



BANCA D'ITALIA  
EUROSISTEMA

# Statistical Bulletin

quarter 3 - 2013

quarter

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## **Statistical Bulletin**

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## Statistical publications and distribution options

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

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

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

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Requests for clarifications concerning data contained in this publication can be sent by e-mail to [statistiche@bancaditalia.it](mailto:statistiche@bancaditalia.it).

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*Director:* ENRICO D'ONOFRIO

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## Notice to readers

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

### II. Symbols:

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

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

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

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## Additional information concerning this issue

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In order to harmonize the definition of “consumer credit” among the various publications of the Bank of Italy, tables TDB10254, TDB10288 and TDB10289 were recalculated excluding, from December 2008, the issuance/management of credit cards.

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


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

## Key to symbols and information in the index

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

1	<b>BIP on-line:</b>	☒	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	<b>Frequency:</b>	M	Monthly
		Q	Quarterly
		H	Half-yearly
		A	Annual
3	<b>Source:</b>	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	<b>Universe:</b>	[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	<b>Table identification code</b>		
7	<b>Description of the table</b>		
8	<b>Identification code for table on the “BIP on-line statistical database”</b>		
9	<b>Page on which table appears in this issue</b>		

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# Structural information

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

TDB10207

Source: Archives of intermediary  
identification data

June 2013

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
<b>a. TOTAL</b>	<b>693</b>	<b>32,106</b>	<b>189</b>	<b>21,718</b>
<b>b. PIEDMONT</b>	<b>27</b>	<b>2,611</b>	<b>18</b>	<b>2,065</b>
Alessandria	-	290	-	256
Asti	1	164	1	136
Biella	4	132	4	114
Cuneo	13	515	5	359
Novara	-	210	-	126
Turin	9	1,081	8	944
Verbano-Cusio-Ossola	-	87	-	33
Vercelli	-	132	-	97
<b>c. VALLE D'AOSTA</b>	<b>1</b>	<b>99</b>	<b>-</b>	<b>70</b>
Aosta	1	99	-	70
<b>d. LIGURIA</b>	<b>6</b>	<b>924</b>	<b>5</b>	<b>762</b>
Genoa	4	500	3	412
Imperia	-	115	-	88
La Spezia	1	131	1	115
Savona	1	178	1	147
<b>e. LOMBARDY</b>	<b>164</b>	<b>6,254</b>	<b>52</b>	<b>3,891</b>
Bergamo	12	748	2	498
Brescia	15	923	5	517
Como	3	352	-	236
Cremona	4	277	-	122
Lecco	2	230	1	124
Lodi	3	154	-	56
Mantua	4	320	1	230
Milan	112	1,894	41	1,255
Monza-Brianza	5	463	1	270
Pavia	1	323	-	222
Sondrio	3	124	1	25
Varese	-	446	-	336
<b>f. TRENTINO-ALTO ADIGE</b>	<b>101</b>	<b>948</b>	<b>8</b>	<b>293</b>
Bolzano	55	411	5	146
Trento	46	537	3	147
<b>g. VENETO</b>	<b>48</b>	<b>3,433</b>	<b>7</b>	<b>1,852</b>
Belluno	1	180	-	109
Padua	11	621	2	393
Rovigo	3	170	-	101
Treviso	9	621	2	308
Venice	6	510	2	309
Verona	7	695	1	335
Vicenza	11	636	-	297

**Banks**

Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
<b>37</b>	<b>5,658</b>	<b>388</b>	<b>4,445</b>	<b>79</b>	<b>285</b>	<b>5,852</b>
-	<b>338</b>	<b>8</b>	<b>185</b>	<b>1</b>	<b>23</b>	<b>646</b>
-	28	-	5	-	1	90
-	15	-	11	-	2	60
-	17	-	-	-	1	39
-	35	8	120	-	1	148
-	83	-	-	-	1	60
-	74	-	47	1	16	177
-	52	-	2	-	-	27
-	34	-	-	-	1	45
-	<b>8</b>	<b>1</b>	<b>21</b>	-	-	<b>34</b>
-	8	1	21	-	-	34
-	<b>131</b>	-	<b>24</b>	<b>1</b>	<b>7</b>	<b>136</b>
-	81	-	2	1	5	52
-	16	-	10	-	1	23
-	13	-	2	-	1	25
-	21	-	10	-	-	36
<b>5</b>	<b>1,402</b>	<b>43</b>	<b>812</b>	<b>64</b>	<b>149</b>	<b>1,184</b>
1	102	9	143	-	5	206
1	165	9	228	-	13	179
-	66	3	49	-	1	97
-	80	4	74	-	1	91
-	73	1	32	-	1	66
-	54	3	43	-	1	53
-	48	3	42	-	-	69
1	431	6	92	64	116	129
-	116	4	71	-	6	55
-	75	1	25	-	1	99
2	97	-	2	-	-	44
-	95	-	11	-	4	96
<b>1</b>	<b>130</b>	<b>90</b>	<b>521</b>	<b>2</b>	<b>4</b>	<b>298</b>
1	68	47	194	2	3	111
-	62	43	327	-	1	187
<b>5</b>	<b>893</b>	<b>36</b>	<b>674</b>	-	<b>14</b>	<b>543</b>
-	46	1	25	-	-	51
1	95	8	130	-	3	101
-	12	3	57	-	-	46
1	179	6	132	-	2	95
-	113	4	85	-	3	44
1	239	5	117	-	4	95
2	209	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
<b>h. FRIULI-VENEZIA GIULIA</b>	<b>24</b>	<b>905</b>	<b>7</b>	<b>562</b>
Gorizia	4	95	-	51
Pordenone	3	213	1	134
Trieste	3	132	1	99
Udine	14	465	5	278
<b>i. EMILIA ROMAGNA</b>	<b>51</b>	<b>3,362</b>	<b>24</b>	<b>2,253</b>
Bologna	12	766	6	501
Ferrara	3	222	2	191
Forlì	9	335	3	203
Modena	5	469	2	271
Parma	2	340	2	264
Piacenza	2	216	1	143
Ravenna	5	331	3	270
Reggio Emilia	6	392	3	250
Rimini	7	291	2	160
<b>l. MARCHE</b>	<b>27</b>	<b>1,153</b>	<b>7</b>	<b>868</b>
Ancona	10	359	3	260
Ascoli Piceno	4	156	1	122
Fermo	4	156	1	122
Macerata	4	232	1	185
Pesaro e Urbino	7	300	1	210
<b>m. TUSCANY</b>	<b>47</b>	<b>2,414</b>	<b>15</b>	<b>1,618</b>
Arezzo	4	227	-	139
Florence	13	658	6	488
Grosseto	3	148	-	98
Livorno	2	202	-	127
Lucca	3	260	2	165
Massa Carrara	2	109	1	93
Pisa	5	283	2	182
Pistoia	8	183	2	116
Prato	1	129	-	71
Siena	6	215	2	139
<b>n. UMBRIA</b>	<b>6</b>	<b>538</b>	<b>3</b>	<b>442</b>
Perugia	4	410	1	331
Terni	2	128	2	111
<b>o. LAZIO</b>	<b>58</b>	<b>2,669</b>	<b>20</b>	<b>1,868</b>
Frosinone	5	210	-	117
Latina	5	189	-	118
Rieti	2	80	1	58
Rome	40	1,988	18	1,437
Viterbo	6	202	1	138
<b>p. ABRUZZO</b>	<b>12</b>	<b>658</b>	<b>4</b>	<b>462</b>
Chieti	4	171	2	118
L'Aquila	1	145	-	74
Pescara	2	168	1	134
Teramo	5	174	1	136

						<b>Banks</b>
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
<b>1</b>	<b>102</b>	<b>15</b>	<b>238</b>	<b>1</b>	<b>3</b>	<b>171</b>
-	8	4	36	-	-	20
-	30	2	49	-	-	39
-	13	1	18	1	2	4
1	51	8	135	-	1	108
<b>4</b>	<b>661</b>	<b>22</b>	<b>435</b>	<b>1</b>	<b>13</b>	<b>333</b>
-	140	6	118	-	7	59
-	11	1	20	-	-	26
-	40	6	92	-	-	30
2	184	-	12	1	2	47
-	58	-	17	-	1	45
1	63	-	9	-	1	41
-	14	2	46	-	1	18
-	98	3	43	-	1	45
1	53	4	78	-	-	22
-	<b>90</b>	<b>20</b>	<b>195</b>	-	-	<b>212</b>
-	38	7	61	-	-	48
-	5	3	29	-	-	30
-	5	3	29	-	-	30
-	16	3	31	-	-	49
-	28	6	62	-	-	57
<b>3</b>	<b>445</b>	<b>29</b>	<b>347</b>	-	<b>4</b>	<b>276</b>
2	59	2	29	-	-	38
-	79	7	90	-	1	44
-	17	3	33	-	-	28
-	52	2	23	-	-	20
-	73	1	22	-	-	28
-	13	1	2	-	1	15
1	67	2	33	-	1	39
-	24	6	42	-	1	22
-	44	1	14	-	-	6
-	17	4	59	-	-	36
-	<b>49</b>	<b>3</b>	<b>47</b>	-	-	<b>82</b>
-	39	3	40	-	-	51
-	10	-	7	-	-	31
<b>5</b>	<b>460</b>	<b>24</b>	<b>285</b>	<b>9</b>	<b>56</b>	<b>261</b>
2	63	3	29	-	1	61
1	50	4	21	-	-	30
-	14	1	8	-	-	31
2	319	11	177	9	55	84
-	14	5	50	-	-	55
-	<b>110</b>	<b>8</b>	<b>86</b>	-	-	<b>171</b>
-	38	2	15	-	-	54
-	49	1	22	-	-	44
-	14	1	20	-	-	31
-	9	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.	<b>MOLISE</b>	<b>3</b>	<b>143</b>	<b>-</b>	<b>96</b>
	Campobasso	3	111	-	79
	Isernia	-	32	-	17
r.	<b>CAMPANIA</b>	<b>32</b>	<b>1,575</b>	<b>8</b>	<b>1,229</b>
	Avellino	4	136	1	95
	Benevento	2	93	1	57
	Caserta	4	205	2	170
	Naples	9	780	4	665
	Salerno	13	361	-	242
s.	<b>APULIA</b>	<b>29</b>	<b>1,348</b>	<b>2</b>	<b>928</b>
	Bari	15	484	2	323
	Barletta - Andria - Trani	3	117	-	84
	Brindisi	2	113	-	76
	Foggia	1	214	-	142
	Lecce	3	253	-	184
	Taranto	5	167	-	119
t.	<b>BASILICATA</b>	<b>3</b>	<b>238</b>	<b>-</b>	<b>148</b>
	Matera	-	75	-	55
	Potenza	3	163	-	93
u.	<b>CALABRIA</b>	<b>17</b>	<b>486</b>	<b>2</b>	<b>390</b>
	Catanzaro	5	100	-	79
	Cosenza	6	194	1	145
	Crotone	3	35	1	26
	Reggio Calabria	1	121	-	112
	Vibo Valentia	2	36	-	28
v.	<b>SICILY</b>	<b>32</b>	<b>1,679</b>	<b>4</b>	<b>1,263</b>
	Agrigento	4	152	-	104
	Caltanissetta	6	95	-	58
	Catania	5	341	2	242
	Enna	1	61	-	44
	Messina	3	223	1	180
	Palermo	7	411	1	340
	Ragusa	2	113	-	69
	Syracuse	2	122	-	90
	Trapani	2	161	-	136
z.	<b>SARDINIA</b>	<b>5</b>	<b>669</b>	<b>3</b>	<b>658</b>
	Cagliari	2	209	1	205
	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

						<b>Banks</b>
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
<b>1</b>	<b>32</b>	<b>2</b>	<b>15</b>	-	-	<b>45</b>
1	19	2	13	-	-	34
-	13	-	2	-	-	11
<b>5</b>	<b>202</b>	<b>19</b>	<b>136</b>	-	<b>8</b>	<b>336</b>
-	21	3	20	-	-	52
-	24	1	12	-	-	41
-	26	2	8	-	1	62
4	107	1	3	-	5	84
1	24	12	93	-	2	97
<b>3</b>	<b>299</b>	<b>24</b>	<b>120</b>	-	<b>1</b>	<b>225</b>
2	105	11	55	-	1	40
-	25	3	8	-	-	10
-	26	2	11	-	-	20
-	62	1	10	-	-	48
1	58	2	11	-	-	80
-	23	5	25	-	-	27
-	<b>49</b>	<b>3</b>	<b>41</b>	-	-	<b>84</b>
-	9	-	11	-	-	24
-	40	3	30	-	-	60
<b>1</b>	<b>10</b>	<b>14</b>	<b>86</b>	-	-	<b>176</b>
1	2	4	19	-	-	37
-	7	5	42	-	-	68
-	-	2	9	-	-	16
-	1	1	8	-	-	37
-	-	2	8	-	-	18
<b>3</b>	<b>246</b>	<b>25</b>	<b>169</b>	-	<b>1</b>	<b>329</b>
-	22	4	26	-	-	37
-	8	6	29	-	-	20
1	81	2	18	-	-	56
-	3	1	14	-	-	19
-	32	2	11	-	-	68
1	31	5	39	-	1	74
1	39	1	5	-	-	12
-	24	2	8	-	-	19
-	6	2	19	-	-	24
-	<b>1</b>	<b>2</b>	<b>8</b>	-	<b>2</b>	<b>310</b>
-	-	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

June 2013

Companies authorized

Companies operating

## a. ACTIVITIES

Proprietary trading	15	14
Customer trading	23	20
Underwriting	5	5
Placement	48	44
Individual portfolio management	42	43
Reception of orders	48	45
Investment advice	91	88
Multilateral trading facilities management	3	3

## b. NUMBER of SIMs

102

98

## 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

	2013 Mar.	2013 June
<b>a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS</b>	<b>626</b>	<b>650</b>
Equity	146	144
Balanced	38	39
Bond	258	266
Liquidity	28	28
Flexible	204	220
<b>b. NUMBER OF SICAV SUB-FUNDS</b>	<b>-</b>	<b>-</b>
Equity	-	-
Balanced	-	-
Bond	-	-
Liquidity	-	-
Flexible	-	-
<b>c. NUMBER OF ASSET MANAGEMENT COMPANIES</b>	<b>39</b>	<b>41</b>
<b>d. NUMBER OF SICAVs</b>	<b>-</b>	<b>-</b>

**Notes:**

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

## Distribution by prevalent activity

TDB40230

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

	2013 Mar.	2013 June
<b>a. NUMBER OF FINANCIAL INTERMEDIARIES</b>	<b>191</b>	<b>194</b>
Leasing	40	40
Factoring	26	26
Consumer credit	34	34
Other forms of finance	15	15
Acquisition of shareholdings	3	3
Issue and/or management of credit cards	3	3
Securitization	9	9
Foreign exchange trading and other activities	61	64
<b>b. NUMBER OF PAYMENT INSTITUTIONS</b>	<b>53</b>	<b>54</b>

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

## **Information on banking and financial business**





TDC40010

Banks and CDP

Source: Supervisory returns  
Stocks in millions of euro

	2012 June	2012 Sept.	2012 Dec.	2013 Mar.	2013 June
<b>a. TOTAL STOCKS</b>					
Loans	1,973,913	1,960,755	1,959,304	1,939,678	1,913,868
<i>of which: bad debts</i>	114,124	118,567	125,987	132,023	139,228
Deposits	1,184,969	1,228,432	1,236,162	1,266,054	1,268,932
<b>b. TRANSACTIONS WITH RESIDENTS</b>					
Loans	1,935,165	1,924,238	1,917,357	1,899,408	1,875,023
<i>of which: in non-euro-area currencies</i>	20,249	19,378	17,455	17,465	17,381
more than 12 months	-	-	-	-	-
bad debts	113,148	117,654	124,999	130,997	138,209
Deposits	1,170,533	1,214,364	1,222,752	1,250,770	1,254,399
<i>of which: in non-euro-area currencies</i>	11,973	12,076	11,817	11,351	12,043
<b>c. TRANSACTIONS WITH NON-RESIDENTS</b>					
Loans	38,707	36,476	41,907	40,219	38,807
<i>of which: bad debts</i>	975	912	988	1,025	1,019
Deposits	14,348	14,027	13,368	15,257	14,523

**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

June 2013		Total	General government	Financial companies
<b>a.</b>	<b>TOTAL</b>	<b>1,875,023</b>	<b>262,890</b>	<b>170,191</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>626,467</b>	<b>24,318</b>	<b>102,165</b>
	Piedmont	117,087	12,277	6,976
	Valle d'Aosta	2,754	168	139
	Liguria	36,968	1,975	905
	Lombardy	469,658	9,898	94,144
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>411,237</b>	<b>11,544</b>	<b>40,598</b>
	Trentino-Alto Adige	40,939	1,109	1,338
	Veneto	162,893	4,154	12,360
	Friuli-Venezia Giulia	32,413	2,006	1,939
	Emilia-Romagna	174,991	4,275	24,961
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>556,541</b>	<b>201,774</b>	<b>24,419</b>
	Marche	43,750	1,933	1,899
	Tuscany	118,430	5,087	9,535
	Umbria	21,394	941	57
	Lazio	372,966	193,812	12,927
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>188,911</b>	<b>17,010</b>	<b>1,295</b>
	Abruzzo	25,374	1,292	97
	Molise	3,862	269	19
	Campania	76,444	8,225	921
	Apulia	55,548	3,117	236
	Basilicata	7,045	737	7
	Calabria	20,637	3,369	15
<b>f.</b>	<b>ISLANDS</b>	<b>91,867</b>	<b>8,244</b>	<b>1,713</b>
	Sicily	66,505	6,957	223
	Sardinia	25,362	1,287	1,490

Note:

**Banks and CDP**

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
<b>835,820</b>	<b>253,442</b>	<b>153,699</b>	<b>411,025</b>	<b>96,378</b>	<b>509,743</b>
<b>304,594</b>	<b>99,160</b>	<b>49,707</b>	<b>151,940</b>	<b>28,230</b>	<b>167,160</b>
52,257	18,353	8,786	24,334	7,505	38,072
1,447	552	340	548	228	771
18,289	5,218	3,301	9,661	2,307	13,492
232,602	75,037	37,280	117,397	18,189	114,824
<b>222,461</b>	<b>74,346</b>	<b>39,632</b>	<b>102,774</b>	<b>26,352</b>	<b>110,281</b>
24,117	6,209	4,549	12,590	3,975	10,400
90,261	32,780	14,587	40,984	10,529	45,589
15,199	6,446	2,422	5,835	2,345	10,925
92,884	28,911	18,075	43,365	9,504	43,367
<b>192,574</b>	<b>48,832</b>	<b>40,544</b>	<b>98,874</b>	<b>19,077</b>	<b>118,696</b>
22,859	8,428	5,214	8,698	3,546	13,512
59,900	17,297	9,865	30,432	8,006	35,902
11,742	4,266	2,261	4,711	1,788	6,866
98,074	18,841	23,204	55,034	5,737	62,416
<b>81,253</b>	<b>22,997</b>	<b>16,935</b>	<b>38,952</b>	<b>14,679</b>	<b>74,673</b>
13,087	4,824	3,249	4,674	2,229	8,668
1,701	545	432	661	406	1,466
33,430	8,048	5,735	19,140	3,967	29,902
22,878	6,820	5,186	9,893	5,300	24,018
3,190	866	796	1,375	772	2,340
6,968	1,894	1,537	3,210	2,005	8,280
<b>34,937</b>	<b>8,107</b>	<b>6,881</b>	<b>18,484</b>	<b>8,039</b>	<b>38,933</b>
24,767	5,911	4,292	13,527	5,825	28,733
10,171	2,196	2,590	4,957	2,214	10,200

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

TDB10255

Banks and CDP

Source: Supervisory returns  
Stocks in millions of euro

June 2013		Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	<b>932,198</b>	<b>332,824</b>	<b>248,814</b>	<b>211,652</b>	<b>95,932</b>	<b>42,977</b>
	Agricultural, forestry and fishing	43,799	12,336	14,588	8,545	5,205	3,126
	Mining and quarrying	3,677	2,095	668	607	198	109
	Manufacturing	215,819	83,209	68,373	37,853	20,116	6,268
	Electricity, gas, steam and air conditioning supply	32,023	13,133	5,014	9,208	2,873	1,795
	Water supply, sewerage, waste management and remediation activities	10,622	3,189	2,505	3,037	1,266	625
	Construction	164,728	53,117	42,556	42,677	18,565	7,813
	Wholesale and retail trade, repair of motor vehicles and motorcycles	139,041	44,252	34,665	29,397	20,609	10,117
	Transportation and storage	42,141	13,393	6,710	12,562	6,154	3,323
	Accommodation and food service activities	38,055	8,275	12,626	8,691	5,325	3,137
	Information and communication	16,094	7,281	2,405	5,271	803	334
	Financial and insurance activities	17,364	7,762	4,224	4,134	788	455
	Real estate activities	120,717	48,665	32,995	30,510	6,086	2,461
	Professional, scientific and technical activities	43,902	21,514	11,750	7,611	2,097	929
	Administrative and support service activities	20,568	6,964	4,562	5,768	2,509	763
	All remaining activities (sections O, P,Q,R,S,T)	23,649	7,638	5,172	5,779	3,337	1,722

## 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

June 2013		Total	North West	North East	Centre	South	Islands
<b>a.</b>	<b>CURRENT ACCOUNTS</b>	<b>353,389</b>	<b>88,844</b>	<b>63,972</b>	<b>172,639</b>	<b>18,286</b>	<b>9,650</b>
	General Government	134,888	1,821	837	130,867	696	667
	Financial and insurance corporations	19,930	14,049	2,141	2,411	412	917
	Non-financial corporations	159,701	60,640	49,918	30,902	12,641	5,600
	Producer households	15,019	4,154	4,369	2,929	2,288	1,279
	Consumer households	23,852	8,180	6,706	5,530	2,248	1,187
<b>b.</b>	<b>MORTGAGE LOANS</b>	<b>941,415</b>	<b>310,318</b>	<b>211,407</b>	<b>255,060</b>	<b>111,871</b>	<b>52,760</b>
	General government	119,001	21,429	10,101	66,450	15,074	5,948
	Financial and insurance corporations	31,602	20,453	6,017	4,768	134	230
	Non-financial corporations	341,234	118,237	91,384	80,602	35,522	15,489
	Producer households	58,367	17,792	16,639	11,591	7,960	4,384
	<i>of which: for house purchase</i>	20,261	5,897	5,038	4,504	2,976	1,845
	Consumer households	391,211	132,406	87,265	91,649	53,181	26,710
	<i>of which: for house purchase</i>	329,229	114,015	72,976	76,152	43,431	22,654
<b>c.</b>	<b>LOANS SECURED BY PLEDGE OF SALARY</b>	<b>8,380</b>	<b>1,673</b>	<b>911</b>	<b>1,627</b>	<b>2,792</b>	<b>1,377</b>
	Producer households	6	1	1	2	1	..
	Consumer households	8,374	1,672	910	1,625	2,791	1,376
<b>d.</b>	<b>PERSONAL LOANS</b>	<b>33,216</b>	<b>8,417</b>	<b>5,644</b>	<b>7,292</b>	<b>7,399</b>	<b>4,464</b>
	Non-financial corporations	..	..	..	..	-	..
	Producer households	960	254	218	224	163	101
	Consumer households	32,256	8,163	5,426	7,068	7,236	4,363
<b>e.</b>	<b>FACTORING</b>	<b>5,422</b>	<b>1,818</b>	<b>731</b>	<b>1,695</b>	<b>903</b>	<b>274</b>
	General government	913	145	125	225	320	99
	Financial and insurance corporations	56	52	-	4	..	-
	Non-financial corporations	4,384	1,609	601	1,425	576	173
	Producer households	27	9	6	4	6	3
	Consumer households	42	3	-	38	1	..
<b>f.</b>	<b>FINANCIAL LEASING</b>	<b>22,374</b>	<b>8,371</b>	<b>6,056</b>	<b>5,028</b>	<b>2,047</b>	<b>872</b>
	General government	66	16	20	9	12	8
	Financial and insurance corporations	112	40	44	19	7	2
	Non-financial corporations	20,025	7,547	5,467	4,515	1,762	734
	Producer households	1,524	570	396	283	182	92
	Consumer households	647	198	128	202	83	35

**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						
June 2013	Total	North-West	North-East	Centre	South	Islands
Factoring: nominal value of credits acquired pro-soluto	19,903	5,856	3,402	7,327	2,538	780
Factoring: advances to assignor	13,167	5,555	2,056	3,425	1,710	422
nominal value of credits acquired pro-solvendo	20,209	7,962	3,187	5,626	2,788	645
Total exposure in respect of finance leases	84,839	32,779	22,037	18,387	7,924	3,712
Receivables for consumer credit	54,070	13,606	8,076	11,713	12,680	7,995
Other finance	7,276	2,953	942	1,687	1,236	457

**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 December 2008 as regards consumer credit, loans in connection with the issuance/management of credit cards have been excluded. 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.

## 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

June 2013

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Factoring: Nominal value of receivables acquired pro-soluto	19,903	6,714	734	11,493	520	441
Factoring: advances to assignor	13,167	34	1,144	11,558	87	344
Nominal value of receivables acquired pro-solvendo	20,209	53	1,399	17,795	128	835
Total exposure in respect of finance leases	84,839	726	1,252	76,963	3,661	2,238
Receivables for consumer credit	54,070	-	-	-	-	54,070
Other finance	7,276	34	725	3,918	913	1,687

**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 December 2008, as regards consumer credit, which basically concerns the consumer household segment., loans in connection with the issuance/management of credit cards have been excluded. 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.



## 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

June 2013

	Total	Banks	Financial intermediaries
<b>a. TOTAL</b>	<b>108,421</b>	<b>54,351</b>	<b>54,070</b>
<b>b. NORTH-WEST ITALY</b>	<b>27,506</b>	<b>13,900</b>	<b>13,606</b>
Piedmont	7,886	4,130	3,756
Valle d'Aosta	222	115	108
Liguria	2,677	1,211	1,466
Lombardy	16,721	8,444	8,277
<b>c. NORTH-EAST ITALY</b>	<b>16,630</b>	<b>8,554</b>	<b>8,076</b>
Trentino-Alto Adige	878	578	300
Veneto	7,001	3,408	3,594
Friuli-Venezia Giulia	1,880	960	921
Emilia-Romagna	6,870	3,610	3,261
<b>d. CENTRAL ITALY</b>	<b>23,587</b>	<b>11,874</b>	<b>11,713</b>
Marche	2,268	1,189	1,079
Tuscany	7,165	3,185	3,980
Umbria	1,687	795	892
Lazio	12,467	6,704	5,763
<b>e. SOUTHERN ITALY</b>	<b>25,421</b>	<b>12,742</b>	<b>12,680</b>
Abruzzo	2,447	1,214	1,234
Molise	546	262	284
Campania	10,417	5,353	5,065
Apulia	7,124	3,455	3,669
Basilicata	907	425	482
Calabria	3,980	2,033	1,946
<b>f. ISLANDS</b>	<b>15,276</b>	<b>7,282</b>	<b>7,995</b>
Sicily	11,253	5,350	5,903
Sardinia	4,023	1,931	2,091

## Notes:

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

As of December 2008 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							
June 2013		International claims	of which:				Local claims in local currency
			banks		non-banks		
			residual maturity		residual maturity		
			up to 1 year	more than 1 year	up to 1 year	more than 1 year	
a.	TOTAL	340,764	72,296	42,425	68,903	157,140	320,004
b.	EUROPE	287,982	63,182	39,203	57,845	127,752	308,347
of which:							
	Albania	493	54	1	82	357	464
	Austria	19,039	3,046	942	2,930	12,120	53,891
	Belgium	6,276	3,861	450	1,219	747	674
	Bosnia and Herzegovina	581	13	6	125	437	2,226
	Bulgaria	4,381	257	17	682	3,425	2,647
	Czech Republic	4,228	46	103	659	3,421	9,496
	Croatia	15,014	394	49	2,337	12,233	8,805
	Denmark	1,437	532	401	139	364	-
	Finland	1,242	616	88	230	308	-
	France	37,776	18,378	7,318	2,441	9,639	1,590
	Germany	33,047	3,077	5,588	14,621	9,760	146,553
	Greece	667	347	57	103	160	367
	Ireland	5,906	707	120	1,127	3,951	1,148
	Liechtenstein	101	..	-	40	61	-
	Luxembourg	17,836	4,534	1,739	4,281	7,283	2,763
	Malta	939	263	109	173	395	-
	Montenegro	1	..	..	..	..	-
	Norway	1,600	402	256	52	890	-
	Netherlands	13,334	2,044	1,523	1,612	8,154	192
	Poland	7,355	40	60	1,624	5,632	26,979
	Portugal	1,214	58	15	179	962	-
	United Kingdom	48,735	17,540	14,559	10,812	5,824	3,450
	Romania	7,589	490	360	1,756	4,983	2,784
	Russia	11,790	559	546	2,221	8,464	10,621
	Serbia	4,257	37	617	986	2,616	2,299
	Slovakia	1,136	1	..	199	936	14,080
	Slovenia	984	36	130	73	745	4,424
	Spain	12,474	2,279	1,616	1,460	7,119	1,424
	Sweden	1,657	436	367	201	653	-
	Switzerland	7,373	1,243	1,668	1,918	2,545	2,954
	Turkey	4,501	1,343	162	1,143	1,854	-
	Hungary	8,537	75	61	1,589	6,811	6,369
c.	ASIA	11,878	3,464	1,483	1,101	5,830	1,046
of which:							
	Saudi Arabia	213	89	22	15	87	-
	China	3,475	2,244	524	352	356	399
	South Korea	133	47	50	4	32	-
	Philippines	155	1	2	1	152	-
	Japan	2,600	78	63	128	2,332	==
	India	1,081	535	12	99	436	1
	Indonesia	844	16	1	31	796	

## Distribution by country, type of customer and residual maturity

TDB30274		Banks					
		of which:				Local claims in local currency	
		International claims	banks residual maturity		non-banks residual maturity		
			up to 1 year	more than 1 year	up to 1 year		more than 1 year
ASIA (cont.)							
	Iran	331	52	180	36	64	
	Israel	71	13	..	6	52	
	Kazakhstan	630	5	490	13	122	
	Malaysia	96	9	-	61	27	
	Pakistan	18	1	2	2	13	
	Qatar	451	29	2	24	397	
	Taiwan	33	20	10	1	2	
	Thailand	10	6	-	1	3	
d.	AFRICA	2,355	355	203	442	1,355	
	of which: Algeria	135	9	..	72	54	
	Egypt	779	271	29	231	249	
	Morocco	120	22	50	9	40	
	South Africa	202	11	3	21	167	
	Tunisia	125	40	71	9	4	
e.	AMERICA	19,310	4,191	893	6,199	8,026	
	of which: Argentina	158	1	4	92	62	
	Brazil	620	102	7	277	234	
	Canada	2,762	713	62	1,351	637	
	Chile	233	26	..	135	72	
	Colombia	25	1	..	20	4	
	Cuba	62	2	58	..	2	
	Mexico	506	4	1	178	323	
	Peru	107	18	23	59	6	
	United States	14,460	3,322	727	3,951	6,460	
	Uruguay	11	..	-	5	7	
	Venezuela	125	1	..	17	108	
f.	OCEANIA	2,560	173	165	289	1,932	
	of which: Australia	1,478	167	164	236	912	
	New Zealand	37	6	1	8	22	
g.	OFF-SHORE CENTRES	9,414	931	477	1,831	6,175	
	of which: Bahamas	503	118	25	140	219	
	Cayman Islands	2,861	303	365	233	1,959	
	Gibraltar	15	-	-	3	12	
	Hong Kong	892	276	9	424	184	
	Jersey, C.I.	1,059	4	35	108	912	
	Singapore	968	32	1	358	577	
h.	INTERNATIONAL ORGANIZATIONS	7,177	-	-	1,197	5,980	

Notes:

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

TDC30021				Banks			
Source: Central Credit Register Stocks in millions of euro							
June 2013		Facilities granted	of which: short-term	Used margin	of which: short-term	In non-euro-area currencies	with real security
a.	ITALY	1,665,054	697,053	1,257,920	372,944	17,472	469,000
	General government	62,625	19,106	39,910	6,955	65	409
	Financial companies	356,238	112,386	285,875	61,283	3,627	15,445
	Non-Financial companies	973,016	510,837	678,422	269,419	11,325	253,373
	of which:industry	346,702	219,093	209,782	99,699	3,802	40,568
	building	142,286	56,704	124,793	41,013	508	73,606
	services	466,760	228,203	329,409	124,588	6,992	131,947
	Producer households	64,343	21,523	57,190	13,915	227	35,211
	Consumer households and nec	203,768	31,603	192,315	20,441	2,210	162,070
b.	NORTH-WEST ITALY	716,148	299,668	535,167	157,560	9,191	160,804
	General government	14,257	3,983	8,049	1,024	65	88
	Financial companies	238,712	78,355	192,834	44,060	3,263	8,054
	Non-Financial companies	379,196	198,618	257,611	100,786	4,277	92,095
	of which:industry	140,576	88,513	85,604	39,859	1,933	16,620
	building	48,875	18,090	41,938	12,621	129	26,307
	services	185,980	90,711	126,844	47,454	2,200	47,533
	Producer households	18,363	6,177	16,151	3,881	89	10,002
	Consumer households and nec	63,846	12,010	59,149	7,502	1,491	49,765
c.	NORTH-EAST ITALY	425,284	184,883	325,682	98,776	2,918	123,711
	General government	8,499	1,544	4,246	498	-	91
	Financial companies	81,226	16,390	69,859	10,078	354	3,026
	Non-Financial companies	261,540	151,027	183,248	77,891	2,166	67,515
	of which:industry	104,238	70,853	62,785	31,552	1,051	12,053
	building	37,779	17,670	32,473	12,609	160	18,236
	services	112,823	59,446	82,800	32,093	950	34,791
	Producer households	20,011	6,712	17,601	4,275	102	10,884
	Consumer households and nec	52,675	8,742	49,593	5,753	289	41,475
d.	CENTRAL ITALY	342,923	139,463	246,297	72,862	2,259	106,146
	General government	26,183	5,955	20,117	2,793	..	195
	Financial companies	32,012	14,436	20,434	5,481	10	4,263
	Non-Financial companies	224,987	107,843	149,855	57,188	2,045	56,807
	of which:industry	70,160	41,468	37,722	17,725	599	6,050
	building	35,693	12,996	32,421	10,005	68	18,337
	services	115,416	52,055	76,444	28,624	1,374	30,545
	Producer households	12,418	4,007	11,224	2,703	24	7,136
	Consumer households and nec	46,366	6,952	43,828	4,549	179	37,254

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

TDC30021			Banks				
		Facilities granted	<i>of which:</i> short-term	Used margin	<i>of which:</i> short-term	in non-euro area currencies	with real security
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>122,025</b>	<b>51,408</b>	<b>100,588</b>	<b>30,009</b>	<b>2,668</b>	<b>50,542</b>
	General government	8,924	4,781	4,862	1,122	-	14
	Financial companies	2,455	1,696	1,189	428	..	53
	Non-Financial companies	75,377	39,003	61,067	24,514	2,456	24,599
	<i>of which:</i> industry	23,280	14,029	17,264	8,156	168	4,037
	building	14,384	6,070	12,796	4,361	146	7,301
	services	35,776	18,179	29,242	11,477	2,142	12,391
	Producer households	8,723	3,035	7,841	2,023	11	4,570
	Consumer households and nec	25,857	2,651	25,041	1,786	198	20,978
<b>f.</b>	<b>ISLANDS</b>	<b>58,674</b>	<b>21,630</b>	<b>50,186</b>	<b>13,737</b>	<b>435</b>	<b>27,797</b>
	General government	4,761	2,843	2,637	1,516	-	21
	Financial companies	1,833	1,509	1,559	1,236	-	49
	Non-Financial companies	31,916	14,345	26,641	9,040	380	12,356
	<i>of which:</i> industry	8,448	4,230	6,407	2,407	51	1,807
	building	5,554	1,879	5,165	1,418	4	3,426
	services	16,765	7,812	14,079	4,939	326	6,688
	Producer households	4,828	1,591	4,373	1,032	1	2,619
	Consumer households and nec	15,025	1,248	14,703	852	54	12,598

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

June 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	5,650,647	1,967,847	1,450,007	1,096,440	270,421
Facilities granted	2,092,875	108,590	148,975	194,439	107,164
used margin	1,677,522	99,018	141,802	181,156	90,282
<i>of which: backed by real security</i>	<i>749,789</i>	<i>78,285</i>	<i>128,044</i>	<i>155,702</i>	<i>57,789</i>
Unused margin	464,889	11,397	8,622	15,847	19,727
Overshoot	49,535	1,825	1,449	2,564	2,845

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	119,403	81,769	30,344	23,466	4,488
Facilities granted	101,679	154,572	127,856	281,893	821,149
used margin	81,087	122,875	101,877	222,897	631,971
<i>of which: backed by real security</i>	<i>40,514</i>	<i>56,887</i>	<i>44,322</i>	<i>86,249</i>	<i>101,368</i>
Unused margin	23,910	37,082	30,723	70,239	205,224
Overshoot	3,318	5,384	4,744	11,242	16,047

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						
June 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
<b>a. SHORT-TERM LOANS in euro</b>						
Facilities granted	687,001	13,042	11,012	20,566	29,794	39,480
Used margin	365,527	6,708	5,827	11,407	16,789	22,132
of which:backed by real security	38,433	537	659	1,447	2,509	3,633
Overshoot	23,969	833	646	1,152	1,476	1,684
unused margin	345,443	7,167	5,831	10,311	14,481	19,032
<b>b. SHORT-TERM LOANS: in non-euro-area currencies</b>						
Facilities granted	10,052	22	41	88	157	241
Used margin	7,417	20	34	81	144	231
of which:backed by real security	396	3	5	15	24	39
Overshoot	421	1	1	7	10	22
unused margin	3,056	3	7	14	23	33
<b>c. MEDIUM AND LONG-TERM LOANS: in euro</b>						
Facilities granted	957,296	39,029	53,408	78,079	39,916	34,649
Used margin	874,921	39,343	53,570	78,219	39,860	34,539
of which:backed by real security	425,181	28,389	48,148	69,650	31,490	25,205
Overshoot	19,023	593	516	882	831	969
unused margin	101,399	279	353	742	887	1,078
<b>d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies</b>						
Facilities granted	10,705	159	315	998	415	209
Used margin	10,055	158	314	997	419	211
of which:backed by real security	4,990	146	295	911	305	51
Overshoot	147	1	1	5	10	7
unused margin	798	1	2	6	5	5

Note:

## Distribution by type of transaction and total credit granted

TDB30136		Banks			
Source: Central Credit Register Stocks in millions of euro Size classes in euro					
		from 1.000.000 to 2.500.000	from 2.500.000 to 5.000.000	from 5.000.000 to 25.000.000	more than 25.000.000
<b>a. SHORT-TERM LOANS in euro</b>					
Facilities granted		64,726	56,176	137,817	313,190
Used margin		36,565	31,156	72,456	157,539
of which: backed by real security		6,524	5,359	9,832	7,339
Overshoot		2,671	2,174	4,528	4,420
unused margin		30,832	27,195	69,890	160,071
<b>b. SHORT-TERM LOANS: in non-euro-area currencies</b>					
Facilities granted		533	538	1,721	6,710
Used margin		450	469	1,415	4,406
of which: backed by real security		79	57	112	62
Overshoot		10	26	30	149
unused margin		93	95	336	2,452
<b>c. MEDIUM AND LONG-TERM LOANS: in euro</b>					
Facilities granted		54,117	46,967	107,365	502,689
Used margin		53,551	46,353	104,143	421,423
of which: backed by real security		38,424	31,851	65,917	84,430
Overshoot		1,446	1,342	3,017	6,577
unused margin		2,012	1,955	6,238	87,843
<b>d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies</b>					
Facilities granted		294	247	635	7,433
Used margin		296	247	594	6,812
of which: backed by real security		64	66	270	2,882
Overshoot		10	9	6	93
unused margin		9	9	47	713

Note:

## Distribution by type of transaction

TDB30136

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

## June 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	2,092,875	102,621	144,331	185,448	98,642
Used margin	1,677,522	96,764	139,447	176,579	85,575
<i>of which: backed by real security</i>	<i>749,789</i>	<i>77,732</i>	<i>127,323</i>	<i>154,376</i>	<i>56,871</i>
Unused margin	464,889	7,508	6,253	11,197	15,664
Overshoot	49,535	1,652	1,368	2,328	2,597

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	93,602	145,892	124,054	292,105	903,805
Used margin	75,890	116,638	97,878	220,986	656,776
<i>of which: backed by real security</i>	39,205	55,441	43,648	87,031	105,678
Unused margin	20,641	33,796	30,021	79,570	259,596
Overshoot	2,930	4,541	3,845	8,451	12,566

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										
June 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	
<b>a. TOTAL</b>										
Number of borrowers	1,114,56	705,626	660,222	248,257	130,972	95,475	36,867	30,210	6,301	
Facilities granted	52,253	64,775	99,731	70,282	74,580	119,670	103,928	247,538	830,022	
Used margin	46,230	59,745	90,704	57,212	57,113	90,862	78,225	178,608	590,180	
<b>b. PIEMONTE</b>										
Number of borrowers	80,178	51,173	46,187	18,008	9,650	6,944	2,588	2,088	411	
Facilities granted	3,736	4,663	6,835	5,024	5,445	8,593	7,341	16,708	41,887	
Used margin	3,214	4,220	6,059	3,912	3,983	6,213	5,192	11,365	26,717	
<b>c. VALLE D'AOSTA</b>										
Number of borrowers	2,720	1,459	1,398	626	277	179	74	58	11	
Facilities granted	128	133	214	184	158	219	190	379	842	
Used margin	109	118	185	151	121	174	140	278	546	
<b>d. LIGURIA</b>										
Number of borrowers	23,890	14,795	14,959	6,118	2,865	1,886	703	578	138	
Facilities granted	1,088	1,319	2,179	1,633	1,570	2,324	1,967	5,120	11,800	
Used margin	927	1,189	1,955	1,337	1,196	1,751	1,447	3,716	8,202	
<b>e. LOMBARDY</b>										
Number of borrowers	177,139	133,618	140,832	54,036	30,412	23,721	10,001	8,789	2,109	
Facilities granted	8,351	12,320	21,332	15,237	17,341	30,135	28,400	73,863	376,970	
Used margin	7,114	11,208	19,173	11,926	12,730	22,091	20,506	51,347	282,027	
<b>f. TRENTINO-ALTO ADIGE</b>										
Number of borrowers	32,754	21,892	26,011	11,098	5,815	4,072	1,505	1,019	138	
Facilities granted	1,559	2,055	4,155	3,275	3,398	5,338	4,430	8,533	9,818	
Used margin	1,290	1,839	3,764	2,821	2,842	4,422	3,666	6,715	6,010	
<b>g. VENETO</b>										
Number of borrowers	98,946	69,993	66,009	26,448	15,208	11,213	4,385	3,602	699	
Facilities granted	4,647	6,411	9,782	7,450	8,662	13,945	12,410	29,464	84,607	
Used margin	4,007	5,866	8,812	5,889	6,516	10,278	9,041	20,309	68,430	
<b>h. FRIULI-VENEZIA GIULIA</b>										
Number of borrowers	34,604	22,698	16,100	5,571	2,936	2,178	793	641	120	
Facilities granted	1,662	2,084	2,380	1,572	1,677	2,725	2,260	5,306	9,723	
Used margin	1,528	1,974	2,183	1,293	1,289	2,063	1,679	3,708	5,635	
<b>i. EMILIA-ROMAGNA</b>										
Number of borrowers	102,138	69,450	67,818	26,774	14,526	11,008	4,346	3,608	792	
Facilities granted	4,810	6,404	10,310	7,699	8,480	14,107	12,430	30,417	80,707	
Used margin	4,034	5,762	9,144	5,948	6,169	10,235	9,059	20,985	58,605	
<b>l. MARCHE</b>										
Number of borrowers	35,906	22,462	21,235	8,966	4,810	3,323	1,166	873	140	
Facilities granted	1,677	2,033	3,121	2,540	2,709	4,061	3,148	6,570	9,405	
Used margin	1,470	1,866	2,803	2,091	2,091	3,123	2,390	4,887	6,317	

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

TDB30146		Banks							
	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
<b>m. TUSCANY</b>									
Number of borrow-	80,240	51,093	53,122	20,389	10,736	7,537	2,745	2,181	365
Facilities granted	3,762	4,694	8,014	5,742	6,119	9,504	7,721	17,592	35,032
Used margin	3,310	4,305	7,322	4,756	4,809	7,441	5,972	12,906	25,177
<b>n. UMBRIA</b>									
Number of borrow-	20,521	12,065	9,764	4,078	2,131	1,537	528	428	78
Facilities granted	962	1,096	1,444	1,162	1,222	1,934	1,495	3,384	3,552
Used margin	863	1,025	1,308	969	970	1,537	1,153	2,406	2,573
<b>o. LAZIO</b>									
Number of borrow-	106,496	62,916	66,567	22,165	9,673	7,087	2,633	2,516	690
Facilities granted	4,990	5,853	10,416	6,235	5,340	8,603	7,255	20,255	123,768
Used margin	4,534	5,482	9,817	5,436	4,362	6,981	5,979	16,690	68,996
<b>p. ABRUZZO</b>									
Number of borrow-	29,743	16,437	12,798	4,706	2,467	1,765	636	503	73
Facilities granted	1,407	1,517	1,954	1,393	1,455	2,258	1,837	3,912	3,438
Used margin	1,297	1,426	1,801	1,165	1,171	1,801	1,553	2,964	2,101
<b>q. MOLISE</b>									
Number of borrow-	4,626	2,420	2,018	753	334	226	89	43	9
Facilities granted	213	220	303	219	185	285	231	314	312
Used margin	194	205	275	183	149	226	188	256	177
<b>r. CAMPANIA</b>									
Number of borrow-	64,040	35,330	31,439	11,299	5,817	3,990	1,476	1,107	183
Facilities granted	2,937	3,242	4,766	3,186	3,216	4,709	3,889	8,661	14,946
Used margin	2,687	3,029	4,424	2,724	2,583	3,770	3,148	6,512	11,074
<b>s. APULIA</b>									
Number of borrow-	59,499	34,665	27,576	8,891	4,610	3,130	1,163	780	112
Facilities granted	2,766	3,168	4,073	2,537	2,650	3,937	3,278	6,138	6,066
Used margin	2,556	2,993	3,772	2,163	2,122	3,121	2,599	4,750	4,385
<b>t. BASILICATA</b>									
Number of borrow-	8,810	4,136	3,176	1,224	625	406	154	115	12
Facilities granted	406	371	479	356	360	506	444	943	641
Used margin	374	348	434	299	277	384	307	769	531
<b>u. CALABRIA</b>									
Number of borrow-	26,069	12,683	9,690	3,379	1,635	1,018	349	206	33
Facilities granted	1,197	1,148	1,462	974	928	1,241	940	1,482	2,131
Used margin	1,111	1,086	1,349	808	730	969	764	1,203	1,730
<b>v. SICILY</b>									
Number of borrow-	87,037	40,620	29,599	9,891	4,573	3,140	1,105	732	131
Facilities granted	4,078	3,668	4,386	2,767	2,613	3,894	3,098	5,798	9,838
Used margin	3,823	3,491	4,094	2,357	2,103	3,127	2,459	4,424	7,546
<b>z. SARDINIA</b>									
Number of borrow-	39,209	25,721	13,924	3,837	1,872	1,115	428	343	57
Facilities granted	1,879	2,379	2,125	1,096	1,051	1,353	1,164	2,698	4,540
Used margin	1,789	2,312	2,028	985	899	1,155	982	2,419	3,401

Note:

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

TDB30171

Source: Central Credit Register  
Stocks in millions of euros

June 2013

	Total		
	Facilities granted	Used margin	Overshoot
<b>a. TOTAL</b>	<b>2,315,922</b>	<b>1,842,486</b>	<b>56,773</b>
<b>b. GENERAL GOVERNMENT</b>	<b>73,357</b>	<b>51,232</b>	<b>1,489</b>
central government	18,917	17,632	385
Local government	54,299	33,503	1,095
Social security funds	141	98	9
<b>c. FINANCIAL COMPANIES</b>	<b>470,206</b>	<b>384,344</b>	<b>4,844</b>
Monetary financial institutions	108,131	92,586	437
Other financial intermediaries	351,328	284,549	4,249
Financial auxiliaries	5,947	4,645	91
Insurance companies and pension funds	4,801	2,564	67
<b>d. NON-FINANCIAL COMPANIES</b>	<b>1,141,893</b>	<b>838,412</b>	<b>37,069</b>
Public companies	51,907	17,812	290
Private companies	989,574	737,094	33,420
Associations of non-financial companies	1,388	933	25
Craft non-financial quasi-companies	33,129	25,912	976
Other non-financial quasi-companies	65,895	56,662	2,358
<b>e. HOUSEHOLDS</b>	<b>496,634</b>	<b>480,524</b>	<b>6,256</b>
Producer households	89,786	82,384	2,588
Consumer households	406,848	398,140	3,667
<b>f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>11,852</b>	<b>9,468</b>	<b>171</b>
<b>g. REST OF THE WORLD</b>	<b>114,870</b>	<b>72,334</b>	<b>6,800</b>
General government	1,679	1,463	1
Monetary financial institutions	42,795	24,669	5,632
Other financial institutions	42,644	25,121	792
Non-financial companies	25,943	19,521	348
Households	1,599	1,508	27
Non-profit institutions serving households	16	11	..
International organizations and other institutions	193	41	-
<b>h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>174</b>	<b>124</b>	<b>4</b>

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

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

Banks			Financial companies		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
<b>1,883,303</b>	<b>1,418,624</b>	<b>50,747</b>	<b>432,618</b>	<b>423,862</b>	<b>6,026</b>
<b>62,625</b>	<b>39,910</b>	<b>638</b>	<b>10,733</b>	<b>11,322</b>	<b>851</b>
15,083	13,715	301	3,834	3,917	84
47,413	26,118	337	6,886	7,385	758
129	77	..	12	21	9
<b>464,014</b>	<b>378,101</b>	<b>4,756</b>	<b>6,192</b>	<b>6,243</b>	<b>88</b>
107,775	92,226	428	355	360	9
347,597	280,763	4,183	3,731	3,786	66
3,866	2,573	78	2,080	2,072	13
4,775	2,539	67	25	25	..
<b>973,016</b>	<b>678,422</b>	<b>32,926</b>	<b>168,877</b>	<b>159,990</b>	<b>4,144</b>
49,519	15,897	245	2,388	1,915	45
842,056	597,848	29,747	147,519	139,246	3,673
1,310	865	24	78	68	1
27,070	19,825	847	6,059	6,087	129
53,061	43,987	2,063	12,833	12,674	296
<b>256,788</b>	<b>240,549</b>	<b>5,389</b>	<b>239,846</b>	<b>239,975</b>	<b>867</b>
64,343	57,190	2,304	25,443	25,194	284
192,445	183,359	3,085	214,403	214,781	582
<b>11,169</b>	<b>8,852</b>	<b>160</b>	<b>683</b>	<b>616</b>	<b>12</b>
<b>110,430</b>	<b>68,436</b>	<b>6,758</b>	<b>4,440</b>	<b>3,898</b>	<b>42</b>
1,516	1,300	..	163	163	..
42,778	24,666	5,631	17	4	..
42,399	24,883	789	245	238	4
22,169	16,272	319	3,775	3,249	29
1,361	1,264	18	239	243	9
15	10	..	1	1	..
193	41	-	..	..	-
<b>153</b>	<b>103</b>	<b>4</b>	<b>21</b>	<b>21</b>	<b>..</b>



## Distribution by customer economic activity

TDB30181

Source: Central Credit Register  
Stocks in millions of euro

June 2013

		Total		
		Facilities granted	Used Margin	Overshoot
a.	<b>TOTAL</b>	<b>1,238,615</b>	<b>926,844</b>	<b>39,797</b>
	Agricultural, forestry and fishing	42,838	38,793	1,175
	Mining and quarrying	3,751	3,020	152
	Manufacturing	341,689	215,697	7,171
	Electricity, gas, steam and air conditioning supply	47,987	36,252	426
	Water supply, sewerage, waste management and remediation activities	15,217	11,004	353
	Construction	170,268	151,468	10,788
	Wholesale and retail trade, repair of motor vehicles and motorcycles	198,455	135,385	5,067
	Transportation and storage	58,535	44,585	1,486
	Accommodation and food service activities	36,840	34,610	1,399
	Information and communication	31,490	16,670	879
	Financial and insurance activities	21,928	15,636	526
	Real estate activities	132,339	129,842	6,742
	Professional, scientific and technical activities	69,820	40,228	1,643
	Administrative and support service activities	28,337	21,672	1,123
	All remaining activities (sections O, P,Q,R,S,T)	30,657	24,613	672

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

Banks			Financial intermediaries		
Facilities granted	Used Margin	Overshoot	Facilities granted	Used Margin	Overshoot
<b>1,042,467</b>	<b>739,863</b>	<b>35,346</b>	<b>196,148</b>	<b>186,981</b>	<b>4,451</b>
36,787	32,844	1,132	6,051	5,949	43
3,335	2,589	129	416	431	23
297,542	175,235	6,433	44,147	40,462	738
38,651	27,663	406	9,336	8,588	20
12,781	8,940	310	2,436	2,064	44
149,283	130,920	10,025	20,985	20,548	763
167,438	106,809	4,576	31,017	28,577	491
48,904	35,260	1,232	9,632	9,325	254
29,225	26,931	1,265	7,615	7,679	134
27,508	13,158	809	3,982	3,511	70
20,371	14,116	508	1,557	1,520	18
95,142	91,637	5,367	37,197	38,204	1,375
63,219	33,934	1,518	6,601	6,293	125
23,073	16,758	908	5,264	4,913	215
22,924	17,832	567	7,733	6,781	105

## 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

June 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					
<b>a. TOTAL</b>						
Number of borrowers	3,348,879	1,114,565	705,626	660,222	248,257	130,972
Facilities granted	1,665,054	52,253	64,775	99,731	70,282	74,580
Used margin	1,257,920	46,230	59,745	90,704	57,212	57,113
<b>b. GENERAL GOVERNMENT</b>						
Number of borrowers	7,433	622	443	972	1,260	1,309
Facilities granted	62,625	29	41	172	438	870
Used margin	39,910	23	28	86	197	353
<b>c. FINANCIAL COMPANIES</b>						
Number of borrowers	7,766	1,883	995	1,134	746	451
Facilities granted	356,238	86	89	173	207	255
Used margin	285,875	58	64	136	171	204
<b>d. NON-FINANCIAL COMPANIES</b>						
Number of borrowers	807,957	184,077	100,598	131,921	118,844	93,279
Facilities granted	973,016	8,424	9,164	21,017	35,845	54,335
Used margin	678,422	5,949	6,476	15,365	26,211	39,939
<i>of which: industry</i>						
Number of borrowers	174,761	28,160	18,296	27,059	27,844	24,464
Facilities granted	346,702	1,316	1,693	4,439	8,654	14,683
Used margin	209,782	876	1,081	2,853	5,463	9,080
<i>of which: building</i>						
Number of borrowers	136,389	25,788	15,138	20,944	21,296	18,407
Facilities granted	142,286	1,191	1,396	3,405	6,603	10,931
Used margin	124,793	818	992	2,555	5,154	9,026
<i>of which: services</i>						
Number of borrowers	479,578	126,744	65,186	81,162	67,056	48,352
Facilities granted	466,760	5,763	5,894	12,728	19,764	27,478
Used margin	329,409	4,138	4,257	9,581	14,882	20,757
<b>e. PRODUCER HOUSEHOLDS</b>						
Number of borrowers	466,453	169,565	87,877	92,784	42,045	16,170
Facilities granted	64,343	7,759	7,832	13,688	11,481	8,724
Used margin	57,190	6,467	6,944	12,323	10,048	7,546
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>						
Number of borrowers	2,030,421	745,668	510,848	429,177	83,283	18,764
Facilities granted	203,768	35,392	47,218	64,042	21,722	9,861
Used margin	192,315	33,322	45,888	62,256	20,087	8,623

Note:

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

TDB30156

Banks

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

		from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
<b>a. TOTAL</b>					
Number of borrowers		95,475	36,867	30,210	6,301
Facilities granted		119,670	103,928	247,538	830,022
Used margin		90,862	78,225	178,608	590,180
<b>b. GENERAL GOVERNMENT</b>					
Number of borrowers		1,227	550	587	356
Facilities granted		1,792	1,687	5,487	52,108
Used margin		826	803	2,434	35,028
<b>c. FINANCIAL COMPANIES</b>					
Number of borrowers		461	287	526	544
Facilities granted		638	928	5,842	348,015
Used margin		393	534	3,275	280,748
<b>d. NON-FINANCIAL COMPANIES</b>					
Number of borrowers		79,554	33,137	27,822	5,305
Facilities granted		100,379	93,052	226,556	423,943
Used margin		75,160	69,774	164,776	269,642
<i>of which: industry</i>					
Number of borrowers		22,132	10,302	9,892	2,265
Facilities granted		28,947	30,126	86,371	170,443
Used margin		17,817	18,455	52,949	100,523
<i>of which: building</i>					
Number of borrowers		16,844	7,012	5,137	652
Facilities granted		21,382	19,342	38,535	39,472
Used margin		18,627	17,542	35,089	33,250
<i>of which: services</i>					
Number of borrowers		38,650	14,773	12,037	2,317
Facilities granted		47,469	40,504	95,707	211,214
Used margin		36,464	31,071	71,827	133,816
<b>e. PRODUCER HOUSEHOLDS</b>					
Number of borrowers		6,707	1,252	403	12
Facilities granted		7,742	3,458	2,638	546
Used margin		6,791	3,185	2,401	483
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>					
Number of borrowers		6,920	1,469	792	75
Facilities granted		8,397	4,353	6,498	4,822
Used margin		7,068	3,545	5,269	3,847

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

June 2013

	Total	Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
<b>a. TOTAL</b>	<b>1,108,515</b>	<b>2,357</b>	<b>81,409</b>	<b>1,183</b>	<b>63,110</b>
<b>b. NORTH-WEST ITALY</b>	<b>390,074</b>	<b>65</b>	<b>26,048</b>	<b>385</b>	<b>17,557</b>
Piedmont	76,022	22	5,064	176	3,307
Valle d'Aosta	1,924	10	200	1	240
Liguria	28,361	2	1,373	18	1,007
Lombardy	283,767	31	19,411	191	13,003
<b>c. NORTH-EAST ITALY</b>	<b>265,968</b>	<b>220</b>	<b>18,479</b>	<b>356</b>	<b>16,334</b>
Trentino-Alto Adige	27,622	116	2,918	161	2,555
Veneto	105,877	35	7,471	78	6,972
Friuli-Venezia Giulia	21,722	48	1,590	40	1,069
Emilia-Romagna	110,746	22	6,500	78	5,738
<b>d. CENTRAL ITALY</b>	<b>254,873</b>	<b>102</b>	<b>20,721</b>	<b>117</b>	<b>17,600</b>
Marche	29,232	15	2,664	71	1,394
Tuscany	79,591	23	5,877	19	6,282
Umbria	13,771	2	1,557	12	1,204
Lazio	132,279	62	10,623	15	8,719
<b>e. SOUTHERN ITALY</b>	<b>128,419</b>	<b>41</b>	<b>10,910</b>	<b>136</b>	<b>8,547</b>
Abruzzo	18,461	3	2,316	21	1,155
Molise	2,434	2	249	9	199
Campania	51,365	13	2,802	15	3,748
Apulia	39,280	11	4,052	69	2,424
Basilicata	4,216	3	379	8	308
Calabria	12,663	9	1,112	14	713
<b>f. ISLANDS</b>	<b>60,822</b>	<b>1,929</b>	<b>5,251</b>	<b>189</b>	<b>3,073</b>
Sicily	43,116	1,434	3,314	91	1,707
Sardinia	17,706	494	1,938	98	1,366

Notes:

# Banks

Investment in machinery equipment, transport equipment and sundry products		Purchases of building				Other uses	
		Dwellings of consumer households		Other buildings			
		Subsidized	Non-subsidized	Subsidized	Non-subsidized		
Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized
1,554	93,295	1,897	297,404	2,050	63,435	5,123	487,339
620	35,884	74	105,884	202	23,171	1,299	178,885
204	7,075	17	23,438	71	3,748	400	32,501
3	302	....	496	..	124	56	492
44	2,081	12	9,155	25	3,949	146	10,550
369	26,426	45	72,796	106	15,351	697	135,341
412	23,363	564	64,846	233	14,465	1,597	125,099
55	1,355	340	3,899	110	1,657	333	14,122
145	11,116	48	27,367	48	5,651	274	46,673
78	2,316	63	6,446	33	1,050	223	8,767
133	8,576	112	27,133	43	6,107	767	55,537
211	17,799	279	69,868	165	15,525	1,047	111,440
90	1,535	19	6,882	53	1,626	440	14,444
59	5,420	30	21,516	63	5,451	111	34,740
24	1,026	11	3,320	13	784	42	5,777
39	9,818	219	38,150	36	7,664	455	56,478
210	12,564	74	38,226	1,257	6,630	646	49,178
68	1,512	7	4,419	1,144	901	108	6,805
14	225	..	709	14	137	18	858
42	5,710	61	15,657	17	2,874	107	20,320
48	3,657	4	13,041	72	2,020	204	13,679
3	472	1	935	4	218	37	1,849
35	987	2	3,465	6	482	171	5,667
102	3,685	907	18,580	192	3,644	534	22,738
80	2,683	94	13,676	108	2,562	449	16,918
22	1,002	812	4,903	84	1,081	85	5,820

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

TDB10430

Source: Supervisory returns  
Flows in millions of euro

## 2nd quarter 2013

2nd quarter 2013			Investment in construction			
		Total	Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a.	TOTAL	81,637	45	2,890	19	1,492
b.	NORTH-WEST ITALY	30,924	..	1,156	2	437
	Piedmont	7,367	..	243	1	73
	Valle d'Aosta	94	....	5	..	4
	Liguria	1,594	..	38	..	18
	Lombardy	21,869	..	869	1	342
c.	NORTH-EAST ITALY	22,409	1	525	8	333
	Trentino-Alto Adige	1,553	1	119	5	60
	Veneto	12,868	....	196	2	117
	Friuli-Venezia Giulia	1,130	....	44	..	15
	Emilia-Romagna	6,857	..	166	..	140
d.	CENTRAL ITALY	18,919	..	819	1	455
	Marche	2,446	..	79	..	47
	Tuscany	3,895	..	156	..	175
	Umbria	615	....	33	..	50
	Lazio	11,963	..	551	..	183
e.	SOUTHERN ITALY	6,175	..	298	9	194
	Abruzzo	940	..	62	..	16
	Molise	106	....	4	..	3
	Campania	2,422	..	79	7	83
	Apulia	1,936	..	114	1	65
	Basilicata	175	..	12	..	8
	Calabria	596	..	27	....	18
f.	ISLANDS	3,210	43	92	..	74
	Sicily	2,477	32	66	..	53
	Sardinia	733	11	26	..	20

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
80	6,204	48	5,762	11	1,266	260	63,561
32	2,477	..	2,029	1	474	48	24,269
12	532	..	460	1	82	12	5,950
2	11	....	13	....	1	9	48
1	108	....	176	..	84	4	1,165
16	1,824	....	1,380	..	307	22	17,107
21	1,723	13	1,386	3	296	164	17,936
..	82	7	169	1	44	7	1,058
10	957	1	508	..	96	9	10,972
2	96	..	119	....	25	13	817
9	587	5	591	2	132	135	5,090
9	1,307	4	1,342	4	294	26	14,659
6	135	..	104	..	30	21	2,025
1	326	2	405	1	95	2	2,729
1	70	....	58	....	10	..	393
1	775	2	775	3	159	3	9,512
16	528	....	708	1	154	11	4,258
5	87	....	73	..	16	3	679
..	15	....	13	....	4	..	65
6	203	....	275	..	56	3	1,709
4	163	....	274	1	52	4	1,259
1	14	....	17	....	4	1	118
..	46	....	57	....	21	..	427
3	170	30	298	2	48	12	2,440
2	132	....	231	1	29	11	1,919
1	37	30	66	1	19	..	521



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

TDB10460

 Source: Supervisory returns  
 Stocks in millions of euro

June 2013

	Total			Construction of farm building		
	Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>a. TOTAL</b>	<b>14,675</b>	<b>544</b>	<b>14,131</b>	<b>6,651</b>	<b>123</b>	<b>6,528</b>
<b>b. NORTH-WEST ITALY</b>	<b>4,483</b>	<b>165</b>	<b>4,317</b>	<b>2,157</b>	<b>81</b>	<b>2,076</b>
Piedmont	1,164	30	1,133	507	4	502
Valle d'Aosta	43	..	43	33	..	33
Liguria	83	..	83	43	..	43
Lombardy	3,192	134	3,058	1,574	77	1,498
<b>c. NORTH-EAST ITALY</b>	<b>4,457</b>	<b>165</b>	<b>4,292</b>	<b>1,853</b>	<b>15</b>	<b>1,838</b>
Trentino-Alto Adige	573	74	498	289	4	285
Veneto	1,743	23	1,720	667	1	666
Friuli-Venezia Giulia	432	41	391	172	7	164
Emilia-Romagna	1,709	27	1,683	725	2	723
<b>d. CENTRAL ITALY</b>	<b>3,103</b>	<b>64</b>	<b>3,039</b>	<b>1,571</b>	<b>10</b>	<b>1,562</b>
Marche	384	31	353	142	4	138
Tuscany	1,454	15	1,439	727	3	724
Umbria	350	6	344	208	1	207
Lazio	915	12	903	495	2	493
<b>e. SOUTHERN ITALY</b>	<b>1,850</b>	<b>82</b>	<b>1,768</b>	<b>768</b>	<b>12</b>	<b>756</b>
Abruzzo	173	4	170	64	..	64
Molise	55	5	50	21	-	21
Campania	487	15	472	275	1	274
Apulia	763	21	742	318	2	316
Basilicata	131	4	127	38	..	38
Calabria	241	34	206	52	8	44
<b>f. ISLANDS</b>	<b>782</b>	<b>67</b>	<b>715</b>	<b>301</b>	<b>5</b>	<b>296</b>
Sicily	486	58	427	155	1	154
Sardinia	297	9	288	146	5	142

Notes:

## Banks

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>5,258</b>	<b>238</b>	<b>5,020</b>	<b>2,766</b>	<b>184</b>	<b>2,583</b>
<b>1,624</b>	<b>79</b>	<b>1,545</b>	<b>701</b>	<b>5</b>	<b>696</b>
448	25	423	209	1	208
7	..	7	3	-	3
29	..	28	11	..	11
1,140	53	1,087	478	4	474
<b>1,690</b>	<b>67</b>	<b>1,624</b>	<b>914</b>	<b>84</b>	<b>830</b>
96	3	92	188	67	121
771	21	750	305	1	304
185	19	166	75	14	61
639	23	616	346	2	344
<b>872</b>	<b>31</b>	<b>840</b>	<b>660</b>	<b>23</b>	<b>637</b>
128	13	114	115	14	101
456	5	451	271	6	265
83	4	79	60	2	58
205	9	197	215	1	214
<b>797</b>	<b>48</b>	<b>749</b>	<b>285</b>	<b>22</b>	<b>263</b>
77	3	74	33	..	33
25	1	23	10	4	6
132	7	125	79	6	73
330	11	319	115	8	107
67	2	66	25	2	24
167	24	143	22	2	20
<b>275</b>	<b>13</b>	<b>262</b>	<b>206</b>	<b>49</b>	<b>157</b>
159	10	149	171	48	124
115	3	112	35	1	34

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

TDB10470

Source: Supervisory returns  
Flows in millions of euro

## 2nd quarter 2013

		Total			Construction of farm buildings		
		Total	Subsidized	Non - subsidized	Total	Subsidized	Non - subsidized
<b>a.</b>	<b>TOTAL</b>	<b>531</b>	<b>33</b>	<b>498</b>	<b>186</b>	<b>1</b>	<b>185</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>158</b>	<b>13</b>	<b>146</b>	<b>53</b>	<b>..</b>	<b>52</b>
	Piedmont	49	4	45	9	..	8
	Valle d'Aosta	1	..	1	1	-	1
	Liguria	1	-	1	..	-	..
	Lombardy	107	9	98	43	..	43
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>162</b>	<b>11</b>	<b>151</b>	<b>38</b>	<b>..</b>	<b>38</b>
	Trentino-Alto Adige	15	..	15	4	-	4
	Veneto	74	4	70	16	-	16
	Friuli-Venezia Giulia	19	1	18	3	..	3
	Emilia-Romagna	54	6	48	15	-	15
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>112</b>	<b>4</b>	<b>107</b>	<b>68</b>	<b>..</b>	<b>68</b>
	Marche	12	1	12	3	..	3
	Tuscany	33	2	31	16	-	16
	Umbria	29	1	28	23	..	23
	Lazio	37	1	37	26	-	26
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>71</b>	<b>4</b>	<b>67</b>	<b>16</b>	<b>..</b>	<b>16</b>
	Abruzzo	7	..	6	1	-	1
	Molise	3	..	3	1	-	1
	Campania	9	1	9	2	-	2
	Apulia	42	2	40	11	..	11
	Basilicata	5	1	4	1	-	1
	Calabria	5	..	5	1	-	1
<b>f.</b>	<b>ISLANDS</b>	<b>27</b>	<b>1</b>	<b>26</b>	<b>11</b>	<b>..</b>	<b>11</b>
	Sicily	17	1	17	9	..	9
	Sardinia	10	..	10	2	-	2

Notes:

**Banks**

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>267</b>	<b>31</b>	<b>236</b>	<b>78</b>	<b>1</b>	<b>77</b>
<b>82</b>	<b>12</b>	<b>70</b>	<b>24</b>	-	<b>24</b>
31	3	27	10	-	10
..	..	..	-	-	-
1	-	1	..	-	..
50	9	42	14	-	14
<b>88</b>	<b>11</b>	<b>78</b>	<b>36</b>	-	<b>36</b>
4	..	3	7	-	7
41	4	38	17	-	17
11	1	10	4	-	4
32	6	26	8	-	8
<b>35</b>	<b>3</b>	<b>32</b>	<b>8</b>	<b>1</b>	<b>7</b>
8	1	7	2	..	2
12	1	11	5	1	3
5	1	5	..	-	..
10	1	9	1	-	1
<b>50</b>	<b>4</b>	<b>46</b>	<b>6</b>	-	<b>6</b>
4	..	4	1	-	1
3	..	2	..	-	..
6	1	6	1	-	1
28	2	26	3	-	3
4	1	3	..	-	..
4	..	4	..	-	..
<b>11</b>	<b>1</b>	<b>10</b>	<b>5</b>	-	<b>5</b>
7	1	6	2	-	2
5	..	4	3	-	3

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

TDB10440

Source: Supervisory returns  
Stocks in millions of euro

June 2013

		Total	South and depressed areas	Industry	
				SMEs	Other firms
a.	TOTAL	14,313	94	660	704
b.	NORTH-WEST ITALY	2,666	46	206	236
	Piedmont	917	19	49	35
	Valle d'Aosta	69	..	1	58
	Liguria	246	2	7	1
	Lombardy	1,433	25	149	141
c.	NORTH-EAST ITALY	3,445	4	223	248
	Trentino-Alto Adige	1,120	..	13	61
	Veneto	638	..	106	62
	Friuli-Venezia Giulia	491	-	33	28
	Emilia-Romagna	1,195	3	72	95
d.	CENTRAL ITALY	1,921	7	177	122
	Marche	688	3	128	60
	Tuscany	306	3	10	22
	Umbria	102	..	13	7
	Lazio	825	1	25	33
e.	SOUTHERN ITALY	2,424	23	34	81
	Abruzzo	1,411	..	14	5
	Molise	58	2	1	1
	Campania	254	4	3	12
	Apulia	409	11	8	45
	Basilicata	55	5	1	8
	Calabria	238	1	7	10
f.	ISLANDS	3,857	14	20	17
	Sicily	2,261	9	13	15
	Sardinia	1,596	5	7	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
<b>543</b>	<b>367</b>	<b>3,473</b>	<b>1,453</b>	<b>1,518</b>	<b>5,301</b>	<b>200</b>	<b>81</b>
<b>63</b>	<b>85</b>	<b>169</b>	<b>543</b>	<b>72</b>	<b>1,209</b>	<b>37</b>	<b>20</b>
13	22	39	309	37	360	34	20
..	..	1	1	-	7	-	-
36	..	69	74	-	57	..	-
14	62	60	159	35	785	2	-
<b>281</b>	<b>155</b>	<b>708</b>	<b>220</b>	<b>308</b>	<b>1,225</b>	<b>73</b>	<b>13</b>
108	30	413	23	..	467	5	..
21	23	50	124	1	233	17	..
72	75	104	27	..	147	6	3
80	27	141	46	307	378	45	10
<b>88</b>	<b>57</b>	<b>306</b>	<b>326</b>	<b>2</b>	<b>821</b>	<b>15</b>	<b>2</b>
67	26	36	288	1	78	..	..
4	13	39	12	..	196	7	..
1	6	17	7	..	51	-	-
16	13	215	19	..	496	8	2
<b>25</b>	<b>47</b>	<b>98</b>	<b>257</b>	<b>1,133</b>	<b>664</b>	<b>63</b>	<b>41</b>
20	4	8	69	1,131	100	59	39
..	2	..	16	..	35	-	-
..	16	61	19	..	140	..	-
3	17	4	90	1	225	4	2
..	2	3	10	-	26	..	..
2	6	22	53	..	137	..	..
<b>86</b>	<b>22</b>	<b>2,191</b>	<b>108</b>	<b>5</b>	<b>1,382</b>	<b>12</b>	<b>5</b>
34	14	933	67	5	1,160	12	5
53	8	1,259	41	..	221	-	-

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

TDB10450

Source: Supervisory returns  
Flows in millions of euro

## 2nd quarter 2013

		Total	South and depressed areas	Industry	
				SMEs	Other firms
a.	TOTAL	561	1	30	35
b.	NORTH-WEST ITALY	84	..	7	13
	Piedmont	28	..	2	..
	Valle d'Aosta	12	-	1	9
	Liguria	5	..	..	1
	Lombardy	38	-	4	3
c.	NORTH-EAST ITALY	242	..	8	7
	Trentino-Alto Adige	24	..	1	5
	Veneto	25	-	5	1
	Friuli-Venezia Giulia	18	-	..	1
	Emilia-Romagna	175	-	2	..
d.	CENTRAL ITALY	50	-	12	1
	Marche	28	-	11	..
	Tuscany	7	-	1	1
	Umbria	1	-	..	-
	Lazio	14	-	..	..
e.	SOUTHERN ITALY	95	1	3	13
	Abruzzo	54	-	1	1
	Molise	1	..	..	-
	Campania	17	..	..	1
	Apulia	22	1	1	11
	Basilicata	1	-	..	-
	Calabria	1	-	..	..
f.	ISLANDS	91	..	1	-
	Sicily	47	..	..	-
	Sardinia	44	-	..	-

Notes:

## Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
<b>12</b>	<b>32</b>	<b>83</b>	<b>33</b>	<b>95</b>	<b>145</b>	<b>95</b>	<b>45</b>
..	9	2	17	5	25	6	2
-	3	..	13	-	4	6	2
..	..	-	-	-	1	-	-
..	-	1	3	-	..	-	-
-	6	1	..	5	19	..	-
<b>8</b>	<b>13</b>	<b>17</b>	<b>4</b>	<b>90</b>	<b>62</b>	<b>32</b>	<b>6</b>
4	..	7	..	-	4	3	..
2	4	..	1	..	9	3	-
2	3	-	1	-	8	3	1
1	6	10	1	90	42	24	5
<b>1</b>	<b>4</b>	<b>1</b>	<b>9</b>	<b>..</b>	<b>15</b>	<b>7</b>	<b>..</b>
1	1	..	9	-	4	1	-
..	1	1	..	-	3	1	..
-	1	..	-	-	..	-	-
..	1	..	-	..	8	5	..
<b>2</b>	<b>5</b>	<b>..</b>	<b>3</b>	<b>..</b>	<b>23</b>	<b>46</b>	<b>36</b>
1	..	..	3	-	3	45	35
-	..	-	..	..	..	-	-
-	..	..	-	-	15	..	-
..	2	-	..	-	4	1	..
-	1	..	..	-	..	..	-
-	..	..	-	-	-	-	-
..	<b>1</b>	<b>64</b>	<b>1</b>	<b>-</b>	<b>20</b>	<b>5</b>	<b>1</b>
..	1	21	..	-	20	5	1
..	..	43	..	-	..	-	-



## 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

June 2013

Facilities granted

Used margin

Overshoot

<b>a. TOTAL</b>	<b>101,957</b>	<b>101,960</b>	<b>3,877</b>
<i>of which: transactions of financial intermediaries</i>	<i>84,209</i>	<i>85,162</i>	<i>3,082</i>
Piedmont	7,140	6,817	181
Valle d'Aosta	279	254	4
Liguria	1,723	1,717	52
Lombardy	30,248	30,153	941
Trentino-Alto Adige	2,724	2,670	28
Veneto	12,262	12,165	316
Friuli-Venezia Giulia	2,135	2,128	55
Emilia-Romagna	9,884	9,810	260
Marche	4,193	4,202	185
Tuscany	6,115	6,083	239
Umbria	1,341	1,317	33
Lazio	10,772	11,260	766
Abruzzo	1,553	1,571	90
Molise	166	170	10
Campania	3,823	3,928	262
Apulia	2,218	2,191	126
Basilicata	284	281	15
Calabria	908	975	99
Sicily	2,270	2,341	155
Sardinia	1,918	1,927	61

**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

June 2013

Nominal value of receivables assigned			Advances granted	
Totale	of which:		facilities granted	used margin
	with recourse	without recourse		

a.	<b>TOTAL</b>	<b>38,605</b>	<b>20,883</b>	<b>17,722</b>	<b>43,166</b>	<b>30,946</b>
	<i>of which: transactions of financial intermediaries</i>	32,196	17,079	15,117	36,359	25,834
	Piedmont	3,322	2,053	1,269	3,674	2,526
	Valle d'Aosta	38	34	3	55	28
	Liguria	682	459	223	957	591
	Lombardy	11,994	5,282	6,712	13,892	10,278
	Trentino-Alto Adige	219	106	114	217	173
	Veneto	1,936	1,316	620	2,272	1,516
	Friuli-Venezia Giulia	300	203	97	407	258
	Emilia-Romagna	2,522	1,491	1,031	3,806	1,929
	Marche	304	216	88	283	212
	Tuscany	1,273	817	456	1,565	992
	Umbria	665	292	373	777	602
	Lazio	10,231	4,540	5,691	10,434	8,412
	Abruzzo	598	557	41	525	481
	Molise	40	39	1	50	32
	Campania	2,302	1,896	405	2,130	1,413
	Apulia	580	495	85	598	343
	Basilicata	130	100	31	140	93
	Calabria	333	289	44	241	155
	Sicily	556	516	41	519	386
	Sardinia	580	182	397	625	524

**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							
June 2013		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	139,580	7,206	10,737	115,895	2,051	3,691
b.	NORTH-WEST ITALY	55,242	226	4,496	48,126	567	1,827
	Piedmont	5,985	35	270	5,319	177	184
	Valle d'Aosta	181	1	1	167	3	9
	Liguria	5,006	18	17	4,880	34	57
	Lombardy	44,069	172	4,208	37,759	353	1,577
c.	NORTH-EAST ITALY	33,107	850	4,444	25,908	859	1,047
	Trentino-Alto Adige	3,652	188	25	2,863	233	344
	Veneto	8,282	74	1,298	6,395	229	285
	Friuli-Venezia Giulia	6,498	21	908	5,380	124	65
	Emilia-Romagna	14,676	567	2,213	11,269	273	353
d.	CENTRAL ITALY	43,982	5,575	1,542	35,933	293	639
	Marche	1,135	11	17	944	66	97
	Tuscany	5,627	18	90	5,239	119	161
	Umbria	477	4	6	418	23	27
	Lazio	36,742	5,542	1,430	29,332	84	354
e.	SOUTHERN ITALY	4,842	536	52	3,899	220	135
	Abruzzo	736	14	20	639	39	23
	Molise	147	30	2	107	4	3
	Campania	2,647	441	16	2,090	58	43
	Apulia	921	13	8	766	77	56
	Basilicata	115	..	..	100	12	3
	Calabria	277	39	4	196	30	7
f.	ISLANDS	2,407	19	203	2,031	112	42
	Sicily	1,106	1	15	998	69	23
	Sardinia	1,301	18	188	1,033	42	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

June 2013		Total	North West	North East	Centre	South	Islands
a.	<b>SIGHT AND OVERNIGHT DEPOSITS</b>	<b>12,595</b>	<b>7,349</b>	<b>1,728</b>	<b>1,822</b>	<b>1,276</b>	<b>420</b>
	General government	196	9	43	125	7	13
	Financial corporations	658	425	131	61	18	23
	Non-financial corporation	4,251	3,593	237	320	80	20
	Producer households	86	14	25	14	22	11
	Consumer households	7,404	3,308	1,291	1,302	1,150	353
b.	<b>WITH AGREED MATURITY</b>	<b>163,555</b>	<b>53,367</b>	<b>42,749</b>	<b>49,548</b>	<b>13,382</b>	<b>4,509</b>
	General government	15,420	102	113	15,141	18	47
	Financial corporations	35,609	14,620	14,468	6,391	48	82
	Non-financial corporation	19,313	7,233	4,613	6,406	788	274
	Producer households	4,056	1,090	1,263	799	699	205
	Consumer households	89,157	30,322	22,293	20,811	11,829	3,902
c.	<b>UNREDEEMABLE AT NOTICE</b>	<b>302,426</b>	<b>71,000</b>	<b>50,215</b>	<b>60,487</b>	<b>89,623</b>	<b>31,101</b>
	General government	9,323	1,269	993	4,045	2,399	618
	Financial corporations	713	572	77	30	17	16
	Non-financial corporation	3,309	707	849	882	619	253
	Producer households	2,448	334	638	474	655	347
	Consumer households	286,633	68,117	47,659	55,057	85,934	29,867
d.	<b>CUSTOMER CURRENT ACCOUNTS</b>	<b>731,957</b>	<b>271,578</b>	<b>166,148</b>	<b>176,570</b>	<b>80,622</b>	<b>37,039</b>
	General government	23,124	1,991	3,589	14,525	1,434	1,583
	Financial corporations	67,494	35,833	14,518	14,712	1,233	1,197
	Non-financial corporation	165,173	63,485	41,736	39,396	14,462	6,094
	Producer households	37,615	11,722	9,869	7,041	6,251	2,733
	Consumer households	438,551	158,547	96,435	100,895	57,242	25,431
e.	<b>SAVING CERTIFICATES AND CDs ISSUED</b>	<b>43,866</b>	<b>10,753</b>	<b>12,929</b>	<b>9,119</b>	<b>7,666</b>	<b>3,399</b>
	General government	242	84	8	48	2	100
	Financial corporations	415	227	67	95	18	7
	Non-financial corporation	2,122	883	486	428	257	68
	Producer households	1,367	203	521	263	283	98
	Consumer households	39,720	9,356	11,847	8,284	7,107	3,127

Notes:

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

TDB10163		Banks and Bancoposta			
Source: Supervisory returns Stocks in millions of euros					
June 2013	Total	of which: Non-financial corporations	of which: Producer households	of which: Consumer households	
<b>a. TOTAL</b>	<b>1,293,189</b>	<b>210,695</b>	<b>45,761</b>	<b>895,139</b>	
<b>b. NORTH-WEST ITALY</b>	<b>423,411</b>	<b>79,264</b>	<b>13,406</b>	<b>276,180</b>	
Piedmont	103,785	15,540	3,709	72,459	
Valle d'Aosta	3,437	507	136	2,369	
Liguria	33,882	5,010	1,183	26,453	
Lombardy	282,307	58,207	8,378	174,899	
<b>c. NORTH-EAST ITALY</b>	<b>283,848</b>	<b>53,410</b>	<b>12,339</b>	<b>184,482</b>	
Trentino-Alto Adige	25,314	5,041	1,418	16,950	
Veneto	120,011	20,833	4,886	74,482	
Friuli-Venezia Giulia	30,440	4,349	925	18,544	
Emilia-Romagna	108,083	23,187	5,111	74,507	
<b>d. CENTRAL ITALY</b>	<b>300,232</b>	<b>51,431</b>	<b>8,634</b>	<b>194,449</b>	
Marche	32,204	4,268	1,213	25,745	
Tuscany	74,314	13,451	3,191	54,961	
Umbria	15,475	2,372	540	12,116	
Lazio	178,238	31,340	3,691	101,627	
<b>e. SOUTHERN ITALY</b>	<b>204,716</b>	<b>18,802</b>	<b>7,962</b>	<b>173,837</b>	
Abruzzo	24,740	2,665	1,115	20,294	
Molise	5,773	333	148	5,125	
Campania	84,476	8,535	3,034	71,324	
Apulia	54,659	5,088	2,462	46,070	
Basilicata	9,884	698	326	8,697	
Calabria	25,185	1,482	875	22,326	
<b>f. ISLANDS</b>	<b>80,983</b>	<b>7,788</b>	<b>3,420</b>	<b>66,190</b>	
Sicily	58,482	5,134	2,280	48,912	
Sardinia	22,501	2,654	1,140	17,278	

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

June 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	-	176	80,389	-	40	80,488
Credit default swap	908	3,101	57,288	-	1,556	57,406
Credit default option	-	-	275	-	216	300
Total rate of return swap	-	69	-	-	52	288
Other credit derivatives	-	7	49	-	-	..

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

## June 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
<b>a. TOTAL</b>						
Number of holders	25,410	373	1,648	4,773	9,293	9,072
Intrinsic value	6,086	12	12	83	483	5,424
<b>b. NORTH-WEST ITALY</b>						
Number of holders	9,098	106	545	1,613	3,272	3,482
Intrinsic value	2,293	2	3	30	154	2,093
<b>c. NORTH-EAST ITALY</b>						
Number of holders	6,703	128	470	1,281	2,307	2,460
Intrinsic value	1,095	7	3	20	110	944
<b>d. CENTRAL ITALY</b>						
Number of holders	5,847	77	405	1,175	2,205	1,920
Intrinsic value	2,069	1	3	20	143	1,858
<b>e. SOUTHERN ITALY</b>						
Number of holders	2,500	38	129	438	1,006	852
Intrinsic value	424	1	1	7	53	354
<b>f. ISLAND</b>						
Number of holders	1,262	24	99	266	503	358
Intrinsic value	205	..	1	5	23	174

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

June 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
<b>a. TOTAL</b>							
Number of holders		28,781	640	2,760	5,287	9,644	9,868
Intrinsic value		45,469	17	149	250	830	37,489
<b>b. GENERAL GOVERNMENT</b>							
Number of holders		183	-	1	20	44	108
Intrinsic value		5,964	-	..	6	46	5,893
<b>c. FINANCIAL COMPANIES</b>							
Number of holders		328	-	7	21	58	187
Intrinsic value		5,812	-	47	2	12	2,889
<b>d. NON-FINANCIAL COMPANIES</b>							
Number of holders		23,243	236	1,107	3,953	8,738	8,987
Intrinsic value		6,034	12	11	74	458	5,408
of which: <b>industry</b>							
Number of holders		8,715	31	195	958	3,121	4,346
Intrinsic value		1,910	..	1	13	131	1,751
<b>building</b>							
Number of holders		2,399	34	122	431	951	824
Intrinsic value		757	1	1	7	57	654
<b>services</b>							
Number of holders		11,393	166	768	2,440	4,326	3,576
Intrinsic value		3,267	11	8	51	247	2,927
<b>e. PRODUCER HOUSEHOLDS</b>							
Number of holders		2,167	137	541	820	555	85
Intrinsic value		52	..	1	9	25	15
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>							
Number of holders		1,957	259	1,056	402	121	42
Intrinsic value		67	1	3	5	14	28
<b>g. REST OF THE WORLD</b>							
Number of holders		422	1	10	17	44	173
Intrinsic value		16,841	4	63	152	151	12,799

**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

June 2013

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
<b>a. TOTAL</b>	<b>1,744,302</b>	<b>691,362</b>	<b>190,491</b>
Italian government securities	653,324	207,103	57,138
<i>of which:</i> BOTs	47,547	16,394	1,489
CCTs	56,777	20,687	6,291
BTPs	514,431	164,063	48,418
Other debt securities	499,810	196,545	35,843
<i>of which:</i> in non-euro-area currencies	39,579	15,121	2,863
Equity securities	207,880	61,218	72,896
<i>of which:</i> in non-euro-area currencies	30,185	6,576	1,114
Units of collective investment undertakings	366,217	222,839	16,816
Other securities and the like	4,408	1,043	1,907

Notes:

## Banks

securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
<b>73,598</b>	<b>48,361</b>	<b>4,147</b>	<b>1,394,339</b>	<b>625,552</b>	<b>166,600</b>
24,113	13,030	1,432	522,041	188,683	50,118
1,432	1,146	138	24,489	15,196	1,027
3,212	1,899	254	43,762	18,031	5,250
16,074	7,641	802	437,027	152,061	43,398
13,446	7,283	602	415,545	184,044	32,942
1,664	1,201	114	27,013	13,326	2,666
3,448	2,122	309	162,967	56,007	62,995
1,061	601	73	13,134	5,806	947
32,124	25,533	1,792	279,164	193,773	13,705
1	..	-	3,722	946	1,502

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

TDB40087

Source: Supervisory returns  
Stocks in millions of euro

June 2013

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
<b>a.</b>	<b>TOTAL</b>	<b>1,744,302</b>	<b>691,362</b>	<b>190,491</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>844,849</b>	<b>327,703</b>	<b>59,071</b>
	Piedmont	192,108	87,200	13,929
	Valle d'Aosta	2,421	1,594	220
	Liguria	44,372	29,353	2,693
	Lombardy	605,949	209,556	42,229
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>368,136</b>	<b>161,685</b>	<b>27,588</b>
	Trentino-Alto Adige	14,102	8,797	1,533
	Veneto	95,547	57,521	9,108
	Friuli-Venezia Giulia	123,658	13,698	1,285
	Emilia-Romagna	134,830	81,668	15,662
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>436,300</b>	<b>120,212</b>	<b>94,887</b>
	Marche	18,613	14,084	3,630
	Tuscany	64,777	43,173	8,483
	Umbria	9,780	7,271	1,670
	Lazio	343,129	55,685	81,104
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>68,541</b>	<b>60,368</b>	<b>6,336</b>
	Abruzzo	6,796	5,805	704
	Molise	1,056	917	131
	Campania	31,811	27,715	2,876
	Apulia	20,338	18,297	1,829
	Basilicata	2,194	2,020	172
	Calabria	6,346	5,614	624
<b>f.</b>	<b>ISLANDS</b>	<b>26,476</b>	<b>21,393</b>	<b>2,609</b>
	Sicily	19,106	16,078	1,571
	Sardinia	7,370	5,316	1,038

Notes:

**Banks**

Securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
<b>73,598</b>	<b>48,361</b>	<b>4,147</b>	<b>1,394,339</b>	<b>625,552</b>	<b>166,600</b>
<b>39,946</b>	<b>24,105</b>	<b>1,830</b>	<b>636,212</b>	<b>296,138</b>	<b>48,822</b>
13,323	5,323	371	170,183	80,337	12,279
75	75	..	2,223	1,500	187
1,501	1,382	78	35,522	27,513	2,264
25,046	17,325	1,381	428,285	186,788	34,092
<b>19,439</b>	<b>13,094</b>	<b>1,081</b>	<b>332,888</b>	<b>144,796</b>	<b>22,106</b>
1,124	750	25	11,603	7,850	1,350
8,769	3,580	390	81,396	52,471	7,016
1,024	890	113	120,522	12,575	1,050
8,522	7,875	553	119,368	71,900	12,689
<b>10,408</b>	<b>7,805</b>	<b>824</b>	<b>339,160</b>	<b>109,016</b>	<b>88,814</b>
740	638	72	17,071	13,141	3,351
3,299	2,679	221	55,532	39,425	7,638
468	430	33	8,818	6,652	1,339
5,901	4,057	499	257,738	49,799	76,486
<b>2,872</b>	<b>2,551</b>	<b>289</b>	<b>61,781</b>	<b>55,654</b>	<b>4,940</b>
233	209	25	6,338	5,440	619
18	17	1	971	861	104
1,355	1,198	126	28,093	25,361	2,145
1,038	928	110	18,410	16,796	1,408
49	45	4	2,052	1,913	136
178	155	23	5,916	5,283	529
<b>934</b>	<b>807</b>	<b>123</b>	<b>24,298</b>	<b>19,948</b>	<b>1,918</b>
503	453	50	17,785	15,117	1,240
431	354	73	6,513	4,831	678



## **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			
2nd quarter 2013	Total	Banks	SIMs
a. TOTAL SECURITIES	1,076,962	1,031,422	45,540
Italian government securities	558,415	550,715	7,700
of which: BOTs	90,159	89,761	399
CCT	71,956	71,199	757
BTPs	356,905	350,637	6,268
Other debt securities	338,453	324,396	14,057
Equity securities	159,811	137,128	22,684
Other securities	8,209	7,110	1,099
b. TOTAL DERIVATIVE INSTRUMENTS	1,750,533	1,712,659	37,875
Futures	775,052	752,967	22,085
of which: on Italian government securities	16,321	16,321	-
on interest rates	301,438	301,438	-
on stock indices	163,649	142,266	21,383
Swaps and forward rate agreements	779,611	779,611	-
of which: interest rate swaps	459,480	459,480	-
currency swaps	5,524	5,524	-
Forward rate agreements	308,200	308,200	-
Options on securities	35,558	22,150	13,408
of which: on Italian government securities	139	139	-
on debt securities	994	994	-
on equity securities	34,050	20,643	13,408
Options on futures or stock indices	91,676	89,545	2,131
of which: on futures on Italian government securities	1,395	1,395	-
on stock indices or futures on stock indices	71,728	69,613	2,115
Foreign currency options	22,914	22,828	86
Interest rate options	43,851	43,851	-
Other derivative instruments	1,873	1,708	165

**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

## 2nd quarter 2013

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>a.</b>	<b>TOTAL PORTFOLIO</b>	<b>94,030</b>	<b>85,550</b>	<b>574,372</b>
	Italian government securities	28,155	26,092	194,662
	<i>of which:</i> BOTs	3,542	3,539	5,493
	CCTs	5,706	4,619	12,058
	BTPs	16,900	15,030	167,037
	Other debt securities	23,435	21,185	203,675
	<i>of which:</i> in non-euro-area currencies	2,101	1,481	3,236
	Equity securities	5,857	4,680	40,622
	<i>of which:</i> in non-euro-area currencies	1,552	1,259	1,869
	Units of collective investment undertakings	31,102	27,926	135,410
	Other securities and the like	5,482	5,667	3

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

## Banks, securities firms and collective investment undertakings

Banks			Securities firms			Collective investment undertakings		
Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>22,272</b>	<b>21,574</b>	<b>87,447</b>	<b>5,671</b>	<b>5,665</b>	<b>10,198</b>	<b>66,087</b>	<b>58,311</b>	<b>476,727</b>
7,132	7,218	30,778	625	585	1,695	20,398	18,290	162,189
881	837	1,551	135	118	119	2,526	2,583	3,824
650	668	3,428	42	50	350	5,014	3,902	8,280
4,728	4,384	22,187	408	314	1,083	11,763	10,332	143,767
4,676	4,686	17,544	968	1,014	3,137	17,790	15,485	182,994
746	531	2,563	264	156	662	1,091	794	12
1,564	1,417	4,095	594	559	969	3,699	2,703	35,558
344	332	1,342	76	81	435	1,131	847	92
8,764	8,132	35,049	1,243	1,240	4,397	21,095	18,555	95,963
136	122	-20	2,241	2,267	..	3,105	3,278	23



## **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	
	2013 Mar.	2013 June	2013 Mar.	2013 June	2013 Mar.	2013 June
<b>a. NUMBER OF BORROWERS</b>	<b>7,654,887</b>	<b>7,570,877</b>	<b>4,630,027</b>	<b>4,503,583</b>	<b>3,024,860</b>	<b>3,067,294</b>
<i>of which: joint borrowers</i>	2,220,572	2,219,976	1,052,662	997,609	1,167,910	1,222,367
<b>b. LOAN FACILITIES</b>						
facilities granted	2,330,257	2,315,922	1,903,165	1,883,303	427,092	432,618
used margin	1,862,360	1,842,486	1,445,077	1,418,624	417,283	423,862
overshoot	63,498	56,773	58,193	50,747	5,304	6,026
unused margin	531,395	530,209	516,281	515,426	15,114	14,782
<i>of which: matched loans</i>						
facilities granted	303,045	295,850	261,233	254,995	41,812	40,855
used margin	162,252	157,971	132,259	128,846	29,993	29,125
<b>term loans</b>						
facilities granted	1,748,490	1,746,127	1,365,663	1,356,137	382,827	389,990
used margin	1,550,663	1,540,732	1,165,845	1,148,588	384,818	392,144
<b>revocable loans</b>						
facilities granted	278,664	273,824	276,210	272,051	2,453	1,773
used margin	149,387	143,719	146,915	141,127	2,472	2,592
<b>c. GUARANTEES GRANTED TO CUSTOMERS</b>						
facilities granted	366,572	355,796	349,470	338,873	17,102	16,924
used margin	194,971	187,835	178,337	171,358	16,634	16,477
<b>d. BAD DEBTS</b>	<b>183,046</b>	<b>190,292</b>	<b>126,956</b>	<b>133,891</b>	<b>56,090</b>	<b>56,402</b>
<b>e. NUMBER OF GUARANTORS</b>	<b>4,114,774</b>	<b>4,100,718</b>	<b>2,778,037</b>	<b>2,710,234</b>	<b>1,336,737</b>	<b>1,390,484</b>
<i>of which: joint guarantors</i>	1,426,088	1,424,315	971,902	951,426	454,186	472,889
<b>f. GUARANTEES RECEIVED</b>	<b>836,735</b>	<b>830,656</b>	<b>619,262</b>	<b>607,842</b>	<b>217,472</b>	<b>222,814</b>

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

## Distribution by amount

TDB30206		Banks	
Source: Central Credit Register Stocks in millions of euro Size classes in euros			
June 2013		Number of borrowers	Net used
a.	TOTAL	1,166,783	132,830
	from 250 to 30,000	743,127	6,362
	from 30,000 to 75,000	155,445	6,857
	from 75,000 to 125,000	83,894	7,411
	from 125,000 to 250,000	101,320	15,497
	from 250,000 to 500,000	39,320	11,369
	from 500,000 to 1,000,000	20,182	11,392
	from 1,000,000 to 2,500,000	14,235	17,559
	from 2,500,000 to 5,000,000	5,229	14,263
	from 5,000,000 to 25,000,000	3,634	26,667
	more than 25,000,000	397	15,452

**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

June 2013

		General government	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
					industry	building	services		
<b>a. ITALY</b>									
	Number of borrowers	24	1,460	205,034	44,732	39,181	117,735	171,651	780,046
	Bad debts	54	817	91,260	26,973	23,578	38,789	12,396	27,815
<b>b. NORTH-WEST ITALY</b>									
	Number of borrowers	2	441	55,311	12,310	10,518	32,092	37,286	189,182
	Bad debts	..	351	25,333	7,759	6,485	10,754	2,772	8,715
<b>c. NORTH-EAST ITALY</b>									
	Number of borrowers	1	289	39,583	9,951	7,894	21,299	26,954	120,348
	Bad debts	2	90	21,328	6,834	6,067	8,132	2,266	5,189
<b>d. CENTRAL ITALY</b>									
	Number of borrowers	5	374	53,047	10,907	9,664	31,742	36,336	160,680
	Bad debts	15	310	26,192	6,858	6,932	11,867	2,771	5,997
<b>e. SOUTHERN ITALY</b>									
	Number of borrowers	15	222	38,031	8,403	7,397	21,103	43,015	200,029
	Bad debts	37	55	13,055	4,344	2,870	5,413	2,774	5,139
<b>f. ISLANDS</b>									
	Number of borrowers	1	134	19,062	3,161	3,708	11,499	28,060	109,807
	Bad debts	..	11	5,353	1,177	1,224	2,624	1,812	2,775

Note:



## Distribution by customer branch of economic activity

TDB30221

Banks

Source: Central Credit Register  
Stocks in millions of euro

June 2013

	Number of borrowers	Bad debts
<b>a. TOTAL</b>	<b>385,264</b>	<b>104,144</b>
Agricultural, forestry and fishing	17,210	4,325
Mining and quarrying	500	233
Manufacturing	63,837	27,298
Electricity, gas, steam and air conditioning supply	158	231
Water supply, sewerage, waste management and remediation activities	918	613
Construction	76,572	26,138
Wholesale and retail trade, repair of motor vehicles and	107,253	18,648
Transportation and storage	15,433	3,274
Accommodation and food service activities	31,664	3,734
Information and communication	6,907	1,490
Financial and insurance activities	1,734	929
Real estate activities	14,156	10,255
Professional, scientific and technical activities	11,278	2,172
Administrative and support service activities	13,043	2,453
All remaining activities (sections O, P,Q,R,S,T)	14,781	1,801

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

June 2013

		Total	Banks	Financial intermediaries
<b>a.</b>	<b>TOTAL</b>	<b>190,292</b>	<b>133,891</b>	<b>56,402</b>
<b>b.</b>	<b>GENERAL GOVERNMENT</b>	<b>124</b>	<b>54</b>	<b>69</b>
	Central government	14	12	3
	Local government	109	43	67
	Social security funds	-	-	-
<b>c.</b>	<b>FINANCIAL COMPANIES</b>	<b>1,552</b>	<b>817</b>	<b>735</b>
	Monetary financial institutions	-	-	-
	Other financial intermediaries	1,293	628	665
	Financial auxiliaries	255	187	68
	Insurance companies and pension funds	5	2	3
<b>d.</b>	<b>NON-FINANCIAL COMPANIES</b>	<b>130,245</b>	<b>91,260</b>	<b>38,984</b>
	Public companies	414	241	173
	Private companies	112,141	79,236	32,905
	Associations of non-financial companies	155	89	66
	Craft non-financial quasi-companies	4,437	3,206	1,231
	Other non-financial quasi-companies	13,098	8,489	4,609
<b>e.</b>	<b>HOUSEHOLDS</b>	<b>55,313</b>	<b>39,700</b>	<b>15,613</b>
	Producer households	18,653	12,396	6,257
	Consumer households	36,660	27,304	9,356
<b>f.</b>	<b>NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>855</b>	<b>504</b>	<b>350</b>
<b>g.</b>	<b>REST OF THE WORLD</b>	<b>1,202</b>	<b>1,060</b>	<b>142</b>
	General government	1	1	-
	Monetary financial institutions	82	81	1
	Other financial institutions	493	466	26
	Non-financial companies	535	443	93
	Households	91	69	22
	Non-profit institutions serving households	..	..	-
	International organizations and the other institutions	..	-	..
<b>h.</b>	<b>UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>9</b>	<b>7</b>	<b>2</b>

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

## Distribution by customer location (region)

TDB30241

Banks

Source: Central Credit Register  
Flows in millions of euro

## 2nd quarter 2013

		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
<b>a.</b>	<b>TOTAL</b>	<b>60,751</b>	<b>4,795</b>	<b>38,882</b>	<b>828</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>14,234</b>	<b>1,532</b>	<b>7,726</b>	<b>235</b>
	Piedmont	3,722	391	2,168	47
	Valle d'Aosta	96	2	60	1
	Liguria	1,383	106	694	12
	Lombardy	9,033	1,033	4,804	176
<b>c.</b>	<b>NORD-EAST ITALY</b>	<b>9,322</b>	<b>1,118</b>	<b>5,201</b>	<b>209</b>
	Trentino-Alto Adige	675	132	309	19
	Veneto	3,631	399	2,024	60
	Friuli-Venezia Giulia	830	94	459	7
	Emilia-Romagna	4,186	493	2,409	122
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>13,378</b>	<b>1,171</b>	<b>6,213</b>	<b>130</b>
	Marche	1,618	159	590	11
	Tuscany	4,067	392	1,782	31
	Umbria	1,295	86	248	3
	Lazio	6,398	534	3,593	85
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>15,741</b>	<b>674</b>	<b>13,874</b>	<b>173</b>
	Abruzzo	1,462	99	536	7
	Molise	287	11	123	2
	Campania	7,217	249	9,693	102
	Apulia	3,975	240	1,942	38
	Basilicata	433	12	202	4
	Calabria	2,367	63	1,378	21
<b>f.</b>	<b>ISLANDS</b>	<b>8,076</b>	<b>301</b>	<b>5,868</b>	<b>81</b>
	Sicily	6,398	197	5,049	69
	Sardinia	1,678	104	819	12

**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

2nd quarter 2013		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
<b>a. TOTAL</b>		<b>60,752</b>	<b>4,795</b>	<b>38,882</b>	<b>828</b>
General government		1	..	2	1
Financial companies		84	60	26	38
Non-financial companies		10,043	3,305	3,016	270
<i>of which: industry</i>		<i>1,844</i>	<i>684</i>	<i>573</i>	<i>56</i>
building		2,115	1,184	502	55
services		5,960	1,392	1,889	154
Producer households		7,547	357	3,495	79
Consumer households and nec		42,676	1,047	32,117	437

**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

June 2013

	Bad debts (gross of writeoffs)	<i>of which:</i> backed by real security
<b>a. TOTAL</b>	<b>124,489</b>	<b>39,505</b>
Agricultural, forestry and fishing	4,585	2,404
Mining and quarrying	267	96
Manufacturing	35,086	7,393
Electricity, gas, steam and air conditioning supply	300	71
Water supply, sewerage, waste management and remediation activities	713	175
Construction	30,265	12,498
Wholesale and retail trade, repair of motor vehicles and	22,856	4,516
Transportation and storage	3,873	919
Accommodation and food service activities	3,993	2,061
Information and communication	1,867	243
Financial and insurance activities	1,092	365
Real estate activities	11,374	6,579
Professional, scientific and technical activities	2,662	628
Administrative and support service activities	2,877	667
All remaining activities (sections O, P,Q,R,S,T)	2,042	681

Note:

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

TDC30033				Banks					
Source: Central Credit Register Stocks in millions of euro									
June 2013		General government	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
					industry	building	services		
<b>a. ITALY</b>									
Bad debts (gross of writeoffs)		55	1,132	110,716	34,844	27,490	46,268	13,205	28,864
of which: backed by real security		..	363	40,858	9,183	13,501	16,966	5,728	16,120
<b>b. NORTH-WEST ITALY</b>									
Bad debts (gross of writeoffs)		..	456	31,468	10,291	7,643	13,169	2,890	8,930
of which: backed by real security		..	173	11,499	2,623	3,918	4,706	1,391	5,840
<b>c. NORTH-EAST ITALY</b>									
Bad debts (gross of writeoffs)		2	126	25,719	8,864	7,034	9,488	2,358	5,305
of which: backed by real security		..	57	10,134	2,204	3,742	3,996	1,208	3,286
<b>d. CENTRAL ITALY</b>									
Bad debts (gross of writeoffs)		15	435	31,531	8,804	7,946	14,213	2,965	6,245
of which: backed by real security		-	119	11,234	2,189	3,785	4,898	1,321	3,240
<b>e. SOUTHERN ITALY</b>									
Bad debts (gross of writeoffs)		38	99	15,646	5,435	3,339	6,380	3,012	5,398
of which: backed by real security		..	9	5,572	1,707	1,337	2,305	1,122	2,497
<b>f. ISLANDS</b>									
Bad debts (gross of writeoffs)		..	15	6,352	1,450	1,528	3,018	1,980	2,985
of which: backed by real security		-	5	2,419	459	719	1,060	687	1,256

Note:

## Distribution by customer location (region)

TDB30265

Banks

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

June 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
<b>a.</b>	<b>TOTAL</b>	<b>1,141,618</b>	<b>142,133</b>	<b>1.07</b>	<b>57,828</b>	<b>11,322</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>276,051</b>	<b>39,600</b>	<b>1.06</b>	<b>13,397</b>	<b>3,760</b>
	Piedmont	78,602	8,010	1.04	3,497	1,047
	Valle d'Aosta	1,644	137	1.03	92	7
	Liguria	25,590	2,393	1.05	1,327	138
	Lombardy	170,215	29,060	1.07	8,481	2,568
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>183,202</b>	<b>30,605</b>	<b>1.06</b>	<b>8,831</b>	<b>2,738</b>
	Trentino-Alto Adige	9,032	1,924	1.02	647	294
	Veneto	73,955	13,406	1.05	3,405	826
	Friuli-Venezia Giulia	17,008	2,106	1.02	808	215
	Emilia-Romagna	83,207	13,169	1.08	3,971	1,403
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>244,025</b>	<b>38,182</b>	<b>1.08</b>	<b>12,591</b>	<b>2,835</b>
	Marche	30,454	5,080	1.09	1,577	439
	Tuscany	69,104	12,102	1.09	3,848	850
	Umbria	17,908	2,488	1.05	1,225	208
	Lazio	126,559	18,512	1.07	5,941	1,338
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>281,609</b>	<b>23,100</b>	<b>1.09</b>	<b>15,175</b>	<b>1,342</b>
	Abruzzo	26,782	3,159	1.10	1,396	225
	Molise	5,565	635	1.08	278	23
	Campania	127,284	9,223	1.08	6,939	510
	Apulia	68,274	6,083	1.10	3,843	444
	Basilicata	10,837	1,216	1.06	412	26
	Calabria	42,867	2,785	1.14	2,307	113
<b>f.</b>	<b>ISLANDS</b>	<b>156,731</b>	<b>10,646</b>	<b>1.06</b>	<b>7,834</b>	<b>647</b>
	Sicily	126,253	8,271	1.07	6,248	458
	Sardinia	30,478	2,374	1.02	1,586	189

Notes:

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

TDB30265

**Banks**Source: Central Credit Register  
Stocks and flows in millions of euro**June 2013**

Ceased to be adjusted bad debts

		Number of borrowers	Amount
<b>a.</b>	<b>TOTAL</b>	<b>4,326</b>	<b>1,087</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>1,038</b>	<b>277</b>
	Piedmont	263	33
	Valle d'Aosta	5	1
	Liguria	97	12
	Lombardy	673	231
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>724</b>	<b>210</b>
	Trentino-Alto Adige	55	19
	Veneto	282	67
	Friuli-Venezia Giulia	72	10
	Emilia-Romagna	315	114
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>919</b>	<b>242</b>
	Marche	127	39
	Tuscany	268	90
	Umbria	63	32
	Lazio	461	80
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>1,046</b>	<b>276</b>
	Abruzzo	160	26
	Molise	23	8
	Campania	407	63
	Apulia	285	129
	Basilicata	37	4
	Calabria	134	47
<b>f.</b>	<b>ISLANDS</b>	<b>599</b>	<b>82</b>
	Sicily	494	71
	Sardinia	105	11

**Notes:**



## Distribution by customer segment of economic activity

TDB30271

Banks

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

June 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
<b>a. TOTAL</b>	<b>1,141,618</b>	<b>142,133</b>	<b>1.07</b>	<b>57,828</b>	<b>11,322</b>
General government	26	110	2.03	4	1
Financial companies	1,397	1,084	1.33	75	313
Non-financial companies	198,679	99,026	1.09	9,493	8,906
<i>of which: industry</i>	<i>43,523</i>	<i>29,306</i>	<i>1.09</i>	<i>1,787</i>	<i>2,212</i>
building	37,686	25,653	1.09	2,010	3,045
services	102,413	39,168	1.05	5,027	3,344
Producer households	167,363	13,227	1.07	7,067	677
Consumer households and nec	765,745	28,213	1.01	40,819	1,398

Notes:

## Distribution by customer segment of economic activity

TDB30271

Banks

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

## June 2013

## Ceased to be adjusted bad debts

	Number of borrowers	Amount
<b>a. TOTAL</b>	<b>4,326</b>	<b>1,087</b>
General government	1	28
Financial companies	5	7
Non-financial companies	757	744
<i>of which: industry</i>	<i>155</i>	<i>182</i>
building	163	286
services	373	248
Producer households	867	106
Consumer households and nec	2,676	201

Notes:

## Distribution by type of default

TDB30261		Banks		
Source: supervisory returns Stocks in millions of euro				
		2013-Q2	2013-Q1	2012-Q4
<b>a.</b>	<b>IMPAIRED LOANS</b>			
	Bad debts	138,225	130,909	125,099
	Substandard loans	86,459	81,718	75,561
	Restructured loans	13,047	13,915	15,198
	Overdue / overdrawn loans	21,764	21,677	20,995
<b>b.</b>	<b>TOTAL LOANS</b>	<b>1,732,584</b>	<b>1,758,468</b>	<b>1,776,695</b>

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



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

TDB30262

Source: supervisory returns  
Stocks in millions of euro

**June 2013**

		Substandard loans			
		Total resident non-bank sector	Non-financial corporations	Producer households	Consumer households
<b>a.</b>	<b>TOTAL</b>	<b>84,951</b>	<b>64,680</b>	<b>5,651</b>	<b>12,562</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>26,597</b>	<b>20,957</b>	<b>1,230</b>	<b>3,457</b>
	Piedmont and Valle d'Aosta	4,265	3,093	302	720
	Liguria	1,642	1,269	106	257
	Lombardy	20,690	16,595	822	2,481
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>20,315</b>	<b>15,593</b>	<b>1,285</b>	<b>2,665</b>
	Trentino-Alto Adige	2,499	1,664	266	300
	Veneto	7,867	6,132	486	1,086
	Friuli-Venezia Giulia	1,147	821	113	193
	Emilia-Romagna	8,801	6,977	420	1,086
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>20,301</b>	<b>15,852</b>	<b>1,283</b>	<b>2,935</b>
	Marche	3,302	2,560	226	497
	Tuscany	6,038	4,611	598	816
	Umbria	1,249	942	118	188
	Lazio	9,713	7,738	341	1,435
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>11,693</b>	<b>8,204</b>	<b>1,176</b>	<b>2,238</b>
	Abruzzo and Molise	2,169	1,599	231	327
	Campania	4,888	3,556	327	993
	Apulia and Basilicata	3,146	2,147	385	567
	Calabria	1,293	791	197	301
<b>f.</b>	<b>ISLANDS</b>	<b>6,045</b>	<b>4,074</b>	<b>677</b>	<b>1,267</b>
	Sicily	4,350	2,749	546	1,034
	Sardinia	1,695	1,325	131	233

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

**Banks**

Restructured loans	Overdue / overdrawn loans			
Total resident non-bank sector	Total resident non-bank sector	Non-financial corporation	Producer households	Consumer households
<b>12,533</b>	<b>21,516</b>	<b>13,453</b>	<b>1,924</b>	<b>5,842</b>
<b>5,944</b>	<b>5,899</b>	<b>3,775</b>	<b>476</b>	<b>1,496</b>
620	1,026	558	129	333
51	476	262	60	149
5,273	4,397	2,954	286	1,013
<b>3,908</b>	<b>4,956</b>	<b>3,319</b>	<b>455</b>	<b>1,133</b>
152	421	272	56	93
1,775	2,085	1,390	191	461
197	389	258	44	86
1,785	2,062	1,399	164	493
<b>2,015</b>	<b>5,514</b>	<b>3,611</b>	<b>467</b>	<b>1,410</b>
450	807	507	92	206
725	1,805	1,136	203	464
62	389	238	49	99
778	2,513	1,729	123	640
<b>464</b>	<b>3,464</b>	<b>1,859</b>	<b>328</b>	<b>1,223</b>
38	568	301	76	189
260	1,638	991	84	524
123	885	430	116	338
26	319	120	41	145
<b>201</b>	<b>1,683</b>	<b>889</b>	<b>198</b>	<b>580</b>
173	1,264	634	148	472
28	418	255	51	108

## 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						
June 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	3,348,879	1,114,565	705,626	660,222	248,257	130,972
of which: 1 facility	2,853,378	1,091,851	652,971	558,415	145,253	50,452
2 facilities	298,152	21,834	49,409	82,798	66,708	37,726
3-4 facilities	144,367	871	3,225	18,744	34,290	36,588
more than 4 facilities	52,982	9	21	265	2,006	6,206
b. GENERAL GOVERNMENT	7,433	622	443	972	1,260	1,309
of which: 1 facility	4,456	613	382	792	897	751
2 facilities	2,030	9	59	176	322	472
3-4 facilities	770	-	1	4	41	85
more than 4 facilities	177	-	1	-	-	1
c. FINANCIAL COMPANIES	7,766	1,883	995	1,134	746	451
of which: 1 facility	5,504	1,794	778	770	400	224
2 facilities	1,334	82	196	266	222	116
3-4 facilities	636	7	21	94	114	93
more than 4 facilities	292	-	-	4	10	18
d. NON-FINANCIAL COMPANIES	807,957	184,077	100,598	131,921	118,844	93,279
of which: 1 facility	470,596	176,385	74,968	75,693	50,651	29,769
2 facilities	173,239	7,427	24,073	44,024	41,450	27,796
3-4 facilities	114,460	260	1,547	12,036	25,242	30,341
more than 4 facilities	49,662	5	10	168	1,501	5,373
e. PRODUCER HOUSEHOLDS	466,453	169,565	87,877	92,784	42,045	16,170
of which: 1 facility	386,470	163,641	74,268	69,329	22,596	6,084
2 facilities	58,778	5,681	12,680	19,024	12,885	5,120
3-4 facilities	19,072	241	925	4,376	6,190	4,331
more than 4 facilities	2,133	2	4	55	374	635
f. CONSUMER HOUSEHOLDS AND NEC	2,030,421	745,668	510,848	429,177	83,283	18,764
of which: 1 facility	1,959,594	736,877	498,144	408,145	69,056	12,855
2 facilities	60,977	8,427	11,983	18,819	11,478	4,057
3-4 facilities	9,152	362	715	2,175	2,631	1,678
more than 4 facilities	698	2	6	38	118	174

## 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					
June 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
<b>a. TOTAL</b>		<b>95,475</b>	<b>36,867</b>	<b>30,210</b>	<b>6,301</b>
of which: 1 facility		27,589	8,049	4,844	680
2 facilities		22,149	6,398	3,870	638
3-4 facilities		31,592	10,950	6,693	941
more than 4 facilities		14,145	11,470	14,803	4,042
<b>b. GENERAL GOVERNMENT</b>		<b>1,227</b>	<b>550</b>	<b>587</b>	<b>356</b>
of which: 1 facility		538	195	158	25
2 facilities		506	200	203	81
3-4 facilities		180	141	172	146
more than 4 facilities		3	14	54	104
<b>c. FINANCIAL COMPANIES</b>		<b>461</b>	<b>287</b>	<b>526</b>	<b>544</b>
of which: 1 facility		255	149	269	180
2 facilities		104	64	99	147
3-4 facilities		76	47	84	86
more than 4 facilities		26	27	74	131
<b>d. NON-FINANCIAL COMPANIES</b>		<b>79,554</b>	<b>33,137</b>	<b>27,822</b>	<b>5,305</b>
of which: 1 facility		20,333	6,562	3,985	449
2 facilities		17,873	5,466	3,290	396
3-4 facilities		28,065	10,014	6,104	682
more than 4 facilities		13,283	11,095	14,443	3,778
<b>e. PRODUCER HOUSEHOLDS</b>		<b>6,707</b>	<b>1,252</b>	<b>403</b>	<b>12</b>
of which: 1 facility		1,876	271	47	2
2 facilities		1,867	254	56	2
3-4 facilities		2,308	472	154	3
more than 4 facilities		656	255	146	5
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>		<b>6,920</b>	<b>1,469</b>	<b>792</b>	<b>75</b>
of which: 1 facility		4,130	747	329	16
2 facilities		1,701	385	209	12
3-4 facilities		917	262	171	23
more than 4 facilities		172	75	83	24

Note:



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

TDB30431

Source: Central Credit Register  
Stocks in millions of euro

June 2013		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilitites granted	used margin	number of borrowers
a.	TOTAL	1,665,054	1,257,920	3,348,879	482,187	431,483	2,853,378
b.	NORTH-WEST ITALY	716,148	535,167	949,767	183,606	160,029	795,343
	Piedmont	100,372	71,427	237,570	25,257	22,039	201,539
	Valle d'Aosta	2,452	1,831	7,490	827	733	6,474
	Liguria	29,046	21,897	72,663	9,830	8,752	62,381
	Lombardy	584,279	440,012	632,044	147,692	128,505	524,949
c.	NORTH-EAST ITALY	425,284	325,682	863,112	137,271	123,021	724,503
	Trentino-Alto Adige	42,655	33,475	113,925	17,989	14,672	100,714
	Veneto	177,582	140,042	325,534	73,817	68,022	270,642
	Friuli-Venezia Giulia	29,451	21,490	93,995	8,828	8,029	82,133
	Emilia-Romagna	175,596	130,674	329,658	36,637	32,298	271,014
d.	CENTRAL ITALY	342,923	246,297	733,317	89,551	82,443	625,713
	Marche	35,363	27,260	111,143	11,540	10,747	91,019
	Tuscany	98,356	76,534	253,857	29,423	27,843	210,014
	Umbria	16,301	12,936	58,097	4,631	4,279	48,133
	Lazio	192,903	129,567	310,220	43,958	39,574	276,547
e.	SOUTHERN ITALY	122,025	100,588	504,750	46,733	42,444	439,915
	Abruzzo	19,238	15,480	78,017	7,022	6,538	66,967
	Molise	2,290	1,883	11,821	914	849	10,137
	Campania	49,679	40,613	173,758	18,244	15,926	152,273
	Apulia	34,731	28,891	156,901	13,777	12,843	136,686
	Basilicata	4,524	3,777	21,049	1,742	1,627	18,167
	Calabria	11,562	9,944	63,204	5,032	4,660	55,685
f.	ISLANDS	58,674	50,186	297,933	25,026	23,546	267,904
	Sicily	40,335	34,066	204,179	16,600	15,490	181,589
	Sardinia	18,339	16,120	93,754	8,425	8,056	86,315

Note: Only loan facilities are considered.

# Banks

2 facilities			3-4 facilities			more than 4 facilities		
facilities granted	'usedmargin'	number of borrowers	facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
<b>223,173</b>	<b>169,824</b>	<b>298,152</b>	<b>258,822</b>	<b>197,161</b>	<b>144,367</b>	<b>700,873</b>	<b>459,452</b>	<b>52,982</b>
<b>86,589</b>	<b>62,425</b>	<b>89,633</b>	<b>115,380</b>	<b>90,182</b>	<b>46,112</b>	<b>330,573</b>	<b>222,530</b>	<b>18,679</b>
11,702	8,366	21,885	15,076	10,143	10,510	48,338	30,879	3,636
315	240	705	713	411	247	596	447	64
3,562	2,416	6,490	4,644	3,198	2,779	11,010	7,530	1,013
71,010	51,403	60,553	94,947	76,429	32,576	270,630	183,674	13,966
<b>70,483</b>	<b>57,336</b>	<b>81,228</b>	<b>57,795</b>	<b>41,001</b>	<b>41,255</b>	<b>159,735</b>	<b>104,324</b>	<b>16,126</b>
6,919	5,678	9,216	7,000	5,417	3,208	10,747	7,708	787
20,091	15,960	31,620	23,327	15,908	16,639	60,348	40,152	6,633
3,060	2,432	7,113	3,835	2,759	3,386	13,727	8,271	1,363
40,412	33,265	33,279	23,633	16,918	18,022	74,913	48,194	7,343
<b>40,583</b>	<b>29,309</b>	<b>64,898</b>	<b>49,081</b>	<b>37,651</b>	<b>31,435</b>	<b>163,707</b>	<b>96,894</b>	<b>11,271</b>
4,332	3,434	11,601	5,653	4,049	6,204	13,838	9,030	2,319
11,693	9,224	25,254	16,652	12,644	13,414	40,588	26,822	5,175
2,071	1,691	5,862	2,803	2,052	2,991	6,796	4,914	1,111
22,488	14,960	22,181	23,972	18,906	8,826	102,485	56,127	2,666
<b>17,355</b>	<b>14,137</b>	<b>41,580</b>	<b>24,719</b>	<b>18,924</b>	<b>18,030</b>	<b>33,218</b>	<b>25,084</b>	<b>5,225</b>
2,601	2,170	6,927	3,417	2,433	3,083	6,198	4,339	1,040
354	295	1,099	432	332	479	590	408	106
6,290	5,070	13,779	10,514	8,207	5,818	14,630	11,409	1,888
5,514	4,504	12,881	6,668	5,049	5,766	8,772	6,495	1,568
706	555	1,829	895	675	863	1,180	920	190
1,889	1,543	5,065	2,793	2,228	2,021	1,848	1,513	433
<b>8,162</b>	<b>6,617</b>	<b>20,813</b>	<b>11,847</b>	<b>9,402</b>	<b>7,535</b>	<b>13,639</b>	<b>10,621</b>	<b>1,681</b>
5,799	4,592	15,447	7,625	5,742	5,799	10,311	8,241	1,344
2,364	2,024	5,366	4,222	3,660	1,736	3,328	2,379	337

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

TDB30466		Banks				
Source: Central Credit Register Size classes in euro						
June 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	1.28	1.02	1.08	1.19	1.61	2.14
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	1.15	1.19	1.32	1.50
First banks share of total credit granted(%)	68	100	95	94	92	90
c. FINANCIAL COMPANIES						
Average number of banks per borrower	1.67	1.05	1.24	1.43	1.71	1.93
First banks share of total credit granted(%)	82	98	91	88	84	84
d. NON-FINANCIAL COMPANIES						
Average number of banks per borrower	1.89	1.04	1.27	1.53	1.88	2.31
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	1.29	1.62	2.08	2.68
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	1.24	1.47	1.74	2.03
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	1.28	1.52	1.84	2.23
First banks share of total credit granted(%)	55	98	89	84	78	73
e. PRODUCER HOUSEHOLDS						
Average number of banks per borrower	1.24	1.04	1.17	1.31	1.67	2.10
First banks share of total credit granted(%)	85	99	94	91	84	79
f. CONSUMER HOUSEHOLDS AND NEC						
Average number of banks per borrower	1.04	1.01	1.03	1.05	1.21	1.46
First banks share of total credit granted(%)	96	100	99	99	95	92

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					
June 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		2.74	3.57	4.89	7.48
First banks share of total credit granted(%)		69	64	55	58
b. GENERAL GOVERNMENT					
Average number of banks per borrower		1.74	2.04	2.45	3.92
First banksshare of total credit granted(%)		86	85	84	65
c. FINANCIAL COMPANIES					
Average number of banks per borrower		1.91	2.16	2.68	4.22
First banks share of total credit granted(%)		85	83	80	82
d. NON-FINANCIAL COMPANIES					
Average number of banks per borrower		2.88	3.70	5.07	8.06
First banks share of total credit granted(%)		67	61	52	38
of which:industry					
Average number of banks per borrower		3.50	4.54	6.24	9.37
First banks share of total credit granted(%)		55	49	41	31
of which:building					
Average number of banks per borrower		2.36	2.85	3.76	6.44
First banks share of total credit granted(%)		76	74	68	49
of which:services					
Average number of banks per borrower		2.75	3.56	4.70	7.20
First banks share of total credit granted(%)		69	64	56	42
e. PRODUCER HOUSEHOLDS					
Average number of banks per borrower		2.55	3.15	4.15	4.42
First banks share of total credit granted(%)		77	75	67	50
f. CONSUMER HOUSEHOLDS AND NEC					
Average number of banks per borrower		1.67	1.93	2.36	8.97
First banks share of total credit granted(%)		90	87	82	62

Note:

## Distribution by customer sector of economic activity and total credit used

TDB30486

Source: Central Credit Register  
Percentages  
Size classes in euros

	2010-Q3	2010-Q4	2011-Q1	2011-Q2	2011-Q3
<b>a. TOTAL</b>	<b>0.52</b>	<b>0.56</b>	<b>0.43</b>	<b>0.43</b>	<b>0.43</b>
up to 125,000	0.32	0.31	0.28	0.30	0.30
from 125,000 to 500,000	0.53	0.54	0.48	0.50	0.50
more than 500,000	0.56	0.61	0.45	0.43	0.44
<b>b. GENERAL GOVERNMENT</b>	<b>..</b>	<b>0.61</b>	<b>0.02</b>	<b>..</b>	<b>0.04</b>
up to 125,000	-	-	-	0.04	0.08
from 125,000 to 500,000	-	-	-	-	-
more than 500,000	..	0.62	0.02	-	0.04
<b>c. FINANCIAL COMPANIES</b>	<b>0.35</b>	<b>0.10</b>	<b>0.01</b>	<b>..</b>	<b>0.01</b>
up to 125,000	0.44	0.43	0.35	0.71	0.35
from 125,000 to 500,000	0.46	0.52	0.33	0.30	0.44
more than 500,000	0.35	0.10	..	..	..
<b>d. NON-FINANCIAL COMPANIES</b>	<b>0.65</b>	<b>0.73</b>	<b>0.60</b>	<b>0.57</b>	<b>0.57</b>
up to 125,000	0.65	0.77	0.61	0.68	0.63
from 125,000 to 500,000	0.64	0.78	0.62	0.65	0.56
more than 500,000	0.65	0.73	0.59	0.56	0.56
<b>e. PRODUCER HOUSEHOLDS</b>	<b>0.66</b>	<b>0.73</b>	<b>0.60</b>	<b>0.62</b>	<b>0.66</b>
up to 125,000	0.51	0.54	0.47	0.49	0.47
from 125,000 to 500,000	0.69	0.71	0.61	0.64	0.62
more than 500,000	0.77	0.94	0.71	0.73	0.91
<b>f. CONSUMER HOUSEHOLDS</b>	<b>0.36</b>	<b>0.34</b>	<b>0.33</b>	<b>0.34</b>	<b>0.37</b>
up to 125,000	0.26	0.23	0.22	0.23	0.25
from 125,000 to 500,000	0.46	0.41	0.41	0.42	0.46
more than 500,000	0.53	0.69	0.61	0.67	0.64
<b>g. OTHER SECTORS</b>	<b>0.02</b>	<b>0.25</b>	<b>0.06</b>	<b>0.09</b>	<b>0.10</b>
up to 125,000	0.15	0.15	0.14	0.22	0.19
from 125,000 to 500,000	0.09	0.19	0.12	0.19	0.06
more than 500,000	-	0.27	0.04	0.06	0.09

**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-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2
<b>0.57</b>	<b>0.47</b>	<b>0.53</b>	<b>0.53</b>	<b>0.72</b>	<b>0.68</b>	<b>0.78</b>
0.34	0.29	0.29	0.32	0.33	0.31	0.29
0.56	0.48	0.49	0.51	0.61	0.53	0.53
0.63	0.50	0.59	0.58	0.83	0.79	0.94
<b>..</b>	<b>0.01</b>	<b>..</b>	<b>0.01</b>	<b>0.03</b>	<b>0.08</b>	<b>0.01</b>
-	-	0.01	-	-	0.04	-
0.05	-	0.03	0.09	0.11	0.12	0.09
<b>..</b>	<b>0.01</b>	<b>-</b>	<b>0.01</b>	<b>0.03</b>	<b>0.08</b>	<b>0.01</b>
<b>0.01</b>	<b>0.01</b>	<b>0.01</b>	<b>0.05</b>	<b>0.03</b>	<b>0.13</b>	<b>0.12</b>
0.72	0.22	0.44	0.62	0.66	0.53	0.57
0.49	0.94	0.67	0.80	0.48	0.85	0.67
0.01	<b>..</b>	0.01	0.05	0.03	0.13	0.12
<b>0.80</b>	<b>0.68</b>	<b>0.79</b>	<b>0.78</b>	<b>1.15</b>	<b>1.06</b>	<b>1.23</b>
0.82	0.70	0.75	0.71	0.92	0.78	0.83
0.83	0.72	0.76	0.71	0.95	0.85	0.93
0.80	0.68	0.80	0.79	1.18	1.08	1.26
<b>0.73</b>	<b>0.65</b>	<b>0.66</b>	<b>0.70</b>	<b>0.88</b>	<b>0.77</b>	<b>0.88</b>
0.55	0.52	0.55	0.55	0.63	0.57	0.57
0.73	0.66	0.70	0.68	0.89	0.78	0.77
0.88	0.75	0.72	0.86	1.12	0.93	1.35
<b>0.35</b>	<b>0.30</b>	<b>0.31</b>	<b>0.35</b>	<b>0.35</b>	<b>0.34</b>	<b>0.33</b>
0.26	0.22	0.22	0.25	0.24	0.23	0.21
0.43	0.35	0.35	0.41	0.43	0.37	0.35
0.57	0.53	0.71	0.60	0.71	0.92	1.09
<b>4.10</b>	<b>0.04</b>	<b>0.22</b>	<b>0.24</b>	<b>0.06</b>	<b>0.08</b>	<b>3.16</b>
0.28	0.14	0.21	0.14	0.28	0.15	0.30
0.18	0.14	0.14	0.10	0.19	0.08	0.17
5.02	0.02	0.23	0.27	0.02	0.07	3.88



## **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

June 2013		Total	Società non finanziarie	of which:			Producer households	Consumer households and nec
				industry	building	services		
<b>a. ITALY</b>								
Initial period of rate fixation:								
up to 1 year		3.35	4.05	4.02	4.43	3.92	4.29	2.74
from 1 to 5 years		3.42	3.64	3.40	4.48	3.45	5.19	3.95
more than 5 years		3.55	3.97	4.08	4.03	3.87	5.12	4.80
<b>b. NORTH-WEST ITALY</b>								
Initial period of rate fixation:								
up to 1 year		2.92	3.90	3.89	4.19	3.79	4.20	2.74
from 1 to 5 years		2.93	3.45	3.32	4.48	3.10	4.77	3.32
more than 5 years		2.48	3.47	3.88	3.49	3.23	4.82	4.50
<b>c. NORTH-EAST ITALY</b>								
Initial period of rate fixation:								
up to 1 year		3.51	3.94	3.87	4.45	3.79	3.90	2.68
from 1 to 5 years		3.53	3.85	3.94	4.43	3.57	4.75	4.24
more than 5 years		3.14	3.82	3.62	3.60	3.95	4.69	4.76
<b>d. CENTRAL ITALY</b>								
Initial period of rate fixation:								
up to 1 year		3.59	4.01	4.08	4.47	3.78	4.32	2.71
from 1 to 5 years		3.67	3.49	2.85	4.49	3.45	5.69	4.62
more than 5 years		4.61	4.31	4.38	4.65	4.16	5.30	4.93
<b>e. SHOUTERN ITALY</b>								
Initial period of rate fixation:								
up to 1 year		4.52	4.97	4.95	4.97	4.99	5.25	2.91
from 1 to 5 years		4.93	4.92	4.96	4.64	5.06	5.62	4.24
more than 5 years		4.88	4.75	4.72	4.46	4.87	5.34	4.91
<b>f. ISLANDS</b>								
Initial period of rate fixation:								
up to 1 year		4.06	4.53	4.40	4.73	4.52	4.93	2.81
from 1 to 5 years		4.50	4.27	3.73	4.27	4.67	6.36	4.63
more than 5 years		4.75	4.84	4.81	4.81	4.83	5.65	5.20

**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

June 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
<b>a.</b>	<b>ITALY</b>	<b>6.86</b>	<b>10.70</b>	<b>10.40</b>	<b>9.46</b>	<b>8.20</b>	<b>6.97</b>	<b>3.63</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>5.85</b>	<b>10.84</b>	<b>10.27</b>	<b>9.22</b>	<b>7.77</b>	<b>6.61</b>	<b>2.82</b>
	Piedmont	6.81	10.68	9.92	9.14	7.86	6.71	3.65
	Valle d'Aosta	7.53	9.29	9.39	9.52	8.62	6.78	3.83
	Liguria	7.35	12.16	11.14	9.75	8.43	7.09	3.23
	Lombardy	5.52	10.74	10.30	9.19	7.69	6.55	2.68
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>6.92</b>	<b>9.74</b>	<b>9.28</b>	<b>8.48</b>	<b>7.40</b>	<b>6.45</b>	<b>4.76</b>
	Trentino-Alto Adige	5.44	7.72	7.04	6.53	5.75	4.70	4.10
	Veneto	7.22	10.11	10.06	9.18	7.91	6.73	4.59
	Friuli-Venezia Giulia	7.54	9.87	9.75	9.39	7.90	7.25	4.31
	Emilia-Romagna	7.12	9.94	9.29	8.54	7.61	6.96	5.07
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>7.51</b>	<b>10.94</b>	<b>10.77</b>	<b>9.92</b>	<b>8.94</b>	<b>7.74</b>	<b>4.50</b>
	Marche	8.57	9.80	10.25	9.97	9.06	8.28	6.18
	Tuscany	8.42	11.75	11.28	10.40	9.60	8.13	3.72
	Umbria	9.85	11.33	11.34	10.53	9.59	9.73	8.38
	Lazio	6.67	10.68	10.45	9.45	8.40	7.19	4.41
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>9.21</b>	<b>11.32</b>	<b>11.72</b>	<b>10.69</b>	<b>9.71</b>	<b>8.14</b>	<b>5.96</b>
	Abruzzo	8.66	10.92	10.51	9.79	9.13	7.64	6.65
	Molise	9.65	12.10	10.73	10.37	8.92	10.70	4.32
	Campania	9.44	11.24	11.91	10.81	10.33	8.58	5.81
	Apulia	8.94	11.26	11.75	10.75	9.38	7.88	5.50
	Basilicata	8.81	11.42	11.50	10.36	9.57	7.15	8.52
	Calabria	10.29	12.00	12.75	11.47	9.82	8.27	6.94
<b>f.</b>	<b>ISLANDS</b>	<b>7.48</b>	<b>10.93</b>	<b>10.93</b>	<b>10.28</b>	<b>9.23</b>	<b>7.54</b>	<b>2.81</b>
	Sicily	8.90	10.84	11.00	10.53	9.27	7.60	5.52
	Sardinia	5.33	11.22	10.73	9.62	9.11	7.41	1.94

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

June 2013

June 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.	<b>ITALY</b>	<b>5.21</b>	<b>2.94</b>	<b>3.76</b>	<b>4.14</b>	<b>7.98</b>
	up to 250,000	8.85	3.18	5.56	5.37	11.42
	from 250,000 to 1,000,000	7.92	3.31	5.28	5.14	10.16
	from 1,000,000 to 5,000,000	6.46	3.24	4.78	4.55	8.57
	from 5,000,000 to 25,000,000	4.81	3.08	3.87	3.91	7.24
	more than 25,000,000	3.52	2.62	3.21	2.79	5.32
b.	<b>NORTH-EAST ITALY</b>	<b>5.00</b>	<b>2.91</b>	<b>3.62</b>	<b>3.54</b>	<b>7.39</b>
	up to 250,000	9.54	3.09	5.25	5.19	11.63
	from 250,000 to 1,000,000	8.09	3.22	5.00	4.81	10.05
	from 1,000,000 to 5,000,000	6.37	3.15	4.63	4.23	8.15
	from 5,000,000 to 25,000,000	4.59	3.04	3.74	3.87	6.89
	more than 25,000,000	3.28	2.69	3.21	2.38	4.58
c.	<b>NORTH-WEST ITALY</b>	<b>4.77</b>	<b>2.98</b>	<b>4.12</b>	<b>3.96</b>	<b>7.42</b>
	up to 250,000	8.26	3.08	4.69	4.98	10.33
	from 250,000 to 1,000,000	7.15	3.23	4.57	4.67	9.18
	from 1,000,000 to 5,000,000	5.89	3.20	4.56	4.04	7.76
	from 5,000,000 to 25,000,000	4.42	3.07	4.04	3.67	6.75
	more than 25,000,000	3.50	2.75	3.87	3.38	5.46
d.	<b>CENTRAL ITALY</b>	<b>5.76</b>	<b>2.79</b>	<b>3.42</b>	<b>4.46</b>	<b>8.50</b>
	up to 250,000	8.65	3.19	5.87	5.49	11.87
	from 250,000 to 1,000,000	8.09	3.32	5.77	5.34	10.67
	from 1,000,000 to 5,000,000	6.83	3.30	5.00	4.84	9.38
	from 5,000,000 to 25,000,000	5.34	3.17	3.75	4.35	7.96
	more than 25,000,000	3.96	2.35	2.98	3.06	5.96
e.	<b>SOUTHERN ITALY</b>	<b>6.31</b>	<b>3.25</b>	<b>5.05</b>	<b>4.90</b>	<b>9.66</b>
	up to 250,000	8.94	3.52	6.11	5.50	12.07
	from 250,000 to 1,000,000	8.81	3.68	5.82	5.36	11.14
	from 1,000,000 to 5,000,000	7.38	3.49	5.08	4.93	9.92
	from 5,000,000 to 25,000,000	5.75	3.12	4.15	3.94	8.35
	more than 25,000,000	3.98	2.87	3.91	3.51	6.96
f.	<b>ISLANDS</b>	<b>6.39</b>	<b>3.05</b>	<b>4.45</b>	<b>5.08</b>	<b>9.24</b>
	up to 250,000	7.95	3.30	5.89	5.68	11.28
	from 250,000 to 1,000,000	8.49	3.45	6.09	5.76	10.53
	from 1,000,000 to 5,000,000	7.49	3.33	5.36	5.33	9.49
	from 5,000,000 to 25,000,000	5.89	3.09	4.37	3.70	7.76
	more than 25,000,000	4.29	2.64	3.32	3.62	6.61

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

June 2013

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
<b>a. MATCHED LOANS</b>	<b>5.21</b>	<b>5.00</b>	<b>4.77</b>	<b>5.76</b>	<b>6.31</b>	<b>6.39</b>
<i>of which:</i> discount lending	6.38	5.20	5.86	6.22	7.27	7.61
advance on loan selling	4.23	4.43	3.87	4.31	3.92	4.33
for factoring						
<b>b. TERM LOANS</b>	<b>3.04</b>	<b>2.97</b>	<b>3.05</b>	<b>2.92</b>	<b>3.48</b>	<b>3.29</b>
Initial period of rate fixation:						
up to 1 year	2.94	2.91	2.98	2.79	3.25	3.05
more than 1 year	4.03	3.57	4.00	4.04	4.92	4.99
<i>of which:</i> leasing	4.22	4.09	4.25	4.24	4.62	4.23
Initial period of rate fixation:						
up to 1 year	4.15	4.01	4.23	4.16	4.48	4.06
more than 1 year	4.81	4.51	4.57	5.36	6.10	5.23
<b>c. REVOCABLE LOANS</b>	<b>7.98</b>	<b>7.39</b>	<b>7.42</b>	<b>8.50</b>	<b>9.66</b>	<b>9.24</b>

**Notes:** Only lending in euros is considered

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

TDB30861

Sample of banks

Source: Survey of lending rates  
Percentages

June 2013

June 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	5.21	2.96	4.14	7.98	3.43	2.55
Agricultural, forestry and fishing	5.91	3.15	4.74	8.28	5.02	5.49
Mining and quarrying	5.89	3.17	5.02	9.22	4.46	7.11
Manufacturing	4.90	2.96	4.15	9.16	3.74	2.04
Electricity, gas, steam and air conditioning supply	4.44	2.70	3.57	5.67	3.07	2.49
Water supply, sewerage, waste management and remediation activities	5.33	2.86	4.33	6.91	2.73	3.26
Construction	6.67	3.29	4.15	7.87	5.07	5.35
Wholesale and retail trade, repair of motor vehicles and motorcycles	5.01	3.30	4.91	9.17	3.70	4.27
Transportation and storage	6.15	2.16	4.40	7.78	2.07	4.36
Accommodation and food service activities	5.94	2.79	4.09	8.50	3.91	4.75
Information and communication	6.14	3.02	3.56	6.29	2.24	0.45
Financial and insurance activities	2.93	2.92	0.91	5.49	2.96	2.46
Real estate activities	5.67	2.67	4.06	6.13	3.61	4.13
Professional, scientific and technical activities	5.93	2.87	4.18	6.47	2.72	1.39
Administrative and support service activities	5.58	3.06	4.74	8.17	3.20	6.27
All remaining activities (sections O, P,Q,R,S,T)	5.07	3.02	4.21	8.53	4.44	5.06

**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**June 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
<b>ITALY</b>	<b>3.40</b>	<b>3.32</b>	<b>2.39</b>	<b>5.28</b>	<b>6.27</b>	<b>5.57</b>
North-west Italy	3.38	3.31	1.95	5.16	5.92	5.21
North-east Italy	3.57	2.99	4.24	4.98	5.35	5.00
Central Italy	2.97	3.09	3.38	5.59	6.89	6.00
Southern Italy	4.53	5.08	5.32	5.74	7.29	6.52
Islands	4.68	5.64	3.98	6.09	6.26	5.66

**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						
June 2013		Total	of which:			
			Term loans			revocable loans
			initial period of rate fixation			
			up to 1 year	from 1 to 5 years	more than 5 years	
a.	ITALY	3.22	2.43	3.81	4.81	5.34
b.	NORTH-WEST ITALY	3.07	2.40	3.32	4.50	5.29
	Piedmont	3.25	2.49	4.15	4.60	5.09
	Valle d'Aosta	3.52	2.80	4.29	4.21	7.73
	Liguria	3.28	2.43	3.97	4.73	6.19
	Lombardy	3.00	2.37	2.98	4.43	5.28
c.	NORTH-EAST ITALY	3.02	2.40	4.26	4.77	4.99
	Trentino-Alto Adige	3.20	2.70	5.99	4.73	5.50
	Veneto	2.98	2.38	3.89	4.63	4.31
	Friuli-Venezia Giulia	3.12	2.26	4.86	5.06	5.37
	Emilia-Romagna	2.99	2.35	4.18	4.81	5.63
d.	CENTRAL ITALY	3.35	2.41	4.11	4.94	5.21
	Marche	3.24	2.54	4.38	4.47	5.89
	Tuscany	3.11	2.33	4.56	4.94	5.68
	Umbria	3.52	2.50	4.64	4.95	6.78
	Lazio	3.49	2.43	3.80	5.01	4.73
e.	SOUTHERN ITALY	3.58	2.62	4.37	4.93	6.62
	Abruzzo	3.49	2.50	4.21	4.78	6.77
	Molise	3.69	2.67	5.13	4.91	8.18
	Campania	3.59	2.63	4.74	4.99	5.83
	Apulia	3.53	2.63	4.04	4.90	6.68
	Basilicata	3.58	2.58	4.40	4.80	8.65
	Calabria	3.82	2.68	4.36	5.09	9.26
f.	ISLANDS	3.58	2.51	5.05	5.24	7.06
	Sicily	3.52	2.52	5.44	5.27	6.99
	Sardinia	3.69	2.49	4.53	5.20	7.40

**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

**June 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
<b>a.</b>	<b>ITALY</b>	<b>2.34</b>	<b>2.28</b>	<b>4.94</b>	<b>4.61</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>2.30</b>	<b>2.24</b>	<b>4.65</b>	<b>4.26</b>
	Piedmont and Valle d'Aosta	2.41	2.36	4.78	4.33
	Liguria	2.31	2.23	4.93	4.45
	Lombardy	2.26	2.22	4.53	4.21
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>2.22</b>	<b>2.21</b>	<b>4.90</b>	<b>4.60</b>
	Trentino-Alto Adige	2.53	2.48	4.89	4.62
	Veneto	2.18	2.17	4.78	4.51
	Friuli-Venezia Giulia	2.18	2.13	5.20	4.84
	Emilia Romagna	2.21	2.18	4.92	4.65
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>2.34</b>	<b>2.31</b>	<b>5.04</b>	<b>4.81</b>
	Marche	2.35	2.30	4.47	4.41
	Tuscany	2.21	2.22	5.03	4.75
	Umbria	2.46	2.43	5.02	4.63
	Lazio	2.45	2.36	5.13	4.89
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>2.64</b>	<b>2.47</b>	<b>5.06</b>	<b>4.72</b>
	Abruzzo and Molise	2.47	2.32	4.97	4.65
	Campania	2.64	2.49	5.13	4.78
	Apulia	2.72	2.52	5.02	4.64
	Basilicata	2.87	2.39	4.91	4.47
	Calabria	2.58	2.55	5.13	4.84
<b>f.</b>	<b>ISLANDS</b>	<b>2.45</b>	<b>2.36</b>	<b>5.31</b>	<b>5.00</b>
	Sicily	2.44	2.35	5.34	4.99
	Sardinia	2.47	2.39	5.28	5.01

**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

**June 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
<b>ITALY</b>	<b>4.05</b>	<b>3.59</b>	<b>4.57</b>	<b>3.83</b>
NORTH-WEST ITALY	4.09	3.54	4.30	3.67
NORTH-EAST ITALY	3.84	3.49	4.66	3.66
CENTRAL ITALY	4.12	3.68	4.83	4.05
SOUTHERN ITALY	4.20	3.77	4.91	4.11
ISLANDS	4.17	3.63	4.67	4.07

**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

June 2013

	Total	Non-financial companies	di cui:			Producer households	Consumer households and ne
			Industry	building	services		
<b>a. ITALY</b>	<b>6.03</b>	<b>6.38</b>	<b>5.78</b>	<b>7.41</b>	<b>6.49</b>	<b>9.00</b>	<b>5.26</b>
<b>b. NORTH-WEST ITALY</b>	<b>5.41</b>	<b>5.94</b>	<b>5.54</b>	<b>7.14</b>	<b>5.91</b>	<b>9.12</b>	<b>5.31</b>
Piedmont and Valle d'Aosta	5.93	6.00	5.68	7.03	5.94	9.01	5.15
Liguria	6.45	6.53	5.95	7.94	6.37	10.14	6.03
Lombardy	5.22	5.89	5.48	7.10	5.86	9.07	5.30
<b>c. NORTH-EAST ITALY</b>	<b>5.69</b>	<b>5.77</b>	<b>5.22</b>	<b>6.88</b>	<b>5.89</b>	<b>8.10</b>	<b>5.02</b>
Trentino-Alto Adige	5.04	5.09	4.63	5.54	5.10	6.49	5.32
Veneto	5.76	5.83	5.19	7.23	6.20	8.39	4.43
Friuli-Venezia Giulia	5.48	5.42	4.95	7.16	5.47	9.31	5.26
Emilia-Romagna	5.82	5.91	5.40	7.06	5.89	8.40	5.63
<b>d. CENTRAL ITALY</b>	<b>6.69</b>	<b>7.09</b>	<b>6.45</b>	<b>7.88</b>	<b>7.15</b>	<b>9.12</b>	<b>5.07</b>
Marche	6.75	6.75	6.00	8.12	6.85	9.01	5.80
Tuscany	6.92	7.07	6.42	9.20	7.06	9.75	5.62
Umbria	7.45	7.35	6.84	8.98	7.25	9.97	6.58
Lazio	6.42	7.17	6.77	7.27	7.24	8.16	4.76
<b>e. SOUTHERN ITALY</b>	<b>7.80</b>	<b>7.90</b>	<b>7.37</b>	<b>8.19</b>	<b>8.12</b>	<b>10.05</b>	<b>5.89</b>
Campania	7.80	8.07	7.51	8.18	8.34	9.95	5.45
Abruzzo and Molise	7.49	7.47	6.86	7.70	8.01	9.34	6.17
Apulia and Basilicata	7.62	7.65	7.34	8.16	7.54	10.32	5.80
Calabria	9.12	9.23	8.89	9.78	9.22	10.22	7.25
<b>f. ISLANDS</b>	<b>7.06</b>	<b>7.99</b>	<b>7.60</b>	<b>8.44</b>	<b>8.01</b>	<b>9.39</b>	<b>6.07</b>
Sicily	7.92	8.09	7.66	8.50	8.15	9.28	6.20
Sardinia	5.43	7.73	7.42	8.27	7.65	9.84	5.72

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							
June 2013		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	<b>ITALY</b>	<b>0.62</b>	<b>1.47</b>	<b>1.11</b>	<b>1.01</b>	<b>0.29</b>	<b>0.37</b>
b.	<b>NORTH-EAST ITALY</b>	<b>0.58</b>	<b>0.96</b>	<b>0.98</b>	<b>0.92</b>	<b>0.27</b>	<b>0.35</b>
	Piedmont	0.65	0.86	1.49	0.98	0.22	0.29
	Valle d'Aosta	0.65	0.88	2.32	1.07	0.13	0.21
	Liguria	0.52	0.86	2.30	1.01	0.23	0.30
	Lombardy	0.56	1.01	0.64	0.90	0.30	0.39
c.	<b>NORTH-WEST ITALY</b>	<b>0.60</b>	<b>0.99</b>	<b>0.90</b>	<b>1.10</b>	<b>0.32</b>	<b>0.35</b>
	Trentino-Alto Adige	0.71	0.93	1.87	1.19	0.31	0.38
	Veneto	0.54	1.23	0.70	0.93	0.30	0.34
	Friuli-Venezia Giulia	0.49	1.02	0.99	1.14	0.23	0.22
	Emilia-Romagna	0.67	0.81	1.32	1.22	0.35	0.39
d.	<b>CENTRAL ITALY</b>	<b>0.85</b>	<b>1.77</b>	<b>1.52</b>	<b>1.15</b>	<b>0.40</b>	<b>0.49</b>
	Marche	0.65	0.75	2.09	1.26	0.37	0.46
	Tuscany	0.59	1.24	1.42	0.95	0.39	0.39
	Umbria	0.85	1.36	1.85	1.54	0.55	0.50
	Lazio	0.96	1.83	1.52	1.20	0.39	0.54
e.	<b>SOUTHERN ITALY</b>	<b>0.42</b>	<b>0.77</b>	<b>1.73</b>	<b>0.84</b>	<b>0.24</b>	<b>0.29</b>
	Abruzzo	0.66	1.31	2.04	1.17	0.38	0.45
	Molise	0.52	0.33	2.03	0.94	0.26	0.37
	Campania	0.36	1.08	1.84	0.68	0.17	0.25
	Apulia	0.44	0.55	1.08	1.01	0.30	0.31
	Basilicata	0.42	1.59	1.05	0.60	0.24	0.36
	Calabria	0.28	0.27	1.11	0.66	0.15	0.22
f.	<b>ISLANDS</b>	<b>0.43</b>	<b>0.90</b>	<b>1.64</b>	<b>0.80</b>	<b>0.21</b>	<b>0.27</b>
	Sicily	0.48	0.96	1.71	0.98	0.28	0.33
	Sardinia	0.33	0.83	1.59	0.49	0.11	0.16

**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									
June 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	0.18	0.20	0.35	1.24	0.10	0.17	0.36	1.14
b.	NORTH-WEST ITALY	0.18	0.20	0.32	1.12	0.11	0.17	0.36	1.05
	Piedmont	0.17	0.17	0.30	1.22	0.09	0.14	0.32	0.96
	Valle d'Aosta	0.22	0.18	0.26	1.31	0.07	0.10	0.23	0.76
	Liguria	0.14	0.16	0.31	1.28	0.08	0.14	0.32	0.97
	Lombardy	0.19	0.22	0.33	1.08	0.12	0.19	0.38	1.08
c.	NORTH-EAST ITALY	0.18	0.22	0.38	1.39	0.10	0.17	0.38	1.12
	Trentino-Alto Adige	0.22	0.24	0.36	1.44	0.17	0.20	0.35	1.27
	Veneto	0.20	0.21	0.38	1.18	0.09	0.15	0.35	1.18
	Friuli-Venezia Giulia	0.21	0.21	0.36	1.49	0.07	0.11	0.27	0.74
	Emilia-Romagna	0.16	0.22	0.40	1.53	0.11	0.20	0.43	1.12
d.	CENTRAL ITALY	0.19	0.23	0.43	1.35	0.12	0.19	0.41	1.36
	Marche	0.16	0.25	0.61	1.73	0.08	0.20	0.55	1.73
	Tuscany	0.19	0.24	0.44	1.17	0.10	0.18	0.41	1.28
	Umbria	0.23	0.30	0.62	1.94	0.14	0.24	0.57	1.57
	Lazio	0.19	0.22	0.37	1.35	0.13	0.20	0.38	1.35
e.	SOUTHERN ITALY	0.16	0.17	0.29	1.15	0.08	0.13	0.28	0.99
	Abruzzo	0.19	0.26	0.50	1.55	0.13	0.22	0.47	1.39
	Molise	0.17	0.18	0.31	1.41	0.09	0.18	0.41	1.05
	Campania	0.14	0.14	0.22	0.91	0.06	0.10	0.21	0.88
	Apulia	0.17	0.18	0.33	1.40	0.08	0.14	0.33	1.07
	Basilicata	0.16	0.16	0.31	0.83	0.10	0.18	0.42	0.97
	Calabria	0.16	0.15	0.23	0.89	0.07	0.12	0.24	0.79
f.	ISLANDS	0.15	0.16	0.26	1.09	0.11	0.16	0.29	0.84
	Sicily	0.18	0.20	0.33	1.33	0.12	0.19	0.36	0.97
	Sardinia	0.10	0.11	0.16	0.66	0.09	0.11	0.17	0.48

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

	2013 Apr.	2013 May	2013 June
<b>a. TOTAL</b>	<b>601,247</b>	<b>598,500</b>	<b>572,512</b>
<b>b. GOLD AND GOLD RECEIVABLES</b>	<b>98,651</b>	<b>98,651</b>	<b>72,516</b>
<b>c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>39,578</b>	<b>40,214</b>	<b>38,805</b>
receivables from the IMF	12,810	12,736	12,568
securities	25,065	26,138	24,595
current accounts and other deposits	1,541	882	1,159
reverse operations	159	455	478
other claims	4	4	6
<b>d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>1,010</b>	<b>1,068</b>	<b>1,046</b>
financial counterparties	1,010	1,068	1,046
of which: securities	168	168	186
reverse operations	345	345	306
other claims	497	554	555
general government	-	-	-
other counterparties	-	-	-
<b>e. CLAIMS ON NON-EURO-AREA RESIDENTS</b>	<b>1,130</b>	<b>1,130</b>	<b>1,126</b>
claims on non-euro-area EU central banks	-	-	-
securities	1,130	1,130	1,126
other claims	-	-	-
<b>f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	<b>265,729</b>	<b>259,178</b>	<b>255,499</b>
main refinancing operations	6,316	4,713	11,090
longer-term refinancing operations	259,413	254,466	244,409
fine-tuning reverse operations	-	-	-
structural reverse operations	-	-	-
marginal lending facility	-	-	-
credits related to margin calls	-	-	-
<b>g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS</b>	<b>2,245</b>	<b>2,238</b>	<b>3,005</b>
<b>h. SECURITIES ISSUED BY EURO-AREA RESIDENTS</b>	<b>110,059</b>	<b>111,137</b>	<b>112,730</b>
securities held for monetary policy purposes	41,457	41,075	40,893
other securities	68,602	70,061	71,837

TDB40605

Bank of Italy

	2013 Apr.	2013 May	2013 June
<i>(cont)</i>			
<b>i. GENERAL GOVERNMENT DEBT</b>	<b>14,549</b>	<b>14,549</b>	<b>14,527</b>
<b>I. INTRA-EUROSISTEM CLAIMS</b>	<b>16,213</b>	<b>17,959</b>	<b>19,083</b>
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	7,653	9,399	10,523
other intra-eurosystem claims (net)	-	-	-
<b>m ITEMS TO BE SETTLED</b>	<b>8</b>	<b>7</b>	<b>7</b>
<b>n. OTHER ASSETS</b>	<b>50,851</b>	<b>50,887</b>	<b>52,401</b>
Euro-area coins	63	68	70
investments of reserves and provisions	37,334	37,340	37,161
intangible fixed assets	73	73	74
tangible fixed assets	3,083	3,086	3,096
accrued income and prepaid expenses	4,829	4,832	5,300
deferred tax assets	4,291	4,291	4,291
sundry	1,178	1,196	2,410
<b>o. EXPENSE FOR THE YEAR</b>	<b>1,224</b>	<b>1,483</b>	<b>1,767</b>

Notes:



TDB40615

Bank of Italy

Source: Bank of Italy  
Stocks in millions of euro

	2013 Apr.	2013 May	2013 June
<b>a. TOTAL</b>	<b>601,247</b>	<b>598,500</b>	<b>572,512</b>
<b>b. BANKNOTES IN CIRCULATION</b>	<b>148,129</b>	<b>148,741</b>	<b>149,726</b>
<b>c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	<b>34,356</b>	<b>23,457</b>	<b>23,527</b>
current accounts (covering the minimum reserve system)	24,208	20,956	22,966
deposit facility	3,148	501	560
fixed-term deposits	7,000	2,000	-
fine-tuning reverse operations	-	-	-
deposits related to margin calls	-	-	-
<b>d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO</b>	<b>29,793</b>	<b>50,199</b>	<b>56,657</b>
general government	29,400	49,904	56,399
of which: treasury payment account	804	809	901
sinking fund for the redemption of government securities	3,490	3,490	3,857
other liabilities	25,107	45,604	51,641
other counterparties	393	295	258
<b>f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO</b>	<b>1,153</b>	<b>1,217</b>	<b>1,543</b>
liabilities to non-euro-area EU central banks	-	-	-
other liabilities	1,153	1,217	1,543
<b>g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>352</b>	<b>396</b>	<b>388</b>
financial sector counterparties	-	-	-
general government	352	396	388
other counterparties	-	-	-
<b>h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>4</b>	<b>4</b>	<b>2</b>
deposits and balances	2	2	2
other liabilities	2	2	-
<b>i. COUNTERPART OF SDRs ALLOCATED BY THE IMF</b>	<b>7,693</b>	<b>7,693</b>	<b>7,566</b>
<b>l. INTRA-EUROSISTEM LIABILITIES</b>	<b>242,311</b>	<b>228,910</b>	<b>222,986</b>
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)	242,311	228,910	222,986

TDB40615

Bank of Italy

		2013 Apr.	2013 May	2013 June
	<i>(cont.)</i>			
m	<b>ITEMS TO BE SETTLED</b>	<b>25</b>	<b>24</b>	<b>27</b>
n.	<b>OTHER LIABILITIES</b>	<b>1,628</b>	<b>1,312</b>	<b>1,223</b>
	Bank of Italy drafts	125	102	95
	accrued expenses and deferred income	25	24	7
	sundry	1,478	1,187	1,121
o.	<b>PROVISIONS</b>	<b>8,126</b>	<b>8,126</b>	<b>8,126</b>
	provisions for specific risks	1,517	1,517	1,517
	sundry staff-related provisions	6,609	6,609	6,609
p.	<b>REVALUATION ACCOUNTS</b>	<b>85,753</b>	<b>85,753</b>	<b>58,431</b>
q.	<b>PROVISION FOR GENERAL RISKS</b>	<b>13,191</b>	<b>13,191</b>	<b>13,191</b>
r.	<b>CAPITAL AND RESERVES</b>	<b>22,607</b>	<b>22,607</b>	<b>23,538</b>
	capital	..	..	..
	ordinary and extraordinary reserves	14,868	14,868	15,798
	other reserves	7,740	7,740	7,740
s.	<b>NET PROFITS FOR DISTRIBUTION</b>	<b>2,501</b>	<b>2,501</b>	<b>-</b>
t.	<b>INCOME FOR THE YEAR</b>	<b>3,624</b>	<b>4,369</b>	<b>5,582</b>
u.	<b>MEMORANDUM ACCOUNTS</b>	<b>629,974</b>	<b>623,766</b>	<b>629,601</b>

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

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

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

**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](http://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.

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

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



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

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

**RECEIVABLES FOR CONSUMER  
CREDIT**

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

**RECEPTION OF ORDERS**

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

**REPORTING INSTITUTION**

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

**RESIDENTS**

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

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