



BANCA D'ITALIA
EUROSISTEMA

Statistical Bulletin

quarter 2 - 2013

quarter

2

Statistical Bulletin

A STRUCTURAL INFORMATION

A1 INFORMATION ON BANKS

☐ Q 5 [ba]	A1 5.1 Banks and branches	[TDB10207]	p.	2
	distribution by location (province) and institutional category of bank			
☐ A 1 [ba-fi-pi]	A1 7.1 ATMs and POS terminals	[TDB10214]		
	distribution by location (province)			
☐ A 1 [ba]	A1 7.2 Telematic customer services	[TDB10218]	.	
	distribution by customer location (province)			
☐ A 1 [ba]	A1 7.3 Total number of employees	[TDB10219]		
	distribution by branch location (province) and size of bank			
○ Q 5 [ba]	Banks and branches	[TDB10212]		
	distribution by location (province) and size of bank			
○ A 1 [ba]	Number of bank branches per 100,000 inhabitants	[TDB10220]		
	distribution by branch location (province)			
○ A 5 [ba]	Branches	[TDB10194]		
	distribution by location (municipality)			

A2 INFORMATION ON NON-BANK INTERMEDIARIES

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

B INFORMATION ON BANKING AND FINANCIAL BUSINESS

B1 LOANS

☐ Q 1 [ba-cdp]	B1 5.1 Summary data on credit	[TDC40010]	p.	12
○ Q 1 [ba-cdp]	B1 5.2 Loans	[TDB10232]	p.	14
	distribution by customer location (region) and segment of economic activity			

Ø Q 1 [ba-cdp]	B1 5.3 Loans	[TDB10255]	p.	16
	distribution by customer location (geographical area) and by economic activity			
☐ Q 1 [ba]	B1 5.4 Loans	[TDB10281]	p.	17
	distribution by technical form, customer location (geographical area) and sector of economic activity			
Ø Q 1 [fi]	B1 5.5 Non-bank finance	[TDB10289]	p.	18
	distribution by technical form, customer location (geographical area) and sector of economic activity			
☐ Q 1 [fi]	B1 5.6 Non-bank finance	[TDB10288]	p.	19
	distribution by technical form and customer segment of economic activity			
Ø Q 1 [ba-fi]	B1 5.7 Consumer credit	[TDB10254]	p.	20
	distribution by customer location (region)			
☐ Q 1) [ba]	B1 5.8 Foreign exposure	[TDB30274]	p.	21
	distribution by country, type of customer and residual maturity			
Ø A 1 [ba]	B17.1 Loans: number of positions	[TDB10286]		
	distribution by branch location (region)			
Ø A 1 [ba]	B1 7.2 Loans	[TDB10194]		
	distribution by branch location (municipality)			
O H 1 [ba]	Loans	[TDB10241]		
	distribution by branch location (province) and segment of economic activity of the customers			
O Q 1 [ba-cdp]	Loans	[TDB10236]		
	distribution by customer location (province) and size of bank			
O M 1 [ba-cdp]	Loans	[TDB10295]		
	distribution by customer location (province) and sectors and sub-sector of economic activity			
O M 1 [ba-cdp]	Loans to the productive sector	[TDB10224]		
	distribution by customer location (province) and segment of economic activity			
O M 1 [ba-cdp]	Loans	[TDB10226]		
	distribution by customer location (province) and customer sector			

B2 LOAN FACILITIES

Ø Q 2 [ba]	B2 5.1 Loan facilities	[TDC30021]	p.	23
	distribution by customer location (geographical area) and segment of economic activity			
☐ Q 2 [ba-fi]	B2 5.2 Loan facilities	[TDB30126]	p.	26
	distribution by total credit used			
☐ Q 2 [ba]	B2 5.3 Loan facilities	[TDB30136]	p.	28
	distribution by type of transaction and total credit granted			
☐ Q 2 [ba]	B2 5.4 Loan facilities	[TDB30136]	p.	29
	distribution by total credit granted			
☐ Q 2 [ba]	B2 5.5 Loan facilities	[TDB30146]	p.	32
	distribution by customer location (region) and total credit granted			
☐ Q 2 [ba-fi]	B2 5.6 Loan facilities	[TDB30171]	p.	34
	distribution by customer sector and sub-sector of economic activity			
☐ Q 2 [ba-fi]	B2 5.7 Loan facilities	[TDB30181]	p.	36
	distribution by customer economic activity			
☐ Q 2 [ba]	B2 5.8 Loan facilities	[TDB30156]	p.	38
	distribution by customer segment of economic activity and total credit granted			
O Q 2 [ba]	Loan facilities	[TDB30166]		
	distribution by customer branch of economic activity and total credit granted			

B3 SUBSIDIZED AND MEDIUM AND LONG-TERM LOANS

Ø Q 1 [ba]	B3 5.1 Medium and long-term loans	[TDB10420]	p.	40
	distribution by economic purpose and location (region) of the investment and by terms - amounts outstanding			

Ø Q 1 [ba]	B3 5.2 Medium and long-term loans	[TDB10430]	p.	42
	distribution by economic purpose and location (region) of the investment and by terms - disbursements			
Ø Q 1 [ba]	B3 5.3 Medium and long-term loans to agriculture	[TDB10460]	p.	44
	distribution by economic purpose and location (region) of the investment and by terms - amounts outstanding			
Ø Q 1 [ba]	B3 5.4 Medium and long-term loans to agriculture	[TDB10470]	p.	46
	distribution by economic purpose and location (region) of the investment and by terms - disbursements			
Ø Q 1 [ba]	B3 5.5 Subsidized loans	[TDB10440]	p.	48
	distribution by maturity, location (region) of the investment and type of incentive law - amounts outstanding			
Ø Q 1 [ba]	B3 5.6 Subsidized loans	[TDB10450]	p.	50
	distribution by maturity, location (region) of the investment and type of incentive law - disbursements			
B4 LEASING AND FACTORING				
Ø Q 2 [ba-fi]	B4 5.1 Leasing	[TDB30309]	p.	52
	distribution by customer location (region)			
Ø Q 2 [ba-fi]	B4 5.2 Factoring	[TDB30315]	p.	53
	distribution by customer location (region)			
B5 GUARANTEES				
Ø Q 1 [ba]	B5 5.1 Guarantees	[TDB40100]	p.	54
	distribution by location (region) and customer segment of economic activity			
B6 DEPOSITS AND REPOS				
Ø Q 1 [ba-cdp]	B6 5.1 Deposits	[TDB10269]	p.	55
	distribution by technical form, customer sector and location (geographical area)			
Ø Q 1 [ba-bp]	B6 5.2 Banks deposits and postal savings	[TDB10163]	p.	56
	distribution by customer location (region) and by sector of economic activity			
Ø A 1 [ba]	B6 7.2 Deposits: number of positions	[TDB10283]		
	distribution by branch location (region)			
O A 1 [ba]	Deposits	[TDB10194]		
	distribution by branch location (municipality)			
O M 1 [ba-cdp]	Repos	[TDB10221]		
	distribution by customer location (province) and segment of economic activity			
O H 1 [ba]	Deposits	[TDB10287]		
	distribution by branch location (province) and customer segment of economic activity			
O Q 1 [ba-cdp]	Deposits	[TDB10267]		
	distribution by customer location (province) and size of bank			
O M 1 [ba-cdp]	Deposits	[TDB10290]		
	distribution by customer location (province) and customer sector and sub-sector of economic activity			
B7 CREDIT AND FINANCIAL DERIVATIVES				
Ø Q 1 [ba]	B7 5.1 Credit derivatives	[TDB30595]	p.	57
	distribution by type of derivative and customer sector of economic activity			
□ Q 2 [ba]	B7 5.2 Financial derivatives in productive sector	[TDB30586]	p.	58
	distribution by customer location (geographical area) and total credit granted			
□ Q 2 [ba]	B7 5.3 Financial derivatives	[TDB30591]	p.	59
	distribution by customer segment of economic activity and total credit granted			

B8 CUSTOMER ASSETS UNDER MANAGEMENT

Q 1 [ba]	B8 5.1 Customer assets under management (at fair value) distribution by type of securities and deposits	[TDB40082]	p.	60
Q 1 [ba]	B8 5.2 Customer assets under management (at fair value) distribution by customer location (region) and type of deposits	[TDB40087]	p.	62

C INFORMATION ON SECURITIES BUSINESS

C1 ACTIVITY ON BANKS AND OTHER INTERMEDIARIES

Q 1 [ba-sf]	C1 5.1 Securities and derivatives trading distribution by type of security and of derivative instrument	[TDB40500]	p.	67
Q 1 [ba-sf-c]	C1 5.2 Portfolio management services distribution of portfolio by type of security	[TDB40520]	p.	68
Q 1 [ba-sf-ci]	Portfolio management services portfolio under management and net new cash flow - distribution by customer location	[TDB40535]		

D INFORMATION ON CUSTOMERS AND ON RISK

D1 SUMMARY OUTLINE

Q 2 [ba-fi]	D1 5.1 Summary based on Central credit register observations	[TDB30101]	p.	73
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D2 RISK CONCENTRATION

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

D3 QUALITY OF CREDIT

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

☐ Q 1 [ba]	D3 5.12 Impaired loans	[TDB30262]	p.	88
	distribution by type of default, customer location (region) and sector of economic activity			
○ Q 2 [ba]	Bad debts	[TDB30211]		
	distribution by customer location (province) and segment of economic activity			

D4 MULTIPLE-BANK BORROWING

☐ Q 2 [ba]	D4 5.1 Number of borrowers	[TDB30446]	p.	90
	distribution by customer segment of economic activity, number of facilities and total credit granted			
☐ Q 2 [ba]	D4 5.2 Number of borrowers	[TDB30431]	p.	92
	distribution by customer location (region) and number of facilities			
☐ Q 2 [ba]	D4 5.3 Average number of banks per borrower	[TDB30466]	p.	94
	distribution by customer segment of economic activity and total credit granted			
○ Q 2 [ba]	Average number of banks per borrower	[TDB30476]		
	distribution by customer economic activity and total credit granted			

D5 DEFAULT RATES FOR LOAN FACILITIES AND BORROWERS

☐ Q 2 [ba - fi]	D55.1 Quarterly default rates for loan facilities	[TDB30486]	p.	96
	distribution by customer sector of economic activity and total credit used			
○ Q 2 [ba - fi]	Quarterly default rates for loan facilities	[TDB30496]		
	distribution by customer location (region) and sector of economic activity			
○ Q 2 [ba - fi]	Quarterly default rates for loan facilities	[TDB30507]		
	distribution by customer location (province)			
○ Q 2 [ba - fi]	Quarterly default rates for loan facilities	[TDB30516]		
	distribution by customer location (region) and total credit used			
○ Q 2 [ba - fi]	Quarterly default rates for loan facilities	[TDB30524]		
	distribution by customer location (geographical area), sector and economic activity			
○ Q 2 [ba - fi]	Quarterly default rates for loan facilities	[TDB30529]		
	distribution by customer location (geographical area), total credit used and economic activity			

E LENDING AND DEPOSIT RATES

E1 LENDING RATES

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

Q 3 [cb]	E1 5.9 APRC applied to loans for house purchase	[TDB30900]	p. 109
	distribution by initial period of rate fixation, customer location (geographical area) and total credit granted - new business in the quarter		
Q 3 [cb]	E1 5.10 Lending rates on matched and revocable loans	[TDB30921]	p. 110
	distribution by customer location (region) and segment of economic activity - outstanding transactions		
O Q 3 [cb]	Lending rates on matched and revocable loans	[TDB30931]	
	distribution by customer location (region) and branches of economic activity - outstanding transactions		
O Q 3 [cb]	Lending rates on loan facilities	[TDB30910]	
	distribution by type of transaction, customer sector and location (province)		
	E2 DEPOSIT RATES		
Q 4 [cb]	E2 5.1 Interest rates on sight current account deposits	[TDB30951]	p. 111
	distribution by customer location (region) and segment of economic activity		
Q 4 [cb]	E1 5.2 Interest rates on sight current account deposits	[TDB30960]	p. 112
	distribution by customer location (region), segment of economic activity and size of deposits		

F INFORMATION ON THE BANK OF ITALY

F1 BALANCE SHEET

Q 6 [bi]	F1 5.1 Assets	[TDB40605]	p. 114
Q 6 [bi]	F1 5.2 Liabilities	[TDB40615]	p. 116

METHODOLOGICAL APPENDIX	p. 123
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GLOSSARY	p. 137
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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).

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

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Director: ENRICO D'ONOFRIO

For the electronic version: registration with the Court of Rome No. 23, 25 January 2008

ISSN 2281-4671 (on line)

Notice to readers

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

II. Symbols:

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

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

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


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Key to symbols and information in the index

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

1	BIP on-line:	☒	Table distributed on the “BIP on-line statistical database” with the same characteristics
		Ø	Table distributed on the “BIP on-line statistical database” with greater disaggregation of data
		O	Table distributed on the “BIP on-line statistical database” only
2	Frequency:	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		

Structural information

Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary
identification data

March 2013

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
a. TOTAL	704	32,617	198	22,419
b. PIEDMONT	27	2,647	18	2,099
Alessandria	-	292	-	257
Asti	1	164	1	136
Biella	4	132	4	114
Cuneo	13	520	5	364
Novara	-	213	-	129
Turin	9	1,106	8	968
Verbano-Cusio-Ossola	-	87	-	33
Vercelli	-	133	-	98
c. VALLE D'AOSTA	1	99	-	70
Aosta	1	99	-	70
d. LIGURIA	6	935	5	773
Genoa	4	507	3	420
Imperia	-	116	-	89
La Spezia	1	132	1	115
Savona	1	180	1	149
e. LOMBARDY	164	6,380	53	3,996
Bergamo	12	752	2	503
Brescia	15	943	5	531
Como	3	356	-	238
Cremona	4	279	-	124
Lecco	2	231	1	125
Lodi	3	159	-	61
Mantua	4	327	1	237
Milan	112	1,957	42	1,306
Monza-Brianza	5	474	1	280
Pavia	1	325	-	224
Sondrio	3	125	1	26
Varese	-	452	-	341
f. TRENTINO-ALTO ADIGE	100	957	8	302
Bolzano	54	416	5	150
Trento	46	541	3	152
g. VENETO	50	3,514	8	1,932
Belluno	1	184	-	114
Padua	12	639	3	411
Rovigo	3	176	-	107
Treviso	9	636	2	322
Venice	6	521	2	321
Verona	8	711	1	350
Vicenza	11	647	-	307

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	5,442	391	4,433	78	323	5,860
-	337	8	185	1	26	648
-	28	-	5	-	2	90
-	15	-	11	-	2	60
-	17	-	-	-	1	39
-	35	8	120	-	1	148
-	83	-	-	-	1	60
-	73	-	47	1	18	179
-	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	1,397	43	813	63	174	1,188
1	101	9	143	-	5	206
1	165	9	228	-	19	179
-	66	3	50	-	2	98
-	80	4	74	-	1	92
-	73	1	32	-	1	66
-	54	3	43	-	1	54
-	48	3	42	-	-	69
1	428	6	92	63	131	129
-	116	4	71	-	7	55
-	75	1	25	-	1	100
2	97	-	2	-	-	44
-	94	-	11	-	6	96
1	130	90	522	1	3	298
1	68	47	195	1	3	111
-	62	43	327	-	-	187
5	897	36	671	1	14	543
-	46	1	24	-	-	51
1	96	8	129	-	3	101
-	12	3	57	-	-	46
1	180	6	132	-	2	95
-	113	4	84	-	3	44
1	240	5	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	924	7	584
Gorizia	4	102	-	58
Pordenone	3	221	1	143
Trieste	3	136	1	103
Udine	14	465	5	280
i. EMILIA ROMAGNA	52	3,423	24	2,312
Bologna	12	785	6	520
Ferrara	3	224	2	191
Forlì	9	343	3	212
Modena	5	475	2	278
Parma	2	347	2	270
Piacenza	3	218	1	145
Ravenna	5	337	3	274
Reggio Emilia	6	395	3	253
Rimini	7	299	2	169
l. MARCHE	29	1,174	9	939
Ancona	11	367	4	297
Ascoli Piceno	4	161	1	130
Fermo	4	161	1	130
Macerata	4	235	1	201
Pesaro e Urbino	8	304	2	217
m. TUSCANY	48	2,458	16	1,661
Arezzo	4	231	-	143
Florence	13	676	6	506
Grosseto	3	152	-	103
Livorno	2	208	-	133
Lucca	3	261	2	166
Massa Carrara	2	110	1	94
Pisa	5	287	2	185
Pistoia	8	184	2	117
Prato	1	131	-	72
Siena	7	218	3	142
n. UMBRIA	6	550	3	467
Perugia	4	419	1	350
Terni	2	131	2	117
o. LAZIO	60	2,695	22	1,928
Frosinone	5	213	-	121
Latina	6	188	1	128
Rieti	2	82	1	62
Rome	41	2,009	19	1,477
Viterbo	6	203	1	140
p. ABRUZZO	14	671	6	576
Chieti	5	174	3	156
L'Aquila	2	148	1	124
Pescara	2	169	1	146
Teramo	5	180	1	150

						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	235	1	3	171
-	8	4	36	-	-	20
-	30	2	48	-	-	39
-	13	1	18	1	2	4
1	51	8	133	-	1	108
4	660	23	438	1	13	333
-	140	6	118	-	7	59
-	12	1	21	-	-	26
-	39	6	92	-	-	30
2	184	-	12	1	1	47
-	58	-	17	-	2	45
1	63	1	9	-	1	41
-	14	2	48	-	1	18
-	98	3	43	-	1	45
1	52	4	78	-	-	22
-	40	20	195	-	-	212
-	9	7	61	-	-	48
-	2	3	29	-	-	30
-	2	3	29	-	-	30
-	3	3	31	-	-	49
-	25	6	62	-	-	57
3	447	29	346	-	4	276
2	59	2	29	-	-	38
-	79	7	90	-	1	44
-	17	3	32	-	-	28
-	52	2	23	-	-	20
-	73	1	22	-	-	28
-	13	1	2	-	1	15
1	68	2	33	-	1	39
-	24	6	42	-	1	22
-	45	1	14	-	-	6
-	17	4	59	-	-	36
-	37	3	46	-	-	82
-	30	3	39	-	-	51
-	7	-	7	-	-	31
5	418	24	283	9	66	261
2	61	3	30	-	1	61
1	40	4	20	-	-	30
-	12	1	8	-	-	31
2	292	11	175	9	65	84
-	13	5	50	-	-	55
-	9	8	86	-	-	171
-	3	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	144	-	107
Campobasso	3	112	-	87
Isernia	-	32	-	20
r. CAMPANIA	32	1,590	8	1,246
Avellino	4	135	1	95
Benevento	2	93	1	57
Caserta	4	206	2	171
Naples	9	793	4	676
Salerno	13	363	-	247
s. APULIA	29	1,365	2	946
Bari	15	491	2	330
Barletta - Andria - Trani	3	120	-	87
Brindisi	2	116	-	78
Foggia	1	217	-	147
Lecce	3	254	-	184
Taranto	5	167	-	120
t. BASILICATA	3	239	-	150
Matera	-	76	-	56
Potenza	3	163	-	94
u. CALABRIA	17	490	2	394
Catanzaro	5	101	-	80
Cosenza	6	195	1	146
Crotone	3	36	1	27
Reggio Calabria	1	122	-	113
Vibo Valentia	2	36	-	28
v. SICILY	34	1,692	4	1,278
Agrigento	4	154	-	106
Caltanissetta	6	95	-	59
Catania	5	344	2	245
Enna	1	64	-	47
Messina	3	225	1	182
Palermo	7	412	1	342
Ragusa	2	113	-	69
Syracuse	3	122	-	90
Trapani	3	163	-	138
z. SARDINIA	5	670	3	659
Cagliari	2	210	1	206
Carbonia Iglesias	-	34	-	34
Medio Campidano	-	38	-	38
Nuoro	-	68	-	68
Ogliastra	-	26	-	26
Olbia Tempio	-	76	-	75
Oristano	1	81	-	75
Sassari	2	137	2	137

						Banks
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
1	22	2	15	-	-	47
1	12	2	13	-	-	36
-	10	-	2	-	-	11
5	204	19	132	-	8	332
-	21	3	19	-	-	51
-	24	1	12	-	-	41
-	26	2	8	-	1	62
4	109	1	3	-	5	84
1	24	12	90	-	2	94
3	299	24	119	-	1	226
2	105	11	55	-	1	40
-	25	3	8	-	-	10
-	27	2	11	-	-	20
-	60	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	-	-	178
1	2	4	19	-	-	37
-	7	5	42	-	-	68
-	-	2	9	-	-	16
-	1	1	8	-	-	39
-	-	2	8	-	-	18
3	245	27	168	-	1	330
-	22	4	26	-	-	38
-	8	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 authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

March 2013

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	15	14
Customer trading	22	20
Underwriting	5	5
Placement	48	45
Individual portfolio management	44	45
Reception of orders	49	47
Investment advice	93	91
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 Dec.	2013 Mar.
a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	619	626
Equity	157	146
Balanced	40	38
Bond	242	258
Liquidity	29	28
Flexible	197	204
b. NUMBER OF SICAV SUB-FUNDS	-	-
Equity	-	-
Balanced	-	-
Bond	-	-
Liquidity	-	-
Flexible	-	-
c. NUMBER OF ASSET MANAGEMENT COMPANIES	41	39
d. NUMBER OF SICAVs	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 Dec.	2013 Mar.
a. NUMBER OF FINANCIAL INTERMEDIARIES	193	194
Leasing	40	41
Factoring	26	26
Consumer credit	35	34
Other forms of finance	15	15
Acquisition of shareholdings	5	5
Issue and/or management of credit cards	3	4
Securitization	9	8
Foreign exchange trading and other activities	60	61
b. NUMBER OF PAYMENT INSTITUTIONS	48	53

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

	2012 Mar.	2012 June	2012 Sept.	2012 Dec.	2013 Mar.
a. TOTAL STOCKS					
Loans	1,972,986	1,973,914	1,960,756	1,959,304	1,939,679
<i>of which: bad debts</i>	108,561	114,125	118,567	125,987	132,024
Deposits	1,175,455	1,184,969	1,228,432	1,236,032	1,265,875
b. TRANSACTIONS WITH RESIDENTS					
Loans	1,937,733	1,935,165	1,924,239	1,917,357	1,899,409
<i>of which: in non-euro-area currencies</i>	19,728	20,249	19,378	17,455	17,465
more than 12 months	-	-	-	-	-
bad debts	107,614	113,149	117,655	124,999	130,998
Deposits	1,161,762	1,170,533	1,214,364	1,222,661	1,250,666
<i>of which: in non-euro-area currencies</i>	11,555	11,973	12,076	11,817	11,351
c. TRANSACTIONS WITH NON-RESIDENTS					
Loans	35,210	38,707	36,476	41,907	40,219
<i>of which: bad debts</i>	946	975	912	988	1,025
Deposits	13,637	14,348	14,027	13,330	15,182

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

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

TDB10232

Source: Supervisory returns
Stocks in millions of euro

March 2013		Total	General government	Financial companies
a.	TOTAL	1,899,409	267,677	174,481
b.	NORTH-WEST ITALY	635,701	24,491	104,068
	Piedmont	118,525	12,420	6,948
	Valle d'Aosta	2,717	152	96
	Liguria	37,388	2,035	779
	Lombardy	477,070	9,885	96,246
c.	NORTH-EAST ITALY	418,117	11,444	43,871
	Trentino-Alto Adige	40,973	1,060	1,349
	Veneto	167,093	4,125	15,375
	Friuli-Venezia Giulia	32,865	1,951	1,976
	Emilia-Romagna	177,185	4,308	25,172
d.	CENTRAL ITALY	562,495	206,292	23,591
	Marche	44,389	1,936	1,886
	Tuscany	118,525	5,106	9,128
	Umbria	21,612	968	61
	Lazio	377,968	198,281	12,516
e.	SOUTHERN ITALY	190,990	17,296	1,305
	Abruzzo	25,574	1,323	101
	Molise	3,898	272	24
	Campania	77,493	8,350	927
	Apulia	56,242	3,258	232
	Basilicata	7,066	709	5
	Calabria	20,717	3,384	17
f.	ISLANDS	92,106	8,153	1,645
	Sicily	66,693	6,828	226
	Sardinia	25,412	1,325	1,419

Note:

**Banks and CDP**

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
850,907	257,372	155,220	420,593	96,667	509,676
311,792	100,780	50,525	156,679	28,321	167,028
53,663	18,580	9,057	25,209	7,590	37,904
1,473	577	336	554	227	770
18,713	5,354	3,334	9,916	2,342	13,520
237,944	76,269	37,798	121,000	18,162	114,834
226,123	75,872	40,287	104,228	26,480	110,199
24,206	6,278	4,610	12,521	3,981	10,377
91,410	33,259	14,836	41,420	10,599	45,584
15,633	6,623	2,437	6,046	2,368	10,937
94,874	29,712	18,405	44,241	9,531	43,300
194,941	49,199	40,373	101,053	19,115	118,556
23,468	8,747	5,271	8,923	3,563	13,536
60,474	17,269	10,095	30,821	8,045	35,772
11,909	4,325	2,313	4,765	1,809	6,865
99,090	18,858	22,694	56,545	5,698	62,382
82,878	23,396	17,008	40,116	14,634	74,877
13,250	4,891	3,324	4,702	2,215	8,686
1,725	558	430	673	406	1,471
34,269	8,097	5,720	19,950	3,988	29,959
23,411	7,083	5,175	10,168	5,266	24,074
3,225	879	813	1,375	769	2,359
6,998	1,887	1,545	3,247	1,990	8,329
35,174	8,124	7,027	18,517	8,116	39,017
24,948	5,993	4,377	13,508	5,893	28,798
10,226	2,130	2,649	5,009	2,223	10,219

Distribution by customer location (geographical area) and economic activity

TDB10255

Banks and CDP

Source: Supervisory returns
Stocks in millions of euro

March 2013		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	947,574	340,114	252,602	214,056	97,512	43,290
	Agricultural, forestry and fishing	43,885	12,365	14,614	8,558	5,157	3,192
	Mining and quarrying	2,987	1,442	656	580	202	107
	Manufacturing	218,650	83,769	69,824	38,308	20,413	6,334
	Electricity, gas, steam and air conditioning supply	33,855	14,881	5,226	9,114	2,857	1,778
	Water supply, sewerage, waste management and remediation activities	10,790	3,222	2,445	3,106	1,404	613
	Construction	166,468	54,020	43,287	42,541	18,648	7,972
	Wholesale and retail trade, repair of motor vehicles and motorcycles	141,918	45,476	35,422	29,738	20,951	10,331
	Transportation and storage	43,498	14,127	6,481	13,136	6,624	3,130
	Accommodation and food service activities	38,976	8,759	12,736	8,882	5,413	3,187
	Information and communication	16,892	7,270	2,463	5,992	832	335
	Financial and insurance activities	18,413	8,181	4,690	4,276	807	460
	Real estate activities	121,179	48,875	33,246	30,469	6,111	2,478
	Professional, scientific and technical activities	45,916	23,010	11,975	7,848	2,153	930
	Administrative and support service activities	19,921	6,838	4,273	5,598	2,515	697
	All remaining activities (sections O, P,Q,R,S,T)	24,226	7,880	5,265	5,909	3,426	1,746

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

March 2013		Total	North West	North East	Centre	South	Islands
a.	CURRENT ACCOUNTS	367,680	91,702	66,763	179,759	19,203	10,253
	General Government	140,528	1,861	731	136,301	853	782
	Financial and insurance corporations	20,749	14,182	2,819	2,176	456	1,116
	Non-financial corporations	166,628	63,002	51,920	32,635	13,244	5,827
	Producer households	15,620	4,334	4,552	3,060	2,347	1,326
	Consumer households	24,154	8,322	6,741	5,587	2,303	1,202
b.	MORTGAGE LOANS	947,912	313,091	212,782	256,047	112,730	53,263
	General government	119,029	21,629	10,173	66,082	15,161	5,984
	Financial and insurance corporations	30,779	20,176	5,480	4,747	135	241
	Non-financial corporations	346,526	120,531	92,645	81,619	35,939	15,792
	Producer households	59,146	18,048	16,829	11,737	8,040	4,492
	<i>of which: for house purchase</i>	20,480	5,993	5,064	4,537	3,022	1,862
	Consumer households	392,432	132,706	87,657	91,863	53,454	26,753
	<i>of which: for house purchase</i>	330,071	114,168	73,296	76,249	43,643	22,715
c.	LOANS SECURED BY PLEDGE OF SALARY	8,297	1,653	890	1,611	2,771	1,373
	Producer households	6	1	1	3	1	..
	Consumer households	8,291	1,652	889	1,608	2,770	1,372
d.	PERSONAL LOANS	32,176	8,205	5,479	7,008	7,150	4,335
	Non-financial corporations	..	..	..	..	..	..
	Producer households	980	259	223	227	169	103
	Consumer households	31,196	7,945	5,256	6,781	6,981	4,232
e.	FACTORING	5,400	1,865	746	1,616	926	248
	General government	931	153	135	211	332	101
	Financial and insurance corporations	51	48	-	4	..	-
	Non-financial corporations	4,348	1,652	604	1,359	587	145
	Producer households	27	9	6	4	5	3
	Consumer households	43	3	-	38	2	..
f.	FINANCIAL LEASING	22,112	8,304	6,002	4,984	1,997	826
	General government	67	17	21	8	12	9
	Financial and insurance corporations	111	41	43	18	7	2
	Non-financial corporations	20,000	7,555	5,486	4,519	1,736	703
	Producer households	1,337	506	343	247	161	79
	Consumer households	598	184	109	192	80	33

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

Distribution by technical form and customer location (geographical area)

TDB10289		Financial intermediaries referred to in Art. 107 of the 1993 Banking Law				
Source: Supervisory returns Stocks in millions of euro						
March 2013	Total	North-West	North-East	Centre	South	Islands
Factoring: nominal value of credits acquired pro-soluto	20,689	6,250	3,482	7,507	2,640	810
Factoring: advances to assignor	13,239	5,324	1,975	3,701	1,746	492
nominal value of credits acquired pro-solvendo	20,687	7,759	3,052	6,297	2,854	725
Total exposure in respect of finance leases	86,909	33,520	22,601	18,725	8,244	3,820
Receivables for consumer credit	55,093	13,958	8,298	11,953	12,798	8,086
Other finance	8,053	3,313	1,023	1,863	1,325	529

Notes: Transactions are considered to be with recourse/without recourse if, regardless of the form of the contract, the risks and rewards related to the assets involved in the transaction are not/are fully transferred to the factor in accordance with IAS 39 (so-called derecognition). The distribution by branch of economic activity of the counterparty of the nominal value of credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. As of March 2011 the series of non-bank loans have been affected by a break due to the rerecognition in the accounts of all the loans securitized or otherwise assigned that did not satisfy the IAS rules on derecognition. In addition, as regards consumer credit, loans in connection with the issuance/management of credit cards have been excluded.

Distribution by technical form and customer segment of economic activity

TDB10288

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

Source: Supervisory returns
Stocks in millions of euro

March 2013

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Factoring: Nominal value of receivables acquired pro-soluto	20,689	6,740	507	12,427	562	453
Factoring: advances to assignor	13,239	27	1,183	11,604	89	336
Nominal value of receivables acquired pro-solvendo	20,687	54	1,498	18,154	131	850
Total exposure in respect of finance leases	86,944	734	1,231	78,666	3,709	2,604
Receivables for consumer credit	55,093	-	-	-	-	55,093
Other finance	8,053	37	707	4,096	1,448	1,765

Notes: Transactions are considered to be with/without recourse if, regardless of the form of the contract, the risks and rewards related to the assets involved in the transaction are not/are fully transferred to the factor in accordance with IAS 39 (so-called derecognition). The distribution by branch of economic activity of the counterpart of the nominal value of credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. All the loans refer to positions that are not bad debts. As of March 2011 the series of non-bank loans have been affected by a break due to the rerecognition in the accounts of all the loans securitized or otherwise assigned that did not satisfy the IAS rules on derecognition. In addition, as regards consumer credit, which basically concerns the consumer household segment, loans in connection with the issuance/management of credit cards have been excluded.

Distribution by customer location (region)

TDB10254

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

Source: Supervisory returns
Stocks in millions of euro

March 2013

	Total	Banks	Financial intermediaries
a. TOTAL	108,845	53,752	55,093
b. NORTH-WEST ITALY	27,541	13,583	13,958
Piedmont	7,865	4,025	3,839
Valle d'Aosta	222	114	108
Liguria	2,683	1,205	1,478
Lombardy	16,772	8,239	8,533
c. NORTH-EAST ITALY	16,621	8,323	8,298
Trentino-Alto Adige	876	557	319
Veneto	7,008	3,320	3,688
Friuli-Venezia Giulia	1,886	948	938
Emilia-Romagna	6,850	3,497	3,352
d. CENTRAL ITALY	23,661	11,708	11,953
Marche	2,272	1,180	1,091
Tuscany	7,191	3,111	4,080
Umbria	1,693	792	902
Lazio	12,505	6,625	5,880
e. SOUTHERN ITALY	25,593	12,795	12,798
Abruzzo	2,468	1,218	1,251
Molise	549	264	285
Campania	10,482	5,358	5,125
Apulia	7,165	3,473	3,692
Basilicata	913	427	486
Calabria	4,016	2,056	1,960
f. ISLANDS	15,429	7,343	8,086
Sicily	11,370	5,395	5,975
Sardinia	4,058	1,947	2,111

Notes:

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

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

Distribution by country, type of customer and residual maturity

TDB30274						Banks
Source: Supervisory returns						
Stocks in millions of euro						
March 2013		of which:				Local claims in local currency
	International claims	banks		non-banks		
		residual maturity		residual maturity		
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
a.	TOTAL	359,009	81,146	46,402	72,869	158,592
b.	EUROPE	307,429	71,802	42,534	61,632	131,460
of which:						
	Albania	509	10	2	171	325
	Austria	19,353	2,395	974	3,341	12,643
	Belgium	5,745	3,819	383	852	692
	Bosnia and Herzegovina	598	1	6	133	459
	Bulgaria	4,493	341	17	516	3,619
	Czech Republic	4,229	166	86	554	3,423
	Croatia	14,877	414	49	2,592	11,822
	Denmark	1,678	619	363	141	554
	Finland	676	69	121	147	339
	France	45,473	24,808	7,126	2,835	10,703
	Germany	39,380	6,240	7,292	14,955	10,893
	Greece	314	68	1	118	127
	Ireland	6,642	1,077	458	1,237	3,871
	Liechtenstein	101	..	-	33	68
	Luxembourg	18,064	3,398	2,994	4,671	7,001
	Malta	980	203	109	229	438
	Montenegro	1	..	..	..	..
	Norway	1,852	537	278	80	957
	Netherlands	13,851	2,124	1,513	2,066	8,148
	Poland	7,547	162	66	1,726	5,592
	Portugal	1,276	41	77	230	927
	United Kingdom	49,591	18,127	15,123	10,900	5,441
	Romania	7,335	242	303	1,545	5,245
	Russia	12,245	502	628	1,967	9,148
	Serbia	4,448	72	573	754	3,049
	Slovakia	1,098	..	2	278	818
	Slovenia	1,027	32	132	66	796
	Spain	14,018	2,226	1,582	2,976	7,234
	Sweden	1,703	468	355	121	759
	Switzerland	8,255	1,505	1,420	2,563	2,767
	Turkey	4,596	1,321	110	1,164	2,001
	Hungary	8,842	249	68	1,613	6,913
c.	ASIA	11,867	3,184	974	1,243	6,465
of which:						
	Saudi Arabia	219	91	21	18	89
	China	3,045	1,810	530	350	355
	South Korea	126	33	63	11	18
	Philippines	174	1	1	16	156
	Japan	1,051	101	35	119	796
	India	1,205	589	15	103	498
	Indonesia	860	15	2	26	818

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	366	108	150	23	84	-
	Israel	58	13	..	6	39	..
	Kazakhstan	2,359	5	9	91	2,254	2,213
	Malaysia	93	9	-	62	22	-
	Pakistan	15	1	..	..	13	-
	Qatar	456	19	2	25	410	-
	Taiwan	50	24	24	1	..	6
	Thailand	24	6	-	16	3	-
d.	AFRICA	2,394	386	223	504	1,281	3,689
	of which: Algeria	91	19	..	43	29	-
	Egypt	805	289	2	241	273	3,689
	Morocco	72	23	-	14	35	-
	South Africa	188	12	1	71	105	-
	Tunisia	134	40	77	13	4	-
e.	AMERICA	20,956	4,353	1,951	6,854	7,798	7,954
	of which: Argentina	135	1	2	82	51	..
	Brazil	646	87	18	292	250	-
	Canada	3,307	718	65	1,853	672	-
	Chile	231	29	..	113	89	1
	Colombia	26	..	..	21	5	-
	Cuba	68	8	58	..	2	-
	Mexico	574	4	1	148	421	-
	Peru	92	4	23	61	3	2
	United States	15,595	3,498	1,775	4,197	6,124	7,951
	Uruguay	13	..	-	6	7	-
	Venezuela	130	..	1	13	116	-
f.	OCEANIA	2,717	239	235	223	2,019	1
	of which: Australia	1,594	226	234	132	1,002	1
	New Zealand	50	12	1	7	29	-
g.	OFF-SHORE CENTRES	10,198	1,182	483	1,747	6,786	205
	of which: Bahamas	580	199	25	135	221	-
	Cayman Islands	3,149	402	350	62	2,334	-
	Gibraltar	19	-	-	6	13	-
	Hong Kong	840	336	8	299	197	117
	Jersey, C.I.	855	5	31	91	728	-
	Singapore	1,155	37	1	493	625	88
h.	INTERNATIONAL ORGANIZATIONS	3,362	-	-	665	2,697	

Notes:

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

TDC30021				Banks			
Source: Central Credit Register Stocks in millions of euro							
March 2013		Facilities granted	of which: short-term	Used margin	of which: short-term	In non-euro-area currencies	with real security
a.	ITALY	1,699,181	705,615	1,292,813	381,359	17,225	487,570
	General government	61,540	18,463	40,884	6,844	64	406
	Financial companies	354,415	113,708	285,445	63,005	3,605	15,697
	Non-Financial companies	996,751	517,835	699,074	275,214	11,024	259,923
	of which:industry	352,363	221,129	214,759	101,049	3,285	41,477
	building	147,077	58,947	128,642	43,399	510	75,696
	services	479,926	230,767	341,083	126,534	7,208	135,466
	Producer households	66,505	21,963	59,346	14,323	253	36,728
	Consumer households and nec	214,974	31,971	203,775	20,972	2,264	172,262
b.	NORTH-WEST ITALY	723,956	301,210	544,595	160,083	8,446	168,705
	General government	13,506	3,506	8,278	1,173	63	89
	Financial companies	232,879	76,946	189,184	44,455	3,214	8,166
	Non-Financial companies	388,717	201,648	265,312	102,254	3,571	95,164
	of which:industry	142,697	88,998	87,273	39,499	1,219	16,969
	building	50,313	18,645	43,279	13,433	98	27,413
	services	192,043	92,725	131,562	48,461	2,247	49,184
	Producer households	19,075	6,243	16,863	3,952	90	10,548
	Consumer households and nec	68,182	12,308	63,608	7,907	1,503	53,941
c.	NORTH-EAST ITALY	437,246	190,785	336,759	103,323	3,124	127,712
	General government	8,344	1,415	4,247	453	-	90
	Financial companies	85,810	19,643	73,190	11,630	376	3,055
	Non-Financial companies	266,882	153,644	188,793	80,795	2,324	69,625
	of which:industry	105,665	71,402	64,352	32,321	1,133	12,501
	building	39,483	18,848	33,750	13,479	201	18,721
	services	115,044	60,333	85,462	33,347	983	35,963
	Producer households	20,553	6,868	18,132	4,409	116	11,241
	Consumer households and nec	54,248	8,724	51,206	5,750	303	42,945
d.	CENTRAL ITALY	351,164	139,199	254,038	72,365	2,373	109,090
	General government	26,443	6,374	20,701	2,659	..	192
	Financial companies	31,545	14,064	20,358	5,305	15	4,383
	Non-Financial companies	230,895	107,413	154,451	56,839	2,128	57,438
	of which:industry	71,442	41,862	38,735	18,135	688	6,128
	building	36,654	13,180	33,032	10,411	58	18,548
	services	118,946	50,927	79,350	27,412	1,375	30,861
	Producer households	12,795	4,098	11,623	2,803	31	7,403
	Consumer households and nec	48,550	6,977	46,090	4,612	197	39,198

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	126,288	52,249	105,556	31,628	2,820	53,207
	General government	8,460	4,267	5,138	1,304	-	15
	Financial companies	2,598	1,806	1,232	470	..	52
	Non-Financial companies	77,469	40,131	63,193	25,782	2,596	25,171
	<i>of which:</i> industry	23,961	14,473	17,912	8,601	196	4,061
	building	14,886	6,297	13,250	4,576	149	7,535
	services	36,623	18,620	30,230	12,097	2,251	12,662
	Producer households	9,066	3,095	8,179	2,073	14	4,810
	Consumer households and nec	27,970	2,700	27,170	1,839	206	22,803
f.	ISLANDS	60,527	22,172	51,865	13,960	462	28,855
	General government	4,788	2,901	2,521	1,255	-	20
	Financial companies	1,583	1,250	1,480	1,146	-	41
	Non-Financial companies	32,788	14,999	27,326	9,544	405	12,525
	<i>of which:</i> industry	8,598	4,394	6,487	2,494	49	1,818
	building	5,742	1,977	5,331	1,500	4	3,480
	services	17,270	8,163	14,478	5,217	352	6,796
	Producer households	5,016	1,660	4,548	1,085	1	2,727
	Consumer households and nec	16,023	1,262	15,700	865	55	13,375

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

March 2013

	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	5,711,011	2,004,695	1,451,909	1,108,140	275,025
Facilities granted	2,121,184	109,522	149,060	195,917	109,544
used margin	1,705,672	100,507	141,999	183,213	91,916
<i>of which: backed by real security</i>	<i>755,968</i>	<i>78,064</i>	<i>127,689</i>	<i>156,918</i>	<i>58,398</i>
Unused margin	464,881	10,941	8,520	15,254	20,453
Overshoot	49,369	1,926	1,460	2,550	2,824

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	121,947	83,383	31,007	23,989	4,540
Facilities granted	103,086	156,637	129,420	290,914	830,786
used margin	82,922	125,474	104,178	228,597	642,274
<i>of which: backed by real security</i>	<i>40,880</i>	<i>57,489</i>	<i>44,740</i>	<i>87,318</i>	<i>103,839</i>
Unused margin	23,451	36,517	30,051	73,779	204,094
Overshoot	3,287	5,354	4,809	11,462	15,581

Note:

Distribution by type of transaction and total credit granted

TDB30136						Banks
Source: Central Credit Register Stocks in millions of euro Size classes in euro						
March 2013	Total	from 30.000 to 75.000	from 75.000 to 125.000	from 125.000 to 250.000	from 250.000 to 500.000	from 500.000 to 1.000.000
a. SHORT-TERM LOANS in euro						
Facilities granted	696,230	13,207	11,181	20,889	30,279	40,056
Used margin	374,951	7,009	6,053	11,800	17,387	22,930
of which:backed by real security	38,591	536	655	1,425	2,470	3,618
Overshoot	24,627	880	664	1,124	1,481	1,705
unused margin	345,906	7,078	5,792	10,214	14,373	18,830
b. SHORT-TERM LOANS: in non-euro-area currencies						
Facilities granted	9,385	23	42	97	171	262
Used margin	6,409	23	34	79	145	232
of which:backed by real security	385	3	5	14	23	38
Overshoot	201	4	1	3	9	23
unused margin	3,177	4	10	21	35	53
c. MEDIUM AND LONG-TERM LOANS: in euro						
Facilities granted	982,177	41,996	56,662	82,618	41,433	35,445
Used margin	900,636	42,342	56,833	82,740	41,445	35,328
of which:backed by real security	443,405	30,868	51,338	74,129	33,035	25,943
Overshoot	19,052	612	510	836	862	939
unused margin	100,593	266	339	714	850	1,055
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies						
Facilities granted	11,389	157	311	1,019	448	232
Used margin	10,817	158	311	1,017	453	281
of which:backed by real security	5,189	144	292	932	332	64
Overshoot	239	1	1	3	9	54
unused margin	811	1	2	5	4	5

Note:

Distribution by type of transaction and total credit granted

TDB30136		Banks			
Source: Central Credit Register Stocks in millions of euro Size classes in euro					
		from 1.000.000 to 2.500.000	from 2.500.000 to 5.000.000	from 5.000.000 to 25.000.000	more than 25.000.000
a. SHORT-TERM LOANS in euro					
Facilities granted		65,893	57,470	140,581	315,453
Used margin		37,771	32,396	75,262	159,210
of which: backed by real security		6,451	5,409	9,780	7,570
Overshoot		2,643	2,228	4,789	4,560
unused margin		30,765	27,302	70,108	160,803
b. SHORT-TERM LOANS: in non-euro-area currencies					
Facilities granted		579	603	1,958	5,649
Used margin		455	480	1,509	3,435
of which: backed by real security		78	58	115	51
Overshoot		13	17	27	87
unused margin		136	140	477	2,301
c. MEDIUM AND LONG-TERM LOANS: in euro					
Facilities granted		55,065	48,152	108,221	511,470
Used margin		54,633	47,525	105,109	430,726
of which: backed by real security		39,299	32,907	66,840	87,186
Overshoot		1,527	1,318	2,879	6,717
unused margin		1,959	1,945	5,992	87,462
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies					
Facilities granted		323	289	716	7,893
Used margin		325	289	686	7,284
of which: backed by real security		66	73	288	2,996
Overshoot		11	9	6	132
unused margin		8	10	36	741

Note:

Distribution by type of transaction

TDB30136

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

March 2013

	TOTAL	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000
Facilities granted	2,121,184	103,880	144,414	187,271	100,123
Used margin	1,705,672	98,199	139,621	178,442	87,206
<i>of which: backed by real security</i>	<i>755,968</i>	<i>77,527</i>	<i>126,979</i>	<i>155,477</i>	<i>57,519</i>
Unused margin	464,881	7,381	6,187	11,069	15,520
Overshoot	49,369	1,700	1,393	2,240	2,602

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	94,879	148,242	126,917	296,981	916,029
Used margin	77,375	118,977	100,586	225,756	668,350
<i>of which:</i> backed by real security	39,459	55,760	44,420	87,422	108,688
Unused margin	20,457	33,788	30,157	79,694	259,975
Overshoot	2,952	4,523	3,826	8,469	12,296

Note:

Distribution by customer location (region) and total credit granted

TDB30146										Banks
Source: Central Credit Register Stocks in millions of euro Size classes in euro										
March 2013	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,00	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000	
a. TOTAL										
Number of borrowers	1,180,61	738,932	688,241	254,525	133,126	97,302	37,835	30,821	6,411	
Facilities granted	55,383	68,197	104,624	72,331	75,994	121,860	106,514	251,477	840,466	
Used margin	49,531	63,232	95,636	59,429	58,772	93,184	80,690	182,566	600,654	
b. PIEMONTE										
Number of borrowers	85,628	54,489	48,446	18,443	9,724	7,088	2,639	2,136	412	
Facilities granted	4,001	4,998	7,257	5,210	5,548	8,859	7,489	17,207	42,887	
Used margin	3,491	4,559	6,489	4,110	4,125	6,442	5,360	11,752	27,627	
c. VALLE D'AOSTA										
Number of borrowers	2,840	1,531	1,440	624	284	181	69	58	11	
Facilities granted	133	142	225	185	163	221	177	419	869	
Used margin	114	125	195	149	121	179	132	294	542	
d. LIGURIA										
Number of borrowers	26,965	16,817	16,615	6,397	2,954	1,924	739	575	142	
Facilities granted	1,245	1,528	2,465	1,733	1,637	2,396	2,087	5,137	11,780	
Used margin	1,090	1,405	2,252	1,436	1,295	1,820	1,544	3,771	8,414	
e. LOMBARDY										
Number of borrowers	186,281	142,043	148,821	55,305	31,073	24,025	10,280	8,918	2,142	
Facilities granted	8,826	13,214	22,726	15,680	17,727	30,469	29,173	74,643	374,962	
Used margin	7,652	12,101	20,551	12,420	13,059	22,386	21,174	51,719	282,000	
f. TRENTINO-ALTO ADIGE										
Number of borrowers	32,827	21,694	25,801	11,120	5,843	4,113	1,561	1,010	148	
Facilities granted	1,563	2,038	4,122	3,278	3,405	5,345	4,548	8,393	10,170	
Used margin	1,291	1,821	3,739	2,816	2,853	4,443	3,734	6,565	6,252	
g. VENETO										
Number of borrowers	104,262	72,743	68,572	27,151	15,421	11,460	4,525	3,681	704	
Facilities granted	4,912	6,734	10,267	7,705	8,864	14,323	12,870	30,197	87,645	
Used margin	4,287	6,198	9,260	6,189	6,690	10,663	9,552	21,027	72,110	
h. FRIULI-VENEZIA GIULIA										
Number of borrowers	37,117	24,216	16,977	5,698	3,032	2,206	824	661	116	
Facilities granted	1,791	2,248	2,534	1,623	1,743	2,778	2,358	5,515	8,533	
Used margin	1,663	2,141	2,327	1,345	1,364	2,122	1,781	3,885	5,773	
i. EMILIA-ROMAGNA										
Number of borrowers	103,551	70,250	68,887	27,275	14,743	11,188	4,443	3,677	816	
Facilities granted	4,866	6,474	10,465	7,840	8,598	14,328	12,689	30,755	85,122	
Used margin	4,110	5,835	9,308	6,090	6,294	10,413	9,191	21,439	60,352	
l. MARCHE										
Number of borrowers	38,690	24,428	22,710	9,318	4,857	3,424	1,201	901	145	
Facilities granted	1,823	2,247	3,408	2,657	2,748	4,154	3,238	6,629	9,562	
Used margin	1,614	2,084	3,095	2,199	2,135	3,193	2,497	4,880	6,829	

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-	82,127	51,750	53,945	20,840	10,856	7,696	2,790	2,230	372
Facilities granted	3,845	4,758	8,165	5,865	6,178	9,698	7,837	17,852	35,096
Used margin	3,419	4,388	7,491	4,921	4,901	7,637	6,096	13,237	25,828
n. UMBRIA									
Number of borrow-	21,431	12,362	9,995	4,201	2,201	1,532	557	433	77
Facilities granted	1,002	1,123	1,486	1,202	1,266	1,922	1,545	3,399	3,565
Used margin	910	1,049	1,353	1,006	1,012	1,549	1,210	2,489	2,645
o. LAZIO									
Number of borrow-	113,688	65,349	69,348	22,786	9,931	7,234	2,711	2,593	702
Facilities granted	5,307	6,078	10,902	6,399	5,472	8,708	7,370	20,786	127,348
Used margin	4,859	5,725	10,335	5,622	4,556	7,224	6,090	17,271	70,557
p. ABRUZZO									
Number of borrow-	32,449	18,289	13,771	4,816	2,486	1,806	660	518	76
Facilities granted	1,545	1,695	2,118	1,436	1,466	2,289	1,886	4,023	3,605
Used margin	1,431	1,603	1,961	1,218	1,206	1,835	1,607	3,102	2,424
q. MOLISE									
Number of borrow-	5,389	2,787	2,188	805	341	228	84	49	9
Facilities granted	251	256	331	236	189	288	213	331	307
Used margin	231	241	303	197	153	232	180	263	199
r. CAMPANIA									
Number of borrow-	69,738	37,145	33,040	11,782	5,877	4,125	1,492	1,140	189
Facilities granted	3,193	3,425	5,027	3,330	3,283	4,870	3,954	8,783	15,184
Used margin	2,948	3,216	4,700	2,880	2,665	3,992	3,216	6,850	11,317
s. APULIA									
Number of borrow-	63,063	36,177	28,738	9,075	4,671	3,192	1,184	796	112
Facilities granted	2,932	3,324	4,259	2,594	2,699	4,039	3,336	6,273	6,515
Used margin	2,721	3,151	3,962	2,180	2,217	3,250	2,679	4,925	4,704
t. BASILICATA									
Number of borrow-	9,201	4,221	3,257	1,239	630	406	157	120	14
Facilities granted	426	383	495	362	363	512	443	957	676
Used margin	397	363	450	301	280	398	307	778	545
u. CALABRIA									
Number of borrow-	28,025	13,427	10,280	3,458	1,647	1,066	355	217	35
Facilities granted	1,294	1,224	1,566	1,002	936	1,286	974	1,503	1,992
Used margin	1,209	1,160	1,447	855	758	1,023	797	1,238	1,679
v. SICILY									
Number of borrow-	97,562	43,334	31,211	10,239	4,639	3,263	1,129	760	131
Facilities granted	4,537	3,926	4,647	2,870	2,631	4,002	3,148	5,945	10,275
Used margin	4,286	3,749	4,358	2,475	2,163	3,198	2,550	4,622	7,527
z. SARDINIA									
Number of borrow-	39,784	25,880	14,199	3,953	1,916	1,145	435	348	58
Facilities granted	1,892	2,382	2,158	1,125	1,077	1,375	1,179	2,731	4,373
Used margin	1,809	2,316	2,061	1,020	925	1,186	994	2,457	3,331

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30171

Source: Central Credit Register
Stocks in millions of euros

March 2013

	Total		
	Facilities granted	Used margin	Overshoot
a. TOTAL	2,330,257	1,862,360	63,498
b. GENERAL GOVERNMENT	72,948	52,124	650
central government	19,724	17,476	114
Local government	53,056	34,554	536
Social security funds	168	94	..
c. FINANCIAL COMPANIES	462,941	375,137	4,451
Monetary financial institutions	102,812	83,916	290
Other financial intermediaries	350,197	283,325	3,897
Financial auxiliaries	6,172	5,278	231
Insurance companies and pension funds	3,760	2,618	34
d. NON-FINANCIAL COMPANIES	1,168,544	861,597	37,590
Public companies	53,344	18,506	205
Private companies	1,012,403	757,262	34,030
Associations of non-financial companies	1,394	937	23
Craft non-financial quasi-companies	34,132	26,836	995
Other non-financial quasi-companies	67,270	58,055	2,337
e. HOUSEHOLDS	500,664	484,741	6,482
Producer households	91,232	83,793	2,628
Consumer households	409,432	400,948	3,855
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	11,917	9,784	330
g. REST OF THE WORLD	106,122	72,640	13,838
General government	2,292	1,536	1
Monetary financial institutions	41,472	22,858	5,497
Other financial institutions	34,383	26,586	7,927
Non-financial companies	26,126	20,047	375
Households	1,627	1,556	37
Non-profit institutions serving households	18	12	..
International organizations and other institutions	204	46	1
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS	170	127	6

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
1,903,165	1,445,077	58,193	427,092	417,283	5,304
61,540	40,884	560	11,408	11,240	89
15,886	13,617	92	3,838	3,859	22
45,508	27,196	468	7,549	7,359	67
146	72	..	22	22	..
456,849	368,973	4,364	6,092	6,164	88
102,434	83,528	278	378	388	12
346,709	279,784	3,834	3,488	3,541	63
3,977	3,075	218	2,195	2,203	13
3,728	2,586	34	32	32	..
996,751	699,074	33,617	171,792	162,523	3,973
51,170	16,558	190	2,175	1,949	16
861,987	615,706	30,470	150,416	141,556	3,561
1,317	870	23	77	67	1
27,951	20,625	869	6,181	6,212	126
54,327	45,315	2,066	12,943	12,740	270
270,132	254,029	5,555	230,532	230,711	928
66,505	59,346	2,330	24,728	24,447	297
203,627	194,684	3,224	205,805	206,264	630
11,200	8,986	168	717	798	163
101,412	68,606	13,796	4,710	4,034	42
2,122	1,366	1	170	170	-
41,455	22,855	5,496	17	4	..
34,142	26,374	7,924	241	211	3
22,087	16,653	352	4,039	3,394	23
1,385	1,301	21	243	255	16
17	11	..	1	1	..
204	46	1	-	-	-
147	105	6	22	22	..

Distribution by customer economic activity

TDB30181

Source: Central Credit Register
Stocks in millions of euro

March 2013

		Total		
		Facilities granted	Used Margin	Overshoot
a.	TOTAL	1,266,729	951,600	40,367
	Agricultural, forestry and fishing	43,041	38,995	1,155
	Mining and quarrying	3,083	2,357	144
	Manufacturing	346,144	219,840	7,533
	Electricity, gas, steam and air conditioning supply	50,694	38,407	396
	Water supply, sewerage, waste management and remediation activities	15,199	11,202	383
	Construction	175,591	155,656	11,145
	Wholesale and retail trade, repair of motor vehicles and motorcycles	201,783	139,203	5,022
	Transportation and storage	61,343	46,879	1,446
	Accommodation and food service activities	37,816	35,733	1,457
	Information and communication	32,537	17,818	829
	Financial and insurance activities	22,224	16,291	576
	Real estate activities	135,197	132,471	6,885
	Professional, scientific and technical activities	73,228	41,947	1,468
	Administrative and support service activities	29,181	22,160	1,058
	All remaining activities (sections O, P,Q,R,S,T)	31,224	25,124	667

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
1,068,390	762,839	36,075	198,338	188,761	4,292
37,230	33,290	1,112	5,811	5,705	43
2,647	1,910	123	436	448	21
301,337	178,816	6,783	44,807	41,024	750
41,254	29,809	381	9,440	8,598	15
13,028	9,164	345	2,170	2,038	38
154,386	135,058	10,455	21,204	20,599	690
170,172	110,124	4,541	31,612	29,079	481
51,428	37,213	1,180	9,915	9,665	266
30,239	28,105	1,334	7,577	7,629	122
28,354	14,133	768	4,183	3,685	61
20,486	14,568	557	1,738	1,723	18
97,452	93,704	5,522	37,745	38,767	1,363
66,774	35,793	1,350	6,454	6,154	118
23,866	17,393	880	5,315	4,767	179
23,463	18,369	574	7,761	6,755	94

Distribution by customer segment of economic activity and total credit granted

TDB30156

Banks

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

March 2013

		from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000
	Total					
a. TOTAL						
Number of borrowers	3,495,098	1,180,618	738,932	688,241	254,525	133,126
Facilities granted	1,699,181	55,383	68,197	104,624	72,331	75,994
Used margin	1,292,813	49,531	63,232	95,636	59,429	58,772
b. GENERAL GOVERNMENT						
Number of borrowers	7,238	677	464	989	1,239	1,198
Facilities granted	61,540	32	44	176	426	785
Used margin	40,884	28	34	101	234	411
c. FINANCIAL COMPANIES						
Number of borrowers	7,885	1,888	1,043	1,174	768	439
Facilities granted	354,415	85	94	179	212	254
Used margin	285,445	61	69	141	216	196
d. NON-FINANCIAL COMPANIES						
Number of borrowers	817,165	183,771	101,754	133,631	120,561	94,873
Facilities granted	996,751	8,412	9,243	21,243	36,374	55,332
Used margin	699,074	6,111	6,641	15,609	26,849	41,064
<i>of which: industry</i>						
Number of borrowers	176,550	28,084	18,394	27,320	28,257	24,729
Facilities granted	352,363	1,313	1,700	4,466	8,786	14,854
Used margin	214,759	940	1,102	2,897	5,566	9,259
<i>of which: building</i>						
Number of borrowers	138,832	25,866	15,370	21,181	21,617	18,947
Facilities granted	147,077	1,197	1,417	3,438	6,713	11,255
Used margin	128,642	829	1,013	2,590	5,314	9,291
<i>of which: services</i>						
Number of borrowers	484,492	126,359	66,020	82,355	68,057	49,124
Facilities granted	479,926	5,744	5,949	12,892	20,051	27,967
Used margin	341,083	4,222	4,382	9,747	15,257	21,420
e. PRODUCER HOUSEHOLDS						
Number of borrowers	479,841	173,932	90,792	96,079	43,329	16,431
Facilities granted	66,505	7,981	8,134	14,310	11,911	8,924
Used margin	59,346	6,698	7,246	12,953	10,460	7,718
f. CONSUMER HOUSEHOLDS AND NEC						
Number of borrowers	2,153,174	807,336	539,758	451,929	86,458	19,144
Facilities granted	214,974	38,294	50,226	68,044	22,787	10,150
Used margin	203,775	36,206	48,870	66,263	21,148	8,915

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		97,302	37,835	30,821	6,411
Facilities granted		121,860	106,514	251,477	840,466
Used margin		93,184	80,690	182,566	600,654
b. GENERAL GOVERNMENT					
Number of borrowers		1,145	513	552	350
Facilities granted		1,631	1,546	4,943	51,957
Used margin		903	922	2,546	35,571
c. FINANCIAL COMPANIES					
Number of borrowers		463	286	550	542
Facilities granted		635	898	6,013	346,039
Used margin		387	515	3,240	280,431
d. NON-FINANCIAL COMPANIES					
Number of borrowers		81,218	34,104	28,460	5,424
Facilities granted		102,383	95,670	230,900	436,891
Used margin		77,067	71,970	168,543	280,051
<i>of which: industry</i>					
Number of borrowers		22,533	10,537	10,090	2,292
Facilities granted		29,424	30,743	87,755	173,295
Used margin		18,203	18,954	54,132	103,028
<i>of which: building</i>					
Number of borrowers		17,425	7,294	5,336	698
Facilities granted		22,119	20,132	39,780	40,999
Used margin		19,288	18,190	35,986	34,467
<i>of which: services</i>					
Number of borrowers		39,344	15,219	12,284	2,361
Facilities granted		48,238	41,674	97,507	219,663
Used margin		37,301	32,042	73,524	140,455
e. PRODUCER HOUSEHOLDS					
Number of borrowers		6,895	1,295	407	11
Facilities granted		7,994	3,600	2,721	441
Used margin		7,046	3,316	2,488	412
f. CONSUMER HOUSEHOLDS AND NEC					
Number of borrowers		6,971	1,448	769	75
Facilities granted		8,490	4,305	6,408	4,762
Used margin		7,161	3,544	5,312	3,818

Note:

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

TDB10420

Source: Supervisory returns
Stocks in millions of euro

March 2013

		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a. TOTAL		1,117,925	2,372	82,476	1,204	64,279
b. NORTH-WEST ITALY		395,955	69	26,223	390	17,851
Piedmont		77,141	23	5,018	180	3,474
Valle d'Aosta		1,946	10	206	1	241
Liguria		28,646	3	1,390	18	1,009
Lombardy		288,222	33	19,610	190	13,126
c. NORTH-EAST ITALY		266,084	226	18,873	369	16,632
Trentino-Alto Adige		27,821	118	2,968	167	2,584
Veneto		104,480	38	7,554	80	7,069
Friuli-Venezia Giulia		22,156	48	1,606	42	1,100
Emilia-Romagna		111,627	22	6,745	79	5,879
d. CENTRAL ITALY		255,550	106	20,993	120	18,017
Marche		27,902	15	2,724	74	1,401
Tuscany		80,057	25	5,944	19	6,415
Umbria		13,910	2	1,568	12	1,203
Lazio		133,680	65	10,757	15	8,997
e. SOUTHERN ITALY		130,194	42	11,045	132	8,681
Abruzzo		18,664	3	2,351	22	1,172
Molise		2,519	3	251	9	219
Campania		52,077	13	2,817	8	3,789
Apulia		39,902	11	4,123	71	2,468
Basilicata		4,263	3	379	8	306
Calabria		12,768	10	1,123	15	726
f. ISLANDS		61,224	1,929	5,343	194	3,098
Sicily		43,300	1,437	3,349	91	1,710
Sardinia		17,925	492	1,994	103	1,388

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
1,714	95,104	1,888	295,513	2,084	64,303	5,300	492,769
727	37,143	77	105,738	207	23,404	1,412	182,714
216	7,166	18	23,328	73	3,833	428	33,385
1	301	....	496	..	126	56	505
47	2,075	12	9,124	26	4,012	152	10,777
463	27,601	48	72,789	108	15,432	776	138,047
440	23,421	555	64,803	240	14,700	1,532	124,294
60	1,378	335	3,875	108	1,684	348	14,196
156	11,251	47	27,332	49	5,699	287	44,919
82	2,380	63	6,445	34	1,060	234	9,061
142	8,411	110	27,151	49	6,256	663	56,119
230	18,029	285	68,929	164	15,732	1,103	111,841
102	1,502	19	6,857	55	1,617	453	13,082
61	5,480	34	21,268	62	5,555	117	35,076
26	1,005	12	3,283	13	789	54	5,943
40	10,041	221	37,520	34	7,771	479	57,740
213	12,748	76	37,689	1,277	6,734	669	50,887
72	1,517	7	4,408	1,162	926	114	6,911
16	253	..	713	15	140	19	882
38	5,752	62	15,347	17	2,941	110	21,182
47	3,766	4	12,900	73	2,038	210	14,190
3	480	1	937	4	213	38	1,892
37	979	3	3,385	7	475	178	5,830
104	3,764	894	18,355	195	3,733	584	23,032
82	2,729	99	13,590	109	2,633	495	16,976
22	1,034	796	4,764	86	1,100	89	6,057

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

TDB10430

Source: Supervisory returns
Flows in millions of euro

1st quarter 2013

		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
a. TOTAL	70,323	30	3,093	16	1,474
b. NORTH-WEST ITALY	30,748	..	1,128	2	651
Piedmont	6,196	..	145	2	113
Valle d'Aosta	89	....	5	..	4
Liguria	1,431	....	57	..	26
Lombardy	23,031	..	921	..	508
c. NORTH-EAST ITALY	15,217	1	512	9	315
Trentino-Alto Adige	1,426	1	96	6	51
Veneto	5,809	..	204	2	134
Friuli-Venezia Giulia	1,193	....	47	..	24
Emilia-Romagna	6,789	..	165	1	105
d. CENTRAL ITALY	15,669	1	998	..	318
Marche	1,563	..	87	..	42
Tuscany	4,401	1	197	..	105
Umbria	580	..	31	....	15
Lazio	9,124	..	683	..	155
e. SOUTHERN ITALY	6,252	1	327	3	143
Abruzzo	853	..	76	..	19
Molise	126	....	13	....	4
Campania	2,295	1	85	1	53
Apulia	2,274	1	127	1	44
Basilicata	164	..	7	....	8
Calabria	539	..	18	....	14
f. ISLANDS	2,437	27	129	1	48
Sicily	1,796	21	85	1	29
Sardinia	641	6	44	..	18

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
109	9,808	32	4,762	15	1,373	177	49,435
33	6,019	..	1,723	4	694	40	20,454
14	443	....	371	1	76	14	5,018
..	10	....	12	..	1	6	49
3	89	....	167	..	128	2	959
16	5,476	..	1,173	3	488	18	14,428
55	1,488	6	1,004	3	316	75	11,432
..	88	1	106	2	46	7	1,023
8	774	....	407	1	89	14	4,177
38	133	....	111	..	82	17	742
9	494	5	381	..	100	37	5,491
8	1,102	8	1,134	2	216	39	11,843
6	111	..	101	..	22	20	1,173
1	253	7	350	2	87	4	3,395
1	53	..	56	..	11	....	414
1	685	1	627	..	97	15	6,860
11	1,036	..	625	3	112	14	3,976
4	63	....	62	..	10	2	616
..	29	....	13	..	1	..	65
4	200	..	254	3	56	3	1,634
1	697	....	231	....	30	6	1,136
..	17	....	14	....	7	..	111
..	30	....	52	....	7	2	415
2	163	18	275	1	36	9	1,729
1	122	..	215	1	18	8	1,296
1	40	18	60	1	18	1	433

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

TDB10460

 Source: Supervisory returns
 Stocks in millions of euro
March 2013

		Total			Construction of farm building		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	14,824	542	14,282	6,758	126	6,633
b.	NORTH-WEST ITALY	4,563	158	4,404	2,212	81	2,130
	Piedmont	1,181	29	1,153	524	4	520
	Valle d'Aosta	44	1	44	34	..	33
	Liguria	85	..	85	45	..	45
	Lombardy	3,252	129	3,123	1,609	77	1,532
c.	NORTH-EAST ITALY	4,487	167	4,320	1,888	16	1,872
	Trentino-Alto Adige	583	79	504	298	5	293
	Veneto	1,754	22	1,732	678	1	676
	Friuli-Venezia Giulia	431	43	388	173	7	165
	Emilia-Romagna	1,719	24	1,696	740	2	738
d.	CENTRAL ITALY	3,105	65	3,040	1,555	10	1,545
	Marche	390	33	357	144	3	141
	Tuscany	1,477	14	1,463	736	3	732
	Umbria	331	6	325	190	1	190
	Lazio	907	12	895	485	2	482
e.	SOUTHERN ITALY	1,881	83	1,798	798	13	785
	Abruzzo	177	4	174	66	..	66
	Molise	55	5	50	21	-	21
	Campania	499	15	484	283	2	282
	Apulia	774	20	754	335	2	333
	Basilicata	130	3	126	39	..	39
	Calabria	246	35	211	53	8	45
f.	ISLANDS	788	69	718	306	6	300
	Sicily	490	60	430	152	1	152
	Sardinia	298	9	288	153	5	148

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
5,298	226	5,071	2,768	190	2,578
1,656	72	1,584	695	5	690
453	24	429	205	1	204
7	..	7	3	-	3
29	..	29	11	..	11
1,166	47	1,119	476	4	472
1,693	62	1,632	906	89	816
97	4	93	189	71	119
780	19	761	296	1	294
185	20	165	73	15	58
632	19	612	348	2	346
878	33	845	673	22	650
131	15	116	115	14	101
463	5	458	278	5	273
81	4	77	60	2	58
204	9	195	219	1	218
796	47	749	287	23	264
79	3	75	33	..	33
24	1	23	10	4	6
136	7	129	80	7	73
322	9	313	116	8	108
67	1	66	24	2	22
168	25	143	24	2	22
275	13	261	207	50	157
164	11	153	174	48	126
111	3	109	33	2	31

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

TDB10470

Source: Supervisory returns
Flows in millions of euro

1st quarter 2013

		Total			Construction of farm buildings		
		Total	Subsidized	Non - subsidized	Total	Subsidized	Non - subsidized
a.	TOTAL	423	22	402	149	1	148
b.	NORTH-WEST ITALY	141	10	131	68	..	68
	Piedmont	33	4	28	8	..	8
	Valle d'Aosta	2	-	2	1	-	1
	Liguria	1	-	1	1	-	1
	Lombardy	106	6	100	59	..	59
c.	NORTH-EAST ITALY	134	6	127	25	..	25
	Trentino-Alto Adige	18	..	17	6	-	6
	Veneto	62	2	59	8	-	8
	Friuli-Venezia Giulia	11	1	9	1	-	1
	Emilia-Romagna	44	2	41	10	..	10
d.	CENTRAL ITALY	55	2	53	23	..	23
	Marche	8	..	8	3	..	2
	Tuscany	26	1	26	13	..	13
	Umbria	4	..	4	1	-	1
	Lazio	16	1	15	6	-	6
e.	SOUTHERN ITALY	72	2	70	29	..	29
	Abruzzo	8	..	7	2	-	2
	Molise	2	..	2	..	-	..
	Campania	24	1	24	13	-	13
	Apulia	28	1	26	12	..	11
	Basilicata	5	..	5	..	-	..
	Calabria	6	-	6	1	-	1
f.	ISLANDS	21	1	20	4	..	4
	Sicily	8	..	8	2	..	2
	Sardinia	13	1	12	2	-	2

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
213	20	193	61	..	61
59	10	50	14	-	14
21	4	17	4	-	4
1	-	1	..	-	..
1	-	1	..	-	..
37	6	31	10	-	10
80	6	74	28	..	28
3	..	3	8	-	8
43	2	40	11	-	11
8	1	7	2	..	1
26	2	24	8	-	8
25	2	24	6	-	6
4	..	4	2	-	2
10	1	10	3	-	3
3	..	2	..	-	..
8	1	7	2	-	2
33	2	31	10	-	10
5	..	4	1	-	1
1	..	1	..	-	..
8	1	8	3	-	3
13	1	12	3	-	3
3	..	3	2	-	2
4	-	4	1	-	1
15	1	15	2	-	2
6	..	6	1	-	1
10	1	9	1	-	1

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

TDB10440

Source: Supervisory returns
Stocks in millions of euro

March 2013

		Total	South and depressed areas	Industry	
				SMEs	Other firms
a.	TOTAL	14,645	89	722	716
b.	NORTH-WEST ITALY	2,897	48	223	236
	Piedmont	966	19	53	37
	Valle d'Aosta	63	..	..	54
	Liguria	256	2	8	2
	Lombardy	1,612	26	162	144
c.	NORTH-EAST ITALY	3,420	4	245	260
	Trentino-Alto Adige	1,137	..	13	62
	Veneto	670	1	113	69
	Friuli-Venezia Giulia	511	-	39	30
	Emilia-Romagna	1,103	3	80	98
d.	CENTRAL ITALY	1,998	7	191	127
	Marche	719	3	137	64
	Tuscany	314	3	11	23
	Umbria	118	..	15	18
	Lazio	847	1	29	23
e.	SOUTHERN ITALY	2,435	23	41	75
	Abruzzo	1,406	1	15	4
	Molise	61	2	1	1
	Campania	248	4	3	12
	Apulia	415	11	13	39
	Basilicata	56	5	1	8
	Calabria	249	1	8	11
f.	ISLANDS	3,894	7	22	18
	Sicily	2,307	2	14	16
	Sardinia	1,588	5	8	3

Notes:

Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short- term	Agriculture, forestry and fishing
560	362	3,473	1,528	1,456	5,574	163	64
66	81	177	567	68	1,393	37	21
14	21	40	330	39	377	36	21
..	..	1	1	-	7	..	-
37	..	72	68	-	67	-	-
15	60	63	169	29	943	2	-
289	155	708	235	231	1,225	69	14
109	32	415	24	..	480	1	..
21	21	53	134	1	238	19	..
74	79	105	29	..	148	6	4
85	23	135	48	229	359	43	10
90	57	316	341	2	856	11	2
68	25	37	300	1	82	1	..
4	13	40	14	..	199	7	..
1	6	17	7	..	53	-	-
16	13	222	19	..	521	3	2
25	46	100	274	1,150	671	30	22
20	4	8	72	1,149	107	26	19
..	2	..	17	..	37	-	-
..	16	62	20	..	130	..	-
3	16	4	97	1	227	4	2
..	2	3	11	-	27	..	..
2	6	23	57	..	142	-	-
90	23	2,172	112	5	1,429	15	6
36	15	932	69	5	1,202	15	6
54	8	1,240	43	..	228	-	-

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

TDB10450

Source: Supervisory returns
Flows in millions of euro

1st quarter 2013

		Total	South and depressed areas	Industry	
				SMEs	Other firms
a.	TOTAL	370	1	39	25
b.	NORTH-WEST ITALY	85	1	6	13
	Piedmont	35	..	2	1
	Valle d'Aosta	7	-	-	6
	Liguria	5	..	..	-
	Lombardy	37	-	4	6
c.	NORTH-EAST ITALY	125	..	13	11
	Trentino-Alto Adige	17	-	-	3
	Veneto	27	-	8	6
	Friuli-Venezia Giulia	19	-	..	1
	Emilia-Romagna	62	..	5	1
d.	CENTRAL ITALY	56	-	13	1
	Marche	27	-	12	1
	Tuscany	11	-	..	..
	Umbria	1	-	..	-
	Lazio	17	-	..	-
e.	SOUTHERN ITALY	42	..	6	-
	Abruzzo	15	-	1	-
	Molise	1	-	..	-
	Campania	13	..	2	-
	Apulia	10	..	3	-
	Basilicata	1	-	..	-
	Calabria	2	-	..	-
f.	ISLANDS	62	-	1	..
	Sicily	35	-	1	..
	Sardinia	27	-	..	-

Notes:

Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
15	23	45	35	20	130	38	10
..	10	2	16	2	26	8	4
..	4	..	13	-	6	8	4
-	-	-	..	-	1	-	-
-	-	2	2	-	..	-	-
..	6	..	1	2	19	..	-
11	9	7	3	18	39	14	3
7	1	1	1	..	4	..	..
2	3	..	2	..	5	3	-
..	3	-	..	-	14	..	..
2	3	6	..	18	16	11	3
2	2	1	8	-	25	5	..
2	..	..	8	-	4	1	-
..	1	1	..	-	5	4	..
-	-	-	-	-	-
..	1	..	-	-	16	..	..
1	2	1	5	-	19	8	2
1	..	..	3	-	2	7	1
-	..	-	1	-	..	-	-
-	1	1	-	-	10	..	-
-	1	..	1	-	4	1	1
-	-	-	-	-
-	..	..	-	-	2	-	-
1	1	34	2	-	21	3	..
..	..	10	1	-	21	3	..
..	1	24	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

March 2013		Facilities granted	Used margin	Overshoot
a.	TOTAL	104,199	104,123	3,818
	<i>of which: transactions of financial intermediaries</i>	<i>86,602</i>	<i>87,516</i>	<i>3,017</i>
	Piedmont	7,347	6,992	167
	Valle d'Aosta	283	257	3
	Liguria	1,739	1,741	46
	Lombardy	30,914	30,867	925
	Trentino-Alto Adige	2,726	2,662	21
	Veneto	12,549	12,443	332
	Friuli-Venezia Giulia	2,207	2,203	56
	Emilia-Romagna	10,075	10,007	272
	Marche	4,268	4,239	155
	Tuscany	6,271	6,222	227
	Umbria	1,341	1,324	33
	Lazio	10,968	11,478	800
	Abruzzo	1,582	1,620	96
	Molise	169	172	10
	Campania	3,955	4,049	245
	Apulia	2,276	2,231	118
	Basilicata	289	287	15
	Calabria	948	990	93
	Sicily	2,329	2,381	145
	Sardinia	1,961	1,960	59

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

Distribution by customer location (region)

TDB30315

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

March 2013

	Nominal value of receivables assigned			Advances granted	
	Totale	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	38,425	20,605	17,820	43,296	30,966
<i>of which: transactions of financial intermediaries</i>	32,909	17,139	15,770	36,685	26,143
Piedmont	3,063	1,932	1,131	3,558	2,205
Valle d'Aosta	31	27	4	53	23
Liguria	675	496	179	1,005	545
Lombardy	11,880	5,029	6,850	13,778	10,225
Trentino-Alto Adige	195	98	97	206	153
Veneto	1,812	1,288	524	2,128	1,388
Friuli-Venezia Giulia	282	202	80	403	243
Emilia-Romagna	2,413	1,345	1,068	3,554	1,908
Marche	271	213	58	283	199
Tuscany	1,311	851	460	1,520	924
Umbria	643	281	362	751	582
Lazio	10,767	4,780	5,987	11,078	9,084
Abruzzo	514	470	44	666	445
Molise	42	41	1	50	32
Campania	2,490	1,996	494	2,268	1,582
Apulia	531	465	66	591	333
Basilicata	146	103	43	147	99
Calabria	323	279	44	255	159
Sicily	548	520	28	497	389
Sardinia	487	189	298	505	448

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

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

TDB40100

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2013

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a. TOTAL	139,385	7,311	10,178	116,094	2,078	3,724
b. NORTH-WEST ITALY	55,108	230	4,345	48,143	569	1,821
Piedmont	5,870	35	268	5,207	175	186
Valle d'Aosta	191	1	1	176	4	10
Liguria	4,593	16	17	4,464	34	63
Lombardy	44,453	179	4,059	38,296	356	1,563
c. NORTH-EAST ITALY	32,481	888	4,055	25,600	867	1,071
Trentino-Alto Adige	3,651	191	24	2,859	228	349
Veneto	8,290	92	1,291	6,378	235	294
Friuli-Venezia Giulia	6,196	19	920	5,061	127	68
Emilia-Romagna	14,344	585	1,820	11,301	276	360
d. CENTRAL ITALY	44,493	5,653	1,532	36,359	297	652
Marche	1,148	11	16	959	67	94
Tuscany	5,717	18	91	5,322	121	165
Umbria	501	4	6	439	23	29
Lazio	37,128	5,620	1,419	29,639	86	364
e. SOUTHERN ITALY	4,925	521	43	3,995	230	136
Abruzzo	715	14	3	633	40	24
Molise	115	..	2	105	5	3
Campania	2,743	444	24	2,172	65	39
Apulia	946	14	9	787	78	59
Basilicata	117	..	1	102	12	3
Calabria	289	49	4	197	30	8
f. ISLANDS	2,377	19	203	1,997	115	43
Sicily	1,128	1	15	1,018	71	23
Sardinia	1,249	18	188	979	44	20

Notes:

B.6.5.1

DEPOSITS

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

TDB10269

Banks and CDP

Source: supervisory returns
Stocks in millions of euro

March 2013		Total	North West	North East	Centre	South	Islands
a.	SIGHT AND OVERNIGHT DEPOSITS	11,345	6,645	1,680	1,297	1,323	400
	General government	279	7	48	159	31	36
	Financial corporations	662	302	282	56	10	12
	Non-financial corporation	3,761	3,270	173	237	70	11
	Producer households	80	16	19	14	22	9
	Consumer households	6,564	3,050	1,159	831	1,191	332
b.	WITH AGREED MATURITY	160,096	52,917	42,651	47,043	12,948	4,537
	General government	11,453	70	124	11,182	23	54
	Financial corporations	35,944	14,330	14,392	7,027	63	132
	Non-financial corporation	21,507	7,664	5,026	7,523	955	339
	Producer households	3,991	1,058	1,270	805	652	206
	Consumer households	87,201	29,796	21,839	20,506	11,254	3,807
c.	UNREDEEMABLE AT NOTICE	303,899	71,403	50,496	60,717	90,002	31,282
	General government	9,423	1,286	1,073	3,932	2,478	652
	Financial corporations	749	482	97	105	17	49
	Non-financial corporation	3,579	754	956	988	645	236
	Producer households	2,410	343	633	454	638	341
	Consumer households	287,739	68,538	47,737	55,237	86,223	30,004
d.	CUSTOMER CURRENT ACCOUNTS	730,797	273,720	164,483	176,124	80,220	36,251
	General government	20,714	2,118	4,275	11,641	1,317	1,363
	Financial corporations	72,997	38,550	16,277	15,848	1,334	988
	Non-financial corporation	158,287	61,626	37,342	40,043	13,541	5,734
	Producer households	36,080	11,117	9,473	6,722	6,133	2,635
	Consumer households	442,718	160,309	97,116	101,870	57,894	25,530
e.	SAVING CERTIFICATES AND CDs ISSUED	44,528	11,149	13,216	8,762	7,923	3,478
	General government	237	104	12	18	3	100
	Financial corporations	468	262	66	115	16	8
	Non-financial corporation	1,766	626	459	340	268	73
	Producer households	1,404	203	542	257	300	103
	Consumer households	40,652	9,954	12,136	8,033	7,336	3,193

Notes:

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

TDB10163		Banks and Bancoposta			
Source: Supervisory returns Stocks in millions of euros					
March 2013	Total	of which: Non-financial corporations	of which: Producer households	of which: Consumer households	
a. TOTAL	1,292,281	204,969	44,149	898,687	
b. NORTH-WEST ITALY	425,258	77,319	12,780	278,237	
Piedmont	104,966	14,610	3,617	73,334	
Valle d'Aosta	3,409	548	136	2,386	
Liguria	33,626	4,523	1,106	26,704	
Lombardy	283,257	57,638	7,921	175,813	
c. NORTH-EAST ITALY	282,137	49,002	11,960	184,970	
Trentino-Alto Adige	24,625	4,658	1,336	16,657	
Veneto	119,432	19,110	4,716	74,745	
Friuli-Venezia Giulia	31,792	3,875	879	18,514	
Emilia-Romagna	106,288	21,359	5,029	75,054	
d. CENTRAL ITALY	300,199	53,344	8,294	194,579	
Marche	31,600	3,911	1,166	25,602	
Tuscany	73,270	12,600	3,054	54,594	
Umbria	15,287	2,243	524	12,073	
Lazio	180,042	34,590	3,550	102,310	
e. SOUTHERN ITALY	204,355	17,924	7,796	174,540	
Abruzzo	24,567	2,408	1,101	20,451	
Molise	5,807	336	152	5,146	
Campania	84,373	8,172	2,932	71,593	
Apulia	54,627	4,975	2,427	46,276	
Basilicata	9,848	635	313	8,706	
Calabria	25,133	1,397	870	22,369	
f. ISLANDS	80,332	7,379	3,319	66,361	
Sicily	57,819	4,792	2,177	48,955	
Sardinia	22,513	2,587	1,142	17,406	

Notes: The table replaces table TDB10263.

Distribution by type of derivative and customer sector of economic activity

TDB30595

Banks

Source: supervisory returns
Stocks in millions of euro

March 2013

	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	-	174	133,290	-	42	133,879
Credit default swap	905	3,538	63,427	-	1,555	62,907
Credit default option	-	-	50	-	210	250
Total rate of return swap	-	87	-	-	71	314
Other credit derivatives	-	234	61	-	-	17

Notes:

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

TDB30586

Banks

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

March 2013

	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	25,868	383	1,696	4,781	9,447	9,268
Intrinsic value	7,224	13	15	103	595	6,412
b. NORTH-WEST ITALY						
Number of holders	8,899	95	482	1,511	3,209	3,510
Intrinsic value	2,676	3	3	36	190	2,425
c. NORTH-EAST ITALY						
Number of holders	7,036	152	534	1,345	2,404	2,532
Intrinsic value	1,375	8	4	27	138	1,188
d. CENTRAL ITALY						
Number of holders	6,013	77	431	1,193	2,274	1,971
Intrinsic value	2,392	1	5	25	173	2,141
e. SOUTHERN ITALY						
Number of holders	2,604	35	138	466	1,046	872
Intrinsic value	530	1	2	10	65	444
f. ISLAND						
Number of holders	1,316	24	111	266	514	383
Intrinsic value	251	..	1	5	29	214

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

Distribution by customer segment of economic activity and total credit granted

TDB30591

Banks

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

March 2013		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		29,480	643	2,766	5,295	9,835	10,123
Intrinsic value		67,287	36	171	379	1,080	54,812
b. GENERAL GOVERNMENT							
Number of holders		180	5	1	16	44	106
Intrinsic value		6,477	20	..	4	49	6,400
c. FINANCIAL COMPANIES							
Number of holders		388	2	5	24	63	226
Intrinsic value		7,746	..	..	77	15	4,387
d. NON-FINANCIAL COMPANIES							
Number of holders		23,603	231	1,137	3,939	8,862	9,178
Intrinsic value		7,158	13	13	92	563	6,391
<i>of which: industry</i>							
Number of holders		8,909	30	194	958	3,196	4,458
Intrinsic value		2,318	..	2	13	170	2,118
building							
Number of holders		2,501	29	130	436	985	876
Intrinsic value		947	1	1	12	69	823
services							
Number of holders		11,429	167	794	2,416	4,324	3,592
Intrinsic value		3,764	12	9	64	294	3,357
e. PRODUCER HOUSEHOLDS							
Number of holders		2,265	152	559	842	585	90
Intrinsic value		66	..	2	11	32	21
f. CONSUMER HOUSEHOLDS AND NEC							
Number of holders		2,106	241	1,013	406	136	42
Intrinsic value		80	1	3	9	15	30
g. REST OF THE WORLD							
Number of holders		415	2	9	13	49	173
Intrinsic value		23,213	..	111	173	276	15,330

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

Distribution by type of security and type of deposit

TDB40082

Source: Supervisory returns
Stocks in millions of euro

March 2013

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
a. TOTAL	1,734,037	687,778	186,459
Italian government securities	639,036	205,420	56,628
<i>of which:</i> BOTs	50,599	18,881	1,786
CCTs	57,904	21,036	6,350
BTPs	497,640	158,875	47,325
Other debt securities	517,991	207,285	36,357
<i>of which:</i> in non-euro-area currencies	38,316	15,677	1,724
Equity securities	210,205	61,250	74,822
<i>of which:</i> in non-euro-area currencies	31,745	6,919	1,101
Units of collective investment undertakings	350,951	210,193	15,843
Other securities and the like	3,751	1,057	1,240

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
75,200	48,116	4,272	1,376,038	621,906	160,012
23,835	12,990	1,456	510,578	187,015	49,175
1,469	1,094	147	27,861	17,726	1,346
3,031	1,669	246	43,614	18,530	5,316
15,964	7,742	822	422,465	146,847	41,853
14,362	7,419	619	432,483	194,517	33,218
1,581	1,086	92	26,504	13,973	1,511
4,121	2,043	285	161,578	55,999	63,141
1,102	628	71	13,616	6,104	906
32,732	25,573	1,908	261,903	181,141	12,660
1	..	-	2,902	879	750

Distribution by customer location (region) and type of account

TDB40087

Source: Supervisory returns
Stocks in millions of euro

March 2013

		of which:		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,734,037	687,778	186,459
b.	NORTH-WEST ITALY	840,598	324,274	54,538
	Piedmont	187,275	86,635	14,712
	Valle d'Aosta	2,426	1,588	231
	Liguria	43,805	29,139	2,316
	Lombardy	607,092	206,912	37,279
c.	NORTH-EAST ITALY	367,816	162,233	27,438
	Trentino-Alto Adige	14,795	8,914	1,447
	Veneto	98,081	58,811	9,551
	Friuli-Venezia Giulia	122,742	13,552	1,371
	Emilia-Romagna	132,198	80,957	15,069
d.	CENTRAL ITALY	431,863	119,846	95,494
	Marche	18,095	14,279	2,905
	Tuscany	63,313	42,870	8,284
	Umbria	9,590	7,254	1,576
	Lazio	340,866	55,444	82,730
e.	SOUTHERN ITALY	68,281	60,135	6,390
	Abruzzo	6,867	5,880	699
	Molise	1,044	903	136
	Campania	31,608	27,600	2,875
	Apulia	20,277	18,193	1,876
	Basilicata	2,178	2,004	171
	Calabria	6,307	5,555	632
f.	ISLANDS	25,479	21,289	2,599
	Sicily	18,582	15,942	1,549
	Sardinia	6,896	5,347	1,051

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
75,200	48,116	4,272	1,376,038	621,906	160,012
39,984	23,489	1,865	624,845	293,239	42,855
13,555	5,478	417	167,376	79,612	12,753
76	75	..	2,219	1,491	185
1,559	1,425	98	34,848	27,254	1,856
24,795	16,511	1,350	420,402	184,882	28,062
19,704	13,267	1,119	332,601	145,062	21,813
1,154	764	40	12,032	7,953	1,243
8,887	3,623	408	84,252	53,663	7,413
1,043	906	116	119,638	12,409	1,102
8,621	7,973	555	116,678	71,037	12,055
11,595	7,917	859	333,993	108,485	88,500
746	639	75	16,153	13,341	2,226
3,445	2,729	228	53,835	39,041	7,475
492	453	33	8,619	6,614	1,255
6,912	4,096	524	255,387	49,489	77,544
2,995	2,650	309	61,245	55,260	4,897
234	208	26	6,407	5,517	610
20	18	1	912	845	62
1,457	1,296	130	27,762	25,153	2,122
1,053	925	124	18,266	16,637	1,431
59	54	4	2,023	1,885	136
172	149	23	5,875	5,222	536
921	793	121	23,354	19,859	1,947
493	443	50	17,313	14,995	1,255
428	351	71	6,041	4,864	693

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				
1st quarter 2013		Total	Banks	SIMs
a.	TOTAL SECURITIES	1,035,454	981,623	53,831
	Italian government securities	577,013	569,808	7,205
	<i>of which:</i> BOTs	129,252	128,841	411
	CCT	69,324	68,470	854
	BTPs	337,558	331,940	5,618
	Other debt securities	273,148	259,123	14,025
	Equity securities	167,614	136,286	31,328
	Other securities	6,981	5,708	1,273
b.	TOTAL DERIVATIVE INSTRUMENTS	2,207,628	2,029,475	178,153
	Futures	791,011	757,328	33,683
	<i>of which:</i> on Italian government securities	16,032	16,032	-
	on interest rates	314,331	314,331	-
	on stock indices	146,032	112,861	33,171
	Swaps and forward rate agreements	1,071,124	1,071,124	-
	<i>of which:</i> interest rate swaps	625,298	625,298	-
	currency swaps	3,852	3,852	-
	Forward rate agreements	436,085	436,085	-
	Options on securities	186,997	56,325	130,672
	<i>of which:</i> on Italian government securities	52	52	-
	on debt securities	1,777	1,777	-
	on equity securities	184,836	54,163	130,672
	Options on futures or stock indices	94,645	81,497	13,148
	<i>of which:</i> on futures on Italian government securities	709	709	-
	on stock indices or futures on stock indices	44,316	41,677	2,639
	Foreign currency options	18,393	18,139	254
	Interest rate options	43,164	43,164	-
	Other derivative instruments	2,294	1,898	396

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

Distribution of portfolio by type of security

TDB40520

Source: Supervisory returns
Stocks and flows in millions of euro

1st quarter 2013

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTFOLIO	95,426	90,628	596,082
	Italian government securities	38,301	40,050	202,403
	<i>of which:</i> BOTs	4,689	8,830	6,523
	CCTs	2,361	1,564	12,139
	BTPs	28,497	28,011	172,332
	Other debt securities	23,886	18,774	217,084
	<i>of which:</i> in non-euro-area currencies	1,893	2,037	3,172
	Equity securities	4,284	4,723	40,219
	<i>of which:</i> in non-euro-area currencies	1,101	1,130	1,909
	Units of collective investment undertakings	24,341	22,041	136,652
	Other securities and the like	4,613	5,040	-275

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
20,422	20,486	88,706	5,506	5,594	10,337	69,498	64,547	497,039
6,579	6,603	30,264	527	708	1,660	31,195	32,739	170,480
860	1,209	1,638	80	180	108	3,750	7,442	4,777
625	525	3,432	86	51	351	1,650	989	8,356
3,969	4,187	21,598	284	425	980	24,245	23,399	149,754
3,932	5,077	18,657	1,315	1,427	3,199	18,640	12,269	195,227
457	669	2,505	236	247	651	1,199	1,121	16
1,453	1,573	3,982	694	658	953	2,138	2,492	35,284
364	357	1,350	105	87	466	633	686	93
8,379	7,157	35,827	1,441	1,119	4,524	14,521	13,764	96,301
79	75	-24	1,529	1,682	..	3,004	3,283	-252

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 Dec.	2013 Mar.	2012 Dec.	2013 Mar.	2012 Dec.	2013 Mar.
a. NUMBER OF BORROWERS	7,666,832	7,654,887	4,634,619	4,630,027	3,032,213	3,024,860
<i>of which: joint borrowers</i>	<i>2,223,618</i>	<i>2,220,572</i>	<i>1,047,240</i>	<i>1,052,662</i>	<i>1,176,378</i>	<i>1,167,910</i>
b. LOAN FACILITIES						
facilities granted	2,368,771	2,330,257	1,938,278	1,903,165	430,493	427,092
used margin	1,878,476	1,862,360	1,457,881	1,445,077	420,595	417,283
overshoot	56,609	63,498	51,753	58,193	4,856	5,304
unused margin	546,904	531,395	532,150	516,281	14,754	15,114
<i>of which: matched loans</i>						
facilities granted	313,934	303,045	269,791	261,233	44,143	41,812
used margin	172,259	162,252	139,164	132,259	33,095	29,993
term loans						
facilities granted	1,765,824	1,748,490	1,382,113	1,365,663	383,710	382,827
used margin	1,549,344	1,550,663	1,164,511	1,165,845	384,832	384,818
revocable loans						
facilities granted	288,857	278,664	286,217	276,210	2,640	2,453
used margin	156,774	149,387	154,106	146,915	2,668	2,472
c. GUARANTEES GRANTED TO CUSTOMERS						
facilities granted	362,457	366,572	345,428	349,470	17,029	17,102
used margin	192,472	194,971	175,916	178,337	16,556	16,634
d. BAD DEBTS	176,851	183,046	121,989	126,956	54,862	56,090
e. NUMBER OF GUARANTORS	4,101,047	4,114,774	2,789,261	2,778,037	1,311,786	1,336,737
<i>of which: joint guarantors</i>	<i>1,420,867</i>	<i>1,426,088</i>	<i>975,664</i>	<i>971,902</i>	<i>445,203</i>	<i>454,186</i>
f. GUARANTEES RECEIVED	840,029	836,735	624,546	619,262	215,483	217,472

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			
March 2013		Number of borrowers	Net used
a.	TOTAL	1,144,969	125,888
	from 250 to 30,000	729,581	6,193
	from 30,000 to 75,000	153,895	6,733
	from 75,000 to 125,000	82,524	7,271
	from 125,000 to 250,000	98,812	15,065
	from 250,000 to 500,000	38,293	10,990
	from 500,000 to 1,000,000	19,496	10,925
	from 1,000,000 to 2,500,000	13,598	16,564
	from 2,500,000 to 5,000,000	4,957	13,413
	from 5,000,000 to 25,000,000	3,444	24,941
	more than 25,000,000	369	13,794

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

March 2013

		General government	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
					industry	building	services		
a. ITALY									
	Number of borrowers	25	1,409	198,547	43,720	37,629	113,860	167,606	768,955
	Bad debts	54	809	85,471	25,527	21,330	36,764	12,028	27,072
b. NORTH-WEST ITALY									
	Number of borrowers	1	434	53,845	12,110	10,117	31,230	36,551	184,904
	Bad debts	..	371	23,492	7,271	5,795	10,106	2,704	8,534
c. NORTH-EAST ITALY									
	Number of borrowers	1	271	38,400	9,643	7,584	20,740	26,440	117,954
	Bad debts	2	74	20,120	6,541	5,542	7,747	2,190	5,001
d. CENTRAL ITALY									
	Number of borrowers	5	359	51,074	10,611	9,231	30,523	35,174	156,700
	Bad debts	15	296	24,421	6,505	6,145	11,279	2,683	5,785
e. SOUTHERN ITALY									
	Number of borrowers	17	217	36,675	8,228	7,096	20,234	41,903	200,753
	Bad debts	38	57	12,369	4,075	2,697	5,176	2,682	5,032
f. ISLANDS									
	Number of borrowers	1	128	18,553	3,128	3,601	11,133	27,538	108,644
	Bad debts	..	10	5,070	1,135	1,151	2,456	1,769	2,720

Note:

Distribution by customer branch of economic activity

TDB30221

Banks

Source: Central Credit Register
Stocks in millions of euro

March 2013

	Number of borrowers	Bad debts
a. TOTAL	374,590	97,954
Agricultural, forestry and fishing	16,853	4,170
Mining and quarrying	521	217
Manufacturing	63,749	25,939
Electricity, gas, steam and air conditioning supply	177	211
Water supply, sewerage, waste management and remediation activities	880	597
Construction	73,392	23,804
Wholesale and retail trade, repair of motor vehicles and	103,335	17,654
Transportation and storage	15,011	3,137
Accommodation and food service activities	30,466	3,530
Information and communication	6,698	1,399
Financial and insurance activities	1,631	956
Real estate activities	14,184	9,647
Professional, scientific and technical activities	10,564	2,103
Administrative and support service activities	12,365	2,337
All remaining activities (sections O, P,Q,R,S,T)	14,656	1,723

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

March 2013

March 2013		Total	Banks	Financial intermediaries
a.	TOTAL	183,046	126,956	56,090
b.	GENERAL GOVERNMENT	122	54	68
	Central government	14	12	3
	Local government	108	43	65
	Social security funds	-	-	-
c.	FINANCIAL COMPANIES	1,540	809	732
	Monetary financial institutions	-	-	-
	Other financial intermediaries	1,310	650	660
	Financial auxiliaries	223	154	69
	Insurance companies and pension funds	6	4	3
d.	NON-FINANCIAL COMPANIES	123,936	85,471	38,465
	Public companies	416	240	176
	Private companies	106,232	73,895	32,336
	Associations of non-financial companies	154	88	66
	Craft non-financial quasi-companies	4,328	3,091	1,237
	Other non-financial quasi-companies	12,807	8,157	4,649
e.	HOUSEHOLDS	54,597	38,620	15,977
	Producer households	18,355	12,028	6,328
	Consumer households	36,241	26,592	9,649
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	668	472	196
g.	REST OF THE WORLD	1,207	1,067	140
	General government	1	1	-
	Monetary financial institutions	80	79	1
	Other financial institutions	514	487	26
	Non-financial companies	517	425	92
	Households	95	74	21
	Non-profit institutions serving households	..	..	-
	International organizations and the other institutions	..	-	..
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	9	7	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

1st quarter 2013

		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	54,597	4,431	28,814	888
b.	INORTH-WEST ITALY	13,300	1,276	7,128	184
	Piedmont	3,546	206	1,986	31
	Valle d'Aosta	75	2	56	1
	Liguria	1,388	84	662	8
	Lombardy	8,291	984	4,424	144
c.	NORD-EAST ITALY	7,948	993	4,270	133
	Trentino-Alto Adige	476	80	475	17
	Veneto	3,185	394	1,649	49
	Friuli-Venezia Giulia	679	64	422	5
	Emilia-Romagna	3,608	454	1,724	61
d.	CENTRAL ITALY	11,069	1,297	5,482	106
	Marche	1,447	162	499	8
	Tuscany	3,342	515	1,709	27
	Umbria	869	53	303	4
	Lazio	5,411	566	2,971	67
e.	SOUTHERN ITALY	13,743	502	7,888	142
	Abruzzo	1,294	59	577	21
	Molise	225	20	118	12
	Campania	6,573	193	3,647	49
	Apulia	3,342	169	2,224	38
	Basilicata	306	16	239	7
	Calabria	2,003	45	1,083	16
f.	ISLANDS	8,537	364	4,046	323
	Sicily	7,018	262	3,020	43
	Sardinia	1,519	102	1,026	280

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

Distribution by customer segment of economic activity

TDB30251

Banks

Source: Central Credit Register
Flows in millions of euro

1st quarter 2013	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	54,598	4,432	28,814	888
General government	-	-	-	-
Financial companies	63	45	35	2
Non-financial companies	8,603	3,050	2,986	524
<i>of which: industry</i>	<i>1,549</i>	<i>672</i>	<i>651</i>	<i>93</i>
building	1,821	1,083	477	110
services	5,093	1,264	1,805	273
Producer households	6,863	324	2,855	89
Consumer households and nec	38,728	975	22,758	265

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

Distribution by customer economic activity

TDB30226

Banks

Source: Central Credit Register
Stocks in millions of euro

March 2013

	Bad debts (gross of writeoffs)	<i>of which:</i> backed by real security
a. TOTAL	117,319	36,037
Agricultural, forestry and fishing	4,421	2,229
Mining and quarrying	250	88
Manufacturing	33,378	6,910
Electricity, gas, steam and air conditioning supply	277	71
Water supply, sewerage, waste management and remediation activities	694	146
Construction	27,704	11,032
Wholesale and retail trade, repair of motor vehicles and	21,760	4,142
Transportation and storage	3,709	843
Accommodation and food service activities	3,784	1,886
Information and communication	1,744	217
Financial and insurance activities	1,112	389
Real estate activities	10,629	6,054
Professional, scientific and technical activities	2,513	579
Administrative and support service activities	2,772	632
All remaining activities (sections O, P,Q,R,S,T)	1,951	634

Note:

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

TDC30033								Banks
Source: Central Credit Register Stocks in millions of euro								
March 2013	General government	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Bad debts (gross of writeoffs)	55	1,097	103,958	33,041	25,016	43,862	12,825	28,081
of which: backed by real security	..	348	37,029	8,503	11,851	15,607	5,451	15,392
b. NORTH-WEST ITALY								
Bad debts (gross of writeoffs)	..	458	29,441	9,786	6,912	12,393	2,818	8,739
of which: backed by real security	..	180	10,283	2,348	3,407	4,307	1,338	5,645
c. NORTH-EAST ITALY								
Bad debts (gross of writeoffs)	2	108	24,247	8,494	6,423	9,005	2,279	5,112
of which: backed by real security	..	34	9,325	2,085	3,361	3,708	1,137	3,116
d. CENTRAL ITALY								
Bad debts (gross of writeoffs)	15	414	29,476	8,279	7,099	13,575	2,878	6,030
of which: backed by real security	-	118	10,084	2,048	3,242	4,489	1,270	3,069
e. SOUTHERN ITALY								
Bad debts (gross of writeoffs)	39	102	14,767	5,087	3,141	6,054	2,915	5,277
of which: backed by real security	..	12	5,176	1,608	1,189	2,176	1,056	2,376
f. ISLANDS								
Bad debts (gross of writeoffs)	..	15	6,027	1,396	1,442	2,836	1,935	2,924
of which: backed by real security	-	4	2,161	413	652	927	649	1,186

Note:

Distribution by customer location (region)

TDB30265

Banks

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

March 2013

		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	1,111,761	135,427	1.08	55,682	10,202
b.	NORTH-WEST ITALY	268,754	37,888	1.08	13,544	2,940
	Piedmont	76,728	7,782	1.07	3,588	471
	Valle d'Aosta	1,615	138	1.05	73	2
	Liguria	24,783	2,279	1.04	1,400	170
	Lombardy	165,628	27,689	1.08	8,483	2,297
c.	NORTH-EAST ITALY	178,900	29,414	1.07	8,142	2,018
	Trentino-Alto Adige	9,010	1,802	1.04	483	162
	Veneto	72,181	12,871	1.06	3,265	803
	Friuli-Venezia Giulia	16,697	2,010	1.02	706	121
	Emilia-Romagna	81,012	12,730	1.10	3,688	932
d.	CENTRAL ITALY	237,481	35,521	1.07	11,276	3,315
	Marche	29,444	4,686	1.06	1,478	483
	Tuscany	67,250	11,034	1.06	3,387	1,329
	Umbria	17,283	2,378	1.06	886	121
	Lazio	123,504	17,422	1.07	5,525	1,382
e.	SOUTHERN ITALY	274,863	22,379	1.10	14,051	1,282
	Abruzzo	25,940	3,015	1.19	1,351	180
	Molise	5,448	608	1.04	234	41
	Campania	123,993	9,060	1.08	6,656	518
	Apulia	66,947	5,820	1.09	3,400	370
	Basilicata	10,756	1,179	1.07	320	46
	Calabria	41,779	2,698	1.14	2,090	127
f.	ISLANDS	151,763	10,226	1.06	8,669	647
	Sicily	121,894	7,954	1.06	7,110	453
	Sardinia	29,869	2,272	1.03	1,559	194

Notes:

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

TDB30265

BanksSource: Central Credit Register
Stocks and flows in millions of euro**March 2013**

Ceased to be adjusted bad debts

		Number of borrowers	Amount
a.	TOTAL	3,103	1,332
b.	NORTH-WEST ITALY	798	488
	Piedmont	198	40
	Valle d'Aosta	8	1
	Liguria	64	24
	Lombardy	528	423
c.	NORTH-EAST ITALY	516	349
	Trentino-Alto Adige	60	9
	Veneto	224	46
	Friuli-Venezia Giulia	53	7
	Emilia-Romagna	179	287
d.	CENTRAL ITALY	673	244
	Marche	105	54
	Tuscany	181	68
	Umbria	49	5
	Lazio	338	116
e.	SOUTHERN ITALY	729	193
	Abruzzo	90	23
	Molise	13	2
	Campania	301	125
	Apulia	179	28
	Basilicata	28	2
	Calabria	118	13
f.	ISLANDS	387	58
	Sicily	297	48
	Sardinia	90	10

Notes:

Distribution by customer segment of economic activity

TDB30271

Banks

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

March 2013

	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	1,111,761	135,427	1.08	55,682	10,202
General government	26	86	1.59	6	36
Financial companies	1,370	1,030	1.27	68	310
Non-financial companies	193,105	93,559	1.10	8,902	7,947
<i>of which: industry</i>	<i>42,832</i>	<i>27,917</i>	<i>1.09</i>	<i>1,608</i>	<i>2,178</i>
building	36,324	23,407	1.10	1,864	2,786
services	99,237	37,578	1.06	4,744	2,658
Producer households	162,854	12,871	1.07	7,084	579
Consumer households and nec	746,158	27,438	1.01	39,274	1,291

Notes:

Distribution by customer segment of economic activity

TDB30271

Banks

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

March 2013

Ceased to be adjusted bad debts

	Number of borrowers	Amount
a. TOTAL	3,103	1,332
General government	4	7
Financial companies	12	236
Non-financial companies	575	845
<i>of which: industry</i>	<i>123</i>	<i>211</i>
building	122	233
services	287	353
Producer households	576	93
Consumer households and nec	1,926	149

Notes:

Distribution by type of default

TDB30261		Banks		
Source: supervisory returns Stocks in millions of euro				
		2013-Q1	2012-Q4	2012-Q3
a.	IMPAIRED LOANS			
	Bad debts	130,951	125,104	118,878
	Substandard loans	81,597	75,569	68,876
	Restructured loans	13,934	15,138	15,489
	Overdue / overdrawn loans	21,710	21,001	25,072
b.	TOTAL LOANS	1,758,509	1,776,925	1,778,822

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

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

TDB30262

Source: supervisory returns
Stocks in millions of euro

March 2013

Substandard loans

	Total resident non-bank sector	Non-financial corporations	Producer households	Consumer households
a. TOTAL	80,379	60,594	5,524	12,259
b. NORTH-WEST ITALY	24,593	19,055	1,198	3,349
Piedmont and Valle d'Aosta	4,008	2,898	294	677
Liguria	1,425	1,070	103	241
Lombardy	19,160	15,088	801	2,431
c. NORTH-EAST ITALY	19,158	14,486	1,249	2,628
Trentino-Alto Adige	2,493	1,648	258	306
Veneto	7,522	5,861	462	1,048
Friuli-Venezia Giulia	1,094	779	112	183
Emilia-Romagna	8,048	6,198	417	1,091
d. CENTRAL ITALY	19,463	15,117	1,271	2,906
Marche	3,272	2,544	223	498
Tuscany	5,716	4,300	591	800
Umbria	1,166	845	126	194
Lazio	9,309	7,427	331	1,414
e. SOUTHERN ITALY	11,366	8,038	1,138	2,161
Abruzzo and Molise	2,248	1,697	216	323
Campania	4,625	3,353	317	943
Apulia and Basilicata	3,031	2,107	373	546
Calabria	1,263	774	196	291
f. ISLANDS	5,800	3,896	668	1,214
Sicily	4,193	2,643	532	997
Sardinia	1,607	1,253	136	217

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	Non-financial corporation	Producer households	Consumer households
13,369	21,451	13,930	1,822	5,350
6,926	5,999	4,077	423	1,378
595	1,003	575	108	306
62	480	280	55	144
6,269	4,516	3,223	259	928
3,876	4,797	3,308	422	994
140	439	295	56	82
1,797	1,945	1,326	169	397
206	397	265	46	85
1,733	2,016	1,422	151	430
1,931	5,800	3,903	468	1,344
125	815	527	84	203
709	1,961	1,291	226	440
67	387	248	42	96
1,029	2,637	1,837	116	605
453	3,299	1,802	321	1,119
42	618	341	86	169
237	1,435	852	85	482
143	877	466	98	306
15	318	128	43	135
182	1,556	840	187	515
155	1,170	586	144	429
27	387	253	43	86

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						
March 2013	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	3,495,098	1,180,618	738,932	688,241	254,525	133,126
of which: 1 facility	2,992,339	1,157,689	685,795	585,078	150,018	51,486
2 facilities	303,836	22,060	49,977	84,282	68,251	38,633
3-4 facilities	145,621	860	3,140	18,627	34,278	36,885
more than 4 facilities	53,302	9	20	254	1,978	6,122
b. GENERAL GOVERNMENT	7,238	677	464	989	1,239	1,198
of which: 1 facility	4,389	670	402	796	867	673
2 facilities	1,912	7	61	189	330	441
3-4 facilities	760	-	1	4	42	84
more than 4 facilities	177	-	-	-	-	-
c. FINANCIAL COMPANIES	7,885	1,888	1,043	1,174	768	439
of which: 1 facility	5,623	1,811	831	802	422	215
2 facilities	1,343	76	191	290	215	122
3-4 facilities	616	-	21	81	117	84
more than 4 facilities	303	1	-	1	14	18
d. NON-FINANCIAL COMPANIES	817,165	183,771	101,754	133,631	120,561	94,873
of which: 1 facility	476,084	176,147	76,477	77,267	51,797	30,432
2 facilities	175,562	7,365	23,794	44,288	42,184	28,508
3-4 facilities	115,570	257	1,473	11,924	25,070	30,670
more than 4 facilities	49,949	2	10	152	1,510	5,263
e. PRODUCER HOUSEHOLDS	479,841	173,932	90,792	96,079	43,329	16,431
of which: 1 facility	398,603	168,037	77,150	72,069	23,456	6,258
2 facilities	59,924	5,648	12,748	19,580	13,239	5,216
3-4 facilities	19,162	244	890	4,363	6,297	4,289
more than 4 facilities	2,152	3	4	67	337	668
f. CONSUMER HOUSEHOLDS AND NEC	2,153,174	807,336	539,758	451,929	86,458	19,144
of which: 1 facility	2,080,005	798,211	526,257	430,282	71,742	13,124
2 facilities	63,236	8,764	12,753	19,414	11,921	4,169
3-4 facilities	9,229	358	742	2,200	2,682	1,680
more than 4 facilities	704	3	6	33	113	171

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					
March 2013		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		97,302	37,835	30,821	6,411
of which: 1 facility		28,145	8,205	4,970	684
2 facilities		22,787	6,730	3,970	623
3-4 facilities		32,317	11,269	6,807	959
more than 4 facilities		14,053	11,631	15,074	4,145
b. GENERAL GOVERNMENT		1,145	513	552	350
of which: 1 facility		511	179	153	28
2 facilities		457	174	177	75
3-4 facilities		169	146	173	141
more than 4 facilities		8	14	49	106
c. FINANCIAL COMPANIES		463	286	550	542
of which: 1 facility		254	154	283	180
2 facilities		109	62	105	128
3-4 facilities		71	43	87	98
more than 4 facilities		29	27	75	136
d. NON-FINANCIAL COMPANIES		81,218	34,104	28,460	5,424
of which: 1 facility		20,818	6,738	4,110	451
2 facilities		18,445	5,798	3,416	405
3-4 facilities		28,780	10,327	6,222	693
more than 4 facilities		13,175	11,241	14,712	3,875
e. PRODUCER HOUSEHOLDS		6,895	1,295	407	11
of which: 1 facility		1,942	270	43	2
2 facilities		1,942	287	50	3
3-4 facilities		2,362	474	160	2
more than 4 facilities		649	264	154	4
f. CONSUMER HOUSEHOLDS AND NEC		6,971	1,448	769	75
of which: 1 facility		4,163	728	316	15
2 facilities		1,726	378	211	12
3-4 facilities		894	261	160	24
more than 4 facilities		188	81	82	24

Note:

Distribution by customer location (region) and number of facilities

TDB30431

Source: Central Credit Register
Stocks in millions of euro

March 2013		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilitites granted	used margin	number of borrowers
a.	TOTAL	1,699,181	1,292,813	3,495,098	475,658	427,273	2,992,339
b.	NORTH-WEST ITALY	723,956	544,595	999,760	183,339	161,894	843,793
	Piedmont	103,601	74,515	249,987	26,640	23,377	213,633
	Valle d'Aosta	2,538	1,862	7,726	854	754	6,714
	Liguria	30,058	23,189	80,412	10,590	9,559	69,892
	Lombardy	587,759	445,029	661,635	145,255	128,204	553,554
c.	NORTH-EAST ITALY	437,246	336,759	885,919	127,502	113,670	745,757
	Trentino-Alto Adige	42,956	33,618	113,717	18,109	14,746	100,577
	Veneto	183,729	146,796	338,191	62,137	56,870	282,500
	Friuli-Venezia Giulia	29,188	22,549	99,490	9,354	8,563	87,321
	Emilia-Romagna	181,373	133,796	334,521	37,903	33,491	275,359
d.	CENTRAL ITALY	351,164	254,038	760,584	89,469	82,079	651,262
	Marche	36,565	28,754	118,022	12,322	11,516	97,592
	Tuscany	99,475	78,487	258,468	27,009	24,971	214,001
	Umbria	16,561	13,366	59,967	4,781	4,457	49,814
	Lazio	198,562	133,431	324,127	45,356	41,135	289,855
e.	SOUTHERN ITALY	126,288	105,556	533,599	49,249	45,043	467,277
	Abruzzo	20,133	16,570	83,900	7,532	7,048	72,532
	Molise	2,411	2,036	13,219	1,020	960	11,485
	Campania	51,179	42,420	184,014	19,087	16,869	161,949
	Apulia	36,091	30,301	163,849	14,456	13,497	143,322
	Basilicata	4,636	3,870	21,655	1,805	1,692	18,741
	Calabria	11,837	10,359	66,962	5,349	4,978	59,248
f.	ISLANDS	60,527	51,865	315,236	26,100	24,588	284,250
	Sicily	42,181	35,600	220,345	17,659	16,459	196,938
	Sardinia	18,347	16,265	94,891	8,440	8,128	87,312

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
246,177	191,407	303,836	255,497	194,358	145,621	721,849	479,774	53,302
86,799	63,014	90,794	113,238	87,539	46,449	340,581	232,148	18,724
11,915	8,587	22,219	15,204	10,441	10,507	49,842	32,110	3,628
355	253	715	709	414	234	619	442	63
3,820	2,679	6,688	4,476	3,061	2,813	11,172	7,889	1,019
70,709	51,495	61,172	92,849	73,622	32,895	278,947	191,708	14,014
88,295	72,876	82,410	60,599	43,079	41,542	160,849	107,135	16,210
6,857	5,590	9,199	7,140	5,454	3,157	10,850	7,829	784
35,480	31,612	32,226	25,153	17,389	16,809	60,960	40,926	6,656
3,057	2,423	7,289	4,112	2,925	3,478	12,665	8,638	1,402
42,902	33,251	33,696	24,194	17,311	18,098	76,374	49,743	7,368
44,765	33,746	66,205	48,979	38,052	31,707	167,951	100,161	11,410
4,347	3,466	11,743	5,742	4,168	6,287	14,154	9,603	2,400
14,986	12,927	25,706	16,491	12,602	13,562	40,989	27,987	5,199
2,092	1,745	6,025	2,824	2,083	3,019	6,864	5,081	1,109
23,340	15,607	22,731	23,922	19,199	8,839	105,944	57,489	2,702
17,586	14,588	42,799	22,372	17,580	18,256	37,081	28,344	5,267
2,639	2,230	7,134	3,432	2,499	3,147	6,530	4,794	1,087
359	308	1,132	460	343	496	572	425	106
6,449	5,353	14,267	8,014	6,482	5,942	17,630	13,715	1,856
5,603	4,590	13,149	6,790	5,320	5,795	9,242	6,894	1,583
679	555	1,869	914	638	846	1,237	986	199
1,855	1,553	5,248	2,763	2,298	2,030	1,870	1,530	436
8,732	7,183	21,628	10,308	8,108	7,667	15,388	11,986	1,691
6,204	5,025	16,148	7,699	5,823	5,903	10,619	8,293	1,356
2,528	2,158	5,480	2,609	2,285	1,764	4,769	3,693	335

Distribution by customer segment of economic activity and total credit granted

TDB30466		Banks					
Source: Central Credit Register Size classes in euro							
March 2013		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(%)		66	99	97	94	84	75
b. GENERAL GOVERNMENT							
Average number of banks per borrower		1.63	1.01	1.14	1.20	1.33	1.51
First banks share of total credit granted(%)		68	100	95	94	91	88
c. FINANCIAL COMPANIES							
Average number of banks per borrower		1.68	1.04	1.22	1.40	1.71	1.91
First banks share of total credit granted(%)		82	98	92	88	83	83
d. NON-FINANCIAL COMPANIES							
Average number of banks per borrower		1.89	1.04	1.26	1.52	1.87	2.30
First banks share of total credit granted(%)		52	98	90	83	77	71
of which: industry							
Average number of banks per borrower		2.47	1.05	1.28	1.62	2.07	2.67
First banks share of total credit granted(%)		41	98	89	80	71	62
of which: building							
Average number of banks per borrower		1.76	1.04	1.23	1.46	1.74	2.02
First banks share of total credit granted(%)		67	99	91	85	81	78
of which: services							
Average number of banks per borrower		1.72	1.04	1.27	1.51	1.83	2.22
First banks share of total credit granted(%)		55	98	90	84	78	73
e. PRODUCER HOUSEHOLDS							
Average number of banks per borrower		1.23	1.04	1.16	1.30	1.66	2.09
First banks share of total credit granted(%)		86	99	94	91	84	79
f. CONSUMER HOUSEHOLDS AND NEC							
Average number of banks per borrower		1.04	1.01	1.03	1.05	1.21	1.45
First banks share of total credit granted(%)		96	100	99	99	95	91

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

D.4.5.3
AVERAGE NUMBER OF BANKS PER BORROWER
Distribution by customer segment of economic activity and total credit granted

TDB30466		Banks			
Source: Central Credit Register					
Size classes in euro					
March 2013		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	4.87	7.50
First banks share of total credit granted(%)		69	64	55	58
b. GENERAL GOVERNMENT					
Average number of banks per borrower		1.74	2.09	2.46	3.98
First banksshare of total credit granted(%)		86	84	83	65
c. FINANCIAL COMPANIES					
Average number of banks per borrower		1.94	2.13	2.61	4.47
First banks share of total credit granted(%)		84	83	80	82
d. NON-FINANCIAL COMPANIES					
Average number of banks per borrower		2.86	3.67	5.05	8.03
First banks share of total credit granted(%)		67	61	52	38
of which:industry					
Average number of banks per borrower		3.47	4.51	6.20	9.31
First banks share of total credit granted(%)		55	49	41	31
of which:building					
Average number of banks per borrower		2.36	2.85	3.77	6.55
First banks share of total credit granted(%)		76	74	67	50
of which:services					
Average number of banks per borrower		2.74	3.52	4.69	7.20
First banks share of total credit granted(%)		69	64	56	41
e. PRODUCER HOUSEHOLDS					
Average number of banks per borrower		2.53	3.15	4.20	3.73
First banks share of total credit granted(%)		77	75	66	54
f. CONSUMER HOUSEHOLDS AND NEC					
Average number of banks per borrower		1.67	1.95	2.37	9.01
First banks share of total credit granted(%)		90	87	81	63

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

March 2013		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		3.34	3.99	3.95	4.21	3.93	4.15	2.60
from 1 to 5 years		3.41	3.35	3.29	4.09	3.11	5.28	4.05
more than 5 years		3.57	4.05	4.11	3.75	4.07	5.25	4.71
b. NORTH-WEST ITALY								
Initial period of rate fixation:								
up to 1 year		2.94	3.82	3.81	4.01	3.76	4.03	2.49
from 1 to 5 years		2.93	3.32	3.36	3.62	3.10	4.84	3.39
more than 5 years		2.42	3.52	3.80	3.15	3.43	5.12	4.24
c. NORTH-EAST ITALY								
Initial period of rate fixation:								
up to 1 year		3.48	3.87	3.86	4.28	3.73	3.82	2.63
from 1 to 5 years		3.68	3.77	3.50	4.48	3.65	4.91	4.30
more than 5 years		3.26	3.96	3.71	3.21	4.27	4.91	4.89
d. CENTRAL ITALY								
Initial period of rate fixation:								
up to 1 year		3.57	4.01	3.95	4.17	3.98	4.14	2.59
from 1 to 5 years		3.32	2.96	2.78	4.65	2.74	5.83	4.68
more than 5 years		4.49	4.33	4.78	4.30	4.15	5.36	4.77
e. SHOUTERN ITALY								
Initial period of rate fixation:								
up to 1 year		4.41	4.85	4.84	4.72	4.92	5.13	2.83
from 1 to 5 years		5.00	5.02	4.92	4.62	5.28	5.53	4.41
more than 5 years		4.98	4.87	4.88	4.31	5.13	5.43	5.03
f. ISLANDS								
Initial period of rate fixation:								
up to 1 year		3.99	4.46	4.41	4.50	4.46	4.74	2.73
from 1 to 5 years		4.92	4.72	4.92	3.92	4.67	6.32	4.94
more than 5 years		4.79	4.59	4.19	4.19	4.87	5.39	5.14

Note: Only lending in euros is considered.

Distribution by customer location (region) and total credit granted

TDB30830		Sample of banks						
Source: Survey of lending rates Percentages Size classes in euro								
March 2013		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	6.88	10.99	10.65	9.60	8.25	7.02	3.63
b.	NORTH-WEST ITALY	5.99	10.95	10.51	9.36	7.87	6.71	2.97
	Piedmont	7.13	11.04	10.37	9.30	7.93	6.86	4.07
	Valle d'Aosta	7.56	9.69	9.67	9.46	8.71	7.29	3.82
	Liguria	7.49	12.67	11.43	10.02	8.49	7.12	3.20
	Lombardy	5.63	10.67	10.44	9.30	7.80	6.64	2.80
c.	NORTH-EAST ITALY	6.82	10.02	9.51	8.55	7.42	6.43	4.42
	Trentino-Alto Adige	5.33	7.63	6.93	6.70	5.59	4.63	3.79
	Veneto	7.04	10.62	10.56	9.28	8.07	6.71	4.09
	Friuli-Venezia Giulia	7.71	10.86	10.65	9.58	7.97	7.32	4.49
	Emilia-Romagna	7.06	10.05	9.37	8.53	7.59	6.93	4.85
d.	CENTRAL ITALY	7.32	11.19	11.01	10.10	8.99	7.76	4.13
	Marche	8.67	9.88	10.45	10.25	9.26	8.16	6.33
	Tuscany	7.72	11.97	11.42	10.48	9.49	8.05	2.84
	Umbria	9.80	11.53	11.37	10.55	9.64	9.37	8.18
	Lazio	6.62	10.99	10.82	9.70	8.47	7.32	4.23
e.	SOUTHERN ITALY	9.37	12.08	12.04	10.94	9.77	8.24	5.97
	Abruzzo	8.62	11.25	10.71	9.98	9.16	7.66	6.59
	Molise	10.24	12.37	11.66	10.54	10.11	10.57	7.80
	Campania	9.73	12.21	12.28	11.16	10.40	8.66	5.95
	Apulia	9.05	12.04	12.10	10.95	9.41	8.09	5.25
	Basilicata	9.03	12.19	11.59	10.41	9.50	7.69	7.69
	Calabria	10.41	12.66	12.95	11.63	9.81	8.26	6.93
f.	ISLANDS	7.77	11.34	11.33	10.46	9.27	7.61	3.03
	Sicily	9.08	11.30	11.48	10.70	9.34	7.69	5.48
	Sardinia	5.68	11.46	10.95	9.82	9.06	7.41	2.08

Notes: Only lending in euros is considered.

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

TDB30840

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

March 2013

March 2013		Term loans				
		Matched loans	Initial period of rate fixation			Revocable loans
			up to 1 year	from 1 to 5 years	more than 5 years	
a.	ITALY	5.30	2.85	3.42	4.24	8.05
	up to 250,000	9.07	2.95	5.26	5.33	11.77
	from 250,000 to 1,000,000	7.98	3.10	5.50	5.32	10.31
	from 1,000,000 to 5,000,000	6.51	3.05	4.75	4.72	8.63
	from 5,000,000 to 25,000,000	4.90	2.93	4.03	3.96	7.28
	more than 25,000,000	3.58	2.66	2.83	2.89	5.28
b.	NORTH-EAST ITALY	5.10	2.80	3.45	3.64	7.52
	up to 250,000	9.61	2.75	5.62	5.00	11.84
	from 250,000 to 1,000,000	8.18	2.98	5.28	5.24	10.20
	from 1,000,000 to 5,000,000	6.44	2.97	4.55	4.47	8.24
	from 5,000,000 to 25,000,000	4.73	2.86	3.90	3.90	6.97
	more than 25,000,000	3.31	2.68	2.98	2.41	4.69
c.	NORTH-WEST ITALY	4.85	2.89	3.94	4.12	7.42
	up to 250,000	8.35	2.96	4.87	5.20	10.69
	from 250,000 to 1,000,000	7.19	3.08	4.76	4.96	9.24
	from 1,000,000 to 5,000,000	5.95	3.03	4.46	4.16	7.79
	from 5,000,000 to 25,000,000	4.46	2.95	4.13	3.69	6.69
	more than 25,000,000	3.59	2.72	3.57	3.59	5.36
d.	CENTRAL ITALY	5.82	2.80	2.88	4.51	8.47
	up to 250,000	8.90	2.97	4.08	5.35	12.15
	from 250,000 to 1,000,000	8.18	3.11	5.97	5.43	10.86
	from 1,000,000 to 5,000,000	6.88	3.08	4.88	5.05	9.42
	from 5,000,000 to 25,000,000	5.39	3.02	3.87	4.52	8.03
	more than 25,000,000	3.99	2.53	2.51	3.18	5.64
e.	SOUTHERN ITALY	6.38	3.08	5.14	5.02	9.84
	up to 250,000	9.47	3.38	6.27	5.56	12.63
	from 250,000 to 1,000,000	8.80	3.47	5.96	5.38	11.41
	from 1,000,000 to 5,000,000	7.41	3.29	5.32	5.02	10.01
	from 5,000,000 to 25,000,000	5.83	2.96	4.43	4.06	8.42
	more than 25,000,000	4.08	2.74	3.48	3.89	6.96
f.	ISLANDS	6.50	2.91	4.89	4.83	9.39
	up to 250,000	8.73	3.03	5.85	5.57	11.79
	from 250,000 to 1,000,000	8.57	3.21	5.97	5.60	10.70
	from 1,000,000 to 5,000,000	7.53	3.09	5.34	5.07	9.54
	from 5,000,000 to 25,000,000	5.94	2.86	4.53	3.58	7.79
	more than 25,000,000	4.37	2.68	3.92	3.04	6.74

Notes: Only lending in euros is considered.

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

TDB30850

Sample of Banks

Source: Survey of lending rates
Percentages

March 2013

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
a. MATCHED LOANS	5.30	5.10	4.85	5.82	6.38	6.50
<i>of which:</i> discount lending	6.51	5.79	4.98	6.72	7.23	7.36
advance on loan selling	4.48	4.38	3.78	4.97	4.02	4.34
for factoring						
b. TERM LOANS	2.95	2.86	2.95	2.90	3.34	3.16
Initial period of rate fixation:						
up to 1 year	2.85	2.80	2.89	2.80	3.08	2.91
more than 1 year	3.97	3.58	4.07	3.73	5.04	4.83
<i>of which:</i> leasing	4.18	4.10	4.24	4.17	4.45	4.13
Initial period of rate fixation:						
up to 1 year	4.11	4.02	4.22	4.08	4.29	3.97
more than 1 year	4.80	4.50	4.56	5.36	6.05	5.43
c. REVOCABLE LOANS	8.05	7.52	7.42	8.47	9.84	9.39

Notes: Only lending in euros is considered

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

TDB30861

Sample of banks

Source: Survey of lending rates
Percentages

March 2013

March 2013	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	5.30	2.87	4.24	8.05	3.54	2.60
Agricultural, forestry and fishing	5.98	3.02	5.15	8.29	5.04	5.15
Mining and quarrying	6.02	3.02	5.17	9.20	4.03	5.07
Manufacturing	5.01	2.91	4.42	9.17	3.74	2.31
Electricity, gas, steam and air conditioning supply	4.33	2.55	3.28	5.59	2.95	==
Water supply, sewerage, waste management and remediation activities	5.38	2.69	4.50	7.01	3.22	6.19
Construction	6.53	3.03	3.89	7.90	4.41	5.03
Wholesale and retail trade, repair of motor vehicles and motorcycles	5.08	3.20	5.11	9.33	3.82	6.38
Transportation and storage	6.25	2.47	4.63	7.64	2.34	3.61
Accommodation and food service activities	5.95	2.68	4.35	8.61	4.12	4.74
Information and communication	6.16	2.94	3.95	6.11	2.37	==
Financial and insurance activities	3.49	2.85	1.00	5.38	3.20	3.36
Real estate activities	5.72	2.57	4.20	6.20	3.68	5.01
Professional, scientific and technical activities	5.98	3.03	4.20	6.72	3.17	==
Administrative and support service activities	5.68	3.00	4.71	8.35	4.11	5.79
All remaining activities (sections O, P,Q,R,S,T)	5.34	2.88	4.36	8.62	4.66	5.36

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

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

TDB30870

Sample of banks

Source: Survey of lending rates
Percentages

March 2013

	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	3.58	1.97	2.38	5.45	6.52	5.60
North-west Italy	3.48	4.43	1.88	5.24	6.14	5.04
North-east Italy	3.63	3.59	4.08	5.25	5.43	5.64
Central Italy	3.38	1.19	4.80	5.87	7.69	6.08
Southern Italy	4.81	6.45	5.67	6.02	7.35	6.62
Islands	4.29	7.19	4.67	5.75	6.18	5.96

Notes: Only lending in euros is considered.

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

TDB30880		Sample of banks				
Source: Survey of lending rates Percentages						
March 2013		Total	of which:			revocable loans
			Term loans			
			initial period of rate fixation			
			up to 1 year	from 1 to 5 years	more than 5 years	
a.	ITALY	3.09	2.30	4.33	4.72	5.42
b.	NORTH-WEST ITALY	2.83	2.18	3.93	4.20	5.34
	Piedmont	3.17	2.38	4.14	4.65	5.15
	Valle d'Aosta	3.04	2.48	4.42	3.48	7.59
	Liguria	3.16	2.32	4.09	4.57	6.47
	Lombardy	2.70	2.11	3.80	3.99	5.31
c.	NORTH-EAST ITALY	2.99	2.33	4.51	4.89	5.12
	Trentino-Alto Adige	3.18	2.65	5.79	4.80	5.41
	Veneto	2.94	2.29	4.40	4.84	4.56
	Friuli-Venezia Giulia	3.03	2.16	5.96	5.08	5.72
	Emilia-Romagna	2.98	2.32	4.34	4.88	5.64
d.	CENTRAL ITALY	3.25	2.33	4.60	4.82	5.21
	Marche	3.16	2.41	5.70	4.88	6.15
	Tuscany	3.09	2.30	4.56	4.96	5.57
	Umbria	3.48	2.45	4.88	5.06	7.07
	Lazio	3.32	2.31	4.46	4.73	4.73
e.	SOUTHERN ITALY	3.57	2.54	4.69	5.05	6.75
	Abruzzo	3.51	2.42	4.77	4.92	7.18
	Molise	3.73	2.58	6.80	5.03	8.69
	Campania	3.59	2.56	5.04	5.13	5.97
	Apulia	3.52	2.57	4.32	5.02	6.71
	Basilicata	3.53	2.49	4.31	4.87	8.93
	Calabria	3.69	2.58	4.55	5.13	9.22
f.	ISLANDS	3.51	2.43	5.25	5.17	7.25
	Sicily	3.44	2.43	5.44	5.15	7.10
	Sardinia	3.64	2.42	4.97	5.20	8.11

Notes: Only lending in euros is considered

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

TDB30890

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

March 2013

		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	(2.13)	2.20	(4.60)	4.61
b.	NORTH-WEST ITALY	(1.90)	2.12	(3.89)	4.19
	Piedmont and Valle d'Aosta	2.25	2.29	4.57	4.44
	Liguria	2.15	2.18	4.44	4.41
	Lombardy	(1.79)	2.07	(3.52)	4.07
c.	NORTH-EAST ITALY	2.15	2.15	4.93	4.75
	Trentino-Alto Adige	2.49	2.44	4.98	4.66
	Veneto	2.08	2.08	4.86	4.78
	Friuli-Venezia Giulia	2.07	2.04	5.23	4.88
	Emilia Romagna	2.17	2.15	4.88	4.72
d.	CENTRAL ITALY	2.20	2.26	4.66	4.77
	Marche	2.30	2.24	4.80	4.75
	Tuscany	2.17	2.19	5.01	4.78
	Umbria	2.38	2.36	4.96	4.74
	Lazio	2.17	2.29	4.47	4.77
e.	SOUTHERN ITALY	2.55	2.43	5.14	4.85
	Abruzzo and Molise	2.41	2.27	5.11	4.82
	Campania	2.55	2.45	5.19	4.94
	Apulia	2.63	2.49	5.13	4.73
	Basilicata	2.80	2.28	5.06	4.45
	Calabria	2.50	2.48	5.06	4.92
f.	ISLANDS	2.34	2.31	5.17	5.01
	Sicily	2.35	2.30	5.07	4.97
	Sardinia	2.30	2.34	5.31	5.06

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

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

TDB30900

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

March 2013

	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	3.99	3.59	4.54	3.89
NORTH-WEST ITALY	4.02	3.57	4.23	3.75
NORTH-EAST ITALY	3.75	3.43	4.72	3.81
CENTRAL ITALY	4.06	3.71	4.59	3.93
SOUTHERN ITALY	4.12	3.77	5.05	4.36
ISLANDS	4.20	3.59	4.68	3.94

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

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

TDB30921

Sample of banks

Source: Survey of ending rates
Percentages

March 2013

	Total	Non-financial companies	di cui:			Producer households	Consumer households and ne
			Industry	building	services		
a. ITALY	6.09	6.46	5.88	7.35	6.59	9.13	5.32
b. NORTH-WEST ITALY	5.54	6.06	5.67	7.03	6.06	9.25	5.35
Piedmont and Valle d'Aosta	6.17	6.27	5.92	7.17	6.27	9.23	5.20
Liguria	6.84	6.92	6.12	7.96	6.96	10.36	6.26
Lombardy	5.31	5.94	5.58	6.91	5.93	9.15	5.33
c. NORTH-EAST ITALY	5.71	5.83	5.31	6.85	5.95	8.14	5.13
Trentino-Alto Adige	4.97	5.00	4.59	5.37	5.04	6.38	5.23
Veneto	5.76	5.89	5.27	7.22	6.23	8.54	4.66
Friuli-Venezia Giulia	5.75	5.67	5.25	7.06	5.78	9.19	5.53
Emilia-Romagna	5.84	5.97	5.49	7.04	5.97	8.38	5.64
d. CENTRAL ITALY	6.62	7.10	6.49	7.87	7.16	9.31	5.08
Marche	6.87	6.86	6.15	8.18	6.97	9.20	6.02
Tuscany	6.67	7.07	6.48	9.05	7.05	9.88	5.51
Umbria	7.37	7.26	6.76	8.77	7.20	10.03	6.80
Lazio	6.40	7.16	6.68	7.29	7.24	8.42	4.77
e. SOUTHERN ITALY	7.89	8.00	7.46	8.21	8.25	10.24	5.98
Campania	7.93	8.20	7.62	8.24	8.50	10.24	5.57
Abruzzo and Molise	7.54	7.52	7.03	7.67	8.00	9.35	6.36
Apulia and Basilicata	7.70	7.74	7.38	8.19	7.70	10.60	5.78
Calabria	9.22	9.35	9.15	9.79	9.31	10.31	7.22
f. ISLANDS	7.27	8.08	7.70	8.36	8.15	9.71	6.25
Sicily	8.07	8.22	7.78	8.59	8.31	9.65	6.36
Sardinia	5.68	7.69	7.47	7.84	7.70	9.98	5.95

Note: Only lending in euros is considered.

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

TDB30951		Sample of banks					
Source: Survey of deposit rates Percentages							
March 2013		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	ITALY	0.60	1.36	1.19	1.04	0.28	0.35
b.	NORTH-EAST ITALY	0.58	0.96	1.11	0.99	0.27	0.34
	Piedmont	0.66	1.00	1.80	1.00	0.23	0.28
	Valle d'Aosta	0.59	0.58	2.59	1.14	0.13	0.21
	Liguria	0.53	0.80	2.25	1.13	0.25	0.30
	Lombardy	0.57	1.01	0.72	0.97	0.29	0.37
c.	NORTH-WEST ITALY	0.56	0.97	0.80	1.09	0.31	0.33
	Trentino-Alto Adige	0.70	1.11	2.07	1.08	0.32	0.39
	Veneto	0.49	1.16	0.59	0.95	0.28	0.31
	Friuli-Venezia Giulia	0.45	1.00	0.70	1.11	0.22	0.20
	Emilia-Romagna	0.62	0.60	1.23	1.22	0.35	0.37
d.	CENTRAL ITALY	0.80	1.67	1.53	1.20	0.36	0.45
	Marche	0.63	0.73	1.90	1.36	0.36	0.43
	Tuscany	0.50	1.15	1.18	0.90	0.33	0.33
	Umbria	0.77	1.55	1.80	1.57	0.49	0.45
	Lazio	0.94	1.74	1.57	1.28	0.37	0.51
e.	SOUTHERN ITALY	0.38	0.78	1.82	0.78	0.21	0.27
	Abruzzo	0.58	1.09	1.99	1.11	0.34	0.40
	Molise	0.44	0.26	1.80	0.75	0.25	0.34
	Campania	0.34	1.07	2.07	0.67	0.15	0.23
	Apulia	0.38	0.56	1.08	0.86	0.26	0.28
	Basilicata	0.41	1.68	1.05	0.56	0.22	0.34
	Calabria	0.24	0.31	1.15	0.61	0.13	0.18
f.	ISLANDS	0.38	0.66	1.75	0.82	0.19	0.24
	Sicily	0.43	0.89	2.10	0.99	0.25	0.28
	Sardinia	0.30	0.37	1.56	0.52	0.11	0.15

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

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

TDB30960					Sample of banks				
Source: Survey of deposit rates Percentages Size classes in euro									
March 2013		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	0.17	0.20	0.35	1.30	0.09	0.15	0.34	1.15
b.	NORTH-WEST ITALY	0.18	0.21	0.34	1.21	0.10	0.16	0.35	1.06
	Piedmont	0.18	0.18	0.32	1.27	0.09	0.14	0.32	0.97
	Valle d'Aosta	0.22	0.18	0.28	1.39	0.06	0.09	0.21	0.92
	Liguria	0.15	0.19	0.35	1.41	0.08	0.14	0.32	1.03
	Lombardy	0.19	0.22	0.34	1.17	0.11	0.18	0.37	1.09
c.	NORTH-EAST ITALY	0.18	0.22	0.40	1.40	0.10	0.16	0.36	1.13
	Trentino-Alto Adige	0.24	0.25	0.38	1.32	0.16	0.19	0.35	1.40
	Veneto	0.20	0.21	0.38	1.23	0.09	0.13	0.32	1.17
	Friuli-Venezia Giulia	0.21	0.20	0.38	1.45	0.07	0.10	0.26	0.71
	Emilia-Romagna	0.16	0.23	0.42	1.55	0.10	0.19	0.42	1.13
d.	CENTRAL ITALY	0.17	0.21	0.41	1.43	0.10	0.17	0.37	1.40
	Marche	0.15	0.24	0.61	1.92	0.07	0.18	0.53	1.70
	Tuscany	0.17	0.20	0.41	1.14	0.09	0.15	0.34	1.28
	Umbria	0.21	0.27	0.60	2.04	0.11	0.19	0.52	1.65
	Lazio	0.17	0.21	0.36	1.46	0.11	0.17	0.35	1.40
e.	SOUTHERN ITALY	0.15	0.17	0.28	1.09	0.07	0.11	0.25	0.99
	Abruzzo	0.19	0.25	0.48	1.51	0.11	0.19	0.43	1.37
	Molise	0.18	0.19	0.26	1.10	0.08	0.15	0.36	1.10
	Campania	0.13	0.14	0.22	0.94	0.05	0.08	0.19	0.89
	Apulia	0.15	0.18	0.32	1.22	0.07	0.12	0.30	1.07
	Basilicata	0.15	0.17	0.32	0.75	0.09	0.16	0.39	1.10
	Calabria	0.14	0.13	0.20	0.87	0.06	0.10	0.21	0.68
f.	ISLANDS	0.14	0.15	0.27	1.14	0.10	0.14	0.27	0.78
	Sicily	0.17	0.18	0.32	1.39	0.10	0.16	0.32	0.91
	Sardinia	0.11	0.11	0.17	0.70	0.08	0.11	0.16	0.47

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				619,792
b. GOLD AND GOLD RECEIVABLES				99,417
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY				38,283
	receivables from the IMF			12,700
	securities			24,271
	current accounts and other deposits			769
	reverse operations			538
	other claims			5
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY				2,903
	financial counterparties			2,903
	<i>of which:</i> securities			180
	reverse operations			2,088
	other claims			635
	general government			-
	other counterparties			-
e. CLAIMS ON NON-EURO-AREA RESIDENTS				629
	claims on non-euro-area EU central banks			-
	securities			629
	other claims			-
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS				271,784
	main refinancing operations			3,488
	longer-term refinancing operations			268,296
	fine-tuning reverse operations			-
	structural reverse operations			-
	marginal lending facility			-
	credits related to margin calls			-
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS				1,540
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS				116,431
	securities held for monetary policy purposes			44,525
	other securities			71,906

TDB40605

Bank of Italy

	2012 Oct.	2012 Nov.	2012 Dec.
<i>(cont)</i>			
i. GENERAL GOVERNMENT DEBT			14,620
l. INTRA-EUROSISTEM CLAIMS			12,165
participating interest in the ECB			1,361
claims deriving from the transfer of foreign reserves to the ECB			7,199
net claims related to the allocation of euro banknotes within the Eurosystem			3,605
other intra-eurosystem claims (net)			-
m. ITEMS TO BE SETTLED			8
n. OTHER ASSETS			52,194
Euro-area coins			62
investments of reserves and provisions			38,545
intangible fixed assets			68
tangible fixed assets			3,079
accrued income and prepaid expenses			4,896
deferred tax assets			4,291
sundry			1,253
o. EXPENSE FOR THE YEAR			9,818

Notes: the October and November 2012 data were published in the previous issue

TDB40605		Bank of Italy		
Source: Bank of Italy Stocks in millions of euro				
		2013 Jan.	2013 Feb.	2013 Mar.
a. TOTAL		609,572	615,301	603,262
b. GOLD AND GOLD RECEIVABLES		99,417	99,417	98,651
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY		38,519	38,799	38,998
receivables from the IMF		12,776	12,777	12,810
securities		24,722	24,628	24,640
current accounts and other deposits		855	716	821
reverse operations		161	674	724
other claims		5	5	4
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY		1,277	1,142	1,102
financial counterparties		1,277	1,142	1,102
of which: securities		203	203	199
reverse operations		594	476	402
other claims		481	464	500
general government		-	-	-
other counterparties		-	-	-
e. CLAIMS ON NON-EURO-AREA RESIDENTS		1,133	1,133	1,130
claims on non-euro-area EU central banks		-	-	-
securities		1,133	1,133	1,130
other claims		-	-	-
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS		273,859	281,008	268,160
main refinancing operations		7,454	15,313	6,032
longer-term refinancing operations		266,406	265,695	262,031
fine-tuning reverse operations		-	-	-
structural reverse operations		-	-	-
marginal lending facility		-	-	98
credits related to margin calls		-	-	-
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS		1,645	1,606	1,173
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS		112,580	111,626	112,072
securities held for monetary policy purposes		43,384	42,827	42,785
other securities		69,195	68,799	69,287

TDB40605

Bank of Italy

	2013 Jan.	2013 Feb.	2013 Mar.
<i>(cont)</i>			
i. GENERAL GOVERNMENT DEBT	14,620	14,570	14,549
l. INTRA-EUROSISTEM CLAIMS	14,148	14,806	15,281
participating interest in the ECB	1,361	1,361	1,361
claims deriving from the transfer of foreign reserves to the ECB	7,199	7,199	7,199
net claims related to the allocation of euro banknotes within the Eurosystem	5,588	6,246	6,720
other intra-eurosystem claims (net)	-	-	-
m. ITEMS TO BE SETTLED	9	12	13
n. OTHER ASSETS	52,083	50,622	51,225
Euro-area coins	60	65	64
investments of reserves and provisions	38,505	37,403	37,542
intangible fixed assets	68	69	72
tangible fixed assets	3,080	3,081	3,083
accrued income and prepaid expenses	4,901	4,557	4,997
deferred tax assets	4,291	4,291	4,291
sundry	1,176	1,155	1,175
o. EXPENSE FOR THE YEAR	281	559	909

Notes:

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in millions of euro

	2012 Oct.	2012 Nov.	2012 Dec.
a. TOTAL			619,792
b. BANKNOTES IN CIRCULATION			149,948
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS			27,665
current accounts (covering the minimum reserve system)			24,593
deposit facility			3,040
fixed-term deposits			32
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			34,496
general government			33,802
of which: treasury payment account			8,502
sinking fund for the redemption of government securities			171
other liabilities			25,130
other counterparties			694
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO			1,000
liabilities to non-euro-area EU central banks			-
other liabilities			1,000
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY			378
financial sector counterparties			-
general government			378
other counterparties			-
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY			2
deposits and balances			2
other liabilities			..
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF			7,666
l. INTRA-EUROSISTEM LIABILITIES			253,799
promissory notes covering debt certificates issued by the ECB			-
net liabilities related to the allocation of euro banknotes within the Eurosystem			-
other intra-Eurosystem liabilities (net)			253,799

TDB40615

Bank of Italy

	2012 Oct.	2012 Nov.	2012 Dec.
(cont.)			
m. ITEMS TO BE SETTLED			40
n. OTHER LIABILITIES			1,653
Bank of Italy drafts			219
accrued expenses and deferred income			14
sundry			1,419
o. PROVISIONS			8,126
provisions for specific risks			1,517
sundry staff-related provisions			6,609
p. REVALUATION ACCOUNTS			86,900
q. PROVISION FOR GENERAL RISKS			13,191
r. CAPITAL AND RESERVES			22,607
capital			..
ordinary and extraordinary reserves			14,868
other reserves			7,740
s. NET PROFITS FOR DISTRIBUTION			-
t. INCOME FOR THE YEAR			12,320
u. MEMORANDUM ACCOUNTS			659,166

Notes: the October and November 2012 data were published in the previous issue

TDB40615		Bank of Italy		
Source: Bank of Italy Stocks in millions of euro				
		2013 Jan.	2013 Feb.	2013 Mar.
a. TOTAL		609,572	615,301	603,262
b. BANKNOTES IN CIRCULATION		145,009	144,589	147,252
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS		36,873	32,317	31,195
current accounts (covering the minimum reserve system)		31,162	30,351	23,781
deposit facility		5,710	1,966	2,414
fixed-term deposits		-	-	5,000
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		54,898	36,476	35,813
general government		54,600	36,027	34,658
of which: treasury payment account		806	807	786
sinking fund for the redemption of government securities		172	5,599	2,754
other liabilities		53,623	29,621	31,118
other counterparties		297	450	1,155
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO		1,264	1,254	1,184
liabilities to non-euro-area EU central banks		-	-	-
other liabilities		1,264	1,254	1,184
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY		419	402	384
financial sector counterparties		-	-	-
general government		419	402	384
other counterparties		-	-	-
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY		53	320	265
deposits and balances		2	2	2
other liabilities		51	318	263
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF		7,666	7,666	7,693
l. INTRA-EUROSISTEM LIABILITIES		228,163	256,397	242,939
promissory notes covering debt certificates issued by the ECB		-	-	-
net liabilities related to the allocation of euro banknotes within the Eurosystem		-	-	-
other intra-Eurosystem liabilities (net)		228,163	256,397	242,939

TDB40615

Bank of Italy

		2013 Jan.	2013 Feb.	2013 Mar.
	(cont.)			
m	ITEMS TO BE SETTLED	33	29	58
n.	OTHER LIABILITIES	1,250	1,252	1,322
	Bank of Italy drafts	114	109	107
	accrued expenses and deferred income	4	3	32
	sundry	1,133	1,141	1,183
o.	PROVISIONS	8,126	8,126	8,126
	provisions for specific risks	1,517	1,517	1,517
	sundry staff-related provisions	6,609	6,609	6,609
p.	REVALUATION ACCOUNTS	86,900	86,900	85,753
q.	PROVISION FOR GENERAL RISKS	13,191	13,191	13,191
r.	CAPITAL AND RESERVES	22,607	22,607	22,607
	capital	..	..	..
	ordinary and extraordinary reserves	14,868	14,868	14,868
	other reserves	7,740	7,740	7,740
s.	NET PROFITS FOR DISTRIBUTION	2,501	2,501	2,501
t.	INCOME FOR THE YEAR	618	1,274	2,978
u.	MEMORANDUM ACCOUNTS	645,426	651,938	643,494

Notes:

Methodological Appendix

1. Content of the publication

The Statistical Bulletin contains information on the structure, assets and liabilities, and operations of banks and non-bank intermediaries. Unless otherwise indicated, the data refer to transactions carried out by banks and financial intermediaries with residents, irrespective of the currency used. Interbank transactions are normally excluded. Transactions not denominated in euro are recorded in euro at the average end-of-period exchange rate. As regards flows, transactions for which interest payments have been made are recorded at the exchange rate used to translate the interest payments into euro; other transactions are recorded at the end-of-period exchange rate.

Exceptions to the general rules are evidenced in the footnotes to the tables.

For the sake of legibility and clarity, the paper version of the statistical tables normally contains data referring to the most recent period available; the time series and the distributions with a higher degree of data disaggregation are available in the "BIP on-line statistical database". The Bulletin contains the information available at the time of publication; subsequent editions may be updated or revised to incorporate adjustments subsequently received from reporting intermediaries.

Data on the same phenomena from different sources may not coincide owing to methodological differences. Further discrepancies between or within tables are due to rounding or to the exclusion of data covered by official secrecy.

As regards the geographical aggregates, it should be noted that: for the Regions, reference is made to the list contained in Article 131 of the Italian Constitution; for the Provinces, until September 2008 the breakdown is maintained as at 1 January 1996 (for statistical continuity) and, as of December 2008, it is extended to take account of the established provinces already operative at each reporting date (see complete list in Circular 154/1991).

2. Sources of information

The information contained in the publication is drawn from the reports that credit and financial intermediaries send to the Bank of Italy. The principal features of the information flows are described in what follows for the various sources listed below:

- supervisory returns;
- reports to the Central Credit Register;
- surveys of lending and deposit rates;
- registers of intermediaries.

2.1 Supervisory returns

The Bank of Italy requires supervisory returns from:

- banks under Article 51 of the Banking Law (Legislative Decree 385/1993);

- investment firms under Article 12 of the Consolidated Law on Financial Intermediation (Legislative Decree 58 of 24 February 1998);
- financial intermediaries under Article 107 of the Banking Law;
- asset management companies and open end investment companies (SICAVs) under Article 12 of the Consolidated Law on Financial Intermediation.

Using the required reporting formats and at the specified frequencies, the above intermediaries transmit data (generally end-of-period stocks and flows) on their balance sheets and profit and loss accounts, their transactions (e.g. technical form, types of securities traded or managed, original and residual duration, currency), and their counterparties (location and economic activity), as well as other information of use for analysis of the various technical parameters (loan concentration, structure of deposits, foreign exposure, bad and doubtful debts, etc.).

2.2 Reports to the Central Credit Register

The Central Credit Register is regulated by the resolution adopted by the Credit Committee on 29 March 1994 pursuant to Articles 53, 67 and 107 of the Banking Law. The following participate in this centralized service:

- banks entered in the register referred to in Article 13 of the Banking Law;
- financial intermediaries entered in the register of banking groups and/or the special register referred to in, respectively, Articles 64 and 107 of the Banking Law that engage exclusively or primarily in financing activity. Financial intermediaries more than 50 per cent of whose financing activity consists of consumer credit are exempted. Consequently, the group of financial intermediaries reporting to the Central Credit Register is not identical to the group that transmits supervisory returns.

Participating intermediaries also report the exposures of foreign branches to borrowers resident in Italy. All the statistical distributions take such loans into account.

Once a month intermediaries are required to report each customer's debtor position, comprising both individual and joint liabilities (joint accounts and partnerships).

The whole position relative to a given customer must be reported where even one of the following conditions applies: - the sum of credit granted or used for all loans and guarantees granted to the customer is at least 30,000 euros;

- the total value of personal guarantees provided by the customer is at least 30,000 euros;
- the customer's position is classified among bad debts or is written off during the reference month, regardless of the amount;
- the face value of factoring claims the intermediary has acquired from the customer is at least 30,000 euros;
- the value of the transactions carried out by the intermediary on behalf of third parties is at least 30,000 euros;

Where a report is made because one of the above conditions applies, it must cover all the outstanding positions of the customer in question.

The present report form, in use since 1 January 2005 and subject to the 9th update of Circular no. 139 of 11 February 1991, comprises a section for different categories of credit (matched, term and revocable exposures, loans subject to bankruptcy proceedings and other special cases, bad debts, guarantees relating to commercial operations, guarantees relating to financial operations, guarantees received, financial derivatives), an informational section (transactions carried out on behalf of third parties, syndicated loans, claims acquired from customers other than intermediaries - debtors assigned, matched loans - overdue amounts, claims written off, claims assigned to third parties) and a series of qualifiers providing a fuller description of the characteristics and riskiness of outstanding transactions (e.g. original and residual maturity, currency, etc.).

2.3 Surveys of lending and deposit rates

The quarterly sample survey of deposit and lending rates, introduced under Article 51 of the Consolidate Law on Banking, is currently governed by the Bank of Italy's Circular No. 251 of 17 July 2003, "Rilevazione analitica dei tassi d'interesse. Istruzioni per le banche segnalanti" (Sample

Survey of Interest Rates: Instructions for Reporting Banks), which has applied since the first quarter of 2004. The Circular can be found on the Bank of Italy's website under "Statistiche/Raccolta delle informazioni presso gli intermediari/ Segnalazioni creditizie e finanziarie/Normativa di riferimento".

The information on lending rates is collected separately for each customer; that on deposit rates is collected instead on an aggregate basis.

In the case of lending rates the survey covers the loan facilities granted to ordinary customers - i.e. excluding banks and banking authorities - by Italian branches of reporting intermediaries in the following forms: matched loans, term loans and revocable loans. Intermediaries are required to submit the information requested for each customer having, at the end of the reference quarter, a sum of the amounts of the above forms of financing granted or used reported to the Central Credit Register that equals or exceeds 75,000 euros.

For all the loans covered by the survey outstanding at the end of each quarter, intermediaries report the products and the related amounts received; the latter are divided between interest payments, fees and expenses. On the basis of the observed data the interest rates published in the statistical tables are calculated as the weighted average of the rates effectively charged to customers - excluding transactions at supported interest rates - using the following formula:

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

For new term loans, banks report the Annual Percentage Rate of Charge - APRC (as defined in Directive 87/102/EEC) and the amount of financing granted. In the statistical tables showing the APRC, the weighted average is calculated on the basis of the amounts of the loans granted.

As regards deposit rates, data are collected on the conditions applied to sight current account deposits of ordinary customers outstanding at the end of the quarter at the Italian branches of reporting banks. For the transactions covered by the survey, intermediaries report the following data in aggregate form:

- the sum of the interest accrued in the reference quarter (regardless of when it is paid);
- the sum of the products for the reference quarter.

The interest rates published in the statistical tables are the weighted average calculated using the following formula:

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

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

2.4 Registers of intermediaries

Identification information on credit and financial intermediaries subject to supervision by the Bank of Italy and on the activities they are authorized to carry on is drawn from special registers kept by the Bank of Italy or Consob under the laws in force. In particular:

- under Article 13 of the Banking Law, the Bank of Italy enters banks authorized in Italy and branches of EU banks established in Italy in a register;
- under Article 19 of the Consolidated Law on Financial Intermediation, Consob, after consulting the Bank of Italy, authorizes Italian securities firms (SIMs) to provide investment services. Under Article 20 of the Consolidated Law, Consob enters SIMs in a register, communicating such entries to the Bank of Italy;
- under Article 107 of the Banking Law, the Ministry of the Treasury, after consulting the Bank of Italy and Consob, establishes objective standards with reference to the activity carried on, the volume of business and the ratio of debt to equity capital, on the basis of which to determine the financial intermediaries which must be entered in a special register kept by the Bank of Italy;
- under Article 35 of the Consolidated Law, the Bank of Italy, after consulting Consob, authorizes asset management companies to perform the service of collective asset management and that of individual portfolio management. Such companies are entered in a register kept by the Bank of Italy pursuant to Article 46 of the Consolidated Law;

- under Article 44 of the Consolidated Law, the Bank of Italy, after consulting Consob, authorizes the establishment of open- end investment companies (SICAVs). Under Article 45, SICAVs authorized in Italy are entered in a register kept by the Bank of Italy.

The transposition of Directive 2004/39/EC on markets in financial instruments (MiFID) with Legislative Decree 164/2007, which entered into force on 1 November 2007 broadened the range of investment services that can be performed by authorized persons. Accordingly, two new investment services have been added to securities business: "investment advice" and "operation of multilateral trading facilities".

3. Information for time-series analysis

Reporting items have changed over time as a result of efforts to rationalize or enhance the information flows from intermediaries. To permit correct interpretation of breaks in time series, the most important changes are described below.

3.1 Supervisory returns

As of January 1994: there may be a break owing to the new method of accounting for and reporting sale and repurchase transactions where the purchaser is under an obligation to resell the assets involved (e. g. securities). In accordance with the rules on annual accounts, such transactions are treated as forms of lending to or fund-raising from the counterparty (the Bank of Italy, banks, customers) and are reported apart. In line with the new format of the annual accounts, as of 1 January 1994 interest- bearing certificates (except post office savings certificates) and non-interbank certificates of deposit are included in the securities portfolio.

As of January 1995: the de-specialization of credit institutions pursuant to the Banking Law is reflected in:

- the adoption of a single reporting form for the supervisory returns of all banks;
- the inclusion in banks' reports of the information previously transmitted by their former special credit sections.

The population to which the information published from that date onwards refers is the banking system as a whole. Accordingly, all references to the "sample of banks" utilized up until 31 December 1994 have been dropped.

The adjustment of the former special credit institutions and special credit sections to the new reporting formats ceased to have effect only from December 1996 (September 1996 for the data published on the "BIP on-line statistical database"). Up to that date, loans and deposits deriving from the old returns of some former special credit institutions are included in the totals (since they are considered "unattributable") but are not distributed according to the classifications adopted from some analytical tables.

In addition, following the merging of the information relating to the former special sections into the statistics of their respective parent institutions, there may be breaks in the time series for the distribution of loans and deposits by branch location.

As of March 1998: the earlier tables on loans beyond the short-term are consolidated in some cases in order to facilitate the comparison of information. The detailed data continue to be provided on the "BIP on-line statistical database".

As of January 1999: following the start of Stage Three of EMU and the related changes in supervisory returns, the concept of central bank has been redefined; consequently, the banks' positions with "BI-UIC" have been replaced by those with "BI-ECB".

As of January 2005: in the "institutional" classification the "Central credit institutions" category has been eliminated and the entities in question included in the "Banks established as società per azioni" category.

Following the 18th update of the system of automated prudential returns, with effect from the reference date of December 2006, the sections containing financial statement data are now based on IAS/IFRS. At the same time some adjustments were made to the other sections. The changes had the following effects on the statistics published: a. new items have been included in the accounts referring to banks (operating in Italy and abroad). On the assets side they refer to negative revaluation amounts and on the liabilities side to positive revaluation amounts. For banks operating in Italy, these amounts are included respectively in the aggregates "Negative capital items" (tables

tdb10017, tdb10018 and tdb10019) and "capital, reserves and provisions included in capital" (tables tdb10027, tdb10028 and tdb10029); for banks operating abroad, they are included respectively in the aggregates "Other asset items" and "Endowment funds and capital reserves" (table tdb10033). b. prudential returns no longer contain the items covering "loan loss provisions", consequently the tables covering liabilities (tables tdb10027, tdb10028 and tdb10029) no longer contain the information in question, nor is it included in the aggregate "other liabilities items" in the table on foreign branches of Italian banks (table 10033). With effect from December 2008 Circular 272/2008 ("Accounting supervisory reports") revised the statistical supervisory reports that banks are required to send to the Bank of Italy. Despite the changes made, the most important aggregates published in the Statistical Bulletin can be seen as basically continuous with the respect to the past. For specific aspects of this matter in relation to single aggregates, reference should be made to the glossary in this edition.

As regards Italian banks' foreign exposure, the report form, which already included the balance-sheet assets of foreign branches and subsidiaries, has been supplemented with information on subsidiary resident financial companies.

With the 7th update of Circular 217/1996 "Manual for the compilation of supervisory reports by financial intermediaries entered in the special register referred to in Article 107") the supervisory reports of financial companies referred to in Article 107 have been brought into line with both the new international accounting standards and the new prudential rules. These changes in reporting standards have led to some discontinuities for non-bank-financing. The concept of maturity has been made more uniform for all the aggregates derived from supervisory reports by aligning it with that established for ECB harmonized reports. For more details, see the glossary in this edition. As a consequence of Regulation ECB/2008/32 and some changes made to supervisory reports, June 2010 marks a break in the series on deposits and loans. In particular the loan series now includes all loans that have been securitized or otherwise transferred but which do not satisfy the criteria for derecognition laid down in IAS39, as for the preparation of banks' financial statements. This has led to the recognition of assets that had previously been cancelled and the related liabilities, with a consequent increase in the series on loans and deposits.

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

3.2 Reports to the Central Credit Register

As of March 1991: the threshold for reporting bad debts, previously set at 10 million lire, no longer applies.

As of January 1993: the reporting requirement extends to Italian banks' foreign branches for loans to borrowers resident in Italy.

As of January 1996: the reporting threshold for loans and guarantees to customers has been raised from 80 to 150 million lire. The rules regarding bad debts and personal guarantees issued by customers are unchanged.

As of January 1997: the introduction of the new report form has made it possible to add statistical distributions with fuller information on transactions between customers and reporting banks (see Section 2. 2). In addition, the aggregated data on loans, bad debts and guarantees provided by customers are no longer adjusted to eliminate individual exposures of less than 150 million lire. The previous report form envisaged nine categories: liquidations of claims, direct loans, current accounts, foreign transactions, bad debts, transactions backed by real security, medium and long-term transactions and other, guarantees granted to customers, and personal guarantees received from customers. For loans and guarantees granted, both the amount granted and that used were reported. For guarantees received, the guarantee commitment was reported and set equal, unless otherwise specified, to the larger of total credit granted and that used.

As of January 2002: the Central Credit Register reporting threshold, which was previously equal to 150 million lire (77,469 euros) has been set to 75,000 euros.

As of January 2005: in the new form for reporting loans introduced following the 9th update of Circular no. 139 of 11 February 1991, intermediaries are required to report separately: - bad debts for an amount equal to the amount originally disbursed, net of repayments and gross of writedowns

and writeoffs; - the stock of amounts written off over the entire duration of the credit relationship. Prior to that date, bad debts were reported gross of writedowns and net of writeoffs. However, unless stated otherwise, the series published continue to refer to bad debts net of writeoffs. A certain discontinuity can nonetheless be observed in the data between December 2004 and March 2005, especially as regards the information on financial intermediaries. It should also be noted that the updating of the rules referred to above also made it impossible to separate out the part of net bad debts backed by real security. Accordingly, as of January 2005 only the part of "gross" bad debts backed by real security is shown. Lastly, in accordance with the New Capital Accord (Basel II), which considers the threshold of 1,000,000 euros as one of the criteria for distinguishing between "retail" and "corporate" customers, wherever possible this threshold has been shown in the tables disaggregated by size class.

As of January 2009: following the update of Circ. No. 139 of 11 February 1991, the reporting threshold for the inclusion in the Central Credit register has been lowered from § 75,000 to § 30,000. Bad debts continue to be recorded without any limit on their amount. Adjusted bad debts and default rates of loan facilities have been constructed keeping the § 75,000 threshold for inclusion unchanged.

From June 2009 onwards, following the reporting changes introduced by the 12th update of Circular 139 concerning the breakdown of the variables "original maturity" and "residual maturity" used in reports to the Central Credit Register, the concept of short term now refers to maturities of less than 12 months. Previously it had referred to a maturities of less than 18 months.

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

3.3 Surveys of interest rates

As of March 1993: the 365-day calendar year has replaced the 360-day business year in the lending rate computation formula.

As of January 1996: the increase from 80 to 150 million lire in the Central Credit Register reporting threshold has had indirect effects on the survey of lending rates. For the sake of the comparability of time series data, rates referring to loans below the new reporting threshold are eliminated from the tables on lending rates for 1995 and 1996.

As of January 1997: the distributions relative to lending rates reflect the different information breakdown of the Central Credit Register's new reporting form (see Section 2.2).

As of March 1998: interest rates on medium and long-term loans outstanding at the end of the reference period have been published.

As of March 2001: effective deposit rates, previously published annually, are now published quarterly (see "Additional information" concerning the Statistical Bulletin III/2002).

As of January 2002: the change in the Central Credit Register reporting threshold from 77,469 to 75,000 euros has had indirect effects on the survey of the lending rates.

As of March 2004 Bank of Italy Circular No. 251 of 17 July 2003 made far-reaching changes to the quarterly collection of sample data on lending and deposit rates. The number of reporting banks was increased and the report form was amended with provision made for the collection of additional data. Consequently, the tables of the Statistical Bulletin and of the Summary Report of the Statistical Bulletin have been completely revised.

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

3.4 Classifications of intermediaries up to 31 December 1994

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

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

On that occasion it was decided to:

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

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

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

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

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

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

3.5 Specific events

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

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

As of December 1996: there is a break in the series of bad debts drawn from supervisory returns owing to the disposal and subsequent securitization of a portfolio of mortgage loans in default (initially 200 billion lire; from March 1997 onwards an additional 280 billion).

As of January 1997: following the transfer of claims from Banco di Napoli to a non-bank subsidiary, there is a discontinuity in the series of loans and bad debts and in their breakdown by geographic location and economic sector of the borrower; in particular, there is a reduction of around 8.8 trillion lire in bad debts.

As of September 1997: both the series of bad debts drawn from supervisory returns and the similar series from reports to the Central Credit Register show a significant break, of which around 2.8 trillion lire is attributable to the subjection of Sicilcassa S.p.A. to bankruptcy proceedings.

As of March 1998: the series of bad debts drawn from supervisory returns shows a discontinuity, of which around 420 billion lire is attributable to a disposal and subsequent securitization of real estate loans in default.

As of June 1998: the series classified by sector and segment of economic activity show a discontinuity owing to the alignment of the classification criteria with those of the new European System of National and Regional Accounts (ESA 95). Attention is drawn, in particular, to the discontinuities in the series referring to the sector "Non-financial corporations" and the subsector "Producer households".

As of June 1999: the series of bad debts drawn from supervisory returns and the similar series from reports to the Central Credit Register show a significant break, of which around 3.0 trillion lire is attributable to a disposal and subsequent securitization of bad debts.

As of September 1999: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to a securitization transaction involving claims for a total nominal value of about 3,600 billion lire (comprising bad debts for 2,000 billion, substandard loans for 1,000 billion and performing loans for the remaining amount).

As of December 1999: there may be breaks in some of the series derived from both supervisory reports and reports to the Central Credit Register owing to a securitization transaction involving claims for a total nominal value of about 11,000 billion lire (comprising bad debts for 8,000 billion, substandard loans for 1,300 billion and performing loans for the remaining amount). Moreover, the reorganization of asset management activities in some large groups resulted in the transfer of a total of about 80,000 billion lire of assets under management from investments firms (SIMs) to asset management companies (SGRs).

As of June 2000: there may be breaks in some of the series derived from supervisory returns owing to a securitization transaction involving bad debts for a total nominal value of about 3 billion lire. In addition, following clarifications by the BIS on the classification of countries in its international statistics, some changes have been made to the table on "Foreign exposure": claims on the ECB have been included under Germany instead of under international organizations; claims on residents of Guernsey, Jersey and the Isle of Man have been included under the United Kingdom instead of under offshore centres. These changes may result in breaks in the series for the countries concerned.

As of September 2000: following the addition in the supervisory reports submitted by Italian securities firms (SIMs) of data on their management of investment portfolios on behalf of other intermediaries, it has been possible to separate this item from their total portfolio management business. This may have caused discontinuities in the statistical series concerned.

As of December 2000: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 20,000 billion lire (including 10,000 billion of bad debts). Moreover, following the addition in the supervisory reports submitted by banks of data on their management of investment portfolios on behalf of other intermediaries, it has been possible to separate this item from their total portfolio management business. This may have caused discontinuities in the statistical series concerned.

As of March 2001: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing claims for a total nominal value of about 5,600 billion lire.

As of June 2001: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 19,000 billion lire (including 15,000 billion of bad debts).

As of September 2001: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 1.9 billion euros.

As of December 2001: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 5 billion euros. In addition, some changes have been made to the table "Foreign exposure":

- following clarifications by the BIS on the classification of countries in its international statistics, claims on residents of Guernsey, Jersey and the Isle of Man have been included under the offshore centres instead of the United Kingdom;
- the exposure in local currency of the euro area countries comprises claims denominated in euro and the former euro-area currencies.

As of March 2002: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 4 billion euros (including 1.2 billion of bad debts). Moreover, owing to decisions taken by the central bank of Argentina concerning the suspension of the obligation to publish financial statistics, some Italian banks have not submitted complete reports on their exposures to borrowers resident in that country. Where necessary, in the table "Foreign exposure", reference has been made to the 2001 year-end data in calculating the 2002 first-quarter aggregates for Argentina.

As of June 2002: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 2.2 billion euros (including 826 million of bad debts).

As of September 2002: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 2.3 billion euros (including 250 million of bad debts).

As of December 2002: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 5.5 billion euros (including 69 million of bad debts).

As of March 2003: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 1.2 billion euros.

As of June 2003: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 4 billion euros.

As of September 2003: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 1 billion euros.

As of December 2003: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 4.2 billion euros.

As of January 2004: the change in the institutional status of a large intermediary has caused breaks in some series. The discontinuities are especially pronounced in the tables on securities business.

As of March 2004: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 2.3 billion euros.

As of June 2004: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 4.6 billion euros.

As of September 2004: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 0.9 billion euros.

As of December 2004: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 5.6 billion euros (including 334 million of bad debts).

As of March 2005: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 5.6 billion euros (including 173 million of bad debts).

As of June 2005: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 3.4 billion euros (including 251 million of bad debts).

As of September 2005: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 3.8 billion euros (including 287 million of bad debts).

As of December 2005: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 14.9 billion euros (including 10.2 million of bad debts).

As of March 2006: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 3.1 billion euros.

As of June 2006: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 6.3 billion euros (including 57 million of bad debts).

As of September 2006: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 4.3 billion euros.

As of 30 September 2006 the classification of customers has been brought into line with the revised provisions of Circular no. 140 of 11 February 1991. It should also be noted that as of the same date some aggregates have been modified by the reclassification of Cassa Depositi e Prestiti S.p.A. (CDP) outside general government and its ceasing to be considered a non-bank customer.

As of December 2006: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 10.5 billion euros (including 190 million of bad debts).

As of March 2007: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 6.5 billion euros (including 9 million of bad debts).

As of June 2007: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 9.3 billion euros (including 1.1 billion of bad debts).

As of September 2007: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 2.3 billion euros (including 17 million of bad debts).

As of December 2007: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 12 billion euros (including 2 billion of bad debts).

As of March 2008: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 13 billion euros. We inform that to take account of the change in the pattern of the Italian banking system's external operations, the list of counterparties in Table TDB30274 has been updated, with the removal of the countries where the exposure is no longer significant (Ecuador, Paraguay, Nigeria and Iraq) and the addition of those where the exposure is larger (Bosnia Herzegovina, Slovak Republic, Kazakhstan, Gibraltar and Jersey).

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

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

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

As of March 2009: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 11.3 billion euros (including 4.8 million of bad debts).

As of June 2009: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 25.1 billion euros.

As of September 2009: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 13.3 billion euros.

As of December 2009: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 24 billion euros (including 278 million of bad debts).

As of March 2010: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 2.5 billion euros.

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

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

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

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

As of December 2010, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of performing loans amounting to about 1.73 billion euros, which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

As of March 2011, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of performing loans amounting to about 75 million euros, which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards. Following a number of bank mergers involving financial companies, breaks occurred in the bad debt statistics based on accounting supervisory reports. The transactions in question impacted on the bad debt statistics based on Central Credit Register data in the subsequent quarter since the intermediaries involved temporarily continued to produce separate reports.

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

As of September 2011, some series based on supervisory returns and Central Credit Register data show a break owing to the securitization of performing loans amounting to about 9 million euros (including 6.9 million of bad debts), which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

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.