	90	Camaiore	523	263
	Borgo San Lorenzo	368	247	Capannori	802	432
	Calenzano	2,870	258	Castelnuovo di Garfagnana	196	116
	Campi Bisenzio	1,019	495	Forte dei Marmi	263	172
	Capraia e Limite	30	22	Massarosa	181	94
	Castelfiorentino	685	239	Pietrasanta	581	365
	Certaldo	380	200	Seravezza	162	128
	Empoli	1,966	788	Viareggio	1,765	928
	Figline Valdarno	437	273			
	Fucecchio	501	248	Province of Massa Carrara	3,334	1,997
	Greve in Chianti	137	124	Massa	1,183	687
	Lastra a Signa	210	180	Aulla	152	111
	Montaione	109	29	Carrara	1,636	808
	Montelupo Fiorentino	346	167	Fivizzano	37	49
	Pontassieve	381	333	Pontremoli	93	132
	Reggello	132	91			
	San Casciano in Val di Pesa	322	208	Province of Pisa	9,129	5,506
	Scandicci	1,020	664	Pisa	2,955	1,796
	Sesto Fiorentino	1,247	706	Calcinaia	478	480
	Signa	409	204	Cascina	582	368
	Tavarnelle Val di Pesa	247	116	Ponsacco	402	220
	Vinci	310	191	Pontedera	969	447
	Province of Grosseto	4,438	2,455	San Miniato	672	343
	Grosseto	2,129	1,177	Santa Croce sull'Arno	936	324
	Castiglione della Pescaia	142	100	Santa Maria a Monte	84	57
	Follonica	654	225	Vicopisano	93	50
	Massa Marittima	108	71	Volterra	234	192
	Monte Argentario	175	97			
	Orbetello	298	159			

Distribution by branch location (municipality)

TDB10194			Banks	
Source: Supervisory returns Stocks in millions of euros				
	Loans	Deposits	Loans	Deposits
Province of Pistoia	6,784	3,581		
Pistoia	3,213	1,563		
Agliana	316	196		
Chiesina Uzzanese	119	44		
Montecatini Terme	843	429		
Pescia	382	239		
Quarrata	562	281		
San Marcello Pistoiese	91	101		
Province of Prato	7,354	3,593		
Prato	6,445	2,976		
Montemurlo	436	199		
Poggio a Caiano	190	161		
Province of Siena	16,436	5,566		
Siena	11,592	2,901		
Chianciano Terme	183	102		
Chiusi	307	172		
Colle di Val d'Elsa	625	279		
Montepulciano	348	235		
Poggibonsi	1,113	494		
San Gimignano	82	50		
Sinalunga	269	142		
UMBRIA	16,870	9,743		
Province of Perugia	13,505	7,517		
Perugia	5,733	2,863		
Assisi	439	242		
Bastia	678	266		
Castiglione del Lago	205	175		
Città della Pieve	126	97		
Città di Castello	923	494		
Foligno	1,243	614		
Gualdo Tadino	195	119		
Gubbio	461	291		
Magione	140	113		
Marsciano	267	135		
Panicale	138	87		
Spoletto	713	444		
Todi	358	208		
Umbertide	254	150		
Province of Terni	3,365	2,227		
Terni	2,151	1,297		
Amelia	95	78		
			Province of Terni (cont.)	
			Narni	216
			Orvieto	538
				140
				364
			LAZIO	175,812
				137,224
			Province of Frosinone	4,543
			Frosinone	2,001
			Alatri	137
			Anagni	333
			Atina	28
			Cassino	615
			Pontecorvo	62
			Sora	413
				282
			Province of Latina	5,159
			Latina	2,146
			Aprilia	608
			Cisterna di Latina	295
			Formia	375
			Gaeta	116
			Terracina	388
				327
			Province of Rieti	1,474
			Rieti	972
			Cittaducale	31
			Poggio Mirteto	101
				79
			Province of Rome	160,122
			Rome	147,850
			Albano Laziale	458
			Anzio	159
			Ariccia	116
			Cerveteri	203
			Ciampino	452
			Civitavecchia	1,038
			Fiumicino	564
			Frascati	555
			Genzano di Roma	391
			Guidonia Montecelio	735
			Ladispoli	279
			Marino	403
			Monterotondo	573
			Nettuno	319
			Pomezia	1,390
			Tivoli	702
			Velletri	467
				541

Distribution by branch location (municipality)

TDB10194			Banks	
Source: Supervisory returns Stocks in millions of euros				
	Loans	Deposits	Loans	Deposits
Province of Viterbo	4,515	2,996	Province of Naples (cont.)	
Viterbo	1,912	1,054	Ottaviano	73 100
Acquapendente	106	75	Piano di Sorrento	139 192
Civita Castellana	372	170	Pomigliano d'Arco	373 412
Montalto di Castro	112	79	Pompei	119 176
Montefiascone	210	168	Portici	299 450
Tarquinia	268	163	Pozzuoli	608 524
Tuscania	100	73	San Giorgio a Cremano	142 279
Vetralla	203	94	San Giuseppe Vesuviano	372 294
			Sant'Antimo	57 80
o. CAMPANIA	52,529	42,889	Somma Vesuviana	136 168
			Sorrento	509 344
Province of Avellino	2,678	2,783	Torre Annunziata	230 305
Avellino	1,445	1,165	Torre del Greco	886 851
Ariano Irpino	186	220	Vico Equense	61 112
Mercogliano	46	54	Volla	101 119
			Province of Salerno	10,058 7,923
Province of Benevento	1,578	1,489	Salerno	4,108 2,438
Benevento	861	714	Agropoli	208 142
Montesarchio	149	104	Amalfi	80 97
			Angri	204 182
Province of Caserta	5,175	4,597	Battipaglia	721 451
Caserta	2,225	1,317	Capaccio	183 168
Aversa	633	700	Cava dei Tirreni	388 430
Capua	122	96	Eboli	205 195
Maddaloni	222	186	Nocera Inferiore	366 438
Marcianise	186	235	Nocera Superiore	== ==
Santa Maria Capua Vetere	472	438	Pagani	129 113
			Pontecagnano Faiano	214 125
Province of Naples	33,040	26,097	Sala Consilina	151 136
Naples	21,302	14,093	Sarno	128 140
Acerra	73	142	Scafati	327 363
Afragola	223	321	Vallo della Lucania	201 166
Bacoli	116	145	Vietri sul Mare	37 31
Capri	104	119		
Casalnuovo di Napoli	253	172	p. ABRUZZO	22,853 14,116
Casoria	654	582		
Castellammare di Stabia	728	652	Province of Chieti	5,258 3,508
Ercolano	104	176	Chieti	1,547 772
Forio	112	90	Francavilla al Mare	220 205
Frattamaggiore	637	534	Guardiagrele	121 79
Giugliano in Campania	279	399	Lanciano	942 471
Ischia	260	163	Ortona	269 217
Marano di Napoli	158	236	San Salvo	233 170
Melito di Napoli	120	102	Vasto	560 440
Nola	1,681	929		

Distribution by branch location (municipality)

TDB10194			Banks	
Source: Supervisory returns Stocks in millions of euros				
	Loans	Depositi	Loans	Depositi
Province of L'Aquila	5,531	4,140		
L'Aquila	3,146	2,189		
Avezzano	701	537		
Carsoli	130	68		
Castel di Sangro	131	100		
Celano	87	51		
Sulmona	412	335		
Province of Pescara	7,053	3,494		
Pescara	5,442	2,384		
Montesilvano	627	270		
Province of Teramo	5,011	2,974		
Teramo	1,738	898		
Alba Adriatica	312	181		
Atri	94	91		
Giulianova	659	295		
Martinsicuro	127	100		
Roseto degli Abruzzi	423	218		
Sant'Egidio alla Vibrata	208	105		
q. MOLISE	2,837	2,140		
Province of Campobasso	2,286	1,659		
Campobasso	1,212	840		
Larino	53	66		
Termoli	665	347		
Province of Isernia	552	481		
Isernia	344	290		
Venafro	136	91		
r. Apulia	42,216	32,458		
Province of Bari	18,434	13,296		
Bari	9,183	5,888		
Acquaviva delle Fonti	233	195		
Adelfia	50	57		
Altamura	961	834		
Bitonto	544	358		
Casamassima	247	124		
Castellana Grotte	254	187		
Conversano	280	233		
Corato	621	452		
Gioia del Colle	328	267		
Giovinazzo	71	64		
Gravina di Puglia	475	353		
Province of Bari (cont.)				
Locorotondo			113	203
Modugno			525	257
Mola di Bari			147	166
Molfetta			726	527
Monopoli			651	437
Noci			399	235
Noicattaro			269	190
Palo del Colle			138	114
Polignano a Mare			183	106
Putignano			508	315
Rutigliano			165	199
Ruvo di Puglia			260	175
Santeramo in Colle			220	292
Terlizzi			159	144
Triggiano			223	155
Turi			84	111
Province of Barletta-Andria-Trani			3,370	2,986
Andria			789	757
Barletta			989	935
Bisceglie			493	387
Canosa di Puglia			246	213
Margherita di Savoia			31	45
Minervino Murge			34	61
Spinazzola			56	49
S. Ferdinando di Puglia			58	42
Trani			603	417
Trinitapoli			70	80
Province of Brindisi			2,570	2,409
Brindisi			946	717
Fasano			309	224
Francavilla Fontana			274	247
Mesagne			155	150
Oria			19	59
Ostuni			286	298
Province of Foggia			6,166	4,860
Foggia			2,495	1,732
Apricena			163	128
Cerignola			504	428
Lucera			324	308
Manfredonia			480	337
Orta Nova			90	81
San Giovanni Rotondo			396	282
Sannicandro Garganico			49	71
San Severo			547	442
Torremaggiore			137	159
Vieste			170	90

Distribution by branch location (municipality)

TDB10194			Banks		
Source: Supervisory returns Stocks in millions of euros					
	Loans	Depositi		Loans	Depositi
Province of Lecce	7,046	4,824	Province of Cosenza	4,891	3,872
Lecce	2,993	1,583	Cosenza	1,565	1,047
Casarano	246	142	Amantea	153	86
Copertino	73	138	Castrovillari	216	212
Galatina	262	215	Corigliano Calabro	324	227
Gallipoli	251	136	Rende	787	499
Leverano	90	118	Rossano	210	204
Maglie	295	193	San Marco Argentano	78	72
Nardò	202	186			
Tricase	197	130			
Province of Taranto	4,630	4,084	Province of Crotona	1,089	817
Taranto	2,388	1,945	Crotona	840	510
Castellaneta	109	92			
Ginosa	173	177	Province of Reggio Calabria	2,860	2,607
Grottaglie	197	237	Reggio Calabria	1,682	1,230
Manduria	174	221	Gioia Tauro	146	121
Martina Franca	622	419	Melito di Porto Salvo	35	67
Massafra	288	242	Palmi	90	153
Sava	80	104	Siderno	188	131
			Taurianova	63	70
s. BASILICATA	4,520	4,020	Villa San Giovanni	115	77
Province of Matera	1,708	1,583	Province of Vibo Valentia	714	707
Matera	1,078	745	Vibo Valentia	408	362
Pisticci	68	116			
Policoro	192	151			
Province of Potenza	2,812	2,436	u. SICILY	43,997	34,635
Potenza	1,327	1,003	Province of Agrigento	2,829	2,755
Avigliano	35	37	Agrigento	1,131	614
Lavello	155	116	Campobello di Licata	34	51
Melfi	259	151	Canicattì	348	274
Rionero in Vulture	92	76	Casteltermini	24	46
			Favara	100	132
t. CALABRIA	12,557	10,243	Grotte	38	44
Province of Catanzaro	3,003	2,239	Licata	215	254
Catanzaro	1,806	1,118	Menfi	76	63
Lamezia Terme	556	476	Naro	33	71
Soverato	209	154	Palma di Montechiaro	44	110
			Porto Empedocle	63	54

Distribution by branch location (municipality)

TDB10194				Banks	
Source: Supervisory returns Stocks in millions of euros					
	Loans	Deposits		Loans	Deposits
Province of Agrigento (cont.)			Province of Messina (cont.)		
Raffadali	43	56	Sant'Agata di Militello	196	82
Ribera	83	111	Taormina	228	111
Sciacca	255	237			
Province of Caltanissetta			Province of Palermo		
Caltanissetta	810	626	Palermo	8,325	7,874
Gela	442	432	Bagheria	379	261
Mazzerino	==	==	Carini	139	104
Mussomeli	76	115	Cefalù	150	131
Riesi	35	51	Corleone	46	52
San Cataldo	230	301	Monreale	97	134
			Partinico	192	166
			termini Imerese	292	136
Province of Catania			Province of Ragusa		
Catania	7,299	3,961	Ragusa	1,770	969
Acireale	713	514	Comiso	330	222
Adrano	89	106	Ispica	134	93
Biancavilla	56	77	Modica	735	418
Bronte	96	104	Pozzallo	176	92
Caltagirone	374	291	scicli	227	191
Giarre	281	177	Vittoria	503	342
Mascalucia	33	60			
Misterbianco	412	184	Province of Syracuse		
Nicolosi	31	40	Syracuse	2,034	1,144
Palagonia	59	52	Augusta	316	261
Paternò	366	217	Avola	167	149
Riposto	115	98	Carlentini	60	75
scordia	63	70	Lentini	172	181
			Noto	65	87
Province of Enna			Province of Trapani		
Enna	424	268	Trapani	1,204	614
Nicosia	95	84	Alcamo	404	336
Piazza Armerina	89	99	Campobello di Mazara	55	37
Pietraperzia	32	49	Castellamare del Golfo	61	64
Troina	36	42	Castelvetrano	228	146
			Erice	99	87
			Marsala	753	530
Province of Messina			Province of Trapani		
Messina	2,814	1,991	Trapani	1,204	614
Barcellona Pozzo di Gotto	229	232	Alcamo	404	336
Capo d'Orlando	212	115	Campobello di Mazara	55	37
Giardini-Naxos	58	36	Castellamare del Golfo	61	64
Milazzo	311	294	Castelvetrano	228	146
Patti	90	125	Erice	99	87
			Marsala	753	530

Distribution by branch location (municipality)

TDB10194			Banks	
Source: Supervisory returns Stocks in millions of euros				
	Loans	Deposits	Loans	Deposits
Province of Trapani (cont.)				
Mazara del Vallo	344	220		
Partanna	117	93		
Salemi	58	64		
s. SARDINIA	18,736	13,241		
Province of Cagliari				
Cagliari	5,069	3,932		
Assemini	100	93		
Quartu Sant'Elena	592	318		
Selargius	230	156		
Province of Carbonia Iglesias				
Carbonia	....	....
Iglesias	....	....
Sant'Antioco	35	63		
Province of Medio Campidano				
Guspini	52	61		
Villacidro	88	61		
Province of Nuoro				
Nuoro			1,259	1,147
Macomer			620	479
			179	124
Province of Ogliastra				
Tortolì			325	332
			202	96
Province of Oristano				
Oristano			1,150	1,051
			684	432
Province of Sassari				
Sassari			5,337	2,754
Alghero			4,101	1,558
Iozieri			449	311
Porto Torres			125	92
			163	112
Province of Olbia Tempio				
Arzachena			2,371	1,071
La Maddalena			....	....
Olbia			77	58
Tempo Pausania			....	....

Notes:

The data refer to all the Italian municipalities in which the number of banks is sufficient to ensure to confidentiality of the data. The number of branches in each municipality in which there is at least one bank is given only on the "BIP online statistical database". The data on deposits refer only to registered accounts.

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

TDC30021							Banks
Source: Central Credit Register Stocks in millions of euro							
December 2012		Facilities granted <i>of which:</i>		Used margin <i>of which:</i>			
			short-term		short-term	In non-euro-area currencies	with real security
a.	ITALY	1,735,909	730,340	1,313,149	398,144	17,736	493,464
	General government	67,332	21,624	41,381	6,132	71	459
	Financial companies	355,646	116,071	284,750	68,563	3,438	15,304
	Non-Financial companies	1,023,173	535,666	717,078	286,220	11,542	265,849
	<i>of which: industry</i>	360,472	225,646	219,393	103,593	3,481	41,904
	building	152,469	61,757	132,459	44,649	585	77,839
	services	492,284	241,147	350,045	133,518	7,449	138,562
	Producer households	68,320	22,712	61,041	15,060	278	37,311
	Consumer households and nec	216,145	32,406	204,412	21,082	2,388	171,863
b.	NORTH-WEST ITALY	742,534	312,742	552,936	165,451	8,790	171,042
	General government	16,904	6,425	7,893	1,046	65	91
	Financial companies	235,198	80,062	189,406	48,476	3,024	8,186
	Non-Financial companies	400,422	207,088	272,743	103,666	4,009	97,120
	<i>of which: industry</i>	146,879	90,951	89,156	40,111	1,369	17,060
	building	51,956	19,381	44,493	13,657	143	27,835
	services	197,795	95,452	135,771	49,018	2,486	50,558
	Producer households	19,675	6,456	17,462	4,188	106	10,797
	Consumer households and nec	68,720	12,132	64,072	7,724	1,583	53,986
c.	NORTH-EAST ITALY	443,291	193,812	339,276	104,144	3,209	128,901
	General government	8,924	2,090	4,337	533	..	89
	Financial companies	83,786	18,474	70,850	10,658	397	3,030
	Non-Financial companies	273,404	156,508	192,833	82,032	2,351	70,868
	<i>of which: industry</i>	108,548	73,181	65,595	32,898	1,129	12,776
	building	41,306	19,644	34,795	13,742	223	19,314
	services	116,665	60,578	86,994	33,605	994	36,277
	Producer households	21,112	7,170	18,634	4,675	124	11,388
	Consumer households and nec	54,490	8,991	51,305	5,917	330	42,703
d.	CENTRAL ITALY	359,208	146,902	261,826	82,258	2,495	110,783
	General government	27,418	5,459	21,991	2,377	6	225
	Financial companies	32,488	14,428	21,745	7,746	18	3,993
	Non-Financial companies	236,320	115,243	159,117	64,338	2,230	59,404
	<i>of which: industry</i>	71,897	42,241	39,627	19,111	730	6,102
	building	37,766	13,953	34,056	10,829	68	19,458
	services	122,630	57,585	81,922	33,494	1,423	31,826
	Producer households	13,094	4,198	11,896	2,903	34	7,498
	Consumer households and nec	48,867	7,248	46,188	4,696	206	39,194

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

TDC30021							Banks
	Facilities granted	<i>of which:</i> short-term	Used margin	<i>of which:</i> short-term	in non-euro area currencies	with real security	
e. SOUTHERN ITALY	129,137	54,307	106,803	32,423	2,779	53,544	
General government	9,278	4,811	4,912	1,071	-	33	
Financial companies	2,573	1,838	1,243	508	..	52	
Non-Financial companies	79,325	41,438	64,565	26,636	2,548	25,647	
<i>of which: industry</i>	24,381	14,808	18,384	8,961	200	4,128	
building	15,418	6,661	13,623	4,876	146	7,649	
services	37,468	19,187	30,711	12,243	2,201	12,941	
Producer households	9,293	3,211	8,372	2,175	14	4,865	
Consumer households and nec	27,926	2,732	27,086	1,883	213	22,600	
f. ISLANDS	61,738	22,577	52,308	13,867	462	29,194	
General government	4,808	2,839	2,248	1,105	-	20	
Financial companies	1,602	1,270	1,507	1,174	-	42	
Non-Financial companies	33,702	15,388	27,819	9,549	404	12,810	
<i>of which: industry</i>	8,767	4,465	6,631	2,512	53	1,837	
building	6,023	2,119	5,493	1,545	5	3,582	
services	17,727	8,345	14,646	5,158	344	6,961	
Producer households	5,146	1,678	4,677	1,118	1	2,764	
Consumer households and nec	16,143	1,303	15,760	862	56	13,380	

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 2012

	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	5,748,165	2,014,986	1,455,074	1,118,887	279,194
Facilities granted	2,160,974	109,876	149,937	198,229	110,238
used margin	1,729,165	100,943	142,345	185,096	93,376
<i>of which: backed by real security</i>	<i>761,516</i>	<i>77,970</i>	<i>127,677</i>	<i>158,115</i>	<i>58,983</i>
Unused margin	477,869	10,838	8,990	15,605	19,560
Overshoot	46,060	1,906	1,398	2,472	2,698

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	124,491	85,023	31,550	24,400	4,604
Facilities granted	105,652	162,552	132,148	295,375	849,539
used margin	84,784	128,097	106,260	233,588	649,896
<i>of which: backed by real security</i>	41,435	58,234	45,543	88,367	104,494
Unused margin	24,013	39,484	30,253	72,444	213,918
Overshoot	3,144	5,028	4,365	10,656	14,275

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 2012	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
a. SHORT-TERM LOANS in euro						
Facilities granted	720,659	13,483	11,416	21,358	30,962	41,095
Used margin	390,756	7,164	6,265	12,217	17,976	23,853
<i>of which:backed by real security</i>	37,995	533	641	1,421	2,459	3,623
Overshoot	23,821	826	667	1,107	1,391	1,732
unused margin	353,724	7,145	5,817	10,248	14,377	18,973
b. SHORT-TERM LOANS: in non-euro-area currencies						
Facilities granted	9,681	25	46	108	186	289
Used margin	7,388	25	41	97	169	275
<i>of which:backed by real security</i>	449	3	7	18	30	44
Overshoot	348	3	2	3	7	22
unused margin	2,641	3	7	15	23	35
c. MEDIUM AND LONG-TERM LOANS: in euro						
Facilities granted	994,680	42,271	56,394	83,043	42,216	36,475
Used margin	904,657	42,563	56,547	83,106	42,094	36,262
<i>of which:backed by real security</i>	449,917	30,749	50,884	74,281	33,517	26,577
Overshoot	16,857	577	498	781	754	887
unused margin	106,880	285	346	718	877	1,100
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies						
Facilities granted	10,889	156	305	1,030	482	238
Used margin	10,348	157	305	1,028	483	240
<i>of which:backed by real security</i>	5,102	143	286	940	358	60
Overshoot	164	1	2	2	4	7
unused margin	706	1	1	4	3	4

Note:

Distribution by type of transaction and total credit granted

TDB30136		Banks			
Source: Central Credit Register Stocks in millions of euro Size classes in euro					
	from 1.000.000 to 2.500.000	from 2.500.000 to 5.000.000	from 5.000.000 to 25.000.000	more than 25.000.000	
a. SHORT-TERM LOANS in euro					
Facilities granted	67,659	58,768	144,783	329,879	
Used margin	39,174	33,318	77,934	167,971	
<i>of which:</i> backed by real security	6,529	5,390	9,674	7,163	
Overshoot	2,532	1,981	4,563	4,732	
unused margin	31,017	27,432	71,412	166,640	
b. SHORT-TERM LOANS: in non-euro-area currencies					
Facilities granted	583	634	1,963	5,848	
Used margin	504	560	1,591	4,111	
<i>of which:</i> backed by real security	87	68	148	45	
Overshoot	18	28	40	210	
unused margin	97	102	412	1,946	
c. MEDIUM AND LONG-TERM LOANS: in euro					
Facilities granted	56,910	49,770	111,748	514,727	
Used margin	56,110	48,951	107,897	427,298	
<i>of which:</i> backed by real security	40,429	34,051	68,652	88,958	
Overshoot	1,319	1,276	2,912	5,138	
unused margin	2,118	2,096	6,763	92,567	
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies					
Facilities granted	358	301	738	7,281	
Used margin	376	300	687	6,768	
<i>of which:</i> backed by real security	84	78	263	2,888	
Overshoot	23	6	4	112	
unused margin	6	7	55	624	

Note:

Distribution by type of transaction

TDB30136

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

December 2012	TOTAL	from	from	from	from
		30,000 to 75,000	75,000 to 125,000	125,000 to 250,000	250,000 to 500,000
Facilities granted	2,160,974	104,432	144,837	189,302	101,713
Used margin	1,729,165	98,512	139,960	180,321	88,513
<i>of which: backed by real security</i>	<i>761,516</i>	<i>77,344</i>	<i>126,921</i>	<i>156,733</i>	<i>58,086</i>
Unused margin	477,869	7,521	6,258	11,134	15,563
Overshoot	46,060	1,601	1,381	2,153	2,363

Note:

Distribution by type of transaction

TDB30136

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

	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	96,757	151,216	129,395	303,841	936,983
Used margin	78,974	121,236	102,482	230,339	678,258
<i>of which: backed by real security</i>	<i>39,842</i>	<i>56,398</i>	<i>45,139</i>	<i>88,257</i>	<i>110,199</i>
Unused margin	20,655	34,170	30,423	81,684	269,787
Overshoot	2,872	4,189	3,510	8,182	11,062

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

December 2012	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
a. TOTAL									
Number of borrowers	1,191,77	736,794	691,799	259,048	136,076	99,635	38,601	31,627	6,587
Facilities granted	55,935	68,160	105,539	73,846	78,096	125,510	109,473	259,231	857,735
Used margin	49,908	63,157	96,449	60,722	60,631	96,164	83,129	188,109	606,148
b. PIEMONTE									
Number of borrowers	86,528	54,888	48,849	18,844	9,886	7,241	2,671	2,190	409
Facilities granted	4,044	5,040	7,357	5,345	5,689	9,109	7,628	17,819	42,187
Used margin	3,526	4,606	6,587	4,254	4,249	6,674	5,497	12,100	26,969
c. VALLE D'AOSTA									
Number of borrowers	2,891	1,575	1,505	628	285	184	71	60	12
Facilities granted	135	145	234	189	161	231	186	406	911
Used margin	116	128	205	151	122	185	147	286	551
d. LIGURIA									
Number of borrowers	27,252	16,751	16,695	6,461	3,039	1,965	765	591	145
Facilities granted	1,261	1,523	2,496	1,759	1,695	2,465	2,192	5,300	12,383
Used margin	1,099	1,399	2,276	1,464	1,317	1,880	1,642	3,878	8,703
e. LOMBARDY									
Number of borrowers	188,014	141,798	149,652	56,198	31,567	24,658	10,407	9,107	2,205
Facilities granted	8,924	13,242	22,987	16,000	18,121	31,428	29,849	76,393	387,143
Used margin	7,722	12,150	20,848	12,774	13,537	23,164	21,880	53,376	285,057
f. TRENTO-ALTO ADIGE									
Number of borrowers	32,960	21,687	25,633	11,240	5,885	4,123	1,586	1,030	152
Facilities granted	1,570	2,040	4,100	3,307	3,439	5,380	4,602	8,563	10,597
Used margin	1,299	1,825	3,725	2,845	2,916	4,499	3,795	6,770	7,032
g. VENETO									
Number of borrowers	106,269	73,005	69,603	27,814	15,923	11,793	4,659	3,835	708
Facilities granted	5,021	6,791	10,494	7,939	9,225	14,884	13,376	31,775	85,213
Used margin	4,380	6,262	9,467	6,393	7,027	11,121	9,954	22,116	67,987
h. FRIULI-VENEZIA GIULIA									
Number of borrowers	37,262	24,252	17,145	5,772	3,127	2,247	868	675	121
Facilities granted	1,805	2,258	2,570	1,653	1,804	2,833	2,490	5,626	8,617
Used margin	1,672	2,148	2,361	1,364	1,408	2,161	1,843	3,923	5,640
i. EMILIA-ROMAGNA									
Number of borrowers	103,204	68,634	68,659	27,784	15,042	11,503	4,554	3,809	844
Facilities granted	4,847	6,337	10,451	7,985	8,795	14,788	13,020	31,799	86,680
Used margin	4,074	5,687	9,283	6,213	6,439	10,772	9,452	22,155	61,445
l. MARCHE									
Number of borrowers	38,726	24,442	22,711	9,465	4,973	3,552	1,227	932	150
Facilities granted	1,827	2,248	3,403	2,697	2,790	4,277	3,291	6,905	9,994
Used margin	1,606	2,082	3,112	2,216	2,162	3,310	2,497	5,042	6,839

Distribution by customer location (region) and total granted

TDB30146		Banks								
	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000	
m. TUSCANY										
Number of borrow-	83,180	51,995	54,699	21,303	11,154	7,860	2,871	2,265	376	
Facilities granted	3,902	4,800	8,318	6,066	6,445	10,090	8,270	18,484	35,212	
Used margin	3,474	4,424	7,629	5,102	5,115	7,970	6,417	13,645	25,677	
n. UMBRIA										
Number of borrow-	21,704	12,298	10,182	4,255	2,249	1,587	563	450	79	
Facilities granted	1,016	1,120	1,511	1,214	1,287	1,994	1,540	3,553	3,462	
Used margin	919	1,044	1,373	1,017	1,019	1,620	1,208	2,550	2,469	
o. LAZIO										
Number of borrow-	114,931	65,151	69,276	23,137	10,099	7,413	2,755	2,635	736	
Facilities granted	5,361	6,057	10,888	6,485	5,576	8,915	7,531	21,200	130,942	
Used margin	4,898	5,701	10,314	5,688	4,648	7,336	6,253	17,435	75,977	
p. ABRUZZO										
Number of borrow-	32,655	18,262	13,889	4,868	2,577	1,825	664	529	79	
Facilities granted	1,555	1,694	2,140	1,451	1,514	2,330	1,926	4,081	3,793	
Used margin	1,438	1,597	1,973	1,229	1,237	1,875	1,627	3,096	2,618	
q. MOLISE										
Number of borrow-	5,492	2,784	2,208	817	360	233	90	49	9	
Facilities granted	256	258	334	242	206	298	242	351	322	
Used margin	237	244	306	202	168	241	206	273	224	
r. CAMPANIA										
Number of borrow-	70,181	36,712	32,864	11,875	6,023	4,194	1,523	1,166	196	
Facilities granted	3,205	3,383	5,015	3,372	3,374	4,974	4,038	8,953	15,630	
Used margin	2,948	3,157	4,661	2,874	2,745	4,069	3,251	6,944	11,446	
s. APULIA										
Number of borrow-	63,495	36,094	28,848	9,220	4,735	3,260	1,217	830	112	
Facilities granted	2,948	3,317	4,290	2,637	2,743	4,110	3,402	6,556	6,572	
Used margin	2,728	3,139	3,973	2,210	2,252	3,252	2,731	5,221	4,655	
t. BASILICATA										
Number of borrow-	9,317	4,237	3,302	1,239	650	413	168	122	15	
Facilities granted	431	386	506	361	385	516	470	1,000	702	
Used margin	398	364	455	301	299	393	332	816	555	
u. CALABRIA										
Number of borrow-	28,096	13,214	10,239	3,586	1,694	1,073	357	223	40	
Facilities granted	1,294	1,212	1,557	1,040	964	1,329	995	1,508	2,553	
Used margin	1,205	1,143	1,434	883	777	1,070	805	1,231	1,600	
v. SICILY										
Number of borrow-	99,188	43,438	31,520	10,521	4,848	3,327	1,142	779	138	
Facilities granted	4,617	3,950	4,711	2,963	2,779	4,126	3,217	6,188	10,409	
Used margin	4,347	3,766	4,398	2,530	2,257	3,344	2,595	4,828	7,292	
z. SARDINIA										
Number of borrow-	40,428	25,577	14,320	4,021	1,960	1,184	443	350	61	
Facilities granted	1,916	2,359	2,178	1,142	1,102	1,432	1,208	2,769	4,413	
Used margin	1,824	2,291	2,068	1,010	936	1,229	996	2,423	3,411	

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30171

Source: Central Credit Register
Stocks in millions of euros

December 2012

	Total		
	Facilities granted	Used margin	Overshoot
a. TOTAL	2,367,911	1,877,939	57,492
b. GENERAL GOVERNMENT	78,971	52,883	1,309
central government	20,983	19,259	442
Local government	57,800	33,513	867
Social security funds	188	111	..
c. FINANCIAL COMPANIES	458,743	366,806	3,639
Monetary financial institutions	97,190	76,130	491
Other financial intermediaries	350,150	282,526	3,026
Financial auxiliaries	7,593	5,631	101
Insurance companies and pension funds	3,810	2,519	20
d. NON-FINANCIAL COMPANIES	1,195,504	880,529	34,966
Public companies	53,875	19,370	301
Private companies	1,036,235	772,857	31,361
Associations of non-financial companies	1,461	1,004	37
Craft non-financial quasi-companies	35,139	27,824	982
Other non-financial quasi-companies	68,795	59,474	2,286
e. HOUSEHOLDS	505,413	488,875	6,143
Producer households	93,048	85,405	2,536
Consumer households	412,365	403,470	3,607
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	12,185	9,741	342
g. REST OF THE WORLD	108,820	71,719	10,941
General government	2,262	1,583	45
Monetary financial institutions	41,931	21,170	3,503
Other financial institutions	35,587	26,839	6,999
Non-financial companies	27,083	20,464	358
Households	1,727	1,592	27
Non-profit institutions serving households	21	14	1
International organizations and other institutions	210	58	7
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS	184	135	5

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
1,937,778	1,457,497	52,550	430,133	420,442	4,942
67,332	41,381	1,176	11,640	11,502	133
17,301	15,553	418	3,682	3,706	24
49,863	25,737	758	7,937	7,776	109
168	91	..	20	20	..
452,348	360,376	3,552	6,395	6,430	87
96,702	75,625	469	489	505	22
346,485	278,847	2,967	3,665	3,678	59
5,388	3,421	95	2,205	2,210	6
3,773	2,482	20	37	37	..
1,023,173	717,078	31,332	172,331	163,452	3,635
51,467	17,035	249	2,408	2,336	52
885,127	630,360	28,202	151,107	142,497	3,159
1,389	944	36	71	61	1
28,963	21,637	864	6,176	6,187	117
56,226	47,102	1,981	12,569	12,372	305
272,756	256,301	5,287	232,657	232,574	856
68,320	61,041	2,257	24,728	24,363	279
204,436	195,259	3,030	207,929	208,211	577
11,547	9,039	183	637	702	160
104,243	67,800	10,890	4,577	3,919	51
2,052	1,373	45	210	210	-
41,899	21,165	3,503	32	5	..
35,357	26,609	6,992	230	230	7
23,228	17,250	328	3,855	3,214	30
1,477	1,332	14	250	260	13
20	13	1	1	1	..
210	58	7	..	..	-
162	113	5	22	22	..

Distribution by customer economic activity

TDB30181

Source: Central Credit Register
Stocks in millions of euro

December 2012

	Total		
	Facilities granted	Used Margin	Overshoot
a. TOTAL	1,296,643	973,184	37,649
Agricultural, forestry and fishing	43,327	39,233	1,090
Mining and quarrying	3,137	2,431	136
Manufacturing	354,301	225,264	6,954
Electricity, gas, steam and air conditioning supply	51,747	39,140	350
Water supply, sewerage, waste management and remediation activities	15,515	11,350	417
Construction	180,682	159,015	10,176
Wholesale and retail trade, repair of motor vehicles and motorcycles	207,099	143,657	4,881
Transportation and storage	62,651	49,091	1,543
Accommodation and food service activities	37,970	35,623	1,280
Information and communication	34,152	18,238	763
Financial and insurance activities	22,120	16,091	530
Real estate activities	137,905	134,198	6,136
Professional, scientific and technical activities	74,535	42,414	1,462
Administrative and support service activities	29,656	22,981	1,034
All remaining activities (sections O, P,Q,R,S,T)	31,902	25,587	699

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

Banks			Financial intermediaries		
Facilities granted	Used Margin	Overshoot	Facilities granted	Used Margin	Overshoot
1,097,710	783,528	33,715	198,932	189,657	3,934
38,044	34,071	1,054	5,282	5,162	36
2,696	1,984	117	441	447	19
308,678	183,120	6,245	45,622	42,144	710
41,901	30,137	335	9,847	9,003	16
13,323	9,287	387	2,192	2,063	30
160,040	139,080	9,589	20,642	19,935	586
175,028	114,062	4,419	32,071	29,594	462
52,126	38,747	1,254	10,524	10,344	289
30,496	28,140	1,183	7,474	7,483	97
29,953	14,467	707	4,199	3,772	56
20,409	14,415	516	1,711	1,677	14
100,997	96,472	4,894	36,908	37,726	1,242
68,029	36,269	1,363	6,505	6,146	99
24,221	17,939	876	5,435	5,042	158
24,076	18,672	609	7,826	6,915	90

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

December 2012		Total				
		from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000
a. TOTAL						
Number of borrowers	3,520,879	1,191,773	736,794	691,799	259,048	136,076
Facilities granted	1,735,909	55,935	68,160	105,539	73,846	78,096
Used margin	1,313,149	49,908	63,157	96,449	60,722	60,631
b. GENERAL GOVERNMENT						
Number of borrowers	7,471	666	447	998	1,255	1,288
Facilities granted	67,332	31	42	174	426	835
Used margin	41,381	27	30	95	200	387
c. FINANCIAL COMPANIES						
Number of borrowers	7,955	1,931	1,028	1,198	786	439
Facilities granted	355,646	87	93	184	222	252
Used margin	284,750	63	68	147	201	195
d. NON-FINANCIAL COMPANIES						
Number of borrowers	830,183	185,879	103,678	135,668	122,493	96,975
Facilities granted	1,023,173	8,539	9,436	21,692	37,124	56,897
Used margin	717,078	6,179	6,840	16,001	27,479	42,486
<i>of which: industry</i>						
Number of borrowers	178,481	28,171	18,610	27,555	28,463	25,150
Facilities granted	360,472	1,320	1,721	4,527	8,870	15,132
Used margin	219,393	892	1,129	2,961	5,700	9,536
<i>of which: building</i>						
Number of borrowers	141,701	26,178	15,559	21,614	22,031	19,484
Facilities granted	152,469	1,214	1,435	3,532	6,875	11,698
Used margin	132,459	843	1,020	2,665	5,363	9,635
<i>of which: services</i>						
Number of borrowers	492,409	128,063	67,482	83,660	69,313	50,237
Facilities granted	492,284	5,845	6,094	13,170	20,536	28,774
Used margin	350,045	4,319	4,542	9,987	15,690	22,193
e. PRODUCER HOUSEHOLDS						
Number of borrowers	488,183	177,448	92,061	97,432	44,368	16,849
Facilities granted	68,320	8,155	8,274	14,585	12,256	9,204
Used margin	61,041	6,838	7,369	13,189	10,788	7,996
f. CONSUMER HOUSEHOLDS AND NEC						
Number of borrowers	2,156,638	812,592	534,405	451,937	87,900	19,450
Facilities granted	216,145	38,531	49,852	68,213	23,172	10,331
Used margin	204,412	36,366	48,472	66,426	21,509	9,078

Note:

Distribution by customer segment of economic activity and total credit granted

TDB30156

Banks

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

	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL				
Number of borrowers	99,635	38,601	31,627	6,587
Facilities granted	125,510	109,473	259,231	857,735
Used margin	96,164	83,129	188,109	606,148
b. GENERAL GOVERNMENT				
Number of borrowers	1,196	525	597	360
Facilities granted	1,680	1,600	5,413	57,131
Used margin	803	823	2,523	36,350
c. FINANCIAL COMPANIES				
Number of borrowers	453	278	559	560
Facilities granted	638	890	6,046	347,229
Used margin	383	534	3,219	279,696
d. NON-FINANCIAL COMPANIES				
Number of borrowers	83,232	34,836	29,157	5,573
Facilities granted	105,516	98,471	237,614	447,579
Used margin	79,661	74,383	173,734	285,475
<i>of which:industry</i>				
<i>Number of borrowers</i>	23,076	10,647	10,258	2,343
<i>Facilities granted</i>	30,268	31,270	89,509	177,826
<i>Used margin</i>	18,915	19,409	55,436	104,852
<i>of which:building</i>				
<i>Number of borrowers</i>	17,981	7,578	5,599	738
<i>Facilities granted</i>	22,895	21,003	42,039	41,749
<i>Used margin</i>	19,778	18,791	37,739	35,061
<i>of which:services</i>				
<i>Number of borrowers</i>	40,213	15,554	12,541	2,417
<i>Facilities granted</i>	49,671	43,049	100,053	224,850
<i>Used margin</i>	38,630	33,360	75,428	143,259
e. PRODUCER HOUSEHOLDS				
Number of borrowers	7,054	1,297	432	12
Facilities granted	8,292	3,660	2,946	450
Used margin	7,365	3,392	2,695	419
f. CONSUMER HOUSEHOLDS AND NEC				
Number of borrowers	7,043	1,462	794	72
Facilities granted	8,602	4,344	6,676	4,879
Used margin	7,282	3,571	5,490	3,784

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
December 2012

	Total	Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
a. TOTAL	1,126,716	2,422	83,320	1,230	65,208
b. NORTH-WEST ITALY	400,289	75	26,446	405	18,075
Piedmont	77,149	26	5,063	185	3,495
Valle d'Aosta	1,965	11	206	2	241
Liguria	28,726	3	1,401	20	1,024
Lombardy	292,449	35	19,777	199	13,314
c. NORTH-EAST ITALY	267,036	233	19,061	370	16,924
Trentino-Alto Adige	27,934	118	2,948	164	2,615
Veneto	105,296	39	7,595	81	7,199
Friuli-Venezia Giulia	22,387	51	1,616	44	1,115
Emilia-Romagna	111,419	24	6,902	81	5,995
d. CENTRAL ITALY	257,448	112	21,252	124	18,171
Marche	28,299	15	2,790	76	1,423
Tuscany	80,025	27	6,045	20	6,523
Umbria	14,055	2	1,580	12	1,214
Lazio	135,069	67	10,837	16	9,010
e. SOUTHERN ITALY	131,446	45	11,154	135	8,885
Abruzzo	18,798	4	2,363	22	1,184
Molise	2,561	3	253	9	237
Campania	52,537	14	2,840	7	3,827
Apulia	40,290	10	4,175	73	2,596
Basilicata	4,305	3	383	8	307
Calabria	12,954	11	1,140	15	735
f. ISLANDS	62,023	1,957	5,406	195	3,154
Sicily	43,909	1,460	3,397	92	1,746
Sardinia	18,114	497	2,009	103	1,409

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
1,759	98,135	1,903	299,629	2,137	65,187	5,335	491,978
755	38,322	80	106,670	210	23,710	1,405	184,135
229	7,144	19	23,609	75	3,894	441	32,968
1	306	....	500	..	128	52	518
50	2,125	12	9,241	27	4,007	158	10,658
475	28,747	49	73,319	108	15,681	755	139,990
426	24,109	559	65,553	279	14,902	1,521	123,098
61	1,376	335	3,890	107	1,687	357	14,275
161	11,587	49	27,691	50	5,774	288	44,783
51	2,427	67	6,492	72	1,078	229	9,144
154	8,719	108	27,480	50	6,363	647	54,896
245	18,420	288	70,102	170	15,950	1,117	111,498
110	1,515	19	6,967	57	1,643	465	13,219
64	5,578	28	21,590	61	5,628	123	34,339
27	1,025	12	3,345	14	798	57	5,968
44	10,302	229	38,201	38	7,882	472	57,971
224	13,465	78	38,568	1,278	6,804	691	50,118
82	1,553	7	4,533	1,163	949	121	6,818
17	251	..	722	15	144	20	889
35	6,356	63	15,765	15	2,955	118	20,542
47	3,799	4	13,079	74	2,058	213	14,160
3	484	1	957	4	212	38	1,905
39	1,021	3	3,511	7	486	181	5,804
109	3,819	898	18,736	199	3,821	600	23,129
85	2,766	102	13,803	110	2,693	509	17,145
24	1,053	796	4,932	90	1,128	91	5,983

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

TDB10430

Source: Supervisory returns
Flows in millions of euro

4th quarter 2012		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a.	TOTAL	96,371	68	4,129	20	2,006
b.	NORTH-WEST ITALY	39,231	2	1,424	6	724
	Piedmont	6,822	..	175	2	104
	Valle d'Aosta	125	....	7	1	9
	Liguria	2,117	....	45	..	18
	Lombardy	30,168	1	1,197	3	594
c.	NORTH-EAST ITALY	25,220	4	1,054	9	664
	Trentino-Alto Adige	1,995	3	124	4	83
	Veneto	10,469	..	562	2	326
	Friuli-Venezia Giulia	1,834	..	57	1	31
	Emilia-Romagna	10,923	..	311	3	225
d.	CENTRAL ITALY	19,386	1	1,060	1	360
	Marche	2,006	1	101	..	44
	Tuscany	4,474	..	178	....	130
	Umbria	838	....	44	..	18
	Lazio	12,068	..	737	..	168
e.	SOUTHERN ITALY	8,635	1	397	3	191
	Abruzzo	1,287	..	110	1	28
	Molise	171	....	14	....	6
	Campania	3,368	1	100	2	79
	Apulia	2,908	..	140	..	62
	Basilicata	212	..	11	..	3
	Calabria	689	..	22	..	13
f.	ISLANDS	3,898	61	194	1	68
	Sicily	2,563	38	105	..	35
	Sardinia	1,335	23	89	..	33

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
73	15,600	156	9,308	211	2,254	551	61,995
25	9,750	..	2,218	2	959	98	24,024
12	525	..	475	1	108	17	5,403
..	11	....	16	....	3	3	74
1	112	..	183	..	382	5	1,370
11	9,102	..	1,544	..	466	73	17,177
22	1,972	22	4,217	14	627	373	16,243
..	92	13	284	1	65	8	1,319
13	729	1	2,926	1	292	20	5,597
3	150	..	202	12	65	17	1,296
6	1,001	7	805	....	205	328	8,031
8	1,779	3	1,536	16	351	49	14,222
6	135	..	164	3	31	22	1,498
2	345	1	477	13	111	4	3,214
..	153	....	69	..	23	5	526
..	1,146	2	826	....	186	17	8,985
16	1,880	..	783	163	254	21	4,925
9	114	....	125	162	25	7	707
..	40	....	20	....	2	..	90
4	779	..	302	..	154	1	1,947
3	860	..	246	2	45	7	1,543
..	26	....	19	..	15	1	136
..	60	....	72	....	14	5	503
2	218	131	554	16	64	10	2,580
1	143	..	231	14	30	9	1,957
..	76	131	323	2	34	1	622

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 2012		Total			Construction of farm building		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	15,025	544	14,481	6,838	129	6,709
b.	NORTH-WEST ITALY	4,618	156	4,462	2,231	83	2,148
	Piedmont	1,200	27	1,173	536	4	532
	Valle d'Aosta	44	1	43	33	..	33
	Liguria	90	..	90	46	..	46
	Lombardy	3,284	129	3,155	1,615	78	1,537
c.	NORTH-EAST ITALY	4,555	168	4,387	1,916	17	1,900
	Trentino-Alto Adige	582	80	502	300	5	295
	Veneto	1,778	24	1,754	690	1	688
	Friuli-Venezia Giulia	440	42	398	176	8	168
	Emilia-Romagna	1,756	23	1,733	750	3	748
d.	CENTRAL ITALY	3,161	67	3,094	1,578	10	1,568
	Marche	401	35	366	148	3	144
	Tuscany	1,497	14	1,484	741	3	738
	Umbria	346	6	339	199	1	198
	Lazio	917	12	905	491	3	488
e.	SOUTHERN ITALY	1,888	84	1,804	799	13	785
	Abruzzo	177	4	173	65	..	65
	Molise	57	5	51	22	..	22
	Campania	493	15	478	276	2	275
	Apulia	781	19	762	337	3	335
	Basilicata	134	4	130	43	..	43
	Calabria	247	37	210	54	9	46
f.	ISLANDS	802	69	733	314	7	308
	Sicily	501	59	442	155	1	154
	Sardinia	300	10	291	159	6	153

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
5,407	222	5,185	2,779	193	2,586
1,689	68	1,621	699	5	693
459	21	438	205	1	204
7	..	7	3	-	3
32	..	32	11	..	11
1,190	46	1,143	479	4	475
1,738	61	1,677	901	90	810
98	3	95	184	71	112
795	21	774	292	1	291
191	19	172	74	15	58
654	18	636	351	2	349
900	34	866	683	23	660
138	17	121	116	14	101
473	5	468	284	5	279
84	4	80	64	2	62
206	8	198	220	1	219
804	47	758	286	24	261
78	3	75	33	..	32
25	1	24	10	4	6
137	7	130	80	7	73
328	8	320	116	8	107
68	1	67	22	2	20
169	26	142	24	2	22
276	12	264	211	51	161
169	9	160	177	49	128
107	2	105	34	2	32

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 2012		Total			Construction of farm buildings		
		Total	Subsidized	Non - subsidized	Total	Subsidized	Non - subsidized
a.	TOTAL	643	23	620	199	4	195
b.	NORTH-WEST ITALY	214	7	207	82	2	80
	Piedmont	50	2	48	9	..	9
	Valle d'Aosta	2	..	2	1	-	1
	Liguria	2	-	2	..	-	..
	Lombardy	161	5	156	72	2	69
c.	NORTH-EAST ITALY	208	7	201	52	1	50
	Trentino-Alto Adige	14	..	13	5	-	5
	Veneto	91	2	89	24	..	24
	Friuli-Venezia Giulia	12	2	10	2	..	2
	Emilia-Romagna	91	2	89	20	1	19
d.	CENTRAL ITALY	99	7	92	38	..	38
	Marche	15	1	14	7	..	6
	Tuscany	47	5	41	15	-	15
	Umbria	12	..	12	8	-	8
	Lazio	25	..	25	9	-	9
e.	SOUTHERN ITALY	87	2	85	21	..	21
	Abruzzo	13	..	13	4	-	4
	Molise	3	..	3	..	-	..
	Campania	13	..	13	3	-	3
	Apulia	36	1	35	12	-	12
	Basilicata	10	..	10	1	..	1
	Calabria	12	..	11	1	..	1
f.	ISLANDS	36	1	35	6	..	6
	Sicily	15	1	15	2	..	2
	Sardinia	20	..	20	4	..	4

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
349	15	334	95	5	90
109	5	104	23	-	23
34	2	32	7	-	7
1	..	1	..	-	..
1	-	1	..	-	..
74	3	71	15	-	15
117	6	112	39	..	39
3	..	3	5	..	5
51	2	49	16	-	16
8	2	6	1	-	1
55	1	53	17	-	17
46	2	44	15	5	10
6	1	5	2	..	2
26	1	25	6	5	1
4	..	4	1	-	1
10	..	10	6	-	6
52	2	50	14	..	14
6	..	6	3	-	3
3	..	3	..	-	..
8	..	8	3	-	3
22	1	21	2	..	1
3	..	3	7	..	7
10	-	10	-	-	-
25	1	24	4	-	4
11	..	11	1	-	1
14	..	13	3	-	3

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

TDB10440

Source: Supervisory returns
Stocks in millions of euro

December 2012

	Total	South and depressed areas	Industry	
			SMEs	Other firms
a. TOTAL	14,893	93	770	733
b. NORTH-WEST ITALY	2,948	50	241	237
Piedmont	1,002	21	55	37
Valle d'Aosta	59	..	..	50
Liguria	268	2	9	2
Lombardy	1,619	26	177	149
c. NORTH-EAST ITALY	3,454	4	264	259
Trentino-Alto Adige	1,144	..	14	62
Veneto	685	1	109	69
Friuli-Venezia Giulia	526	-	53	26
Emilia-Romagna	1,100	3	88	102
d. CENTRAL ITALY	2,052	8	201	134
Marche	744	3	142	65
Tuscany	324	3	11	25
Umbria	123	..	15	19
Lazio	861	2	33	25
e. SOUTHERN ITALY	2,487	24	43	84
Abruzzo	1,432	1	22	10
Molise	64	2	1	1
Campania	252	4	1	13
Apulia	424	11	10	41
Basilicata	57	5	..	8
Calabria	257	1	9	11
f. ISLANDS	3,953	7	21	19
Sicily	2,353	2	14	16
Sardinia	1,600	5	8	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
566	357	3,532	1,608	1,449	5,614	172	69
69	78	188	590	68	1,392	36	20
15	18	44	342	40	395	34	20
..	..	1	1	-	6	..	-
39	..	76	69	-	71	-	-
15	59	66	178	28	919	2	-
290	152	716	248	220	1,230	70	13
104	32	416	24	..	488	4	..
21	21	56	142	1	244	21	..
79	77	112	32	..	141	5	4
86	22	132	51	219	356	40	10
90	58	327	359	2	862	11	2
68	26	37	316	2	83	1	..
4	13	43	15	..	203	7	..
1	6	18	8	..	56	-	-
16	13	229	20	..	519	4	2
26	45	105	293	1,152	676	40	28
21	3	9	75	1,150	108	33	26
..	2	1	18	..	39	-	-
..	16	64	26	..	128	..	-
3	16	4	102	1	230	7	2
..	2	3	11	-	27	..	..
2	6	24	60	..	144	..	-
92	24	2,196	117	6	1,455	16	6
37	15	955	73	6	1,220	16	6
55	9	1,240	45	..	235	-	-

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

TDB10450

Source: Supervisory returns
Flows in millions of euro

4th quarter 2012

	Total	South and depressed areas	Industry	
			SMEs	Other firms
a. TOTAL	1,014	1	31	40
b. NORTH-WEST ITALY	167	..	6	21
Piedmont	41	..	1	3
Valle d'Aosta	4	-	-	2
Liguria	33	-	..	-
Lombardy	90	-	5	15
c. NORTH-EAST ITALY	447	-	10	11
Trentino-Alto Adige	32	-	1	..
Veneto	41	-	6	6
Friuli-Venezia Giulia	26	-	3	..
Emilia-Romagna	347	-	1	5
d. CENTRAL ITALY	78	-	11	2
Marche	34	-	11	1
Tuscany	20	-	..	1
Umbria	4	-	..	-
Lazio	21	-	..	-
e. SOUTHERN ITALY	202	..	4	6
Abruzzo	174	-	1	2
Molise	..	-	..	-
Campania	8	-	..	..
Apulia	13	..	1	3
Basilicata	2	-	..	-
Calabria	5	-	1	..
f. ISLANDS	120	..	..	..
Sicily	69	..	..	..
Sardinia	51	-	-	-

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
42	25	116	43	374	300	41	12
26	9	4	18	19	51	13	6
..	2	..	15	-	8	11	6
-	..	-	-	-	2	..	-
26	-	2	2	-	3	-	-
-	7	2	1	19	38	2	-
11	11	36	7	193	149	19	4
4	..	13	1	-	10	4	..
1	2	..	4	..	17	5	-
1	8	-	1	-	8	6	4
5	1	23	1	193	114	4	1
3	3	2	14	..	41	4	1
3	1	1	13	-	3	1	-
..	1	..	..	-	15	2	..
-	..	..	-	-	3	-	-
-	..	..	..	..	19	1	1
1	2	1	4	162	22	1	..
1	..	..	4	162	5	..	-
-	..	-	..	-	..	-	-
-	..	1	-	-	6	..	-
..	1	-	..	-	6	1	..
-	..	..	..	-	1	-	-
-	..	..	-	-	4	-	-
1	1	73	1	..	38	6	1
1	1	23	..	..	38	6	1
1	..	50	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

December 2012		Facilities granted	Used margin	Overshoot
a. TOTAL		106,781	105,976	3,427
	<i>of which: transactions of financial intermediaries</i>	<i>88,830</i>	<i>89,151</i>	<i>2,688</i>
	Piedmont	7,508	7,122	151
	Valle d'Aosta	288	253	3
	Liguria	1,797	1,789	36
	Lombardy	31,659	31,435	843
	Trentino-Alto Adige	2,733	2,647	21
	Veneto	12,886	12,718	298
	Friuli-Venezia Giulia	2,232	2,233	65
	Emilia-Romagna	10,371	10,255	262
	Marche	4,350	4,305	128
	Tuscany	6,465	6,346	190
	Umbria	1,369	1,338	26
	Lazio	11,237	11,598	701
	Abruzzo	1,630	1,642	81
	Molise	176	178	9
	Campania	4,063	4,128	220
	Apulia	2,354	2,280	108
	Basilicata	294	285	16
	Calabria	1,005	1,033	81
	Sicily	2,367	2,399	139
	Sardinia	1,997	1,992	52

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 2012		Nominal value of receivables assigned			Advances granted	
		<i>of which:</i>			facilities granted	
		Total	with recourse	without recourse	used margin	
a.	TOTAL	40,121	19,629	20,492	45,818	34,383
	<i>of which: transactions of financial intermediaries</i>	<i>34,436</i>	<i>16,335</i>	<i>18,101</i>	<i>38,647</i>	<i>29,108</i>
	Piedmont	2,546	1,516	1,030	3,645	2,450
	Valle d'Aosta	35	30	4	56	31
	Liguria	1,043	499	544	1,334	919
	Lombardy	12,711	4,972	7,739	14,701	11,289
	Trentino-Alto Adige	182	93	89	213	159
	Veneto	1,901	1,244	657	2,322	1,570
	Friuli-Venezia Giulia	311	214	97	422	273
	Emilia-Romagna	2,811	1,405	1,406	3,841	2,323
	Marche	289	219	70	280	191
	Tuscany	1,296	825	470	1,574	1,013
	Umbria	641	249	391	788	597
	Lazio	11,338	4,555	6,783	11,662	10,021
	Abruzzo	442	397	45	439	368
	Molise	63	62	1	51	34
	Campania	2,449	1,871	578	2,307	1,634
	Apulia	539	450	89	590	353
	Basilicata	140	96	44	165	105
	Calabria	328	282	46	255	160
	Sicily	517	483	34	532	388
	Sardinia	542	167	375	641	507

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 2012		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	138,383	6,845	10,351	115,468	2,128	3,592
b.	NORTH-WEST ITALY	55,412	282	4,355	48,626	572	1,578
	Piedmont	6,181	36	302	5,487	170	186
	Valle d'Aosta	201	1	1	185	4	10
	Liguria	4,914	59	17	4,735	35	68
	Lombardy	44,117	186	4,035	38,219	363	1,314
c.	NORTH-EAST ITALY	32,791	875	3,961	25,910	888	1,156
	Trentino-Alto Adige	3,708	181	21	2,908	235	364
	Veneto	8,251	91	1,207	6,393	242	318
	Friuli-Venezia Giulia	6,149	16	892	5,033	127	81
	Emilia-Romagna	14,682	588	1,841	11,577	284	393
d.	CENTRAL ITALY	42,449	5,141	1,782	34,542	314	670
	Marche	1,175	12	16	968	73	106
	Tuscany	5,559	18	97	5,143	129	171
	Umbria	503	5	5	439	23	31
	Lazio	35,212	5,106	1,664	27,991	89	362
e.	SOUTHERN ITALY	5,089	526	51	4,134	235	144
	Abruzzo	737	17	3	651	41	24
	Molise	115	..	2	105	5	3
	Campania	2,842	443	23	2,265	67	44
	Apulia	969	17	16	795	80	61
	Basilicata	127	..	1	110	12	4
	Calabria	300	49	4	208	31	8
f.	ISLANDS	2,643	21	202	2,257	119	44
	Sicily	1,167	3	15	1,052	74	24
	Sardinia	1,475	19	187	1,205	45	20

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 2012		Total	North West	North East	Centre	South	Islands
a.	SIGHT AND OVERNIGHT DEPOSITS	11,783	5,843	1,767	2,340	1,413	420
	General government	184	10	27	100	4	43
	Financial corporations	313	211	37	33	11	22
	Non-financial corporation	2,521	1,036	260	1,104	107	13
	Producer households	80	14	20	15	24	7
	Consumer households	8,684	4,572	1,423	1,087	1,267	335
b.	WITH AGREED MATURITY	142,593	49,527	42,480	35,059	11,407	4,119
	General government	1,778	85	130	1,520	22	21
	Financial corporations	35,670	13,001	15,725	6,792	62	90
	Non-financial corporation	21,597	7,816	5,164	7,499	828	290
	Producer households	3,536	949	1,159	692	544	192
	Consumer households	80,013	27,677	20,302	18,557	9,951	3,526
c.	UNREDEEMABLE AT NOTICE	300,674	70,638	49,895	59,622	89,434	31,085
	General government	8,942	1,180	977	3,741	2,378	667
	Financial corporations	850	538	117	136	20	40
	Non-financial corporation	3,800	805	1,039	1,037	680	238
	Producer households	2,289	325	613	403	607	340
	Consumer households	284,793	67,790	47,149	54,305	85,749	29,799
d.	CUSTOMER CURRENT ACCOUNTS	724,001	267,143	162,734	177,620	79,854	36,649
	General government	22,198	2,394	5,553	11,378	1,443	1,430
	Financial corporations	69,236	35,329	13,102	18,514	1,267	1,024
	Non-financial corporation	155,860	59,702	37,683	39,207	13,384	5,884
	Producer households	35,033	10,642	9,200	6,521	6,023	2,645
	Consumer households	441,674	159,076	97,196	102,000	57,737	25,666
e.	SAVING CERTIFICATES AND CDs ISSUED	43,611	11,203	12,894	8,234	7,861	3,420
	General government	132	3	8	17	4	100
	Financial corporations	506	293	57	116	32	8
	Non-financial corporation	1,735	584	495	308	271	77
	Producer households	1,386	221	513	249	306	98
	Consumer households	39,852	10,103	11,821	7,544	7,248	3,137

Notes:

Distribution by customer location (region)

TDB10263

Banks and Bancoposta

Source: supervisory returns
Stocks in millions of euro

March 2011

Total

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

Notes:

Distribution by branch location (regions)

TDB10283

Banks

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

December 2012	Number of positions		Total deposits
	Current accounts	Other	
a. TOTAL ITALY	37,194	22,507	1,001,002
b. NORTH WEST ITALY	12,968	6,721	406,720
Piedmont	3,023	1,048	71,457
Valle d'Aosta	89	34	2,113
Liguria	1,102	397	24,387
Lombardy	8,755	5,242	308,764
c. NORTH-EAST ITALY	8,841	4,478	214,998
Trentino-Alto Adige	1,404	623	21,809
Veneto	3,214	1,939	85,059
Friuli-Venezia Giulia	968	376	22,822
Emilia-Romagna	3,254	1,540	85,308
d. CENTRAL ITALY	7,880	5,182	224,742
Marche	948	728	22,051
Tuscany	2,587	1,952	53,749
Umbria	502	354	9,793
Lazio	3,843	2,149	139,149
e. SOUTHERNS ITALY	5,056	3,869	106,255
Abruzzo	621	476	14,235
Molise	107	68	2,151
Campania	1,984	1,065	43,047
Apulia	1,528	1,472	32,524
Basilicata	203	178	4,030
Calabria	613	611	10,268
f. ISLANDS	2,448	2,256	47,983
Sicily	1,746	1,756	34,709
Sardinia	701	500	13,275

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 2012

	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	-	128	112,841	-	49	113,272
Credit default swap	905	3,357	64,971	-	1,541	65,029
Credit default option	-	-	152	-	260	100
Total rate of return swap	-	410	-	-	71	362
Other credit derivatives	-	230	74	-	-	18

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

December 2012	Total	from 30,000 to 75,000	from 75,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	more than 5,000,000
a. TOTAL						
Number of holders	27,780	372	1,706	5,155	10,287	9,943
Intrinsic value	8,595	14	22	119	719	7,627
b. NORTH-WEST ITALY						
Number of holders	9,614	97	494	1,650	3,524	3,753
Intrinsic value	3,256	3	5	40	234	2,954
c. NORTH-EAST ITALY						
Number of holders	7,474	142	538	1,424	2,593	2,713
Intrinsic value	1,625	8	8	29	156	1,410
d. CENTRAL ITALY						
Number of holders	6,432	69	427	1,268	2,467	2,120
Intrinsic value	2,787	1	6	32	210	2,487
e. SOUTHERN ITALY						
Number of holders	2,841	37	134	515	1,143	954
Intrinsic value	626	2	2	12	80	521
f. ISLAND						
Number of holders	1,419	27	113	298	560	403
Intrinsic value	301	..	1	6	38	254

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 2012	Total	from 30,000 to 75,000	from 75,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	more than 5,000,000
a. TOTAL						
Number of holders	31,159	625	2,769	5,682	10,648	10,762
Intrinsic value	78,869	74	270	450	2,284	64,766
b. GENERAL GOVERNMENT						
Number of holders	182	4	2	16	41	111
Intrinsic value	6,602	20	..	5	25	6,549
c. FINANCIAL COMPANIES						
Number of holders	331	4	8	23	52	200
Intrinsic value	8,656	1	90	1	16	5,213
d. NON-FINANCIAL COMPANIES						
Number of holders	25,506	233	1,166	4,284	9,685	9,847
Intrinsic value	8,516	14	20	106	679	7,603
<i>of which: industry</i>						
Number of holders	9,487	27	190	999	3,484	4,712
Intrinsic value	2,694	..	3	17	200	2,460
building						
Number of holders	2,636	34	132	446	1,014	965
Intrinsic value	1,103	1	5	11	77	969
services						
Number of holders	12,597	166	824	2,709	4,815	3,914
Intrinsic value	4,561	13	12	75	366	4,057
e. PRODUCER HOUSEHOLDS						
Number of holders	2,274	139	540	871	602	96
Intrinsic value	80	..	2	14	40	24
f. CONSUMER HOUSEHOLDS AND NEC						
Number of holders	1,952	232	1,004	414	123	43
Intrinsic value	92	..	4	8	16	43
g. REST OF THE WORLD						
Number of holders	420	2	8	17	51	185
Intrinsic value	25,939	37	121	186	1,281	16,808

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 2012

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
a. TOTAL	-	-	-
Italian government securities	649,573	211,596	55,036
<i>of which:</i> BOTs	60,247	20,126	1,795
CCTs	57,397	21,732	6,358
BTPs	499,566	163,803	45,930
Other debt securities	527,392	214,921	38,486
<i>of which:</i> in non-euro-area currencies	37,110	16,535	1,703
Equity securities	212,712	63,524	73,884
<i>of which:</i> in non-euro-area currencies	29,202	6,301	1,187
Units of collective investment undertakings	335,578	195,475	14,736
Other securities and the like	3,775	1,036	1,258

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
-	-	-	-	-	-
25,522	13,636	1,544	518,679	192,249	47,742
2,151	1,506	182	34,758	18,551	1,402
3,282	1,648	246	44,578	19,179	5,490
17,234	8,503	908	422,915	150,769	40,204
15,570	8,133	667	446,587	201,127	35,286
1,800	1,231	103	25,957	14,479	1,478
4,191	2,104	304	164,486	58,171	62,260
1,005	550	55	12,233	5,572	827
29,835	23,037	1,772	250,105	169,165	11,661
1	-	-	2,903	862	767

Distribution by customer location (region) and type of account

TDB40087

Source: Supervisory returns
Stocks in millions of euro

December 2012

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
a. TOTAL	1,735,130	688,283	184,911
b. NORTH-WEST ITALY	841,841	324,077	54,559
Piedmont	185,996	85,871	14,010
Valle d'Aosta	2,401	1,563	241
Liguria	43,839	29,281	2,205
Lombardy	609,604	207,363	38,102
c. NORTH-EAST ITALY	367,517	161,755	26,385
Trentino-Alto Adige	14,636	8,912	1,585
Veneto	96,493	58,328	9,424
Friuli-Venezia Giulia	125,602	13,615	1,343
Emilia-Romagna	130,786	80,900	14,033
d. CENTRAL ITALY	431,250	120,191	94,836
Marche	17,898	14,297	2,706
Tuscany	62,450	43,011	7,838
Umbria	9,497	7,337	1,388
Lazio	341,405	55,546	82,904
e. SOUTHERN ITALY	69,272	61,104	6,483
Abruzzo	6,940	5,932	716
Molise	1,042	893	144
Campania	32,136	28,084	2,910
Apulia	20,561	18,552	1,893
Basilicata	2,209	2,031	175
Calabria	6,385	5,613	646
f. ISLANDS	25,250	21,155	2,648
Sicily	18,246	15,692	1,590
Sardinia	7,004	5,463	1,058

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
75,245	46,954	4,290	1,387,795	623,130	158,808
38,920	22,779	1,909	638,232	293,426	42,611
13,083	5,218	438	166,848	79,106	12,257
73	72	1	2,187	1,468	184
1,548	1,416	96	34,565	27,158	1,731
24,216	16,072	1,374	434,632	185,694	28,439
19,352	12,772	1,079	332,669	145,072	21,414
1,117	743	39	12,055	7,970	1,370
8,941	3,490	418	82,302	53,330	7,622
949	837	76	122,660	12,539	1,096
8,346	7,702	546	115,651	71,232	11,326
12,971	7,876	863	331,718	108,805	87,841
778	671	77	15,776	13,315	1,905
4,974	2,673	234	53,227	39,246	7,077
481	442	33	8,693	6,703	1,229
6,738	4,091	519	254,022	49,542	77,630
3,017	2,682	304	62,138	56,166	4,971
233	207	26	6,472	5,562	626
19	18	1	912	839	69
1,450	1,299	125	28,253	25,618	2,154
1,069	943	122	18,515	16,972	1,437
67	61	6	2,040	1,901	136
178	155	23	5,945	5,274	548
985	845	136	23,039	19,661	1,971
570	501	69	16,882	14,675	1,272
415	344	67	6,156	4,986	699

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 2012		Total	Banks	SIMs
a.	TOTAL SECURITIES	1,027,850	980,378	47,472
	Italian government securities	612,142	603,727	8,416
	<i>of which:</i> BOTs	153,676	153,142	534
	CCT	55,708	55,048	660
	BTPs	360,763	353,787	6,976
	Other debt securities	252,524	241,442	11,082
	Equity securities	142,756	115,807	26,949
	Other securities	10,415	9,358	1,057
b.	TOTAL DERIVATIVE INSTRUMENTS	1,681,785	1,412,212	269,573
	Futures	528,075	509,677	18,397
	<i>of which:</i> on Italian government securities	8,594	8,594	-
	on interest rates	147,208	147,208	-
	on stock indices	120,133	102,105	18,028
	Swaps and forward rate agreements	742,410	742,410	-
	<i>of which:</i> interest rate swaps	428,036	428,036	-
	currency swaps	4,144	4,144	-
	Forward rate agreements	305,846	305,846	-
	Options on securities	272,730	23,882	248,847
	<i>of which:</i> on Italian government securities	1	1	-
	on debt securities	1,304	1,304	-
	on equity securities	271,115	22,267	248,847
	Options on futures or stock indices	80,400	78,976	1,424
	<i>of which:</i> on futures on Italian government securities	958	958	-
	on stock indices or futures on stock indices	67,766	66,350	1,417
	Foreign currency options	15,273	15,101	172
	Interest rate options	40,871	40,871	-
	Other derivative instruments	2,027	1,294	733

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 2012

	Total		
	Purchases in the quarter	Sales in the quarter	End-quarter stocks
a. TOTAL PORTFOLIO	55,264	50,111	597,248
Italian government securities	18,696	17,604	208,063
<i>of which:</i> BOTs	5,760	2,907	11,912
CCTs	1,285	1,812	12,757
BTPs	10,149	10,523	172,172
Other debt securities	11,863	12,018	212,339
<i>of which:</i> in non-euro-area currencies	850	1,214	3,590
Equity securities	1,791	2,151	42,182
<i>of which:</i> in non-euro-area currencies	480	549	1,689
Units of collective investment undertakings	18,964	14,850	134,635
Other securities and the like	3,951	3,488	28

Notes: The data include transactions with non-residents.

Banks, securities firms and collective investment undertakings

Banks			Securities firms			Collective investment undertakings		
Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks
20,295	22,798	87,041	4,785	4,947	10,387	30,184	22,366	499,820
8,268	9,627	31,045	715	631	1,946	9,712	7,347	175,072
952	1,078	2,202	164	131	227	4,643	1,698	9,483
323	1,324	3,684	80	65	337	882	424	8,736
5,836	5,697	22,127	405	360	1,183	3,908	4,467	148,861
4,096	5,561	19,373	903	1,231	3,453	6,864	5,227	189,512
318	639	2,773	172	184	728	361	391	88
1,004	1,025	4,078	314	297	931	473	830	37,173
269	314	1,159	63	51	420	149	185	110
6,577	6,453	32,381	1,027	873	4,053	11,360	7,524	98,201
350	132	164	1,826	1,916	3	1,774	1,439	-139

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	
	2012 Sept.	2012 Dec.	2012 Sept.	2012 Dec.	2012 Sept.	2012 Dec.
a. NUMBER OF BORROWERS	7,704,304	7,664,220	4,773,303	4,632,348	2,931,001	3,031,872
<i>of which: joint borrowers</i>	2,227,327	2,222,300	1,116,361	1,045,950	1,110,966	1,176,350
b. LOAN FACILITIES						
facilities granted	2,424,999	2,367,911	2,013,838	1,937,778	411,160	430,133
used margin	1,892,826	1,877,939	1,492,301	1,457,497	400,525	420,442
overshoot	50,960	57,492	46,417	52,550	4,543	4,942
unused margin	583,133	547,465	567,954	532,832	15,179	14,633
<i>of which: matched loans</i>						
facilities granted	316,787	313,612	275,722	269,621	41,065	43,991
used margin	168,165	172,185	138,644	139,118	29,521	33,068
term loans						
facilities granted	1,802,189	1,765,378	1,434,742	1,381,853	367,448	383,525
used margin	1,563,159	1,548,886	1,194,881	1,164,157	368,278	384,730
revocable loans						
facilities granted	305,899	288,775	303,251	286,158	2,647	2,617
used margin	161,443	156,775	158,717	154,131	2,726	2,645
c. GUARANTEES GRANTED TO CUSTOMERS						
facilities granted	365,383	361,917	348,662	345,057	16,722	16,860
used margin	188,207	192,137	171,901	175,750	16,305	16,387
d. BAD DEBTS	169,187	176,789	115,921	121,971	53,266	54,819
e. NUMBER OF GUARANTORS	4,106,385	4,100,577	2,846,659	2,788,920	1,259,726	1,311,657
<i>of which: joint guarantors</i>	1,421,152	1,420,547	996,699	975,391	424,453	445,156
f. GUARANTEES RECEIVED	846,630	838,428	639,615	623,053	207,015	215,375

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

December 2012		Number of borrowers	Net used
a. TOTAL		1,118,195	120,935
	from 250 to 30,000	713,986	6,058
	from 30,000 to 75,000	149,862	6,547
	from 75,000 to 125,000	80,351	7,061
	from 125,000 to 250,000	96,107	14,609
	from 250,000 to 500,000	37,247	10,625
	from 500,000 to 1,000,000	19,013	10,630
	from 1,000,000 to 2,500,000	13,216	16,094
	from 2,500,000 to 5,000,000	4,814	12,992
	from 5,000,000 to 25,000,000	3,250	23,510
	more than 25,000,000	349	12,810

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 2012	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Number of borrowers	24	1,382	193,058	42,835	36,306	110,640	163,898	752,935
Bad debts	42	758	81,693	24,721	19,874	35,237	11,754	26,248
b. NORTH-WEST ITALY								
Number of borrowers	1	438	52,468	11,925	9,753	30,399	35,669	181,117
Bad debts	..	366	22,244	7,015	5,431	9,469	2,627	8,279
c. NORTH-EAST ITALY								
Number of borrowers	1	259	37,274	9,412	7,275	20,164	25,948	115,980
Bad debts	2	68	18,985	6,274	5,079	7,350	2,106	4,819
d. CENTRAL ITALY								
Number of borrowers	5	355	49,589	10,363	8,879	29,653	34,351	153,501
Bad debts	15	262	23,190	6,174	5,670	10,881	2,594	5,591
e. SOUTHERN ITALY								
Number of borrowers	16	210	35,647	8,048	6,887	19,624	41,178	196,849
Bad debts	25	52	12,094	4,053	2,526	5,093	2,660	4,913
f. ISLANDS								
Number of borrowers	1	120	18,080	3,087	3,512	10,800	26,752	105,488
Bad debts	..	10	5,180	1,206	1,169	2,444	1,767	2,647

Note:

Distribution by customer branch of economic activity

TDB30221

Banks

Source: Central Credit Register
Stocks in millions of euro

December 2012	Number of borrowers	Bad debts
a. TOTAL	365,285	93,887
Agricultural, forestry and fishing	16,611	4,153
Mining and quarrying	516	211
Manufacturing	62,513	25,157
Electricity, gas, steam and air conditioning supply	161	232
Water supply, sewerage, waste management and remediation activities	860	530
Construction	71,291	22,302
Wholesale and retail trade, repair of motor vehicles and	100,833	16,990
Transportation and storage	14,670	3,030
Accommodation and food service activities	29,621	3,528
Information and communication	6,539	1,350
Financial and insurance activities	1,535	874
Real estate activities	13,658	9,046
Professional, scientific and technical activities	10,171	2,026
Administrative and support service activities	12,036	2,299
All remaining activities (sections O, P,Q,R,S,T)	14,230	1,640

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 2012		Total	Banks	Financial intermediaries
a.	TOTAL	176,789	121,971	54,819
b.	GENERAL GOVERNMENT	107	42	65
	Central government	5	2	3
	Local government	103	40	63
	Social security funds	-	-	-
c.	FINANCIAL COMPANIES	1,419	758	661
	Monetary financial institutions	-	-	-
	Other financial intermediaries	1,195	601	594
	Financial auxiliaries	218	154	64
	Insurance companies and pension funds	6	4	3
d.	NON-FINANCIAL COMPANIES	119,072	81,693	37,379
	Public companies	386	213	173
	Private companies	101,841	70,418	31,422
	Associations of non-financial companies	153	87	66
	Craft non-financial quasi-companies	4,219	3,017	1,202
	Other non-financial quasi-companies	12,473	7,957	4,515
e.	HOUSEHOLDS	53,408	37,530	15,878
	Producer households	18,045	11,754	6,291
	Consumer households	35,363	25,777	9,587
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	661	467	194
g.	REST OF THE WORLD	1,163	1,036	127
	General government	1	1	-
	Monetary financial institutions	68	67	1
	Other financial institutions	518	503	14
	Non-financial companies	483	392	91
	Households	94	73	21
	Non-profit institutions serving households	1	..	..
	International organizations and the other institutions	..	-	..
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	6	5	2

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

Distribution by customer location (region)

TDB30241

Banks

Source: Central Credit Register
Flows in millions of euro

4th quarter 2012	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	68,660	4,734	30,936	997
b. INORTH-WEST ITALY	16,353	1,494	8,692	281
Piedmont	4,534	227	3,211	55
Valle d'Aosta	78	2	98	1
Liguria	1,535	99	791	11
Lombardy	10,206	1,165	4,592	213
c. NORD-EAST ITALY	10,186	1,135	5,158	198
Trentino-Alto Adige	618	86	515	30
Veneto	4,087	508	1,931	71
Friuli-Venezia Giulia	934	90	472	8
Emilia-Romagna	4,547	452	2,240	89
d. CENTRAL ITALY	15,267	1,115	6,904	253
Marche	1,936	210	559	12
Tuscany	4,896	433	2,575	56
Umbria	1,296	74	353	8
Lazio	7,139	397	3,417	178
e. SOUTHERN ITALY	17,598	709	6,586	193
Abruzzo	2,040	146	666	12
Molise	346	18	118	8
Campania	8,238	300	2,764	94
Apulia	3,953	139	1,781	60
Basilicata	468	20	228	5
Calabria	2,553	86	1,029	15
f. ISLANDS	9,256	281	3,596	72
Sicily	7,208	221	2,866	49
Sardinia	2,048	61	730	23

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 2012	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	68,660	4,734	30,938	997
General government	2	3	3	10
Financial companies	92	21	43	35
Non-financial companies	11,048	3,165	3,934	526
<i>of which: industry</i>	<i>1,980</i>	<i>718</i>	<i>723</i>	<i>65</i>
building	2,293	998	707	200
services	6,607	1,388	2,430	253
Producer households	8,885	408	3,987	94
Consumer households and nec	48,131	1,122	22,759	325

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 2012

	Bad debts (gross of writeoffs)	<i>of which:</i> backed by real security
a. TOTAL	112,852	33,872
Agricultural, forestry and fishing	4,418	2,204
Mining and quarrying	247	87
Manufacturing	32,515	6,694
Electricity, gas, steam and air conditioning supply	249	68
Water supply, sewerage, waste management and remediation activities	621	122
Construction	26,128	10,093
Wholesale and retail trade, repair of motor vehicles and Transportation and storage	21,031	3,944
Accommodation and food service activities	3,521	741
Information and communication	3,789	1,904
Financial and insurance activities	1,690	200
Real estate activities	1,021	359
Professional, scientific and technical activities	9,995	5,568
Administrative and support service activities	2,418	542
All remaining activities (sections O, P,Q,R,S,T)	2,720	590
	1,881	591

Note:

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

TDC30033		Banks							
Source: Central Credit Register Stocks in millions of euro									
December 2012		General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households
					industry	building	services		
a.	ITALY								
	Bad debts (gross of writeoffs)	42	1,034	99,786	32,104	23,494	42,130	12,544	27,222
	of which: backed by real security	..	314	34,627	8,222	10,766	14,560	5,236	14,857
b.	NORTH-WEST ITALY								
	Bad debts (gross of writeoffs)	..	436	27,938	9,441	6,467	11,669	2,736	8,464
	of which: backed by real security	..	183	9,399	2,191	3,123	3,862	1,283	5,471
c.	NORTH-EAST ITALY								
	Bad debts (gross of writeoffs)	2	104	23,033	8,212	5,905	8,597	2,191	4,920
	of which: backed by real security	..	34	8,638	1,993	2,989	3,490	1,070	2,993
d.	CENTRAL ITALY								
	Bad debts (gross of writeoffs)	15	383	28,174	7,872	6,663	13,140	2,788	5,825
	of which: backed by real security	-	84	9,472	1,949	2,919	4,320	1,213	2,962
e.	SOUTHERN ITALY								
	Bad debts (gross of writeoffs)	26	97	14,451	5,081	2,985	5,895	2,894	5,146
	of which: backed by real security	..	11	4,827	1,605	1,073	1,940	1,036	2,298
f.	ISLANDS								
	Bad debts (gross of writeoffs)	..	14	6,190	1,497	1,474	2,828	1,935	2,866
	of which: backed by real security	-	4	2,290	484	662	948	635	1,133

Note:

Distribution by customer location (region)

TDB30265

Banks

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

December 2012		Adjusted bad debts		Adjusted bad debts and bad debts ratio	New adjusted bad debts in the quarter	
		Number of borrowers	Amount		Number of borrowers	Amount
a.	TOTAL	1,083,061	128,473	1.06	62,733	10,976
b.	NORTH-WEST ITALY	263,367	35,288	1.05	14,771	3,623
	Piedmont	76,029	7,400	1.05	4,106	495
	Valle d'Aosta	1,642	137	1.04	79	4
	Liguria	24,292	2,159	1.05	1,357	179
	Lombardy	161,404	25,593	1.05	9,229	2,945
c.	NORTH-EAST ITALY	174,946	27,715	1.06	9,476	2,510
	Trentino-Alto Adige	8,946	1,757	1.05	595	126
	Veneto	70,425	11,931	1.03	3,858	1,102
	Friuli-Venezia Giulia	16,326	1,929	1.04	886	129
	Emilia-Romagna	79,249	12,097	1.11	4,137	1,153
d.	CENTRAL ITALY	231,320	33,853	1.07	13,726	2,577
	Marche	28,274	4,382	1.05	1,819	403
	Tuscany	65,627	10,313	1.06	4,343	1,061
	Umbria	16,470	2,192	1.03	1,195	185
	Lazio	120,949	16,966	1.08	6,369	928
e.	SOUTHERN ITALY	266,199	21,378	1.08	16,164	1,736
	Abruzzo	24,847	2,626	1.04	1,836	533
	Molise	5,281	596	1.04	307	36
	Campania	119,514	8,815	1.08	7,607	517
	Apulia	65,391	5,676	1.10	3,597	321
	Basilicata	10,590	1,188	1.09	438	61
	Calabria	40,576	2,476	1.05	2,379	268
f.	ISLANDS	147,229	10,238	1.05	8,596	531
	Sicily	118,340	7,579	1.06	6,803	424
	Sardinia	28,889	2,660	1.05	1,793	107

Notes:

Distribution by customer location (region)

TDB30265

Banks

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

December 2012		Ceased to be adjusted bad debts	
		Number of borrowers	Amount
a.	TOTAL	4,373	1,123
b.	NORTH-WEST ITALY	1,075	357
	Piedmont	293	37
	Valle d'Aosta	5	..
	Liguria	93	10
	Lombardy	684	310
c.	NORTH-EAST ITALY	692	233
	Trentino-Alto Adige	49	12
	Veneto	276	111
	Friuli-Venezia Giulia	56	4
	Emilia-Romagna	311	107
d.	CENTRAL ITALY	981	332
	Marche	136	75
	Tuscany	302	120
	Umbria	73	8
	Lazio	470	129
e.	SOUTHERN ITALY	1,051	153
	Abruzzo	134	21
	Molise	26	1
	Campania	381	47
	Apulia	303	67
	Basilicata	35	2
	Calabria	172	14
f.	ISLANDS	574	48
	Sicily	471	36
	Sardinia	103	12

Notes:

Distribution by customer segment of economic activity

TDB30271

Banks

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

December 2012	Adjusted bad debts		Adjusted bad debts and bad debts ratio	New adjusted bad debts in the quarter	
	Number of borrowers	Amount		Number of borrowers	Amount
a. TOTAL	1,083,061	128,473	1.06	62,733	10,976
General government	22	77	1.83	6	10
Financial companies	1,335	1,272	1.68	84	86
Non-financial companies	186,753	87,985	1.08	10,548	8,776
<i>of which: industry</i>	<i>41,708</i>	<i>26,295</i>	<i>1.06</i>	<i>1,879</i>	<i>2,554</i>
building	34,883	21,838	1.10	2,216	2,552
services	95,904	35,334	1.04	5,625	3,381
Producer households	159,516	12,341	1.05	7,996	701
Consumer households and nec	727,356	26,374	1.01	43,659	1,382

Notes:

Distribution by customer segment of economic activity

TDB30271

Banks

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

	Ceased to be adjusted bad debts	
	Number of borrowers	Amount
December 2012		
a. TOTAL	4,373	1,123
General government	-	-
Financial companies	9	5
Non-financial companies	649	815
<i>of which: industry</i>	<i>143</i>	<i>192</i>
building	135	291
services	327	303
Producer households	854	103
Consumer households and nec	2,838	198

Notes:

Distribution by type of default

TDB30261		Banks		
Source: supervisory returns Stocks in millions of euro				
		2012-Q4	2012-Q3	2012-Q2
a.	IMPAIRED LOANS			
	Bad debts	125,104	118,878	114,212
	Substandard loans	75,552	68,876	65,104
	Restructured loans	15,138	15,489	16,443
	Overdue / overdrawn loans	21,024	25,072	21,201
b.	TOTAL LOANS	1,776,925	1,778,822	1,796,595

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 2012

Substandard loans

	Total resident non-bank sector	Non-financial corporations	Producer households	Consumer households
a. TOTAL	74,445	54,940	5,397	12,108
b. NORTH-WEST ITALY	22,074	16,571	1,147	3,342
Piedmont and Valle d'Aosta	3,580	2,449	297	694
Liguria	1,292	948	98	235
Lombardy	17,201	13,174	751	2,413
c. NORTH-EAST ITALY	17,859	13,316	1,258	2,598
Trentino-Alto Adige	2,411	1,581	266	291
Veneto	6,922	5,331	453	1,027
Friuli-Venezia Giulia	1,028	705	112	192
Emilia-Romagna	7,498	5,700	427	1,089
d. CENTRAL ITALY	18,373	14,044	1,230	2,853
Marche	2,872	2,159	221	487
Tuscany	5,463	4,114	557	768
Umbria	1,080	767	120	191
Lazio	8,957	7,004	332	1,408
e. SOUTHERN ITALY	10,872	7,622	1,105	2,111
Abruzzo and Molise	2,119	1,579	212	311
Campania	4,571	3,301	314	945
Apulia and Basilicata	2,826	1,933	360	530
Calabria	1,178	712	187	278
f. ISLANDS	5,268	3,386	657	1,203
Sicily	3,931	2,381	526	1,003
Sardinia	1,338	1,005	131	201

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
14,632	20,764	13,077	1,750	5,104
7,750	5,411	3,600	438	1,286
630	895	482	104	293
79	412	245	49	117
7,041	4,104	2,873	285	876
3,946	4,821	2,876	383	946
108	427	295	50	76
1,908	1,733	1,090	164	411
245	301	196	34	71
1,686	2,360	1,295	136	388
2,211	5,602	3,789	438	1,290
148	808	539	74	192
793	1,697	1,092	203	400
73	369	235	42	92
1,197	2,727	1,923	119	605
487	3,196	1,790	305	1,067
54	553	315	74	162
231	1,476	947	76	445
172	801	388	103	300
15	316	129	43	132
238	1,735	1,021	185	514
164	1,306	736	139	421
74	428	285	47	93

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 2012	Total	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	
a. TOTAL	3,520,879	1,191,773	736,794	691,799	259,048	136,076	
<i>of which:</i> 1 facility	3,007,315	1,168,334	682,581	586,640	152,441	52,487	
2 facilities	310,605	22,508	51,064	85,932	69,587	39,906	
3-4 facilities	148,703	922	3,126	18,980	34,967	37,451	
more than 4 facilities	54,256	9	23	247	2,053	6,232	
b. GENERAL GOVERNMENT	7,471	666	447	998	1,255	1,288	
<i>of which:</i> 1 facility	4,473	652	389	795	870	724	
2 facilities	2,051	14	58	200	338	476	
3-4 facilities	792	-	-	3	47	88	
more than 4 facilities	155	-	-	-	-	-	
c. FINANCIAL COMPANIES	7,955	1,931	1,028	1,198	786	439	
<i>of which:</i> 1 facility	5,587	1,834	825	793	428	202	
2 facilities	1,418	96	190	317	222	128	
3-4 facilities	641	1	13	87	121	90	
more than 4 facilities	309	-	-	1	15	19	
d. NON-FINANCIAL COMPANIES	830,183	185,879	103,678	135,668	122,493	96,975	
<i>of which:</i> 1 facility	482,889	178,284	78,035	78,528	52,831	31,055	
2 facilities	178,962	7,335	24,157	44,975	42,845	29,506	
3-4 facilities	117,575	256	1,479	12,015	25,289	31,078	
more than 4 facilities	50,757	4	7	150	1,528	5,336	
e. PRODUCER HOUSEHOLDS	488,183	177,448	92,061	97,432	44,368	16,849	
<i>of which:</i> 1 facility	404,596	171,365	77,992	72,761	23,869	6,374	
2 facilities	61,589	5,836	13,180	20,090	13,552	5,376	
3-4 facilities	19,719	244	883	4,517	6,552	4,402	
more than 4 facilities	2,279	3	6	64	395	697	
f. CONSUMER HOUSEHOLDS AND NEC	2,156,638	812,592	534,405	451,937	87,900	19,450	
<i>of which:</i> 1 facility	2,081,586	803,131	520,621	429,826	72,651	13,320	
2 facilities	64,670	9,040	13,039	19,783	12,274	4,234	
3-4 facilities	9,651	419	735	2,297	2,864	1,720	
more than 4 facilities	731	2	10	31	111	176	

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 2012		from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL		99,635	38,601	31,627	6,587
<i>of which:</i> 1 facility		28,729	8,309	5,065	700
2 facilities		23,527	6,888	4,086	662
3-4 facilities		33,080	11,652	7,062	1,007
more than 4 facilities		14,299	11,752	15,414	4,218
b. GENERAL GOVERNMENT		1,196	525	597	360
<i>of which:</i> 1 facility		532	184	155	34
2 facilities		478	184	203	99
3-4 facilities		180	143	189	142
more than 4 facilities		6	14	50	85
c. FINANCIAL COMPANIES		453	278	559	560
<i>of which:</i> 1 facility		236	134	291	183
2 facilities		112	69	105	129
3-4 facilities		75	45	88	110
more than 4 facilities		30	30	75	138
d. NON-FINANCIAL COMPANIES		83,232	34,836	29,157	5,573
<i>of which:</i> 1 facility		21,368	6,822	4,199	458
2 facilities		19,017	5,977	3,471	424
3-4 facilities		29,454	10,695	6,456	726
more than 4 facilities		13,393	11,342	15,031	3,965
e. PRODUCER HOUSEHOLDS		7,054	1,297	432	12
<i>of which:</i> 1 facility		1,979	272	43	2
2 facilities		2,017	261	63	2
3-4 facilities		2,396	481	163	3
more than 4 facilities		662	283	163	5
f. CONSUMER HOUSEHOLDS AND NEC		7,043	1,462	794	72
<i>of which:</i> 1 facility		4,130	749	314	15
2 facilities		1,779	371	232	8
3-4 facilities		931	266	157	24
more than 4 facilities		203	76	91	25

Note:

Distribution by customer location (region) and number of facilities

TDB30431

Source: Central Credit Register
Stocks in millions of euro

December 2012		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	TOTAL	1,735,909	1,313,149	3,520,879	481,866	432,202	3,007,315
b.	NORTH-WEST ITALY	742,534	552,936	1,008,309	186,262	165,462	849,161
	Piedmont	104,370	74,975	252,838	27,031	23,830	215,781
	Valle d'Aosta	2,604	1,901	7,914	876	774	6,860
	Liguria	31,126	23,814	81,119	10,834	9,692	70,371
	Lombardy	604,435	452,245	666,438	147,521	131,166	556,149
c.	NORTH-EAST ITALY	443,291	339,276	890,459	128,912	113,579	747,226
	Trentino-Alto Adige	43,694	34,812	113,879	18,096	14,766	100,601
	Veneto	184,935	145,550	343,233	63,404	56,900	286,130
	Friuli-Venezia Giulia	29,721	22,650	100,090	9,505	8,637	87,632
	Emilia-Romagna	184,942	136,264	333,257	37,907	33,276	272,863
d.	CENTRAL ITALY	359,208	261,826	767,067	90,953	83,283	655,497
	Marche	37,534	29,080	118,584	12,462	11,618	97,725
	Tuscany	101,773	80,074	261,545	27,601	25,565	216,164
	Umbria	16,748	13,356	60,571	4,797	4,469	50,222
	Lazio	203,153	139,316	326,367	46,092	41,631	291,386
e.	SOUTHERN ITALY	129,137	106,803	536,261	49,226	45,105	468,598
	Abruzzo	20,554	16,847	84,402	7,590	7,064	72,827
	Molise	2,518	2,140	13,387	1,058	995	11,600
	Campania	52,080	42,857	184,669	19,160	16,949	162,131
	Apulia	36,697	30,659	164,921	14,252	13,466	144,101
	Basilicata	4,776	3,969	21,917	1,819	1,690	18,924
	Calabria	12,512	10,331	66,965	5,347	4,942	59,015
f.	ISLANDS	61,738	52,308	318,783	26,514	24,774	286,833
	Sicily	43,163	35,980	223,191	17,979	16,626	198,973
	Sardinia	18,575	16,328	95,592	8,534	8,148	87,860

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
250,704	191,045	310,605	267,901	203,212	148,703	735,438	486,690	54,256
89,348	62,737	92,737	117,169	90,670	47,409	349,756	234,068	19,002
12,353	8,987	22,688	15,969	10,907	10,685	49,017	31,252	3,684
371	244	752	746	429	242	611	455	60
4,015	2,768	6,823	4,685	3,258	2,892	11,593	8,097	1,033
72,608	50,738	62,474	95,770	76,077	33,590	288,535	194,264	14,225
87,257	71,292	84,412	62,239	44,717	42,303	164,884	109,688	16,518
7,073	5,756	9,260	7,279	5,792	3,213	11,246	8,498	805
33,473	29,510	33,153	25,925	18,093	17,154	62,133	41,047	6,796
3,104	2,508	7,502	4,064	2,920	3,559	13,048	8,585	1,397
43,606	33,518	34,497	24,972	17,913	18,377	78,457	51,558	7,520
45,750	34,706	67,566	54,007	41,441	32,354	168,498	102,397	11,650
4,746	3,790	12,004	6,073	4,211	6,373	14,253	9,461	2,482
15,562	13,047	26,248	17,470	13,237	13,872	41,140	28,225	5,261
2,190	1,771	6,103	2,975	2,212	3,114	6,785	4,904	1,132
23,252	16,098	23,211	27,489	21,780	8,995	106,320	59,807	2,775
18,654	14,847	43,632	23,743	17,966	18,666	37,513	28,885	5,365
2,812	2,325	7,299	3,463	2,442	3,168	6,688	5,016	1,108
385	333	1,185	469	349	487	606	462	115
6,819	5,440	14,532	8,342	6,632	6,126	17,760	13,835	1,880
5,846	4,539	13,289	7,373	5,679	5,930	9,225	6,975	1,601
749	583	1,907	899	660	877	1,308	1,037	209
2,043	1,627	5,420	3,197	2,203	2,078	1,926	1,559	452
9,694	7,464	22,258	10,744	8,418	7,971	14,786	11,653	1,721
7,095	5,302	16,649	8,080	6,174	6,178	10,010	7,879	1,391
2,600	2,162	5,609	2,664	2,244	1,793	4,776	3,774	330

Distribution by customer segment of economic activity and total credit granted

TDB30466		Banks				
Source: Central Credit Register Size classes in euro						
December 2012	Total	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000
a. TOTAL						
Average number of banks per borrower	1.27	1.02	1.08	1.18	1.60	2.13
First banks share of total credit granted(%)	65	99	97	94	84	75
b. GENERAL GOVERNMENT						
Average number of banks per borrower	1.62	1.02	1.13	1.21	1.35	1.51
First banks share of total credit granted(%)	69	100	95	94	91	89
c. FINANCIAL COMPANIES						
Average number of banks per borrower	1.69	1.05	1.21	1.43	1.71	1.97
First banks share of total credit granted(%)	82	98	92	87	83	82
d. NON-FINANCIAL COMPANIES						
Average number of banks per borrower	1.89	1.04	1.26	1.52	1.86	2.29
First banks share of total credit granted(%)	52	98	90	83	77	71
<i>of which: industry</i>						
Average number of banks per borrower	2.47	1.04	1.28	1.62	2.07	2.66
First banks share of total credit granted(%)	41	98	89	80	71	63
<i>of which: building</i>						
Average number of banks per borrower	1.77	1.04	1.23	1.47	1.73	2.03
First banks share of total credit granted(%)	67	99	91	85	81	78
<i>of which: services</i>						
Average number of banks per borrower	1.72	1.04	1.27	1.51	1.82	2.21
First banks share of total credit granted(%)	55	98	90	84	78	73
e. PRODUCER HOUSEHOLDS						
Average number of banks per borrower	1.24	1.04	1.16	1.31	1.67	2.10
First banks share of total credit granted(%)	85	99	94	91	84	79
f. CONSUMER HOUSEHOLDS AND NEC						
Average number of banks per borrower	1.04	1.01	1.03	1.05	1.22	1.46
First banks share of total credit granted(%)	96	100	99	99	95	91

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

Distribution by customer segment of economic activity and total credit granted

TDB30466		Banks			
Source: Central Credit Register Size classes in euro					
December 2012		from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
	a. TOTAL				
Average number of banks per borrower		2.72	3.54	4.86	7.46
First banks share of total credit granted(%)		69	64	55	57
b. GENERAL GOVERNMENT					
Average number of banks per borrower		1.74	2.07	2.45	3.68
First banks share of total credit granted(%)		86	83	83	66
c. FINANCIAL COMPANIES					
Average number of banks per borrower		1.98	2.27	2.59	4.47
First banks share of total credit granted(%)		84	82	80	82
d. NON-FINANCIAL COMPANIES					
Average number of banks per borrower		2.85	3.66	5.04	8.00
First banks share of total credit granted(%)		67	62	52	38
<i>of which: industry</i>					
Average number of banks per borrower		3.47	4.48	6.18	9.26
First banks share of total credit granted(%)		55	49	41	31
<i>of which: building</i>					
Average number of banks per borrower		2.36	2.87	3.79	6.57
First banks share of total credit granted(%)		76	73	67	49
<i>of which: services</i>					
Average number of banks per borrower		2.73	3.51	4.69	7.17
First banks share of total credit granted(%)		69	64	56	41
e. PRODUCER HOUSEHOLDS					
Average number of banks per borrower		2.53	3.19	4.15	4.08
First banks share of total credit granted(%)		77	75	66	54
f. CONSUMER HOUSEHOLDS AND NEC					
Average number of banks per borrower		1.69	1.93	2.41	9.28
First banks share of total credit granted(%)		89	87	81	61

Note:

Distribution by customer sector of economic activity and total credit used

TDB30486

Source: Central Credit Register
Percentages
Size classes in euros

	2010-Q1	2010-Q2	2010-Q3	2010-Q4	2011-Q1
a. TOTAL	0.45	0.47	0.52	0.55	0.43
up to 125,000	0.31	0.35	0.32	0.31	0.28
from 125,000 to 500,000	0.53	0.60	0.53	0.54	0.49
more than 500,000	0.46	0.47	0.56	0.61	0.45
b. GENERAL GOVERNMENT	..	0.03	..	0.61	0.02
up to 125,000	-	-	-	-	-
from 125,000 to 500,000	0.04	0.08	-	-	-
more than 500,000	..	0.03	..	0.62	0.02
c. FINANCIAL COMPANIES	0.05	0.02	0.35	0.10	0.01
up to 125,000	0.41	0.44	0.45	0.47	0.35
from 125,000 to 500,000	0.35	0.54	0.40	0.59	0.38
more than 500,000	0.05	0.01	0.35	0.10	..
d. NON-FINANCIAL COMPANIES	0.59	0.62	0.65	0.73	0.60
up to 125,000	0.69	0.73	0.66	0.78	0.62
from 125,000 to 500,000	0.67	0.73	0.65	0.78	0.62
more than 500,000	0.58	0.61	0.65	0.73	0.59
e. PRODUCER HOUSEHOLDS	0.68	0.72	0.66	0.74	0.61
up to 125,000	0.52	0.58	0.52	0.55	0.48
from 125,000 to 500,000	0.68	0.75	0.71	0.74	0.63
more than 500,000	0.84	0.82	0.74	0.91	0.70
f. CONSUMER HOUSEHOLDS	0.35	0.39	0.36	0.33	0.32
up to 125,000	0.25	0.27	0.26	0.23	0.22
from 125,000 to 500,000	0.44	0.51	0.45	0.40	0.41
more than 500,000	0.53	0.54	0.55	0.65	0.58
g. OTHER SECTORS	0.06	0.06	0.02	0.27	0.06
up to 125,000	0.15	0.30	0.15	0.13	0.16
from 125,000 to 500,000	0.09	0.23	0.09	0.19	0.12
more than 500,000	0.04	0.01	-	0.30	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

2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4
0.43	0.43	0.58	0.47	0.53	0.53	0.72
0.30	0.30	0.34	0.29	0.29	0.32	0.33
0.50	0.50	0.56	0.48	0.49	0.52	0.61
0.43	0.44	0.63	0.50	0.59	0.58	0.83
..	0.04	..	0.01	..	0.01	0.03
0.04	0.08	-	-	0.01	-	-
-	-	0.05	-	0.03	0.09	0.11
-	0.04	..	0.01	-	0.01	0.03
..	..	0.01	0.01	0.01	0.05	0.03
0.69	0.36	0.73	0.23	0.40	0.62	0.66
0.35	0.30	0.53	0.82	0.67	0.80	0.48
..	..	0.01	..	0.01	0.05	0.03
0.57	0.57	0.80	0.68	0.80	0.78	1.15
0.69	0.63	0.82	0.69	0.75	0.72	0.92
0.65	0.56	0.82	0.72	0.75	0.72	0.96
0.56	0.57	0.80	0.68	0.80	0.79	1.17
0.63	0.67	0.74	0.66	0.67	0.71	0.89
0.51	0.48	0.56	0.52	0.56	0.55	0.62
0.66	0.63	0.75	0.67	0.71	0.69	0.89
0.71	0.92	0.89	0.75	0.71	0.88	1.13
0.34	0.36	0.35	0.29	0.30	0.34	0.35
0.23	0.25	0.26	0.22	0.21	0.25	0.24
0.42	0.46	0.42	0.35	0.34	0.41	0.43
0.65	0.58	0.56	0.51	0.71	0.58	0.72
0.09	0.10	4.10	0.04	0.22	0.24	0.06
0.21	0.19	0.30	0.14	0.21	0.14	0.27
0.19	0.06	0.18	0.14	0.14	0.10	0.19
0.06	0.10	5.02	0.02	0.23	0.27	0.02

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

December 2012	Total	Società non finanziarie of which:			Producer households	Consumer households and nec	
		industry	building	services			
a. ITALY							
Initial period of rate fixation:							
up to 1 year	3.23	4.00	4.02	4.38	3.83	4.27	2.74
from 1 to 5 years	3.67	3.03	3.45	3.98	2.54	5.32	4.60
more than 5 years	4.22	3.76	3.47	4.18	3.77	5.32	4.99
b. NORTH-WEST ITALY							
Initial period of rate fixation:							
up to 1 year	2.73	3.87	3.89	4.16	3.75	4.16	2.71
from 1 to 5 years	3.18	3.29	3.59	3.39	3.03	5.04	4.37
more than 5 years	3.42	3.43	3.34	4.01	3.35	5.34	4.87
c. NORTH-EAST ITALY							
Initial period of rate fixation:							
up to 1 year	3.52	3.90	3.87	4.40	3.73	3.88	2.65
from 1 to 5 years	4.17	3.88	3.51	4.32	3.99	4.91	4.61
more than 5 years	4.49	3.57	3.16	3.40	3.86	4.88	4.88
d. CENTRAL ITALY							
Initial period of rate fixation:							
up to 1 year	3.45	3.85	4.04	4.38	3.55	4.34	2.75
from 1 to 5 years	2.84	2.33	2.93	4.55	1.90	5.67	4.84
more than 5 years	4.49	3.93	3.64	4.53	3.83	5.50	5.03
e. SHOUTERN ITALY							
Initial period of rate fixation:							
up to 1 year	4.56	5.00	4.99	4.99	5.01	5.21	2.92
from 1 to 5 years	4.80	4.67	4.66	4.42	4.78	5.66	4.83
more than 5 years	4.79	4.36	4.05	4.52	4.39	5.36	5.05
f. ISLANDS							
Initial period of rate fixation:							
up to 1 year	4.15	4.64	4.70	4.78	4.55	4.95	2.89
from 1 to 5 years	4.66	4.47	4.44	3.92	4.57	5.85	4.64
more than 5 years	4.11	4.33	4.09	4.74	4.31	5.52	5.28

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

December 2012		Total	up to 125,000	from 125,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a.	ITALY	6.62	10.52	10.43	9.37	8.05	6.88	3.47
b.	NORTH-WEST ITALY	5.80	10.84	10.38	9.20	7.72	6.58	2.85
	Piedmont	6.95	10.74	10.10	9.17	7.79	6.58	4.04
	Valle d'Aosta	7.55	9.87	9.95	9.66	7.72	7.88	3.80
	Liguria	7.45	12.68	11.31	9.93	8.34	7.06	3.77
	Lombardy	5.43	10.63	10.37	9.12	7.66	6.55	2.66
c.	NORTH-EAST ITALY	6.66	9.66	9.39	8.41	7.24	6.44	4.34
	Trentino-Alto Adige	5.21	7.51	6.89	6.48	5.42	4.56	3.93
	Veneto	6.88	10.11	10.31	9.27	7.87	6.67	4.05
	Friuli-Venezia Giulia	7.74	10.59	10.53	9.33	8.06	7.24	4.47
	Emilia-Romagna	6.88	9.70	9.29	8.34	7.37	7.00	4.68
d.	CENTRAL ITALY	6.87	10.65	10.51	9.79	8.66	7.48	3.80
	Marche	8.41	10.06	9.93	9.70	8.88	7.81	6.25
	Tuscany	7.70	11.66	11.06	10.24	9.13	7.72	3.14
	Umbria	9.35	11.11	10.46	10.29	9.11	8.88	8.62
	Lazio	6.00	10.04	10.31	9.40	8.20	7.10	3.65
e.	SOUTHERN ITALY	8.90	10.98	11.68	10.49	9.46	7.93	5.92
	Abruzzo	8.38	11.30	10.87	9.92	8.95	7.43	6.32
	Molise	9.90	11.59	11.07	10.28	10.25	9.75	8.27
	Campania	9.21	10.74	11.85	10.66	9.93	8.52	6.06
	Apulia	8.58	11.13	11.55	10.41	9.18	7.64	5.15
	Basilicata	8.29	9.48	11.77	9.90	9.26	7.56	7.47
	Calabria	9.77	11.54	12.60	11.15	9.41	7.67	6.50
f.	ISLANDS	7.45	10.50	11.30	10.25	9.12	7.40	2.72
	Sicily	8.76	10.38	11.46	10.46	9.27	7.42	4.82
	Sardinia	5.35	10.91	10.84	9.65	8.70	7.34	1.95

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 2012

	Term loans				Revocable loans
	Matched loans	Initial period of rate fixation			
		up to 1 year	from 1 to 5 years	more than 5 years	
a. ITALY	5.26	2.93	3.05	3.96	7.81
up to 250,000	8.80	3.08	5.59	5.45	11.37
from 250,000 to 1,000,000	7.90	3.22	5.34	5.32	10.05
from 1,000,000 to 5,000,000	6.46	3.21	4.43	4.54	8.41
from 5,000,000 to 25,000,000	4.91	3.11	3.84	3.58	7.13
more than 25,000,000	3.57	2.65	2.43	2.87	5.17
b. NORTH-EAST ITALY	5.09	2.90	3.40	3.55	7.37
up to 250,000	9.54	3.00	5.61	5.47	11.70
from 250,000 to 1,000,000	8.16	3.11	5.19	5.29	10.03
from 1,000,000 to 5,000,000	6.45	3.11	4.07	4.46	8.11
from 5,000,000 to 25,000,000	4.77	3.02	3.77	3.59	6.83
more than 25,000,000	3.29	2.72	2.97	2.61	4.60
c. NORTH-WEST ITALY	4.81	2.96	3.80	3.71	7.21
up to 250,000	8.35	2.95	4.86	5.10	10.45
from 250,000 to 1,000,000	7.13	3.11	4.71	4.93	9.07
from 1,000,000 to 5,000,000	5.88	3.12	4.33	4.08	7.57
from 5,000,000 to 25,000,000	4.50	3.06	3.92	3.38	6.70
more than 25,000,000	3.54	2.78	3.43	3.22	5.13
d. CENTRAL ITALY	5.73	2.75	2.30	4.15	8.15
up to 250,000	8.49	3.12	5.56	5.53	11.49
from 250,000 to 1,000,000	8.04	3.31	5.69	5.48	10.51
from 1,000,000 to 5,000,000	6.79	3.31	4.74	4.71	9.07
from 5,000,000 to 25,000,000	5.37	3.22	3.70	3.81	7.73
more than 25,000,000	4.00	2.35	1.91	2.88	5.59
e. SOUTHERN ITALY	6.28	3.34	4.78	4.58	9.33
up to 250,000	8.62	3.38	6.05	5.51	11.85
from 250,000 to 1,000,000	8.62	3.57	5.73	5.35	10.89
from 1,000,000 to 5,000,000	7.27	3.53	4.77	4.70	9.69
from 5,000,000 to 25,000,000	5.72	3.23	4.12	3.50	8.15
more than 25,000,000	4.21	3.09	3.29	3.25	6.90
f. ISLANDS	6.31	3.19	4.63	4.62	9.16
up to 250,000	8.04	3.25	5.58	5.51	11.40
from 250,000 to 1,000,000	8.21	3.46	5.50	5.50	10.49
from 1,000,000 to 5,000,000	7.31	3.39	4.96	4.79	9.31
from 5,000,000 to 25,000,000	5.85	3.29	4.44	3.82	7.56
more than 25,000,000	4.26	2.88	3.59	3.18	6.63

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 2012

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
a. MATCHED LOANS	5.26	5.09	4.81	5.73	6.28	6.31
<i>of which:</i> discount lending	6.22	5.38	5.89	5.62	7.20	7.34
advance on loan selling for factoring	4.28	4.29	3.70	4.59	3.98	4.45
b. TERM LOANS	3.00	2.95	3.02	2.81	3.54	3.41
Initial period of rate fixation:						
up to 1 year	2.93	2.90	2.96	2.75	3.34	3.19
more than 1 year	3.69	3.51	3.73	3.25	4.61	4.62
<i>of which:</i> leasing	4.11	4.02	4.23	4.08	4.32	4.03
Initial period of rate fixation:						
up to 1 year	4.03	3.93	4.22	3.98	4.15	3.87
more than 1 year	4.76	4.46	4.52	5.31	5.92	5.20
c. REVOCABLE LOANS	7.81	7.37	7.21	8.15	9.33	9.16

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 2012

	Outstanding amounts				New business in the quarter	
	Matched loans	term loans		Revocable loans	term loans (APRC)	
		Initial period of rate fixation			Initial period of rate fixation	
		up to 5 years	more than 5 years		up to 5 years	more than 5 years
TOTAL	5.26	2.93	3.96	7.81	3.72	5.12
Agricultural, forestry and fishing	5.79	3.16	4.96	8.05	5.07	5.05
Mining and quarrying	5.97	3.05	3.85	8.87	4.77	6.75
Manufacturing	4.99	2.99	3.45	8.84	3.87	4.60
Electricity, gas, steam and air conditioning supply	4.38	2.78	3.28	4.96	3.31	4.88
Water supply, sewerage, waste management and remediation activities	5.52	2.85	3.92	6.87	3.26	5.34
Construction	6.50	3.27	4.31	7.65	4.69	5.21
Wholesale and retail trade, repair of motor vehicles and motorcycles	5.00	3.27	4.44	9.03	3.94	5.57
Transportation and storage	6.13	2.06	4.04	7.75	2.99	4.27
Accommodation and food service activities	6.03	2.79	4.22	8.50	4.61	5.14
Information and communication	6.15	3.03	3.59	5.96	2.36	4.80
Financial and insurance activities	3.22	2.97	1.71	5.20	3.46	3.87
Real estate activities	4.98	2.64	3.94	6.06	4.18	5.06
Professional, scientific and technical activities	5.38	2.88	4.16	6.69	2.79	2.93
Administrative and support service activities	5.69	3.09	4.22	8.16	3.02	5.61
All remaining activities (sections O, P,Q,R,S,T)	5.82	2.98	4.22	8.39	4.61	5.67

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 2012

	Non-financial companies			Product households		
	Initial period of rate fixation			Initial period of rate fixation		
	up to 1 year	from 1 to 5 years	more than 5 years	up to 1 year	from 1 to 5 years	more than 5 years
ITALY	3.68	4.10	5.07	5.34	6.51	5.53
North-west Italy	3.46	3.67	4.70	5.28	5.81	5.37
North-east Italy	3.86	4.31	4.21	5.22	5.74	4.85
Central Italy	3.56	4.32	5.81	5.17	6.74	5.42
Southern Italy	4.69	7.01	6.03	5.91	7.83	6.81
Islands	4.47	5.80	4.74	5.88	8.16	6.03

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 2012	of which:				revocable loans
		Total	Term loans			
			initial period of rate fixation			
			up to 1 year	from 1 to 5 years	more than 5 years	
a. ITALY	3.23	2.44	4.57	5.01	5.33	
b. NORTH-WEST ITALY	3.09	2.40	4.37	4.88	5.26	
Piedmont	3.31	2.47	4.71	4.96	5.36	
Valle d'Aosta	3.43	2.67	4.01	4.40	7.63	
Liguria	3.31	2.52	4.01	4.93	6.18	
Lombardy	3.00	2.37	4.26	4.85	5.15	
c. NORTH-EAST ITALY	3.00	2.35	4.62	4.89	5.13	
Trentino-Alto Adige	3.22	2.72	5.30	4.77	5.35	
Veneto	2.96	2.31	4.76	4.90	4.65	
Friuli-Venezia Giulia	3.07	2.21	5.61	5.07	5.88	
Emilia-Romagna	2.96	2.30	4.34	4.82	5.52	
d. CENTRAL ITALY	3.38	2.48	4.58	5.06	5.02	
Marche	3.24	2.50	6.10	4.97	6.03	
Tuscany	3.13	2.38	4.58	4.99	5.33	
Umbria	3.61	2.58	4.68	5.13	7.05	
Lazio	3.51	2.52	4.38	5.10	4.52	
e. SOUTHERN ITALY	3.60	2.64	4.99	5.08	6.52	
Abruzzo	3.56	2.51	4.14	4.94	7.03	
Molise	3.76	2.57	4.99	5.08	9.51	
Campania	3.63	2.73	5.16	5.15	5.73	
Apulia	3.52	2.58	5.01	5.03	6.40	
Basilicata	3.52	2.55	5.44	4.89	8.95	
Calabria	3.77	2.72	5.71	5.26	8.93	
f. ISLANDS	3.61	2.59	5.53	5.32	7.15	
Sicily	3.53	2.53	5.76	5.35	6.99	
Sardinia	3.77	2.72	5.14	5.27	8.15	

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 2012

	Initial period of rate fixation up to 1 year		Initial period of rate fixation more than 1 year	
	up to 1 year 125,000	more than 125,000	up to 125,000	more than 125,000
a. ITALY	2.37	2.29	5.12	4.87
b. NORTH-WEST ITALY	2.34	2.26	5.04	4.77
Piedmont and Valle d'Aosta	2.46	2.37	5.04	4.74
Liguria	2.42	2.33	5.11	4.70
Lombardy	2.29	2.22	5.03	4.79
c. NORTH-EAST ITALY	2.18	2.16	4.97	4.74
Trentino-Alto Adige	2.56	2.52	4.95	4.63
Veneto	2.13	2.11	5.00	4.79
Friuli-Venezia Giulia	2.11	2.08	5.21	4.93
Emilia Romagna	2.18	2.13	4.83	4.67
d. CENTRAL ITALY	2.43	2.37	5.15	4.94
Marche	2.36	2.27	4.97	4.81
Tuscany	2.27	2.27	5.07	4.82
Umbria	2.53	2.48	5.14	4.78
Lazio	2.59	2.44	5.22	5.02
e. SOUTHERN ITALY	2.66	2.50	5.19	4.90
Abruzzo and Molise	2.47	2.35	5.13	4.85
Campania	2.78	2.56	5.26	4.97
Apulia	2.66	2.49	5.15	4.82
Basilicata	2.70	2.33	5.03	4.72
Calabria	2.65	2.54	5.29	5.03
f. ISLANDS	2.58	2.42	5.38	5.13
Sicily	2.50	2.36	5.41	5.14
Sardinia	2.75	2.53	5.34	5.11

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

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

TDB30900

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

December 2012

	Initial period of rate fixation up to 1 year		Initial period of rate fixation more than 1 year	
	up to 125,000	more than 125,000	up to 125,000	more than 125,000
ITALY	3.97	3.56	4.86	4.13
NORTH-WEST ITALY	4.04	3.56	4.55	3.86
NORTH-EAST ITALY	3.68	3.34	5.00	4.03
CENTRAL ITALY	4.06	3.66	5.02	4.38
SOUTHERN ITALY	4.23	3.82	5.39	4.63
ISLANDS	4.26	3.88	4.91	4.51

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 2012		Total	Non-financial companies	<i>di cui:</i>			Producer households	Consumer households and ne
				Industry	building	services		
a.	ITALY	5.94	6.32	5.78	7.17	6.43	8.94	5.27
b.	NORTH-WEST ITALY	5.44	5.97	5.64	6.88	5.94	9.21	5.29
	Piedmont and Valle d'Aosta	6.10	6.18	5.87	7.06	6.15	8.98	5.41
	Liguria	6.78	6.85	5.98	7.65	6.96	10.56	6.02
	Lombardy	5.20	5.86	5.56	6.77	5.81	9.19	5.19
c.	NORTH-EAST ITALY	5.62	5.71	5.19	6.69	5.87	8.01	5.15
	Trentino-Alto Adige	4.81	4.82	4.27	5.39	4.86	6.27	5.18
	Veneto	5.67	5.77	5.15	7.00	6.14	8.41	4.76
	Friuli-Venezia Giulia	5.95	5.86	5.18	6.94	6.58	9.00	5.73
	Emilia-Romagna	5.73	5.84	5.39	6.85	5.82	8.19	5.52
d.	CENTRAL ITALY	6.34	6.88	6.29	7.68	6.93	9.02	4.98
	Marche	6.67	6.64	6.01	7.87	6.75	9.01	5.94
	Tuscany	6.59	6.88	6.33	8.67	6.86	9.74	5.31
	Umbria	6.99	6.87	6.61	8.21	6.57	9.49	6.85
	Lazio	6.00	6.96	6.32	7.24	7.06	7.99	4.67
e.	SOUTHERN ITALY	7.60	7.69	7.18	7.91	7.93	9.77	5.90
	Campania	7.63	7.88	7.36	8.10	8.09	9.52	5.46
	Abruzzo and Molise	7.40	7.34	6.87	7.48	7.83	9.82	6.40
	Apulia and Basilicata	7.37	7.41	7.02	7.72	7.47	9.97	5.74
	Calabria	8.69	8.81	8.33	9.33	8.86	9.55	7.14
f.	ISLANDS	6.99	7.84	7.55	8.06	7.89	9.43	6.18
	Sicily	7.77	7.93	7.62	8.14	7.99	9.33	6.27
	Sardinia	5.42	7.59	7.34	7.84	7.58	9.88	5.94

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 2012		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	ITALY	0.63	1.22	1.36	1.08	0.28	0.36
b.	NORTH-EAST ITALY	0.62	0.83	1.26	1.04	0.27	0.35
	Piedmont	0.70	0.93	2.07	1.10	0.24	0.28
	Valle d'Aosta	0.70	0.37	2.63	1.41	0.15	0.20
	Liguria	0.56	0.72	2.41	1.18	0.24	0.32
	Lombardy	0.60	0.86	0.83	1.01	0.30	0.38
c.	NORTH-WEST ITALY	0.59	0.91	0.79	1.14	0.31	0.34
	Trentino-Alto Adige	0.74	1.16	2.36	1.09	0.32	0.43
	Veneto	0.52	0.93	0.61	1.00	0.27	0.32
	Friuli-Venezia Giulia	0.50	0.89	0.60	1.15	0.24	0.23
	Emilia-Romagna	0.65	0.70	1.07	1.27	0.37	0.38
d.	CENTRAL ITALY	0.85	1.51	1.81	1.24	0.34	0.46
	Marche	0.62	0.67	2.03	1.27	0.35	0.42
	Tuscany	0.49	1.05	1.28	0.86	0.29	0.33
	Umbria	0.82	1.48	2.02	1.63	0.51	0.47
	Lazio	1.01	1.57	1.85	1.36	0.36	0.54
e.	SOUTHERN ITALY	0.38	0.67	1.76	0.78	0.22	0.27
	Abruzzo	0.57	0.86	1.89	1.12	0.34	0.38
	Molise	0.40	0.18	1.25	0.74	0.21	0.33
	Campania	0.35	0.79	2.13	0.68	0.16	0.24
	Apulia	0.38	0.64	0.60	0.84	0.25	0.28
	Basilicata	0.44	1.60	1.14	0.64	0.22	0.37
	Calabria	0.25	0.34	1.21	0.58	0.15	0.19
f.	ISLANDS	0.39	0.59	1.59	0.77	0.20	0.26
	Sicily	0.44	0.79	1.61	0.97	0.25	0.30
	Sardinia	0.29	0.35	1.57	0.46	0.12	0.17

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 2012		Non-financial companies and producer households				Consumer households and nec			
		up to 10,000	from 10,000 to 50,000	from 50,000 to 250,000	more than 250,000	up to 10,000	from 10,000 to 50,000	from 50,000 to 250,000	more than 250,000
a.	TOTAL	0.18	0.21	0.36	1.35	0.10	0.16	0.35	1.18
b.	NORTH-WEST ITALY	0.20	0.21	0.35	1.28	0.10	0.17	0.36	1.10
	Piedmont	0.20	0.20	0.32	1.39	0.09	0.14	0.33	0.96
	Valle d'Aosta	0.23	0.20	0.28	1.69	0.07	0.10	0.22	0.77
	Liguria	0.18	0.20	0.36	1.48	0.09	0.15	0.35	1.09
	Lombardy	0.20	0.22	0.35	1.23	0.11	0.18	0.38	1.14
c.	NORTH-EAST ITALY	0.20	0.23	0.40	1.45	0.10	0.17	0.38	1.19
	Trentino-Alto Adige	0.25	0.25	0.38	1.33	0.17	0.21	0.38	1.54
	Veneto	0.21	0.23	0.38	1.28	0.09	0.14	0.34	1.21
	Friuli-Venezia Giulia	0.23	0.23	0.38	1.43	0.07	0.11	0.28	0.85
	Emilia-Romagna	0.17	0.24	0.43	1.62	0.11	0.20	0.44	1.17
d.	CENTRAL ITALY	0.18	0.22	0.39	1.48	0.11	0.18	0.38	1.41
	Marche	0.16	0.23	0.55	1.83	0.07	0.18	0.51	1.75
	Tuscany	0.19	0.21	0.38	1.07	0.10	0.17	0.33	1.09
	Umbria	0.22	0.27	0.60	2.12	0.13	0.22	0.54	1.74
	Lazio	0.18	0.21	0.35	1.56	0.12	0.19	0.37	1.47
e.	SOUTHERN ITALY	0.16	0.17	0.29	1.10	0.07	0.12	0.26	0.97
	Abruzzo	0.18	0.25	0.48	1.49	0.12	0.20	0.42	1.22
	Molise	0.19	0.19	0.30	1.08	0.09	0.16	0.39	0.99
	Campania	0.14	0.15	0.22	0.96	0.06	0.09	0.20	0.90
	Apulia	0.17	0.19	0.33	1.18	0.08	0.13	0.30	1.04
	Basilicata	0.16	0.18	0.33	0.89	0.09	0.17	0.39	1.27
	Calabria	0.15	0.13	0.22	0.84	0.07	0.11	0.22	0.72
f.	ISLANDS	0.16	0.16	0.26	1.07	0.10	0.15	0.28	0.88
	Sicily	0.18	0.20	0.32	1.35	0.11	0.17	0.33	1.01
	Sardinia	0.12	0.12	0.16	0.62	0.09	0.12	0.18	0.56

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

	2012 Oct.	2012 Nov.	2012 Dec.
a. TOTAL	631,869	625,872	-
b. GOLD AND GOLD RECEIVABLES	108,580	108,580	-
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	40,000	39,637	-
receivables from the IMF	13,262	13,120	-
securities	25,183	25,103	-
current accounts and other deposits	776	606	-
reverse operations	773	804	--
other claims	5	5	-
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	2,782	3,000	-
financial counterparties	2,782	3,000	-
<i>of which:</i> securities	226	226	-
reverse operations	1,945	2,216	-
other claims	611	557	-
general government	-	-	-
other counterparties	-	-	-
e. CLAIMS ON NON-EURO-AREA RESIDENTS	98	376	-
claims on non-euro-area EU central banks	-	-	-
securities	98	376	-
other claims	-	-	-
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	276,469	273,268	-
main refinancing operations	3,712	3,680	-
longer-term refinancing operations	272,757	269,588	-
fine-tuning reverse operations	-	-	-
structural reverse operations	-	-	-
marginal lending facility	-	-	-
credits related to margin calls	-	-	-
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	1,387	563	-
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS	119,908	116,519	-
securities held for monetary policy purposes	44,678	44,539	-
other securities	75,231	71,979	-

TDB40605

Bank of Italy

	2012 Oct.	2012 Nov.	2012 Dec.
<i>(cont)</i>			
i. GENERAL GOVERNMENT DEBT	14,642	14,642	-
I. INTRA-EUROSISTEM CLAIMS	13,831	13,532	-
participating interest in the ECB	1,153	1,153	-
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	5,479	5,180	-
other intra-eurosystem claims (net)	-	-	-
m ITEMS TO BE SETTLED	9	7	-
n. OTHER ASSETS	50,605	51,875	-
Euro-area coins	55	60	-
investments of reserves and provisions	37,192	38,152	-
intangible fixed assets	67	68	-
tangible fixed assets	3,223	3,225	-
accrued income and prepaid expenses	4,136	4,069	-
deferred tax assets	5,085	5,085	-
sundry	847	1,217	-
o. EXPENSE FOR THE YEAR	3,557	3,874	-

Notes: The figure for December 2012 will be published in the next issue

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in millions of euro

	2012 Oct.	2012 Nov.	2012 Dec.
a. TOTAL	631,869	625,872	-
b. BANKNOTES IN CIRCULATION	146,465	146,194	-
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	33,163	35,373	-
current accounts (covering the minimum reserve system)	31,716	32,656	-
deposit facility	1,448	2,717	-
fixed-term deposits	-	-	-
fine-tuning reverse operations	-	-	-
deposits related to margin calls	-	-	-
d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS	-	-	-
e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	29,448	41,524	-
general government	29,207	41,277	-
of which: treasury payment account	798	788	-
sinking fund for the redemption of government securities	780	360	-
other liabilities	27,630	40,130	-
other counterparties	240	247	-
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	1,518	729	-
liabilities to non-euro-area EU central banks	-	-	-
other liabilities	1,518	729	-
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	440	397	-
financial sector counterparties	-	-	-
general government	440	397	-
other counterparties	-	-	-
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	8	8	-
deposits and balances	2	2	-
other liabilities	6	6	-
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	7,846	7,846	-
l. INTRA-EUROSISTEM LIABILITIES	266,742	246,955	-
promissory notes covering debt certificates issued by the ECB	-	-	-
net liabilities related to the allocation or euro banknotes within the Eurosystem	-	-	-
other intra-Eurosystem liabilities (net)	266,742	246,955	-

TDB40615

Bank of Italy

		2012 Oct.	2012 Nov.	2012 Dec.
<i>(cont.)</i>				
m	ITEMS TO BE SETTLED	30	33	-
n.	OTHER LIABILITIES	1,330	1,335	-
	Bank of Italy drafts	89	87	-
	accrued expenses and deferred income	24	21	-
	sundry	1,217	1,227	-
o.	PROVISIONS	7,066	7,066	-
	provisions for specific risks	505	505	-
	sundry staff-related provisions	6,561	6,561	-
p.	REVALUATION ACCOUNTS	96,666	96,666	-
q.	PROVISION FOR GENERAL RISKS	10,546	10,546	-
r.	CAPITAL AND RESERVES	22,129	22,129	-
	capital	..	..	-
	ordinary and extraordinary reserves	14,390	14,390	-
	other reserves	7,740	7,740	-
s.	NET PROFITS FOR DISTRIBUTION	-	-	-
t.	INCOME FOR THE YEAR	8,474	9,073	-
u.	MEMORANDUM ACCOUNTS	642,245	639,046	-

Notes: The figure for December 2012 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.

As of March 2012, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of non performing loans amounting to about 1.5 billion euros, which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

As of June 2012, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of non performing loans amounting to about 600 million euros, which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

As of September 2012, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of non performing loans amounting to about 930 million euros (including 68 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 2012, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of loans amounting to about 257 million euros, which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

Glossary

Glossary of terms in the tables

ADJUSTED BAD DEBTS (STOCK): USED MARGIN AT START OF PERIOD	The total loans outstanding when a borrower is reported to the Central Credit Register: a) as a bad debt by the only bank that disbursed credit; b) as a bad debt by one bank and as having an overshoot by the only other bank exposed; c) as a bad debt by one bank and the amount of the bad debt is at least 70% of its exposure towards the banking system or as having overshoots equal to or more than 10% of its total loans outstanding; d) as a bad debt by at least two banks for amounts equal to or more than 10% of its total loans outstanding.
AMOUNT BACKED BY REAL SECURITY	AMOUNT BACKED BY REAL SECURITY: this category includes all forms of real security - such as pledges, mortgages and liens - involving assets owned by the borrower (internal guarantees) or by third parties (external guarantees).
APRC	the conventional summary of the cost of credit. It is the rate that equalizes, on an annual basis, the sum of the present values of all the amounts making up the financing disbursed by the creditor and the sum of the present values of all repayment instalments (see the Minister of the Treasury Decree of 8 July 1992 on consumer credit).
BAD DEBTS	the total loans outstanding to borrowers who have been declared insolvent or who are in a basically comparable situation, regardless of the security held and gross of writedowns effected and net of writeoffs for forecast losses. Any differences between data drawn from supervisory reports and the Central Credit Register stem from marginal differences between the legal provisions governing the data collection methods of the two systems.
BAD DEBTS (NET USED MARGIN)	USED MARGIN: the amount of credit actually disbursed to a customer.
BAD DEBTS (GROSS OF WRITEOFFS)	the total loans outstanding to borrowers who have been declared insolvent or who are in a basically comparable situation, regardless of the security held and gross of writedowns and writeoffs for forecast losses. The amount shown for the part backed by real security does not include the actual value of the security in the case of liens owing to the difficulty in most cases of determining the amount.
BAD DEBTS DELETED	the amount of loans outstanding to borrowers no longer reported to the Central Credit Register as bad debts in the reference period. In particular, pursuant to Circular 139/1991, risk positions no longer have to be reported among bad debts when: - the state of insolvency or equivalent ceases to exist; - the credit is repaid by the debtor or a third party, including in the case of a settlement or a composition with creditors; partial repayments involve a prorated reduction in the amount reported; - the credit is transferred to a third party; - the competent governing bodies of the bank adopt a resolution acknowledging that the entire credit is unrecoverable or renouncing the start or continuation of recovery proceedings.
BAD DEBTS: NUMBER OF BORROWERS	BAD DEBTS: see item. BORROWERS (NUMBER) physical and legal persons and holders of joint account who have been the object, at the reference date, of one or more reports to the Central Credit Register on the granting of loans or guarantees.
BANKS (NUMBER)	Number of banks with headquarters in the province.
BRANCH LOCATION	Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
BRANCHES (NUMBER)	the operational units that carry on directly with the public all or some of the activities of the bank; branches carrying on special operations fall within the definition, representative offices are excluded.
CENTRAL ITALY	comprises the following regions: Tuscany, Marche, Umbria and Lazio.
COLLECTIVE INVESTMENT UNDERTAKINGS (UNITS OF)	comprising Undertakings for Collective Investment in Transferable Securities (UCITS) and real-estate investment funds. In the statistical distributions of the Bulletin, UCITS comprise the following types of institutional investors: open-end securities investment funds and SICAVs.

CREDIT DERIVATIVES: PURCHASE OF PROTECTION	Comprises the notional value of trading credit derivatives for supervisory purposes, derivatives for hedging purposes, IAS trading derivatives not for supervisory purposes, derivatives-commitments on treasury stock, stock options. In the case of purchase of protection (sale of the risk), the data refer to the "protection seller".
CREDIT DERIVATIVES: SALE OF PROTECTION	Comprises the notional value of trading credit derivatives for supervisory purposes, derivatives for hedging purposes, IAS trading derivatives not for supervisory purposes, derivatives-commitments on treasury stock, stock options. In the case of sale of protection (purchase of the risk), the data refer to the "protection buyer".
CUSTOMER LOCATION	Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
CUSTOMER SECTORS AND SEGMENTS OF ECONOMIC ACTIVITY	groupings of institutional units on the basis of their principal economic function. The classification is on three levels: sectors, sub-sectors and sub-groups. Groupings of sectors, sub- sectors and NACE sections/division of economic activity (see item) are called "segments". The method of classifying customers is described in detail in the Circ. No.140/1991 "Istruzioni relative alla classificazione della clientela per settori e gruppi di attivita' economica" published by the Bank of Italy and available on the website (only in Italian). The present classification, which has been in force since June 1998, is based on criteria consistent with those used by the National Statistical Office (ISTAT), which, in turn, reflect those used in the European System of National and Regional Accounts (ESA95). "Resident customers" comprise persons belonging to general government, financial companies, non-financial corporations, households, non-profit institutions serving households and unclassifiable and unclassified units. "Ordinary resident customers" are defined excluding the following from financial companies: the central banking authorities, other MFIs: banks, other MFIs: money market funds, and other MFIs: other MFIs: other intermediaries.
CUSTOMER SECURITIES HELD FOR CUSTODY/MANAGEMENT (AT FAIR VALUE)	Comprises third-party securities (net of own liabilities in issue) held for safekeeping or administration in connection with acting as depository bank or portfolio management activity. As of June 2010 securities conventionally include warrants as provided for by supervisory regulation. The assets are valued at fair value (market value calculated in accordance with the rules established by international accounting standards). In the case of unlisted securities held for safekeeping or administration where the fair value is not easily determinable, the valuation is at book value.
CUSTOMER TRADING	buying and selling securities and financial derivatives for customers.
DEPOSITS	Funds raised from non-banks by banks in the form of: deposits (with agreed maturity, sight, overnight and redeemable at notice), saving certificates, certificates of deposit, and current accounts. As of December 2008 the aggregate is calculated at nominal value instead of book value and includes correspondent current accounts, surety deposits by third parties and internal bank cheques.
DEPOSITS AND POSTAL SAVINGS	For "Deposits", see the corresponding item of the glossary. This technical form includes current accounts reported by Bancoposta where they are published jointly with those of banks. "Postal savings" consists of postal savings books and interest-bearing postal savings certificates (including those to be redeemed by the Ministry for the Economy and Finance and Cassa Depositi e Prestiti).
DERIVATES TRADING (QUARTERLY FLOW)	derivative instruments are contracts serving to modify the exposure of the parties to market risks. As a rule they provide for the settlement at a specified future date of the difference between the price (or rate of return) prevailing at that date of a reference financial instrument and that determined in the contract or for the delivery or receipt at a future date of a financial instrument at a predetermined price. In the data on trading, derivative contracts with an underlying security are valued on the basis of the agreed price, those without an underlying security on the basis of the notional capital. Some instruments are an exception in this respect and are valued as follows: stock index options and futures, on the basis of the notional capital multiplied by the value of the index at the date the contract was concluded; futures options, on the basis of the notional capital multiplied by the price agreed for the futures contract; futures on debt securities, on the basis of the notional capital multiplied by the price agreed for the futures contract. Where transactions in derivative instruments are carried out on organized markets, purchases and sales serving to close positions of the opposite sign are not counted.

ECONOMIC ACTIVITY	Grouping of units on the basis of their prevalent economic activity. As of June 2010 customers' economic activity is classified using the ATECO 2007 classification published by Istat (www.istat.it/strumenti/definizioni/ateco). In compliance with the confidentiality constraints concerning information, in some cases Section and Division aggregates are calculated. In particular, customers' economic activity is divided into the individual Sections from A to N and the combined Sections from O to T. For Section C, details are given for the following Divisions: 19, 22, 23, 24, 25, 26, 28 and 31 and for the following combinations of Divisions: 10 + 11 + 12; 13 + 14 + 15; 17 + 18, 20 + 21; 29 + 30; and 16 + 32 + 33. For Section J details are also given for Division 61. In some tables of the Bulletin the economic activity is shown instead at the level of the macro-activities "industry". (Sections B to E); "construction" (Section F) and "services" (Sections G to T). An english version of the ATECO classification (NACE rev.2) is available at the following web page: http://ec.europa.eu/eurostat following the path Statistics/standard code lists/item 36
ECONOMIC PURPOSE OF THE INVESTMENT	Intended to identify the nature and location of the investment and durable goods financed, regardless of the economic classification and location of the customer. In particular, a distinction is made between "Non-financial investment" and "Other investment". "Non-financial investment" is divided into "Buildings" (Dwellings, Non-residential buildings: rural, Other non-residential buildings: rural), "Civil engineering works" and "Machinery, equipment, transport equipment and sundry products" (divided in turn between rural and other). "Other investment" is divided into "Purchases of real estate" (Dwellings: consumer households, Dwellings: other persons, Other real estate: rural and Other real estate: other), "Purchases of durable goods by consumer households", "Financial investments" and "Other destinations". For more details, please refer to our website, Circulare no. 272/2008, Section C.16 - Purpose of the loan (only in italian).
END-QUARTER PORTFOLIO STOCKS (PORTFOLIO MANAGEMENT SERVICES)	Total end-of-period amount outstanding of financial instruments under own management, regardless of the existence of a mandate given to third parties. Portfolios managed on an individual basis are considered under own management as are funds whose management mandate has been conferred by an unauthorized person or by a person authorized in the capacity of "final customer" (e.g. a bank that delegates the management of its own portfolio).
FACTORING - ADVANCES ON RECEIVABLES FACILITIES GRANTED	FACTORING - ADVANCES ON RECEIVABLES In the information provided by the Central Credit Register, these are advances granted against claims of the assignor that have been assigned with recourse or without recourse. In the information derived from "Supervisory statistics", the advances refer only to with-recourse assignments, including formal without-recourse assignments. FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
FACTORING - ADVANCES ON RECEIVABLES FACILITIES USED MARGIN	see item FACTORING - ADVANCES ON RECEIVABLES: - FACILITIES GRANTED USED MARGIN: the amount of credit actually disbursed to a customer.
FINANCIAL DERIVATES: INTRINSIC VALUE	is the positive intrinsic value of the transaction or, in other words, shows the intermediary's claim on the counterparty at the reference date of the report, after taking account of any netting agreement between the parties in the contract.
FLOW: ADJUSTED BAD DEBTS BORROWERS RETURNED PERFORMING (CREDIT USED)	Total loans outstanding of borrowers who, at the beginning of the reference period, meet the conditions for qualifying as an "adjusted bad debts borrower" and, at the end of the period, return to be classified as "good" borrowers.
FLOW: ADJUSTED BAD DEBTS BORROWERS RETURNED PERFORMING (NUMBER OF BORROWERS)	The number of borrowers who, at the beginning of the reference period, meet the conditions for qualifying as an "adjusted bad debts borrower" and, at the end of the period, return to be classified as "good" borrowers.
GUARANTEES GRANTED	transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party.
GUARANTEES GRANTED TO CUSTOMERS : FACILITIES GRANTED	GUARANTEES GRANTED TO CUSTOMERS: transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party. FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
GUARANTEES GRANTED TO CUSTOMERS : USED MARGIN	USED MARGIN: it is the amount of the guarantees actually granted.

GUARANTEES RECEIVED - AMOUNT GUARANTEED	Amount of credit for which third parties have given collateral or personal guarantees.
GUARANTEES RECEIVED - TOTAL NUMBER OF GUARANTORS	Number of persons who have given collateral or personal guarantees to credit intermediaries with the aim of strengthening the expectation of the fulfilment of customers' obligations towards them. Until March 2010 the information referred exclusively to personal guarantees.
HOME AND CORPORATE BANKING: PERSONAL SERVICES	telematic (information and transaction) customer services. Includes interbank corporate banking and cash management services but excludes phone banking services.
IMPAIRED LOANS - CUSTOMERS - OVERDUE / OVERDRAWN LOANS	Amount of loans other than those classified as bad debts, non-performing or restructured loans that, at the reference date of the report, have been overdue and overdrawn for more than 90 days.
IMPAIRED LOANS - CUSTOMERS - RESTRUCTURED LOANS	Amount of loans for which a bank, owing to the deterioration in the debtor's financial condition and operating results, accepts changes to the original terms and conditions of loans that cause a loss.
INDIVIDUAL PORTFOLIO MANAGEMENT	
INITIAL PERIOD OF RATE FIXATION	the contractually agreed period during which the interest rate may not be changed. This classification variable has a value only for matched loans and term loans. However, revocable loans are conventionally included in the "variable interest rate or fixed up to 1 year" duration class.
INTERNATIONAL CLAIMS	calculated on the basis of supervisory data (Sections 5.1 and 5.2 of the system of automated prudential returns) in a manner similar to that adopted by the Bank for International Settlements in compiling its consolidated international statistics on banks' external claims. The aggregate includes all the claims (such as loans, securities, etc.) of Italian banks (including their foreign branches and subsidiaries) on non-residents except for intragroup positions and loans granted to local customers by their foreign units in the currency of the country in which the unit is located. The claims of the Italian branches of foreign banks are also excluded. Counterparties are classified (by country and sector of economic activity) on the basis of the principal debtor criterion with no account taken of any guarantees granted or received that could shift the risk to third parties. The classification of countries, including offshore centres, is that adopted by the Bank for International Settlements.
ISLANDS	comprises the following regions: Sicily and Sardinia.
LOAN FACILITIES - FACILITIES GRANTED	LOAN FACILITIES: loans reported to the Central Credit Register net of bad debts, granted or disbursed by reporting banks. Loans do not include assets that have been transferred but not cancelled. The aggregate includes the following forms of lending: matched loans, term loans, revocable loans and credit claims involved in bankruptcy proceedings. The difference between the used margin of "loan facilities" and the item "loans" consists in the exclusion of bad debts and the inclusion of repurchase agreements. The amount shown for the part backed by real security does not include the actual value of the security in the case of liens owing to the difficulty in most cases of determining the amount. FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
LOAN FACILITIES - OVERSHOOT	OVERSHOOT: The positive difference between credit used, excluding bad debts, and credit granted. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show unused margins or intermediaries that report the same customer.
LOAN FACILITIES - UNUSED MARGIN	UNUSED MARGIN: Positive difference between credit granted and credit used. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show overshoots or intermediaries that report the same customer.
LOAN FACILITIES - USED MARGIN	USED MARGIN: The amount of credit actually disbursed to a customer.

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

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

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

**RECEIVABLES FOR CONSUMER
CREDIT**

Pursuant to Article 121 of the Consolidated Law on Banking, consumer credit is taken to mean the granting of credit in the course of a trade, business or profession in the form of deferred payment, a loan or other similar financial accommodation to a natural person acting for purposes outside his business, trade or profession (a consumer).

RECEPTION OF ORDERS

the activity of receiving and transmitting or executing orders to buy or sell securities or derivative instruments on behalf of customers.

REPORTING INSTITUTION

REPORTING INSTITUTIONS - persons that send in the returns from which the information published is drawn. The data shown in the various tables of the Bulletin may refer to one or more categories of reporting institutions. It includes banks, financial intermediaries referred to in Art.107 of the 1993 Banking Law and Cassa Depositi e Prestiti (CDP). The following classifications are adopted for banks: MAJOR CATEGORIES OF BANKS - the classification of banks into three groups based on type of fund-raising (short, medium and long-term), size (major, large, medium-sized, small and minor) and location of the registered office (the Centre and North or the South of Italy). As of January 2005, the first classification is no longer used and as of December 2008, the second classification is no longer used. SIZE CLASS OF BANKS - the classification of banks into five groups: major, large, medium-sized, small and minor. The present size classification of banks was carried out using centred 5-term weighted averages of quarterly total assets, by applying a weight of 1 to the last quarter of 2005 and 2006 and a weight of 2 to the intermediate quarters. The classes are defined as follows: major banks, those with average total assets of between 26 billion and 60 billion euros; medium-sized banks, those with average total assets between 9 billion and 26 billion ; small banks, those with average total assets of between 1.3 billion and 9 billion; minor banks, those with average total assets of less than 1.3 billion. As explained in the "Additional information" concerning the Statistical Bulletin II/2007, the statistics contained in the tables where banks are divided by size class have normally been reconstructed backwards for three years in order to ensure a longer series of homogeneous data. Where merged banks ceased to exist before 31 December 2006, the reconstruction involves their attribution to the size class of the absorbing bank; banks that ceased to exist for other reasons are classified on the basis of the last reports they submitted to the Bank of Italy. INSTITUTIONAL CATEGORIES OF BANKS - the classification basically comprises the categories referred to in Legislative Decree 385 of 1 September 1993 (the Consolidated Law on Banking): banks established as limited companies (società per azioni), cooperative banks (banche popolari), mutual banks (banche di credito cooperativo), branches of foreign banks and central credit institutions. As of January 2005, the "Central credit institutions" category has been eliminated and the entities in question included in the "Banks established as limited companies" category. GEOGRAPHICAL COVERAGE OF BANKS - the classification, used until 2006, refers to "banks raising mainly short-term funds" and is based on the extent of the distribution network; it comprises nationwide, interregional, regional, interprovincial and provincial banks (with the last category subdivided into local and non-local banks). As regards the composition of the various size groups, see the Glossary in the Appendix of the Bank of Italy's Annual Report for 2006 in Italian. It should also be noted that the banks included in each size group only change as a consequence of the creation of new entities and mergers. Thus, except in the event of a general revision of the classification, the fact that a bank crosses the threshold of its size group does not result in its being included in the next size group.

RESIDENTS

bank customers are classified as residents on the basis of the foreign exchange provisions (D.lgs.148/1988).

RESIDUAL MATURITY	the interval between the observation date and the contractual maturity of individual transactions, taking account of any agreements modifying the terms of the original contract (conversions, restructurings, rollovers, etc.).
REVOCABLE LOANS: FACILITIES GRANTED	REVOCABLE LOANS: classification used by the Central Credit Register for overdrafts FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
REVOCABLE LOANS: USED MARGIN	USED MARGIN: the amount of credit actually disbursed to a customer.
SECURITIES	securities in general and documents representing securities. The item comprises debt securities and equity securities, including certificates of deposit and savings certificates but excluding interbank certificates of deposit.
SHORT TERM	Represents a maturity of less than 12 months. Up to December 2008/March 2009 in the Supervisory reports/Central Credit Register the concept refers to a maturity up to 18 months.
SOUTHERN ITALY	comprises the following regions: Abruzzo, Molise, Campania, Puglia, Basilicata and Calabria.
SUBSIDIZED LOANS - AMOUNTS OUTSTANDING	Transactions effected at interest rates below the prevailing market rates under statutory provisions that provide for the granting of interest subsidies and/or the use of central government funds or funds of other government bodies. The aggregate comprises subsidizes loans in connection with the following items: current accounts, mortgage loans, the risk associated with the bill portfolio belonging to non-bank customers, advances not settled via current accounts, performing loans granted from funds administered for third parties, finance leases, factoring and import and export advances.
SUBSTANDARD LOANS	secured and unsecured loans to customers suffering from temporary difficulties that are likely to be overcome in a reasonably short time.
TERM LOANS: FACILITIES GRANTED	TERM LOANS: classification used by the Central Credit Register for credit transactions with a contractual term and no form of predetermined redemption. FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
TERM LOANS: OVERSHOOT	OVERSHOOT: the positive difference between credit used, excluding bad debts, and credit granted. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show unused margins or intermediaries that report the same customer.
TERM LOANS: USED MARGIN	USED MARGIN: the amount of credit actually disbursed to a customer.
TOTAL CREDIT GRANTED (SIZE CLASSES)	the sum of the loan facilities granted to each borrower by all the intermediaries reporting to the Central Credit Register.
TOTAL CREDIT USED (SIZE CLASSES)	the sum of the loan facilities disbursed to each borrower by all the intermediaries reporting to the Central Credit Register.
TOTAL EXPOSURE IN RESPECT OF FINANCE LEASES	The definition is based on IAS17. The aggregate includes outstanding contracts and leases involving goods under construction and credits of a non-financial nature (e.g. insurance payments).
TOTAL NUMBER OF EMPLOYEES BY BRANCH LOCATION	Numbers of employees for which a formal employment relationship exists. The information is provided with reference to establishments operating in Italy.
UNDERWRITING	Placement of securities the successful outcome of which is guaranteed by the intermediary. Includes transactions involving the intermediary's prior subscription to or outright purchase of the securities in question.